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TOWARDS THE LEARNING MANAGER: AN EMPIRICAL INVESTIGATION OF MANAGERIAL LEARNING IN THE CONTEXT OF CHANGING ORGANISATIONS

Learning society, learning organisations, all of these are tools to improve competitiveness – says the study's author. The work emphasises the explorations of interaction between the individual and the organisation, and in particular the impact of organisations and social context on the readiness of individuals to learn. The author seems to reveal a close relationship in this respect: the learning needs of the individuals are in alignment with the organisation's needs.

The interest in learning at the organisational and societal level has emerged in recent years with the popularisation of the concepts of the 'learning organisation' (Senge, 1990; Pedler et al. 1991; Jones & Hendry, 1992; Garvin, 1993) and the 'learning society' (Husen, 1986; Ranson, 1992; Ball, 1993; Keep & Mayhew, 1994). A key theme underlying both concepts is that learning is a means for responding to the challenge of change and a medium for achieving competitiveness. Learning has also been promoted as the new source of wealth (Bell, 1976; Badaracco, 1991; Ball, 1991; Bennett et al. 1992; Drucker, 1993).

Despite the appeal of the image of organisations and societies as learning systems there is little agreement about the nature of learning and indeed whether it is possible to claim that organisations or societies learn. For example, how learning develops within organisations, how it is to be conceptualised and demonstrated and what factors facilitate or inhibit learning within changing organisations although discussed in the literature (Argyris & Schön, 1978; Hedberg, 1981; Fiol & Lyles, 1985; Carley, 1992; Argyris, 1993) remain unresolved. One of the basic concerns, is whether learning at the organisational level is the sum total of individual and group learning or an integral part of organisational functioning regardless of whether people learn (Cyert & March,

1963; March & Olsen, 1976; Argyris & Schön, 1978; Hedberg, 1981; Fiol & Lyles, 1985; Pedler et al., 1991; Kim, 1993). The diverse perspectives provided in the existing literature regarding the nature of learning at the level of the organisation and society, confirm that there is a long way to go before agreement can be reached about what is learning within organisations and how it may (or may not) differ from individual learning. It certainly begs the question whether learning societies can be developed and sustained without learning organisations or indeed if learning societies and learning organisations can exist without 'learning people'.

It appears that the pre-occupation of existing research with learning at the organisational and social level, is losing sight of the significance of people as the key to unlocking much of the mystery around learning. After all learning is one of the most prominent human activities. It could well be argued that an understanding of the nature of learning within organisations from the individual's perspective may provide valuable insights into the factors which facilitate or inhibit learning within organisations, as well as the consequences of individual learning (or lack of it) for the organisation. This point emphasises the importance of understanding the interaction between the individual and the organisation in relation to learning and to a broader level the interaction between organisational

and societal learning (Antonacopoulou, 1996a). An understanding of the interactions between different levels of analysis could provide important clues about the nature of the interconnections and the level of interdependence between different levels of analysis (societal, organisational, group and individual) in relation to learning (Marsick, 1994; Antonacopoulou, 1996c).

This paper focuses on the significance of the interaction between individual/personal and organisational/contextual factors and the impact on individuals' receptivity to learning in the context of change. Using the individual managers as the unit of analysis the paper seeks to raise awareness of the nature of learning within changing organisations, from the individual's perspective, highlighting the factors which facilitate or inhibit managerial learning within organisations. Attention will be drawn to the phenomena of mathophobia and philomathia (Antonacopoulou, 1995) which reflect more clearly how the interactions of personal and organisational factors create conditions which affect individuals' receptivity to learning. Mathophobia and philomathia are the product of a complex set of interactions between personal and organisational factors and reflect respectively the negative or positive attitudes of individuals towards learning in the context of change. This analysis will form the basis for discussing the concept of the learning manager. The perspective taken in this paper takes a more critical stance to the presumed compatibility of individual and organisational learning goals and seeks to establish how the learning needs of the individual are negotiated in relation to those of the organisation particularly in the context of change.

The first part of this paper reviews the existing literature on managerial learning to establish the current state in this field regarding the factors which facilitate or inhibit individual learning within organisations. The focus of the analysis is the concept of the learning manager which is defined and analysed by examining the main characteristics of mathophobia and philomathia. The second part of the paper discusses recent findings from a longitudinal study of managers in the financial services sector in the UK. The paper selectively presents and analyses findings across three retail banks to show comparatively how the interaction between personal and contextual factors influences individuals' receptivity to learning and changing. Evidence of mathophobia and philomathia are presented as reflected in managers' perceptions of the interrelationship between learning, self development and career development during periods of change. The paper con-

cludes by considering the implications of the positive and negative attitudes of managers, for theory and practice, in the development of learning managers within learning organisations.

MANAGERIAL LEARNING IN THE CONTEXT OF CHANGING ORGANISATIONS

Organisational change offers the best example of the way individuals respond to an identified learning need. Workplace changes exacerbate the tension between organisational and individual priorities particularly when the changes introduced are intended to serve organisational priorities which individuals are expected to accept and adapt. Organisational change is rightly described by some researchers as a highly political process (Mangham, 1979; Hardy, 1990). Previous research has argued that organisational change presents the manager with a big challenge and potentially a significant threat (Brooks, 1980; Kanter, 1983). Organisational changes alter the familiar and secure „way of doing things“ and distort an established network of personal relationships. Managers are exposed to unfamiliar practices which demand new knowledge and skills and often question their personal values and beliefs and more practically their status and job security (Humble, 1973; Larthroe, 1973). Jones & Cooper (1980:8) argue that the biggest challenge for managers in the context of change is „obsolescence“. They define managerial obsolescence as „the extent to which a manager's knowledge and skills have failed to keep pace with the current and likely future requirements of his job“. The way managers construct reality within their organisations depends to a large extent, on how and what they learn from the experiences they encounter and how that learning informs their understanding, perceptions and attitudes towards events. This section will discuss the existing body of literature in relation to managerial learning. The aim is to explore how our understanding of the way managers learn, based on principles of adult learning, may provide more insight into the dilemmas facing individuals in the context of change.

Managerial Learning

Theories of adult learning have had a significant impact in the development of theory and research in relation to how managers learn within organisations. 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, 1973, 1979; BIM, 1984). 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. The various „schools of thought“ show that the orientation of different learning theories over the years has moved from notions of conditioning and indoctrination, towards autonomy and self direction. It appears that various schools of thought are recognising that the individual has the „power“ to choose whether or not to learn.

