



Research Article

ENHANCING ORGANIZATIONAL TRAINING IN RETAIL BANKING: A PROPOSED FRAMEWORK

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ABSTRACT

This research is a case study conducted at one of the five leading South African Retail banks in South Africa, to critically review the transfer of learning in the organisation and determine if learning interventions enable sustainable strategic organisational shifts. A qualitative research approach was followed, using inductive reasoning and purposive sampling, whereby 70 sales consultants and 50 sales leaders were interviewed, using a semi-structured questionnaire. The findings resulted in the development of a learning framework that could be applied in organisations to change behaviours through learning interventions, to enable strategic organisational shifts.

Keywords:

Training; Learning; Knowledge Transfer; Collaborative Learning

Abbreviations: NIL

INTRODUCTION

Learning is a complex process and over time, multiple attempts have been made to understand human learning (Phillips & Phillips, 2016). From early observations on education, learning theories were developed on multiple histories and disciplines including philosophy in epistemology, pedagogy and societal power (Peters & Tesa, 2017).

It is important for organisations to understand if learning leads to the required behaviour change. Developed by Mezirow (2018), the Theory of Transformational Learning reveals perspectives to create 'aha' moments or experiences or flashes of inspiration that helps individuals to see reality in new ways which relate to deep insights that have evolved through long-held beliefs and conventions. These are transformative experiences that trigger radical changes in thoughts, perspectives, attitudes and behavioural patterns which also talks to the mental models that employees build for themselves about their roles and growth needs of the organisation they work for.

Organisational culture is central to creating learning from an evaluation perspective, since if the culture supports asking questions, open and honest communication,

teamwork, risk-taking and valuing mistakes and employees trusting one another, evaluation may be welcomed and successful (Elsmore, 2017).

Against the brief background above, the aim of the research was to evaluate the impact of a collaborative learning intervention at a major retail bank, which aimed to enable sustainable strategic organisational shifts. The intention was to develop a holistic learning framework that assists in developing an enabling organisational strategy through a constructivist learning system.

LITERATURE REVIEW

EXPERIENTIAL THEORY

As a person matures, the motivation to learn is internal (intrinsic), thus the feeling of self-satisfaction, enjoyment and confidence in having control and choice over what is learnt and achievement of self-actualisation (Kolb, 2014). Kolb's experiential learning model, as illustrated in Figure 1 below, describes the learning process as a four-stage cycle which learners move through on a continuing basis. Figure 1 depicts the critical linkages that can be harnessed, from the classroom experience through to applying learning in the workplace, using experiential learning methods (Kolb, 2014). Kolb's (2014) theory highlights the importance of the workplace being the source of actual learning taking place through application and it stresses the role of formal education in lifelong learning and the development of individuals to their full potential. The principles that lead to the essence of this research pertain to how questions are formulated, which is about *'did behaviour change or didn't it?'* and *'what does this mean for the business?'*

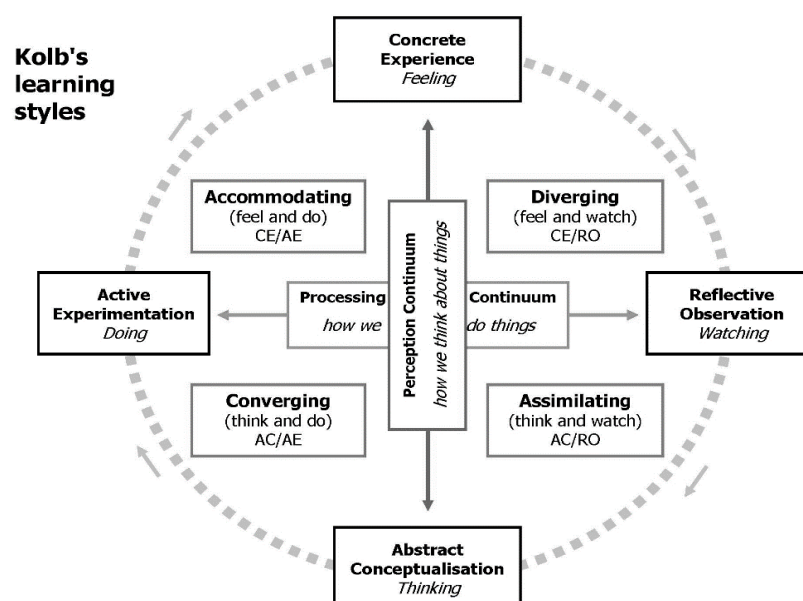


Fig. 1: Kolb's Experiential Learning Model

Source: Kolb 2014

When describing Experiential Learning, Kolb (2014) states that the essence of learning is making sense of experiences or when 'doing' things. People learn best when they are directly involved with experiencing the learning, instead of memorizing numbers and definitions from books and acquiring skills is best achieved through collaboration and cooperative means, which is line with the theory of Systems Thinking (Senge 2010).

Based on a social and community view of learning, Peters and Gray (2005) assert that the learning principles to promote self-directed learning should include collaborative and cooperative learning activities. According to Peters and Gray (2005), collaboration in learning has a fundamental effect in that most of what people learn is through collaboration.

LEARNING IMPACT

As training costs increase notably, organisations are faced with the dilemma of measuring the overall efficiency of the investment. Phillips and Phillips (2016:110) affirm that although organisations have focused much attention on evaluation in the past 40 years, only recently have they taken a 'systematic and comprehensive approach to evaluate training and 'development, human resource development, and performance improvement initiatives'. Considerable time and attention are given to the desire to evaluate and demonstrate the learning programme's effectiveness and contributions. Measuring and evaluating the effectiveness of a learning intervention can be summarised into four categories, namely:

- Reacting – did the learner like the programme and think it worthwhile?
- Learning behaviour – were the principles, skills and facts learnt?
- Application – did the learner's behaviour change in the workplace?
- Business impact – what numbers were achieved in terms of the objectives initially set?

Phillips and Phillips (2016) support the notion that companies which invest in upskilling their employees in a structured manner are more profitable and reflect high returns on training investment. However, despite the best efforts by HR, 80% wastage on learning initiatives is generally evident and Ford, Baldwin and Prasad (2018) indicate that only 10% of learning is transferred to improved job performance. It is generally views such as these that contribute to the sceptical behaviour of key decision-makers when they are tasked with investment decisions (Ford, *et al.*, 2018).

Philips and Phillips (2016) indicate that organisations have moved from training for an activity to intentional training, focusing on the results of the bottom line, and this shift is evident from start to finish of the process. Applied learning interventions require the

intentional investment of financial, people and time resources; however, research does not provide the evidence or reassurance that soft and technical skills learnt in the classroom are transferred to the job or result in changed behaviour (Kraiger, *et al.*, 2020; Ford, *et al.*, 2018; Weinbauer-Heidel & Ibeschitz-Manderbach, 2019).

The limited research on the evaluation of learning has shown that management is more 'interested in financial outcomes' than feedback from employees (Mattson, 2005:118). In addition, according to Brinkerhoff, Apking and Edward (2001:304), training alone cannot be accountable for its achievement (or failure in this matter), an assessment is actually based on the organisation's performance management scheme, not just the training program (Bouton, 2016). Finally, not all training advantages can be converted into economic results, and other advantages may be overlooked by executives focused solely on economic results.

It is against the above background that the aim of the research was to evaluate the impact of a collaborative learning intervention aimed to enable sustainable strategic organisational shifts, and to develop a holistic learning framework that will assist in developing an enabling organisational strategy through a constructivist learning system.

RESEARCH METHODOLOGY

The research was conducted using a *semi-structured* data collection approach and coding, based on a sequence of responses to the same questions (Saldana, 2015). This was a deliberate approach in order to mitigate any bias in the process and provide the researchers with a level of consistency during the interviewing process, whilst creating sufficient flexibility for participants to tell their stories.

The researcher used a single case study as the basis of the study, being one of the five largest Retail banks in South Africa, which intended shifting the paradigm of its sales force from volume to quality selling. The sample population comprised leaders and consultants in multi-channels (Branch, Contact Centre and Workplace Banking), within the consumer segment or the sales department of the bank. Using purposeful sampling, 70 sales consultants and 50 sales leaders were selected, provided they all participated in the (sales) training programme. The assessment was designed to accentuate the quantification of information, and behaviour as described in terms of certain variables (Babbie, 2015). The assessment using a descriptive design was intended to evaluate the extent to which learners grasped the learning concepts from a knowledge and conceptual perspectives. The knowledge assessments delivered via the CPS Learner Management System (LMS) linked directly to the mastery/ excellence within each module.

Whilst the more widely used face-to-face interviews are synonymous with qualitative analysis, due to the large sample size and geographic split of the interviewees, 30 to 45 minutes were allocated for one-on-one telephonic interviews. A strong orientation towards eliciting stories to respond to the research question was fundamental in the research design of this study. The qualitative research approach allowed for the interpretation of the phenomenon in question, based on the manner in which the participants communicated their meaning. The research instrument (questionnaire) for the semi-structured interviews was approved by both the Supervisor and Executive at the Bank.