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 appears 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, seminars etc. 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 (Kolb & Fry, 1975, Mumford, 1988; Revans, 1982; Boddy, 1980).

The development of theory and research in this field has encouraged a reconsideration of what learning actually entails. Earlier theories consider 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 1969). 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; Mumford, 1986; Kolb et al., 1991; Kim, 1993; Antonacopoulou, 1995).

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. Several learning models have discussed the significance of both personal and contextual factors in the learning process (Dollard & Miller 1950; Gintzberg & Reiley, 1964; Klatt et al., 1985), however, to-date there has been limited research exploring the interaction between personal and contextual factors. This interaction is evident in the factors which facilitate or inhibit managerial learning within organisations and reflected more clearly in the positive and negative attitudes of individuals towards the need to learn.

The factors facilitating and inhibiting managerial learning: Mathophobia And Philomathia

The interest in what facilitates or inhibits manager's learning has attracted the attention of many researchers over the years (Stewart & Stewart, 1981; Humble, 1973; Roberts, 1974; Koudra, 1975; Stuart, 1984; Temporal, 1978; Jones & Cooper, 1980; Lyons, 1985; Mumford, 1989; Salaman & Butler, 1990; Jones & Hendry, 1992). These studies demonstrate the impact of both personal and organisational factors on managers' learning. The discussion in the previous paragraphs has established that people cannot be forced to learn against their will. The learning process will be most effective when managers themselves recognise a learning need and decide to engage in this process (Humble, 1973; Lloyd, 1990). According to Stewart & Stewart (1981), there are four conditions that facilitate learning: Firstly, the learner must see a connection between what (s)he takes as the learning task and the potential consequences. Secondly, there must be feedback on performance if it is to improve. Thirdly, opportunity to practice is very important, especially when learning a new skill and fourthly, help with a poor vocabulary can be useful in those areas where people's analytical capabilities are impoverished – interpersonal skills, the language of unfamiliar specialities, etc. Gagné (1983), points out that the capabilities that already exist in the individual before learning begins are also significant in facilitating learning.

Although, it is generally perceived that every individual would have some capacity to learn, the significance of the context in which learning takes place has been receiving prominence. Researchers (Roberts, 1974; Koudra, 1975; Lyons, 1985) have argued that a basic requirement if learning is to take place, is a climate which encourages, facilitates and rewards learning. The context in which learning takes place could determine what and why the individual chooses to learn (i.e. the underlying motive behind learning) as well as how the individual is likely to go about learning. In the context of organisations in particular, a constructive organisational climate would encourage individuals to have positive attitudes towards learning and recognise the need to develop learning, to overcome their own resistance to change, to understand their own shortcomings as learners and to be more open to experiences and ready to learn from them. Mumford (1989) emphasises the „learning culture“ of an organisation and provides a list of factors which in his view

Table 1

The factors facilitating learning

- ◆ encouraging managers to identify their own learning needs
- ◆ reviewing regularly performance and learning
- ◆ encouraging managers to set learning goals for themselves
- ◆ providing feedback both on performance and learning
- ◆ reviewing managers' performance in developing others
- ◆ assisting managers to see learning opportunities on the job
- ◆ providing new experiences from which managers can learn
- ◆ providing or facilitating the use of training on the job
- ◆ tolerating some mistakes
- ◆ encouraging the review and planning of learning activities
- ◆ challenging the traditional ways of doing things

should be present in any organisation which is said to encourage learning (Table 1.).

Personal and organisational factors do not only facilitate management learning, they also inhibit it. Previous research shows that mental defences, emotional, cultural and motivational factors inhibit managers' receptivity to learn (Argyris, 1990, 1991; Juch, 1983, Stuart, 1984, Hague, 1973, 1979, BIM, 1984). Many researchers have observed that some of the barriers to learning are self-imposed by the individual (Knowles, 1989; Block, 1984; Brookfield, 1986; Rogers, 1992). The individual's personality and self-esteem/self-worth, the nature of the individual's expectations in pursuing a learning goal, the physical condition at the time, the immediate affect (mood), as well as their perceptions of their ability to learn (e.g. whether the learning ability is innate vs. developed) are all some of the self-imposed restrictions on learning (Antonacopoulou, 1995; 1996b). Moreover, an individual's perception of their learning style (Honey & Mumford, 1982, Lessem, 1991) may affect their receptivity to different learning resources.

Stewart & Stewart (1981) propose further that managers' learning would be inhibited firstly, if managers are out of practice i.e. have forgotten or never have acquired learning skills and secondly, if they reject anything that is likely to change their ways or more significantly, expose or threaten them. A third factor identified by the same authors is if managers are „overmotivated“ to perform well which as a result may inhibit their actual learning (both in terms of quantity and quality), because they aim to achieve too many things at once. The subconscious and

implicit nature of some of these barriers identified create defences embedded in the individual's emotional reaction to events and form part of individuals' unspecified inner self.

Social, cultural and political factors, have long been seen as the critical organisational factors affecting learning (Temporal, 1978; Stuart, 1984; Roberts, 1974; Koudra, 1975; Lyons, 1985, Salaman & Butler, 1990; Jones & Hendry, 1992; Jones, 1994). More recently, the organisational structure, culture and communication are found to have a major significance in the learning process and to act as organisational barriers to manager's learning. Salaman & Butler (1990) for example, argue that the organisation's structure and culture may be a block to learning if they contradict the message provided during formal training sessions. Moreover, with reference to the hierarchical structure they emphasise the political dimension of learning within organisations. Similarly, communication and dialogue may inhibit the learning process if the message is inconsistent and there is little trust in the information available (Argyris, 1994; Schein, 1993). The

have to appreciate how social and psychological factors interact such that they create often competing priorities and internal conflict as the individual attempts to reconcile them. This proposition is reflected in the interaction between personal and contextual factors which underpin the positive or negative attitudes of individuals towards learning. The next section concentrates on this interaction by discussing the main characteristics of *mathophobia* and *philomathia*¹

**Mathophobia, Philomathia
And The Learning Manager**

Mathophobia and philomathia describe respectively the negative or positive attitudes of managers towards the need to learn. Their identification is not restricted to manifestations of individuals' learning behaviour alone, but rather they illustrate the complex set of psychological, mental and emotional aspects underlying individuals' reactions in relation to learning. It is beyond the scope of this paper to provide an extensive analysis of these phenomena

(a more detailed discussion is offered elsewhere – Antonacopoulou, 1995). Instead the discussion focuses on how these phenomena may provide valuable insights into the development of learning managers.