The researcher coordinated the interviews to establish the credibility of the process for both the bank and the participant. Interviews were scheduled from the second week in the month to negate any month-end impact on the frontline.

Two field researchers were also recruited and trained by the researcher on the context and objectives of the research. They were tasked to facilitate the conversation, thus exercising good listening skills and an ability to probe. The primary researcher conducted more than 25% of the interviews to understand the essence of the responses and to digest the emotion which would not otherwise be projected through only reading the transcripts. The researcher insisted that all data collected be in written format so that field researchers were not distracted by capturing responses at the risk of listening clearly to responses (Creswell & Creswell, 2017). The researcher sporadically observed interviews being conducted by the field researchers to further validate the data collection process.

FINDINGS

In summary, *12 Themes* emerged from the data analysis, namely, Application; Role significance; Limitations; Mindset; Leaders as enablers and value creators; Adoption; Win-win; Incompletion; Needs analysis; Collaboration; Results; and Outcomes. In terms of the aim of the study, only a brief discussion of each will be provided, and only specific themes will be elaborated on due to their significance to this paper.

APPLICATION

This theme relates to four codes, which reflected issues which explore the extent to which leaders and consultants had applied their learnings in their daily work environment. Both leaders and consultants valued and applied what they had learnt in the training programme, at their work, in line with what Knowles *et al.* (2015) theorised on adult education. The statement is substantiated by the anecdotal feedback below from participant SC3, highlighting that the extent to which leaders and consultants were able to apply what they learnt, depended on their attitude towards their jobs and

engagement with their work. In addition to adopting changes that were to some extent hindered by existing company strategies and time limitations, including personal attitudes, they nevertheless followed the principles of the theory of andragogy (Knowles *et al.*, 2015).

SC3: "Yes, more confident than ever. The knowledge that I was applying previously was not about the client. Existing customer came in and I looked at the statement and realised that her funeral plan only covers her. She wanted a three-month statement to apply for a cell phone contract. I spoke to her about cover for the husband and the kids. The client took it up and was very happy. That added value for the client."

Leaders find their significance through enabling their teams, in instances where they have placed reliance on the team to continue to promote changes (Peltz & Clemons, 2018). Coaching has therefore evolved, not only from top-down but also among peers as well (Caldwell *et al.*, 2015). Participant SL5 provides anecdotal evidence of the value of peer to peer coaching.

SL5: "It is about quality business. The business had a competition. The agent with the most cross-sell leads could win a lunch voucher. We only sold credit cards and now had to focus on car insurance and homeowners' insurance. The team was very excited, one of the new agents was very good at cross-selling and she coached the team. The other staff were influenced by her and we won the competition."

ROLE SIGNIFICANCE

The 'before and after' anecdotes aligned closely to Kolb's (2014) principle of reflective observation where participants looked back on present experience (before training), recollecting details of the experience and gathering new information about the experience (after training). The benefit (ROI) lies in the revelation that the learners' experience emerges as they now have the opportunity of discussing their previous individual efforts with fellow learners/colleagues in a group session.

Improved insights into creating a client-focused, value-selling approach, was demonstrated by almost all sales consultants, demonstrating a strong orientation to learn (Knowles *et al.*, 2015). This further corroborates Kolb's (2014) experiential learning dynamics that learning growth can be nurtured through a reflective, experiential process. Such an improved insight required consultants to work from a space of work engagement and recognition of the significance of their role in working and building client relationships. In addition, consultants had to impart knowledge to ensure that the clients made informed decisions and felt empowered by consultants' understanding of bank products (Mentz and Oosthuizen, 2016). As such, consultants

directed their efforts for sales towards quality selling with the client in mind and simultaneously kept the bank's vision in mind. The focus on providing a quality service to the client (micro vision) had to align with the bank's vision and mission for 2020.

An ascent towards self-confidence and self-efficacy is perceived with this behavioural change supported by the findings of multiple authors, including Flemming (2015) supporting Bandura's (2003) theory of self-efficacy as an important cognitive element which affects actual performance. Akers and Jensen (2017) concurs that this behavioural change in a social learning setting can lead to enhanced self-confidence.

The characteristics of self-efficacy in such applied learning settings as per Bowen and Drysdale (2017) is something that is achieved through holistic learning from a behavioural and cognitive perspective, including what Bowen and Drysdale (2017) believe as improving performance in such a work-integrated learning environment. Analysis of this theme also confirms what Helyer (2015) attributes to existing theory, namely, that applied and collaborative learning can lead to increased teamwork. Such knowledge gained can add value to any organisation and to the individual where this self-efficacy and self-confidence can increase employment opportunities for the individual as proposed by Mahapoonyanont (2019).

LIMITATIONS

Some leaders note that even when they try to implement changes, the system limits their ability to do so. They could relate to the focus on volume vs. value, contact with sales staff resulting from a mismatch with office hours and some leaders finding it difficult to recognise the value of team collaboration and accountability through shared responsibility. To address the demands of this highly accelerated pace, leadership development as uncovered by Bandura (2003), needs to be grounded in the notion of deep change in oneself, as well as in the organisation.

MINDSET CHANGE

Participant SL6 questioned whether they were solutioning for the scorecard or client and this is an important critique of how the change process is managed, where there appears to be dissonance from the strategic intent to what is actually driven through measurement (Valente, 2010). *Shifts* are used to describe changes that occurred in the mindset of and approaches to working effectively to adopt the programme changes and achieve the desired work outcomes. As articulated by participants SL10 and SL5 below, shifts occurred and this affected outcomes on multiple levels.

Through a comparison of what Rogers (2010) discovered through the analysis of codes on change over time, shifts became actionable when it is observed how consultants took action towards improved professional behaviour which includes behaviour

towards clients (value, respect, address, dress) and behaviour towards bank/colleagues (business-like, focus on profitability, less waste, more aware of role within a system) – decision and implementation stage.

SL10: "Most definitely my mindset has changed completely. I now know what I am supposed to do, you plant the seed and everything else falls into place. Previously we put pressure on the sales consultants to meet sales targets only. My mindset and behaviour have changed completely after the course. I feel if you satisfy one client, he will return to you and refer other customers. Other banks offer the same products, it is about the service."

Self-directed learning mindset as postulated by Knowles *et al.* (2015), encompassing prior experience, readiness to learn, motivation to learn, problem- and task-centeredness and the learners' need for immediate practical application of their learning is confirmed, and further demonstrated in the anecdotes and highlighted by participant SC10.

SC10: "Yes, it has shifted. Now I understand and create real value. It is about delving deeper, going into the core root of what it is that the clients need. It is all about value selling. I noticed one of our clients was transacting a lot, earnings R2-3K per month. I realised I can't offer him an account which he can't afford. I sold a R50 per month account which suited his needs. That was value for the client, not a product that he can't afford."

LEADERS AS ENABLERS

Participants SL16 and SL19 articulate this theme by verbalising the improvement in the quality of value-selling conversations which leaders are having with the staff.

SL16: "Leadership style has changed; I now recognise the Top Value Sales Consultant vs. Top Sales Volume Consultant. I have different conversations with different consultants and my coaching techniques changed. The way I reward and recognise has changed dramatically. The quality of calls is better, and accounts entrenched. We no longer use gross accounts; we now use entrenched accounts."

SL19: "The consultant's calling scripts were changed. It is all about a conversation and no longer push selling. I track quality now and ensure entrenchment. It is no longer a tick-box exercise, it is about value. Consultants now determine if clients can afford a certain product, it is no longer based on your targets."

The shift towards spending time with clients to determine value and quality for the client was observed. Participant SL6 aptly corroborates the above.

SL6: "In my conversations, it is more about value and no longer about value-based selling. The banker has a sales tool, which is fabulous. It empowers the bankers. They can see if their accounts are entrenched and which products were sold. To an extent, the tool can also be dangerous as it can make them despondent. The coaching will assist them to understand the life cycle of a client and to foster relationships. I encourage all the branch managers to understand the tool, sit with consultants and coach them – that is very successful."

Despite the implications noted under applying the programme due to in-house and context limitations, the conversations leaders had with consultants *changed the way that 'business was done,'* to implementing strategies for improved communication (enhanced listening skills, asking probing questions, having the 'right' conversations), as well as purposefully building relationships in the process that enhance the multi-level outcomes noted under shifts. This confirms and relates well to Roger's (2010) persuasion stage of adopting a new concept or product together with another important element of diffusion of innovations process, namely communication channels.

ADOPTION AND APPLICATION

Implementing change was clearly apparent and this aligns well with Roger's (2010) 'implementing and confirming' in the decision process. As articulated by participant SL18, implementation occurs, since learnings are put into more widespread use in an organisation with the idea of value versus volume-selling becoming clearer to the participants.