For the purpose of clarity it is important to note that mathophobia and philomathia are situation specific, therefore, they may be demonstrated in different ways among individuals in the same context and any one individual is likely to become mathophobic or philomathic in relation to the same issue at different points of time.

Mathophobia and philomathia illustrate the individual's attitude towards a given learning situation. This implies

The obstacles to managers' learning

Table 2

<i>Personal factors</i>	<i>Organisational factors</i>
<ul style="list-style-type: none"> ◆ perception of the need to learn ◆ perception of ability to learn ◆ cultural values and believes ◆ emotions-feelings/reactions ◆ attitude towards updating ◆ intellectual-mental capability ◆ age ◆ memory ◆ ability to communicate 	<ul style="list-style-type: none"> ◆ internal organisation of work ◆ organisation systems e.g. training ◆ culture and climate ◆ decision-making processes ◆ communication and feedback ◆ politics and aversion to risk ◆ instability and change ◆ economic position, competition ◆ power and control

main obstacles to managers' learning identified in the existing literature are summarised in Table 2.

The discussion of how managers learn and the factors which facilitate or inhibit learning, shows that the existing body of knowledge in this field is dominated by the psychological perspective. In other words, what motivates individuals' to learn and how this shapes the various stages of the learning process has been a central theme in theory and research in this field. However, many of the contradictions experienced by managers result from the social dynamics within the context (Frier, 1972; Bandura, 1977). In order to be able to explore fully the complexity of learning as a human activity, one would

¹ 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 of 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, 1995).

that positive or negative attitude towards learning is created under certain situational circumstances and in relation to the personal characteristics of the individual. Positive or negative attitudes towards learning are not permanent. They are subject to change depending on the resulting information from the interaction of personal and organisational factors. This suggests that mathophobia and philomathia are constituted by personal (internal to the individual) factors which are developed and shaped in the light of contextual (organisational) factors. Therefore, mathophobia and philomathia do not distinguish between individuals in relation to their personal competencies or their learning ability. Mathophobia and philomathia represent the mental and emotional reasoning supporting individuals' attitude towards learning. Finally, mathophobia and philomathia provide a clearer illustration of the interdependency between the individual and the organisation in learning and are useful for differentiating more clearly between „learned“ and „learning“ managers (Argyris, 1982).

Mathophobic managers are those who are aware of the need to learn, yet they are reluctant to learn. Mathophobic managers tend to be risk averse in their learning approach. They tend to go by the book, to passively await for the organisation to provide them with the necessary resources to learn and on the whole lack personal initiative and are apathetic about their self-improvement. On this basis, an individual would be described as being mathophobic if they lack confidence in their ability to learn, if they lack ambition to progress, if they refuse to take personal responsibility in developing themselves or have no determination or clear sense of direction and are unwilling to explore different learning avenues.

On the other hand, *philomathic managers* are the individuals who are appreciative of the need to learn and engage in a conscious and active learning process to improve themselves, beyond the boundaries of the context in which they operate. They may demonstrate this attitude by seeking exposure within their job, aiming to make the most out of the learning resources and opportunities they have available and taking personal initiative. For example, within a changing organisation, philomathic managers actively seek to improve themselves by being resourceful in their approach to learning. Philomathic managers have close resemblance to self-developing managers (Binsted et al., 1980; Pedler, 1984), in that they are both self-motivated, enthusiastic and energetic, active in seeking and creating learning opportunities etc. The concept of philomathia, however, is different

from the concept of self-development. Self-development, explains how personal abilities and a willingness to learn may act as enabling objectives in the continued development of the individual (Mumford, 1979; Pedler et al., 1978; Pedler, 1988; Burgoyne, 1977). Philomathia, describes the richness of individuals' cognitive maps, the social, psychological and emotional factors which underlie their positive response to an identified learning need. Philomathia is the passion for self-development. The distinction between philomathia and self-development, is not to suggest that there is no association between the two. On the contrary, philomathia is reinforced through self-development and self-development is part and parcel of philomathia. It is within this strong interconnection between philomathia and self-development that one finds the „learning manager“.

Learning managers are not only those who continuously seek to develop and improve themselves by being resourceful, self-directed, inquisitive and creative in their approach to learning. A learning manager is also one who is emotionally competent in understanding and addressing the internal conflict between the personal need of self-actualisation and self-fulfilment (psychological needs) against the need for belonging, security and acceptability as a member of a social group (social needs) (Antonacopoulou, 1996c). Learning managers depoliticise learning for themselves and those around them. They would be less concerned to portray an image or manage impressions in order to be consistent with the organisational ethos or culture (Goffman, 1959; Foucault, 1977; Hochschild, 1983; Mangham & Overington, 1987; Giacalone & Rosenfiold, 1991; Wayne & Liden, 1995; Rosenfiold et al., 1995) and more likely to see unlearning (i.e. changing their attitudes towards learning) as a function of knowing who they are and what they are capable of becoming.

This is not to suggest that the emotional response of the individual in relation to learning and development (i.e. their attitudes, motivation and willingness to learn) are free from the political forces they are experiencing. Instead, learning managers recognise the tension between the drive to ‚fit in‘ or creating the impression of ‚fitting in‘ (normative conformity) (Ralston & Elsass, 1991) and instead of managing impressions which do not reflect who they are, they are more likely to stand up for who and what they believe they are. Learning managers are more likely to be honest with themselves and others and would therefore, be more inclined to openly recognise what they do not know as this would present them with possibilities

they may have not considered. Learning managers would accept their weaknesses and inadequacies and would consciously try to improve upon them by drawing on the resources within themselves and around them.

Therefore, learning managers are more likely to be continuously seeking to identify or create opportunities to learn and improve themselves while exercising critical self-reflection to enable themselves to be closer to their thoughts and feelings, recognising the factors which underpin their attitudes. Although from the above description learning managers appear to thrive on their philomathic attitude, they are not freed from negative attitudes which may inhibit their receptivity. It could be argued that learning managers are recognised so because of not being complacent to assume that they are always receptive to learning. Learning managers would be more likely to question their assumptions about the learning process and their learning goals and are more likely to seek actively to understand the factors which influence their attitudes towards learning.