SL18: "I have been in the bank for 37 years, having previously worked at Perm Bank and attended a lot of these initiatives at Perm. This programme embedded certain aspects that we tend to ignore and helps us understand the clients and colleagues better and how to not still have the constraints during the conversations. The facilitator drew out a lot of conversation in the group and, from these interactions, a lot of learnings occurred, as interesting debates were sparked. This was very valuable to the group."

As authenticated by participant SL4, behavioural changes emerge on a multi-layer basis, leaders empower their teams to promote the change and build on the construct of social learning and peer-to-peer contribution to the adoption process, thus introducing innovation through competition, etc. (Rogers, 2010).

SL4: "The biggest impact for me was the observations of bankers, giving feedback, getting buy-in, their planning, body language and behaviour. One personal loans consultant was scared to go out and get business. He was comfortable to sit in the

branch only. We went out with him, observed and gave feedback. We allowed him to make mistakes and observed and gave feedback to him afterwards. The observations and feedback made him successful."

WIN-WIN

In support of the above view, participants SC4 and SC5 are cited as follows:

SC4: "We do presentations at companies to open accounts for their employees. I collaborate with the non-sales staff, small business and the financial planner. I supply them with leads. A client had a large sum of money to invest. I made an appointment with the financial planner to assist the client. Recently a small business opened an account for the company and the consultant passed the lead to us to do a presentation at the company for personal accounts."

SC5: "Collaboration is key. You cannot work in a bank and not use collaboration. When a colleague is behind with targets, we always help each other. When going to markets, we move as a team."

Improved insights into creating a client-focused, value-selling approach were evident in almost all sales consultants. Such an improved insight required consultants to work from a space of work engagement and recognition of the significance in their role in working and building client relationships. In addition, consultants had to impart knowledge to ensure clients made informed decisions and felt empowered to understand the bank's products. As such, consultants directed their efforts towards quality selling with the client in mind and simultaneously keeping the bank's vision in mind. The focus on providing a quality service to the client (micro vision) had to align with the bank's vision and mission for 2020.

Both participants SC18 and SC20 corroborated the above as is apparent from the following citations:

SC18: "I understand my role significance because I can add value to a client. I am able to better service clients by understanding what my role is. I see myself as an educator; and adding more value, I advise clients to use alternate channels so that they can also save."

SC20: "When I now go to a client to sell, I take a different approach, using my financial fitness training. I take a coach with me to the client and I help the client to offer financial fitness to their employees. I don't even concentrate on selling and don't talk about products."

Participants cited great examples of teamwork and collaboration as they recognised that they have similar challenges across levels and multi-layered systems and therefore

a sense of comradeship was established (Peters and Gray, 2005). Attendees from different branches and channels appreciated the platform the learning intervention provided them, confirming Roger's (2010) methods on the diffusion of innovation to cross-pollinate ideas across a multi-channel system, thereby learning from others.

The lack of a top-down execution plan was also instrumental in the high noncompletion rates (Ghoshal & Bartlett, 2012). It turned out that the knowledge of basic principles that links the *why* and *how* of the change management exercise through classroom learning and structured mastery of assignments, was lost in the process, which could result in the interventions developing over a short period into a process and not an event.

NEEDS ANALYSIS

Participant SC2 authenticates the above view through the perspective of understanding the context of value selling.

SC2: "The branch is in the CBD with a lot of businesses around us. A supervisor from a supermarket close to us came to the branch for a loan. I noticed that the banks elsewhere and explained the scoring system and that if the main account is with us, he will get a better interest rate on the loan. I also explained the fixed monthly fee. He was so impressed, and I asked for an opportunity to present at his company. Now 80% of the staff banks with The Bank, which is a direct result of that presentation. We did financial awareness training. Now they phone me directly if they have a new staff member."

The building of a relationship with the client and not just about banking was evident and immediacy was also noted as being important. A demonstration of focus on the creation and utilisation of new ideas was observed, whilst also confirming to Senge's (2010) systems thinking approach, where participants express movement towards the continuous expansion of their capacity to create their desired results. The following excerpts serve to reinforce the concepts of immediacy.

SC3: "We used to have Focus Days; that was stopped immediately. He understands that we need to sell products that bring more revenue for the bank. In our daily debrief sessions we have discussions about the products sold and the reason why we sold those products. That is to understand if we sell according to the client's needs."

SC6: "Yes, my mindset changed a lot. We used to do presentations at companies just opening accounts for the sake of our targets. Those accounts were not profitable to the bank. We had to change our mindset when we open accounts; we

need to cross-sell. When I talk to a client, I do a needs analysis. I tell the client about our products and let the client choose which product he or she needs; that works for me."