In summary, mathophobia and philomathia are an individual characteristic which consists of idiosyncratic elements of each person and which may be influenced by situational factors of the environment in which they operate. Mathophobia and philomathia are generative processes, which results from the orchestration of different factors in the light of different situations and circumstances. An understanding of the forces which determine the positive and negative attitudes of managers towards learning may shed some light into the implications of learning (or lack of) to organisations and highlight key issues which organisations aspiring to become 'learning organisations' would need to consider.

METHODS

The notion of the learning manager is based on recent empirical evidence which illustrates mathophobia and philomathia among managers particularly during periods of change. The key focus of the study is the way individual managers in the financial services sector in the UK learn and adapt during periods of change, and the contribution of organisational systems (such as training and development) to these processes. The study examines how the internal conflict due to the dilemmas experienced by individuals affect their perceptions of the relationships between phenomena. The approach adopted in this study

to examine these issues is by exploring the impact of the interaction between personal and organisational factors on managers' perceptions of the interrelationship between change/adaptability, training, learning, self development and career development. The study sought among other things to explore how managers perceive organisational processes and their interrelationship in the context of change and to track, review and analyse the conditions which facilitate or inhibit the interrelationships between processes.

The study compared three retail banks (the top three in the UK in size and financial strength) and has adopted a case-study approach for contextualising the analysis of the findings. The data has been collected using a longitudinal approach which unfolded in five main phases and took three years 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 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. Although the individual manager was the unit of analysis, it was imperative that the main processes and their interconnection were examined from both the perspective of the individual and that of the organisation. In order to obtain the organisation's perspective apart from organisational records and achieve material, a series of interviews were conducted with senior HRM/Training figures. A total of six to eight HR managers were interviewed within each bank to obtain data from the perspective of the organisation. The analysis focuses on three levels. The first level is that of the individual manager and the second level is that of the organisational systems (particularly training and development). The third level aims to establish an understanding of the interaction between personal and organisational factors in the context of change. The interaction between individual and organisational factors is intended to explain why relationships between processes exist, what is the value and significance attached by the individual manager to these relationships and what are the conditions which influence the nature of their interconnection. Choosing from the emerging findings from the study, the following section presents evidence of mathophobia and philomathia in the

way managers associate learning, self and career development.

RESULTS AND ANALYSIS

In order to preserve the richness of the findings it is imperative that the analysis highlights the main characteristics of the industry and the organisations in question. A sensitivity to the contextual characteristics is intended to form the backdrop for presenting the main similarities and differences across the three banks.

Retail banking in the UK and the three banks: A profile and overview of recent changes

The retail banking sector provides an interesting example of an industry which has undergone a process of reconstruction, which demanded fast responsiveness to change and a high need for learning. In recent years, the seemingly stable income source of personal customers has placed many of the banks' services in the UK and elsewhere under scrutiny (as exemplified by reports e.g. Folly, 1990). No longer are 'new' customers and sales the most important determinant of business success. Instead, the emphasis has switched to the virtues of customer retention (Gwin & Lindgren, 1986; Carroll, 1992). Therefore, as banks are increasingly faced with a new set of requirements, some commentators have argued the need to rethink the basics of (retail) banking (McCormick & Rose, 1994; Cappon, 1994).

Unlike any other period in the history of banking in the UK the last fifteen years (1980-1995) have probably witnessed one of the most turbulent eras. The rate of change has been unprecedented and the recent changes have threatened to redefine the business of banking. The main changes over the last fifteen years have been triggered both by external and internal forces. The external forces arise from the trends in the world economy, whereas internal forces within the sector arise from changes in the market, the intensification of competition and the continuous developments in information technology (IT) which have forced a new era of efficiency in the sector and have triggered a new orientation towards the basic principles of banking. The changing market has contributed to new marketing and management techniques and a renewed attention to the way organisations in the industry are structured.

As a result of the changes in the financial services sector in the UK the three banks (Bank A, Bank B and Bank C) examined in this study, 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 been reflected in the redesign of the banks' premises and in particular the branch network, the technology for delivering services etc. These changes have caused a reconsideration of the training and development policies and practices of the three banks and a greater emphasis on self-development. Each bank has addressed this issue in a different way which consequently has produced a different result in terms of the adaptability of their staff to the new culture/image of retail banking. For example, Bank A has remained highly centralised in its human resources philosophy and the approach to management training and development continues to be focused primarily to the needs of the organisation. In Bank B a great deal of emphasis has been placed on learning and self-development and the ultimate effort of this bank is to become a 'learning organisation' (Stata, 1989; Senge, 1990; Garvin, 1993). However, despite the effort of the organisation to encourage individuals to engage in learning more actively and to take responsibility for their development a very large proportion of the managers interviewed perceive the organisations' approach as an 'expectation' which provides little freedom and reflects again primarily the needs of the organisation. Finally, in Bank C recent changes have provided a clearer focus for management training and development (in relation to the identified 'competences' of the organisation) and a wider set of learning resources with an emphasis on individual differences in learning needs and styles. Unlike the other two banks, Bank C demonstrates its continuous commitment towards facilitating individual learning by introducing mechanisms which encourage individuals to take responsibility for their development. For example, this bank has been operating an internal library of training and development resources since 1988. The aim of this library has been to facilitate a positive attitude towards self-development by providing additional learning sources 'to be used either voluntarily by individuals for their own personal interest, studies or development, or as part of training/development objectives agreed with their manager'. The bank sees the aim of this scheme 'to benefit the individual personally by enhancing their knowledge, self-awareness, self-confidence, skills and competence levels', while the benefit to the organisation will be 'as a result of its employees having access to resources which have relevance to their work, and which improve their motivation,

performance and contribution to the effectiveness of business operations" (Bank C internal publication).

The sections which follow present and analyse results from the study which illustrate mathophobia and philomathia in managers' perceptions of the interrelationship between learning, self and career development.