SC25: "Definitely. My planning has provided me with confidence as I project what the client needs and confirm during our engagements. I can also have firm discussions with my leader regarding the importance of value selling. I'm seeing this benefit more in private banking as clients want a banker who is confident and can talk about their needs as opposed to what the bank is driving."

COLLABORATION

Collaboration and teamwork were strongly evident and the need for developing leadership skills became apparent through the effect of leadership on the way consultants gained confidence and a more positive 'can-do' attitude (Tannenbaum *et al.*, 2013). A good example was recorded of how participants (and the team) have performed well in the past, but the difference now is that they do what they did before with greater ease.

Leading innovation and change and shifts expected in consultants as suggested by Gupta (2017), were confirmed, since the results refer to changes that occur in the mindset of individuals and their approach to working effectively.

A shift in improved insight about the significance of the leader's role in creating value for their staff, clients, and the bank was distinct. Besides leaders being an example for the team to build the consultants' confidence and engagement, leaders' roles also created value for staff, clients and the bank (Woods & West, 2010). When leaders experienced positive results from employing programme strategies to enhance their day-to-day functions (Salk & Simonin, 2011), while simultaneously gaining better understandings of how the toolkits could be applied effectively, the results spoke for themselves. Improved value sales and greater feedback from clients and consultants who reported feeling valued and supported within their teams and in their team-leader relationships.

CROSS-SELLING AND ENTRENCHED SALES

Cross-selling and entrenched sales were combined, while some sub-divisions were coded separately. Where examples were only noted a few times, a list of possible cross-selling opportunities were included under the capitalised code. A point to note in this case is that the code for creative selling was associated with participants who applied the aspect of 'taking the lead' from existing customers of the bank. Participant SC42 verifies the need to understand client needs and fluidity in order to accelerate client value.

SC42: "My numbers have dropped; entrenched clients have increased quite significantly. Most of the accounts if not all are entrenched. A client comes without a payslip. I now go the extra mile phoning the company to get the salary details as sometimes they don't know what they earn. I've managed to open accounts according to the client's needs and increased entrenched sales."

As noted with improved quality, value selling conversations by and through sales consultants and leaders, being the core need of the bank, improved business results exponentially. Such exponential growth could be measured and reported by consultants, leaders, as well as clients. Ways of understanding improved business results were achieved through a greater understanding of scoring systems using the bank tool and scoring chart, ensuring sales adhered to trends and preferences of clients, as well as increasingly seeking expansion opportunities in appropriate ways that not only enhanced clients' experiences but also built revenue for the bank.

The evidence obtained in this theme and confirmed by participant SC49's perspective, is affiliated with and conforms to Kirkpatrick and Kirkpatrick's (2016) third and fourth result-based paradigm of evaluation, namely, determining the extent to which the participants' on-the-job behaviour has changed because of the training and measuring the results of the actual intervention in terms of business impact.

SC49: "Recently went to Makro. They have about 200 employees. I have been to this company before and did two different sessions with them. The previous times, I spoke about different products. I was told that it was too much information. This time when I went, more people attended. I used the new tools and the clients applauded when I was done. I actually made more sales this time around."

Both the behaviour and business impact are notably based on an assessment against Phillips and Phillips (2016) analysis on the paradigm shift in training and performance improvement.

PERFORMANCE MINDSET

The study provided evidence that both consultants and leaders who believed in their ability to succeed in achieving the outcomes of the Sales (training) Programme, gained confidence by consciously managing how they thought, felt and behaved. The anecdotes provided implied that by practising the principles of value selling, consultants and leaders enhanced their self-efficacy by enabling their team to adopt the principles of value selling through coaching and observations. The transition to self-efficacy could be enhanced through the learner's and leaders iterative attempts to reduce ambiguity within the learning environment, and by creating their own enactive mastery of experiences. Also, the learners' transactional experiences with peers may

have provided them with additional insights into the significance of the intervention. Thus, this research envisages that task negotiation would be positively related to professional fit and the transition to practising self-efficacy.

An interesting outcome of the study is that while most leaders had not practised the theory and principles of verbal persuasion, the programme by design boosted the delegates' confidence. The lack of discipline in completing activities could well have been bridged by the hand of leadership in terms of direction and persuasion.

It emerged that those individuals with high self-efficacy persist and overcome challenges within their environment. Furthermore, they exert effort to proactively cope with stress, persevere through setbacks, and execute the required action to perform effectively during the transition to integrating the principles of value versus volume selling, as reported in the previous chapter.

A systems thinking approach from the outset, which links to the vision of the organisation, defines the learning problem, creates visibility within the entire ecosystem that supports and influences the learning intervention, engages leaders and managers, and prioritises actions. Open communication loops feedback to management agendas, as well as track activities and results, at multiple layers. This includes information loops of best practices and challenges on the learning interventions, consistently sharing feedback and results.

The literature regarding learning organisations embrace the notion that successful learning interventions can be used effectively as an important contribution to strategic initiatives. Existing research studies also support the notion that well-designed learning interventions can be used as a tool for strategy execution towards strategic acceleration. The proposed framework depicted in Figure 2 provides a learning structure that will assist in enabling organisational strategy through a constructivist learning system based on the first basal framework on Applied Learning Systems as well as the second basal framework on Enabling Learning. The framework provides an elaborate explanation of the proposed structure that conceptually should benefit any training intervention involving adult education in the corporate world.

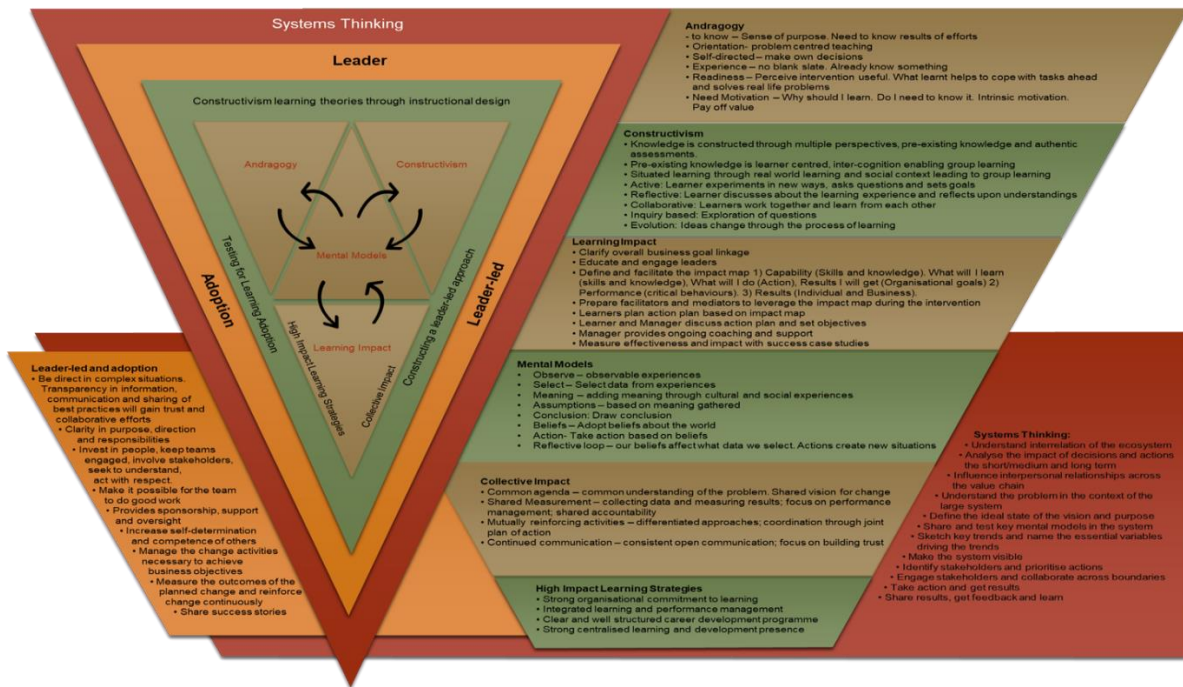


Fig. 2: Collaborative Learning Framework

The learning framework depicted in Figure 2 is designed as a tool for organisations to use as an eco-systemic approach, to support the process of identifying roles and responsibilities, defining design principles and measuring the impact of the intervention – all of which are enabled through a leader-led approach and systems mindset. In order to elaborate on the aforementioned, the attributes of the framework will be briefly discussed.

FRAMEWORK ATTRIBUTES

SYSTEMS THINKING

Systems thinking is a continuous relentless process which builds personal mastery and enables shared vision. Through a systems archetype, the need to refrain from basic patterns of systemic activity where quick fixes to problems are applied, as opposed to understanding the deeper source of the problem, is fundamental for organisations where learning dominates.

LEADER-LED STRATEGY

Effective leadership is the ability to influence team activities toward the achievement of a goal where the leader demonstrates commitment to a change. Effective leaders enable change and strategic intents by sharing their vision with people and getting them to engage with what they need to contribute. They develop individuals to realise their potential and exercise effective influence to make a significant contribution to organisational challenges.