The interaction of personal and organisational factors: The interrelationship between learning, self and career development

The perceived interrelationship between learning, self and career development sheds light into managers' expectations from the learning process, their perceptions of the purpose of learning and their orientation (short versus long-term) towards development. Moreover, this interrelationship shows what is the impact of the organisation and how its policies and practices shape individuals' attitudes towards learning. Placed in the context of change, the interrelationship between learning, self and career development, shows more clearly the dilemma experienced by the individual when trying to balance their personal needs with those of the organisation (Hirsh, 1990; Hampden-Turner, 1990; Bolton & Gold, 1994). The findings in relation to this dilemma reflect more clearly the internal conflict experienced by individuals in relation to learning in the context of change. The evidence from this study suggest that the difficulty of balancing self and career priorities do not only represent the tension in balancing work and family responsibilities (Schein, 1978). They also reflect the conflict within the individual when evaluating opportunities which may be beneficial for personal development yet are not in line with the organisation's expectations and priorities. The tension in balancing self and career development presents the manager with another set of competing psychological and social needs.

Managers' perceptions of the interrelationship between learning, self and career development varies across the three organisations. For example in bank C the interrelationship between learning, self and career development is very strong, because managers draw clear connections between the role of their learning in developing themselves and directing their career and visa versa. In bank B, where the emphasis on learning and self-development has recently become part of the bank's philosophy for staff development, the interrelationship between these processes is beginning to emerge, however is not as strong as in bank C. Finally, in bank A the interrelation-

ship between learning, self and career development is unexplored, because even though the bank has recently encouraged more attention to self-development as an opportunity for learning, managers do not feel confident taking responsibility for their learning and personal development, because they have never taken this responsibility in the past. These variations indicate some of the unique cultural characteristics of each bank and can be explained with reference to managers' perceptions of the nature and resources for learning, their perceptions of the organisation's encouragement to learn and to take responsibility for self-development, their perceptions of the impact of the organisation's policy on learning and their perceptions of the controllability and variability of personal and organisational factors affecting the learning process.

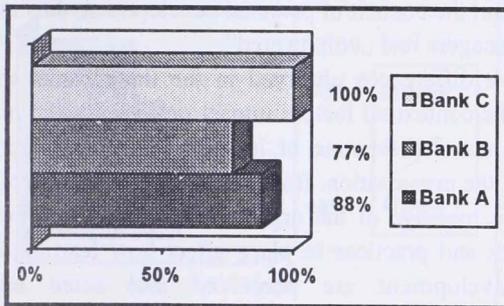
The perceived nature and resources for learning

The contextual analysis of learning examined in each case study explains that the way managers perceive learning resources within the organisation, the meaning and significance attached to them and the way they practically relate to them are affected by historical and cultural factors within the organisation and the industry at large, the policies and practices in place and the implicit or explicit messages of the organisation about its expectations. The culture of the banking sector has disciplined managers to be receptive to learning in the context of training (see Antonacopoulou, 1997 for a more extensive analysis). The approach of the three banks to management training and development shape managers' perceptions of the learning process. 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; Brookfield, 1986; Knowles, 1989). 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. This observation is reflected in the

way managers define/understand both training and learning. A common definition of training as described by managers across the three banks includes the „provision of knowledge and skills“, while learning, is defined as the „process of acquiring knowledge and skills“. Managers have been conditioned to believe that training is the most significant/valid source of learning and that learning is

Figure 1

The importance attached by managers across the three banks to learning through training



about acquiring knowledge and skills. The words of a training manager confirm this point: „...learning has traditionally been something which happens away from the job, away on a course...“. Figure 1. illustrates diagrammatically the proportion of managers in each bank supporting this view.

This issue is further evident in the homogeneity (within each bank and across banks) in managers' perceptions of how people learn. Managers' descriptions of the learning process across the three banks show that they view learning in very narrow terms and as resulting from experiences (life or work related), training interventions and modelling others in the work environment. Moreover, the data suggests that managers' perceptions of the learning process and the relative importance attached by managers to learning and self-development, is affected by the perceived encouragement of 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 has evidently affected managers' perceptions of what constitutes self-development and how it may be associated with learning. In bank A the emphasis on self-development has only been a feature of recent years, whereas in banks B and C the emphasis on

self-development has been maintained for much longer. In bank C in particular self-development has been part of the organisation's management education philosophy since the late 1980s and has been gradually enhanced by the new initiatives and the practical indications by this bank of the importance attached to self-development.

Comparing managers' perceptions in each bank regarding the organisation's encouragement for learning and self-development (Figure 2 and Figure 3 respectively), it is evident that managers in bank A, by comparison to managers in the other two banks are the least encouraged to learn and to develop themselves. The attitude of

Figure 2

Comparing managers' perceptions of the organisation's encouragement to learn across the three banks

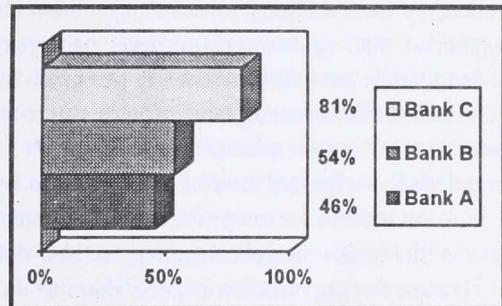
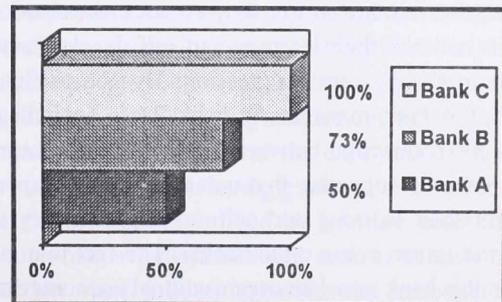


Figure 3

Comparing managers' perceptions of the organisation's encouragement for self-development across the three banks



senior management in bank A towards learning has influenced managers' understanding of what learning is and what it entails. A manager made the following remarks: „senior managers are the ones who determine what learning opportunities should be made available. If they have mindsets which consider learning non-important, then no one else does anything“. It is interesting to note that a large proportion of managers who feel that the organisation encourages them to learn, tend to be senior and fast-

track managers. In some instances, these managers acknowledge that their position and status influences positively their perceptions of learning and self-development, and even consider themselves as being „lucky“, because they have been given more opportunities to participate actively in each of these activities.