ANDRAGOGY

Learning is a lifelong journey and with an exponential change in the working environment, the need to review how adult learning is constructed must be at the forefront of organisational agendas. The new ways of work are proliferating workplace models informed by the disciplines of data science, neuroscience, machine learning and social learning. Client, organisation and employee demands are changing rapidly, commanding the need to teach adults at scale and with impact.

CONSTRUCTIVISM

Learning is seen as a personal active process of sense-making by an individual. An active process does not insinuate that learning is always deliberate. A deliberate learning process develops meta-cognition where learners are provided with resources to interpret things. Learning is incremental and occurs through a series of deliberate and implicit additions.

Constructivism learning perspectives draw on the contexts of taking a learner's starting point into consideration where it seeks to make links with prior knowledge. Whilst a combination of learning theories hold true for adult learners, the constructivist approach projects itself more boldly than other learning theories in the context of andragogical approaches.

Experiential and applied learning, which focus on learning through connection and collaboration through constant critical reflection, lend itself to developing these skills in individuals. Therefore, tasks demanding high levels of application are frequently best learned with progressive interventions by the constructivist perspective (e.g., situated learning, cognitive elaboration and social negotiation).

CONCLUSION

The study concludes that learning does not take place with departing cognitive knowledge. Every aspect within a learning context involves elements of emotion with distinctions between negative and positive emotions. Anxiety and relevance of an intervention has a direct link to negative emotions which contribute to minimal learning, whereas positive emotions relate to the increased energy of participation and adoption.

Individual learning is directly correlated to organisational learning through the concept of mental models, which interacts with individual mental models. Mindsets and behaviours are deemed the root cause of the lack of proactive organisational change as the actions individuals take are shaped by their mental behavioural schematics.

Mental models in learning provide situational awareness and create focus by turning duty into a choice.

Organisational departments and the leadership should foster the culture of common understanding and shared knowledge in support of the strategic goals. Communication has to be open with the sense of mentorship amongst employees.

The study also concludes that learning needs a strong organisational commitment to learning with employee-friendly career development programmes also considering their normal work-life commitments. A strong organisational commitment to learning is one for the high impact learning strategies that organisations should plan for through Learning and Development functions.

The novelty in this research is the integration of multiple attributes of collaborative and applied learning resulting in a comprehensive tool that provides organisations with more structure in their learning and development strategies. A collaborative learning framework will assist in creating a coherent system that contributes to greater business results through a constructivist learning system mindset which was otherwise not elaborately studied to this date. Further, for a successful learning system, the framework proposed considers all the theoretical and practical aspects of adult education, organisational learning, strategic initiatives, and leadership motivation intertwined into a new structure of reference for the strategic and successful execution of corporate change management initiatives through a system thinking mindset. A learning organisation's mind-set to create a learning culture with clear outcomes hinges on an appropriate change management competency.

RECOMMENDATIONS

From the findings of this research, the following are the recommendations for a learning organisation:

- Human Resources and Learning and Development executives need to work together with their business partners to ensure the tight integration of workplace learning to achieve business goals, remains significant on corporate agendas.
- Learning adoption requires a disciplined and deliberate approach across an organisational value chain, to contribute to strategic shifts.
- From a process and change management perspective, more opportunities for collaboration and engagement is required among learners.
- Providers or designers need to be internally selected, based on an understanding of what adult learners need to know, the knowledge they will gain, how it will benefit them and how best the learning can be applied.

- Choose an approach that promotes and supports learners towards self-directed learning, building new ideas on old discoveries, the subjective interpretation of experiences versus objective realities, the effects of culture and society on the learning experience, seeing a problem and envisaging new ways to solve the problem, engaging in debate, discussion and critical questions of content and context, and enhancing collaboration in learning.
- Focus on the impact of learning by being intentional regarding the investment of finance, people and leader resources. Define and facilitate an Impact Map dialogue consisting of capability (skills and knowledge), performance (critical behaviours) and results (individual and organisational). Provide consideration for multi-generational workforces, specialised skills and digitisation.
- Use top-level leadership effectively to shape and reinforce organisational culture. Create an organisational mindset where leadership actions contribute to the attainment of collective knowledge. Empower leaders to influence sub-system development that supports complexity and diversity. Create a multi-layer leadership support platform that balances tensions in order to support adoption and can be used as the chasm between innovators and early adopters, thereby accelerating the organisational adoption of a programme.

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