In bank B the encouragement of 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 Personal development plans and the continuous learning project), managers do not interpret these initiatives as providing a wider personal choice. It is evident from the findings in this bank that the annual appraisal process assesses managers on their personal development activities and the learning they claim they have undertaken. A manager within this bank explained that: „in the performance management system, individuals are asked to identify personal development initiatives. In some respects it forces you to think of something“. A senior manager added: „you're not encouraged, you're expected to. You're expected to know things...you do it for your own protection“. 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 this relationship. It is evident that because the message of the bank is inconsistent (as is largely the case in bank A), managers in bank B explore the interrelationship between learning, self and career development superficially. In other words, they do not make clear connections between their learning and self-development in relation to their career progression. By comparison to bank A, however, managers in bank B are beginning to draw some connection between learning, self and career development, recognising that unless they take responsibility for their learning and self-development they will have little future in the organisation. The fact that managers in this bank translate organisational encouragement as an expectation explains why some managers may be „forced“ to perceive a connection between learning, self and career development.

Managers in bank C present a more unified understanding of the interrelationship between learning, self and career development, because they demonstrate more clearly that in pursuing a learning goal they take into account their personal development and their career growth. Moreover, managers in bank C appear to explore this relationship because they have come to recognise the

existence of this interconnection rather than because they are expected to do it, which is the case in bank B. By comparison to managers in the other banks, a much larger proportion of managers in bank C perceive that the organisation encourages them to learn and to take responsibility for their personal development. The emphasis on ownership has been a central feature of the bank's education strategy and the message of the bank has been consistent and has been gradually enhanced by additional measures such as the introduction of competencies. Moreover, the recent emphasis on developing more coherent career paths for individuals, has been carefully placed in the context of personal development, thus making managers feel „empowered“.

The differences observed in the three banks show how the contextual factors impact on individuals' interpretations of the nature of learning and its importance within the organisation. It also shows how the implicit or explicit message of the organisation as reflected in the policies and practices in place affect how learning and self-development are perceived and acted upon. Individuals' interpretations of how they are expected to learn affect what managers choose to learn as well. This issue is discussed in more detail in the next section with reference to the perceived impact of the organisation's policy on individuals' learning.

The impact of the organisation's policy on individuals' learning

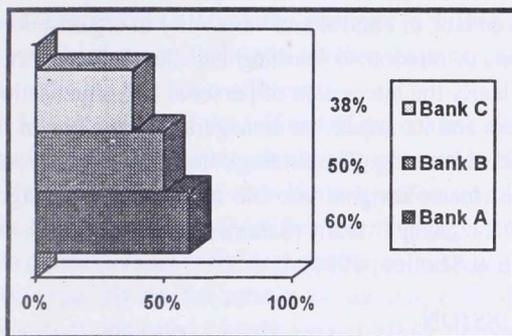
As part of the longitudinal analysis managers were asked to briefly describe an identified learning goal and the factors which influence their decision to pursue that goal. Managers' descriptions of their identified learning goals show that managers who are more reliant on the organisation's resources and direction are more likely to pursue learning goals which are perceived by the organisation to be important. For example managers in bank A are more likely to pursue a qualification which is valued by the bank and acquire skills which are likely to enhance their career prospects within the organisation. On the other hand, managers who are encouraged by the organisation to take responsibility for their learning and self-development and to be more self-reliant are more likely to pursue learning regardless of the organisation's requirements. Managers in these organisations (e.g. Bank C) would tend to pursue learning goals which are personally developmental and which widen their employability. Put differently, self-reliant managers are more likely to seek to broaden their perspective through a dynamic interconnec-

tion between their learning needs for personal development and their needs for career growth.

Further findings from the study suggest that the significance attached by the individual on the organisation's education policy is a factor influencing whether managers may be passive or active in relation to learning and self-development as well as the nature of the learning goals

Figure 4

The proportion of managers across the three banks which believe that the organisation policy influences their learning



they set for themselves. Figure 4. illustrates diagrammatically the findings on this issue as evident from managers' responses across the three banks. It is evident from the diagram that comparatively a larger proportion of managers in bank A feel that the organisation's policy influences their decision to engage in further education and learning, whereas a much smaller proportion of managers in bank C feel that the organisation's policy has an impact on their decision to learn. The differences observed across the three banks suggest that the more individuals conform to the bank's way of doing things the more this restricts the choices they make for themselves as their preoccupation is to try to align their learning goals to those of the organisation. However, the lack of clarity and the inconsistency which often characterises the organisation's message leaves some managers disorientated and feeling helpless.

A representative example in this issue is the ACIBD (Association of Chartered Institute of Bankers Diploma), a professional qualification in the financial services sector. Managers across the three banks admit that they qualified for the ACIBD, because it was one of the qualifications their organisations valued in the past. They also admit that they would not be equally keen to pursue a qualification as long as the organisation did not value it. The words of a manager in Bank B explain this notion most aptly. He said: „when I first joined, the emphasis

was on examinations (ACIBD), not so much now...I am not pushed, I am not motivated to do it“ A fast-track manager in the same bank explained further that the ACIBD qualification was one of the conditions in joining the organisation. He also explained that he would not go ahead to do a Postgraduate degree, because this is not encouraged by the organisation. Another manager, illustrated the effect of the organisational policy by saying that he did not complete the ACIBD qualification once it became clear to him that it was no longer considered important by the organisation. He went on to say that: „I would be more keen to pursue marketing qualifications rather than complete and qualify for the banking exams, because this is now the focus of the bank and they are more relevant“. Unlike managers in Bank A and B some managers in Bank C when revising their learning goals they do not rush to embark on another learning task which appears to be more valuable in the eyes of the bank. Instead they critically assess their development needs and are „more keen to develop general skills which increase [their] employability“ (Branch manager). As one manager pointed out: „I would do it regardless of the organisation policy, for myself, for personal satisfaction“. Another manager added: „personal development is instigated by the personal need to have something to strive for“.

This example illustrates how the shifting emphasis brought about by recent organisational changes affected what the organisation perceived to be relevant, and consequently the way individuals responded to this change by revising their learning goals. It is evident from managers' responses across the three banks, that the organisation's policies and practices do not only affect what learning goals managers set, they also affect the meaningfulness and value of the learning task for the individual. The latter point highlights some of the expectations of managers from pursuing a learning goal and shows that contextual factors not only affect the learning goals identified, but whether individuals will seek to address them. The section which follows discusses why some managers may be less receptive to learning than others and the impact of the perceived controllability and variability of contributing factors.

The impact of the perceived controllability and variability of personal and organisational factors

The longitudinal findings from the study show that in identifying a learning goal managers across the three banks are guided both by personal factors (such as the

perceived learning need, recognition of weaknesses) and organisational factors (such as the bank's expectations and perceived criteria of success, the requirements of the job etc.). It appears from the findings however, that the perceived level of controllability and variability of personal and organisational factors influences whether managers are likely to pursue and fulfil the identified learning goal or abandon it all together. Moreover, it is evident from the present study that managers feel they have more control over personal factors than organisational factors which forces a greater dependency on organisational resources to learn. For example, it is evident that there is great variation across the three banks in managers' perceptions of their locus of control in relation to their career development which consequently affects their decision to engage in further education and to pursue the fulfilment of their identified learning goal. *Figure 5.* illustrates diagrammatically the proportion of managers in each bank who perceive they can control their career development.

The findings across the three banks show that the more managers have a clear view of their future development and feel in control of their career development, the more likely they are to relate learning and self development. Failing that, managers seem to pursue learning and

the organisation will benefit from this process. In these two banks it appears that the introduction of self-development did not provide managers more autonomy in their learning. In fact self-development reflects a more sophisticated means of indoctrination. This finding supports the observations of Mumford (1979; 1989), Pedler & Boydell (1980), Temporal (1978, 1984), Williams (1987), Salaman & Butler (1990), Roberts (1974), Lyons (1985) and others, namely that the organisational culture and the attitude of top management towards learning and self-development are significant obstacles determining whether learning and self-development take place. The perceived lack of control and variability in organisational practices in relation to learning and development show more clearly the interaction of personal and organisational factors and its impact on managers' perceptions of the purpose of learning. The findings from the present study provide clearer insights into the reasons why managers „don't“ or „won't“ learn (Salaman & Bulter, 1990; Al-Maskati & Thomas, 1994).

DISCUSSION

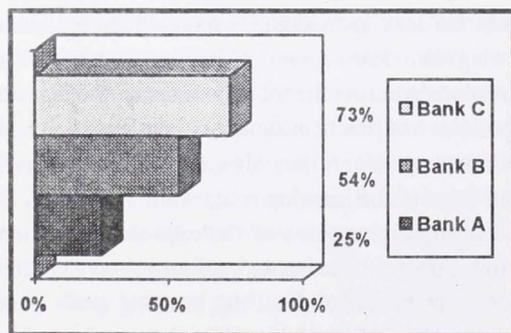
The analysis of the findings from the present study illustrates the complexity of managerial learning within changing organisations, the politics underlying the learning process and shows the richness of learning as a process which entails both psychological and sociological dimensions (Revans, 1971; Hague, 1973; Argyris, 1982; Juch, 1983; Gagné, 1983; Vygotsky, 1962; Frier, 1972; Bandura, 1977 etc.). 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; Jones & Hendry, 1992). However, these findings show more clearly how the product of the interaction of personal and organisational factors affects managers' attitudes towards learning particularly in the context of change.

The determinants of mathophobia and philomathia in the context of changing organisations

As evident from the findings of the present study within an organisational context, attitudes towards learning may derive from the individual, from the nature of work and from others in the work environment. Moreover, in relation to changing circumstances, attitudes towards learning may be affected by the nature of the learning task and the level of familiarity with what it is to be learned, the

Figure 5

Managers' perceived locus of control over career development across the three banks



self-development in a more unstructured and opportunistic manner. The perceived ownership of self and career development affects the value attached by managers to learning and their commitment in pursuing the learning goals identified.

This observation is reflected in the approach banks A and B have adopted in introducing self-development. These banks may encourage personal responsibility and self-reliance in development and learning, however as evident from the findings banks A and B have sought to control how self-development activities are undertaken and how

attribution of success or disappointment of previous learning experiences and the assessment of the personal and situational resources and constraints. For example an analysis of the learning task will provide an appreciation of the requirements (e.g. in terms of time and effort etc.) expected in completing it. Mathophobia and philomathia may also develop as a result of previous learning experiences and the factors which the individual believes to have contributed to its success or failure. For example a manager who interprets the success of previous learning experiences to hard work is more likely to approach a new learning opportunity with this preconception in mind. The extent to which the manager is willing or not to work hard in succeeding in another learning goal will determine the way s/he will react.

An assessment of the self and of the context, the contributing factors and their relative importance or effect on the learning process, is also likely to affect an individual's receptivity to an identified learning gap. The perceived expectations of the organisation reflected implicitly or explicitly on the criteria of success, even though rarely communicated clearly, would affect individuals' judgements of what is perceived as acceptable or unacceptable behaviour. In the light of the continuously changing priorities of the organisation managers feel more disorientated about what the organisation expects and what they need to do in order to be successful. The confusion created by the frequently contradicting messages of the organisation are a source of conflict within the individual in relation to striking a balance between personal and organisational priorities which consequently affects their attitude towards learning. For example reluctance to learn may be the result of the difficulty in prioritising personal learning goals in relation to the learning goals of the organisation. Individuals may become mathophobic if their personal goals are constantly abandoned for the sake of organisational expectations. This may lead to disorientation regarding the level of perceived difficulty in a learning task before pursuing it and the number of stages involved in completing it. Therefore, one of the factors which determines individuals' attitude towards learning is the way individuals assess the interaction of personal and contextual factors.

The assessment of the relationship between personal and contextual factors is reflected in the level of importance attached to contextual factors in relation to personal and the perceived relative controllability and variability of personal and contextual factors. The superiority of the organisation in terms of power and information create

an imbalance in the relationship with the individual often resulting in managers becoming more dependent on the organisation as they feel vulnerable and unable to exercise any control over the resources that they value and perceive necessary for their personal development and learning.

Therefore, managers' attitude towards learning emerge as they negotiate personal priorities with those of the organisation and are shaped by contextual factors to which individuals attach greater importance in relation to personal factors. The relative importance attached by individuals to organisational factors is also related to the perceived element of risk involved in neglecting organisational factors which varies across domains of functioning and situational circumstances. Mathophobic managers, as evident across the three banks (primarily in bank A and B), are concerned with how to be politically correct in relation to development and learning. As evident from the findings of the present study the perceived lack of control over organisational factors affecting learning makes a large proportion of managers across the three banks reluctant to learn more liberally, thus feeling helpless and frustrated. The negative attitude towards learning is reflected in the level of dependence and reliance of managers on the organisation's resources often limiting the prospect to explore learning through a variety of sources.

It appears from this study that the limited examples of philomathic managers within the three banks is partly due to the highly political nature of learning which generates various negative perceptions and feelings. The internal conflict within the individual is evident in the way managers try to maintain their self-image against admitting ignorance. This tension is exacerbated as they try to play by the rules of the political game. Managers across the three banks were reluctant to accept their ignorance and the need to learn, because the organisation expects that by virtue of being a manager they should possess the necessary knowledge. This observation is reflected in managers' comments which suggest that there is an element of fear which inhibits individuals from being open about their true feelings. For example a manager in bank A said: „One must be careful how much one discloses [during the appraisal process], because career progression may be affected negatively“. A senior manager in the same bank added: „Often I am afraid to ask my line manager for a refresher course, because I am expected to know it by now“.

Another noteworthy observation from the findings is that fast-track managers despite the wider learning oppor-

tunities available to them, they do not appear to be more active towards learning and self-development. On the contrary, fast-track managers are among the most complacent when it comes to their learning and development needs, an observation that finds support in other studies as well (Hirsh, 1990; Kovack, 1986). The findings of this study show that fast-track managers are more dependent on the organisation because they are ambitious and wish to reach the top and know that the unique opportunities offered by the organisation cannot be found elsewhere. Therefore, these managers often lose sight of their personal development and career growth, because they passively await the organisation to create the opportunities for them. These managers allow the organisation to control and direct their learning and development.

The limited evidence of philomathia among managers (primarily within bank C) is reflected in their less intense reliance on the organisation's resources to learn, their personal appreciation of the need to learn and their willingness to see learning as a continuous process of self-improvement. The variations in the perceived interrelationship between learning, self and career development across the three banks, shows the different context of each bank and the unique approach adopted in encouraging managers to learn and take responsibility in developing themselves. The key issue arising from this study is that it is not so much the existence of human resource development policies which makes the difference in individuals' expectations, beliefs and intentions in relation to learning, but *how* such policies are operated in practice.

Moreover, the underlying motives of each bank in encouraging individuals to pursue self-directed approaches to personal growth show that although each of the three banks introduced several mechanisms in support of self-development – some more structured than others – all are characterised by an element of control to different degrees. In encouraging managers to become responsible for their self-development, these organisations indirectly expect managers to develop themselves mainly in relation to areas which are relevant to the context of their organisation and the industry at large. There is little indication that these banks (possibly with the exception of bank C) are encouraging learning and self-development with a view of broadening individuals' perspective and consequently their wider employability. This point has significant implications for our efforts to understand learning at the level of the individual, the organisation and the wider society.

DEVELOPING LEARNING MANAGERS WITHIN LEARNING ORGANISATIONS: SOME IMPLICATIONS

The issues discussed in the preceding paragraphs highlight the significance impact of the interaction between personal and organisational factors in the learning process. The analysis of this interaction illustrates more clearly the factors facilitating and inhibiting managerial learning within changing organisations and indicates how these act as conditions leading to positive or negative attitudes towards learning. A key theme emerging from the analysis is the dialectic relationship between the individual and the organisation which makes more prominent their interdependence in creating a learning environment. By highlighting the organisation's hegemony and individuals' dependency this paper has sought to bring to the forefront the inequality characterising the relationship between the two parties and the tension between their often competing priorities and learning goals. The findings of the present study, indicate the tension between „exploitation“ and „exploration“ in relation to learning discussed by March (1991) which suggest that learning and self-development are not always suitable or applicable in different contexts. Although the organisations studied are in the same sector they demonstrate significant differences between them in terms of their learning culture and the learning structures² in place to support and reiterate the policies in practice. The three banks examined in this study demonstrate that in attempting to maintain control of the career development of individuals, they inhibit individuals' freedom to explore the variety of interconnections between learning and self-development. By doing so they shape individuals' attitudes toward learning, self and career development and their perceptions of the interconnection between these processes.

These findings have implications on efforts to understand learning at multiple levels of analysis. By concentrating on the forces which impact learning within organisations we appreciate the sheer complexity of interacting factors which shape individuals' positive or negative attitudes towards learning. The evidence presented in this paper are particularly relevant in the current debate on the

² *Learning structures* are the conventional and unconventional systems of knowledge which consciously or unconsciously are socially accepted as valid sources of information (Antonacopoulou, 1996a).

„learning organisation“, because they demonstrate the impact of organisational policies and practices on individuals' learning. Clearly, a more in-depth understanding of the nature and conditions leading to mathophobia and philomathia can provide further insights into the multiple and often competing „realities“ of organisational members (for example at the group level), the way these are negotiated and the impact of implicit and explicit messages embodied in policies and artefacts.

Moreover, the consequences of individual learning (or lack of it) for the organisation may become more apparent. In particular how individual learning is diffused and shared and how it affects organisational practices in response to environmental pressures would be equally valuable in our efforts to understand learning at the organisational and societal levels of analysis. Finding out more about how the interaction between personal and contextual factors contribute to the development of 'learning managers' is potentially one of the first steps in this direction. The concepts of mathophobia and philomathia may provide researchers and practitioners a more integrative framework for articulating and representing the unclear and unpredictable nature of learning within organisations.

At the individual level there is clearly a need for more research into the emotional and cognitive aspects which form the internal conflict experienced by individuals in the context of change. If we are to explore fully the complexity of learning as a human activity, we need to appreciate learning as a social as well as a psychological process. This appreciation would provide more insights not only on how individuals learn, but what they learning and why they learn.

CONCLUSIONS

This paper has sought to examine how the nature of learning within organisations from the individual's perspective may provide further insights into the factors which facilitate or inhibit individual learning within organisations. The analysis has illustrated the interaction between the individual and the organisation in relation to learning by presenting recent empirical evidence of mathophobia and philomathia among managers in three retail banks in the UK. By identifying the main characteristics and determinants of the negative or positive attitudes of managers towards learning in the context of change, this paper has shown the interdependence of the individual and the organisation in relation to learning. The analysis

shows the tension between individual and organisational learning goals and illustrates how the learning needs of the individual are negotiated in relation to those of the organisation particularly in the context of change. This analysis suggests that there is a need to find out more about the interactions between societal, organisational, group and individual learning. In the context of organisations in particular it does highlight the need for a clearer understanding of the nature and role of the *learning manager* in developing and sustaining the learning organisation.

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