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The content analysis technique was used to describe the data obtained from the management through the interviews.

*Keywords:* *organisation learning, structures, processes, financial sector.*

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# The Effects of Organisational Structures and Processes on Organisational Learning. A Case Study at Selected Financial Institutions in Kwame Nkrumah University of Science and Technology, Ghana

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The content analysis technique was used to describe the data obtained from the management through the interviews.

The sample size for the study was sixty-one (61) including employees and management. In relation to our objectives, the following were the findings. On existing structures and processes, it was found that the selected financial institutions possess a hypertext structure as they are characterised by high level of participation and formalisation which is a combination of two authority structures.

The following processes were identified; benchmarking, organisational restructuring and consulting experts on some business operations. To measure organisational learning, the following elements were used, knowledge sharing and innovativeness on job performance and all these were found to be high. Finally, on the relationship between organisational structures and processes and organisational learning, it was revealed that the structures and processes promote a learning culture, however, some of the measures used for the processes didn't promote or relate to learning.

*Keywords: organisation learning, structures, processes, financial sector.*

## I. Introduction

Structures that exist in organisations influence the effectiveness of business operations which includes business processes such as benchmarking, organisational restructuring which are focused in this work (Conner & Douglas 2005, Armstrong & Rasheed 2013). They are very significant in terms of the allocation of tasks, utilisation of resources and pattern of communication.

Processes within the organisation such as training, orientation promote the acquisition of knowledge within organisations and in this study, organisational restructuring and benchmarking were focused as organisational processes and how they result to learning.

Learning has become one of the crucial components in organisations for the achievement of organisational effectiveness in the face of rapidly changing trends in the economic environment (Kanten, Selahattin & Gurlek , 2015), hence it is considered as one of the key processes to organisational success(Wang & Ellinger, 2008; Curado, 2006).

The type of organisation comprising of the structures and processes influences the innovative capabilities in organisations, sharing of knowledge and improvement in managerial activities (Fiol & Lyles, 1985), hence structures and managerial processes are very important with regard to organisations ability to learn.

Scott (2011) affirms that, acquiring and leveraging new insights/abilities is dependent on what individuals already know, their perceptual filters, their motivation to learn, their opportunities to learn, and the mechanisms in place to enable the acquisition of knowledge. Thus the structural mechanisms within organisations affect nature of learning in organisations. They reflect the way in which information and knowledge are distributed within organisations (Maria & Martinez 2011), hence well-designed structures and processes promote the capability of organisations to accumulate embedded experiences in its routines whiles the obverse is true for poorly developed structures and processes. In this vein, structures and processes should be key consideration for organisations seeking to improve their learning abilities and it is been assumed

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that organisations develop proper structures to meet their learning needs.

Structures determine roles, authority, communication lines, decision making process and allocation of tasks in business entities (Kanten et al, 2015). Several structures exist within organisations that influence the nature of learning and in recent years researchers have sought to determine which structure brings the most advantages for organizations and they have suggested that organizational structures should be responsive to a variety of individual needs in businesses (Conner & Douglas, 2005) and one of the needs is the ability to learn.

Organisational learning as a process involves the creation or acquisition and sharing of knowledge through communication and the type of structure within the organization affects such a process (Chong, Ramachandran & Lin, 2008).

There are several typologies of organizational structures espoused in literatures but this work focuses on the types that deal with the level of centralization and formalization of work. Stokes(2005) argues that organizational structures includes the level of complexity, centralization and formalization which comes out with three typologies, thus mechanistic, organisatic and bureaucratic structures.

These structures exemplify the above elements which are centralization and formalization of work and they influence learning within organisations. The level of centralization refers to where the decision making authority lies, highly centralized organisations establish decision making authority at the executive level while in highly decentralized organisations, decision making authority trickle down to the lower level, Stokes(2005). The level of formalization or standardization refers to the degree to which rules and regulations govern organizational behavior and work processes, (Stokes, 2005; Fredrickson, 1986). It is where there is the existence of codified rules and regulations about work and workplace behavior.

Exhibiting these features are the organistic, mechanistic and bureaucratic structures. Organistic structure involves lower level of centralization, less formalization and allowance of employees discretion in carrying out of tasks. Organisations with mechanistic structures exhibit a higher level of centralization, high level of formalization and employees receiving lower level of discretion in carrying out of tasks, (Stokes, 2005).

Bureacratic structures exhibit a higher level of centralization and formalization but employees are allowed to make decisions in line with business procedures and rules, (Stokes, 2005).

All the above structures influence learning and with the presence of competition in the economic environment, learning is an indispensable element within organisations to remain competitive.

After reviewing literature on organisational structures, it was found that most of the studies on organisational structures have concentrated on the relationship between organisational structures and job embeddedness, organisational trust, organisational performance. However, few studies have focused on organisational structures and learning and they are mostly done in developed and other western countries. For instance, the study by Dicle and Okan in 2015 in Turkish revealed that there is a negative relationship between organisational structures, specifically centralisation and formalisation and organisational learning. Also, a study by Maria and Martinez in 2011 in Spain showed that a centralised organisational structure favours organisational learning and that organisations with low centralisation inhibit learning.

Processes within organisations and how they influence learning have also received little attention especially with emphasis on benchmarking and organisational restructuring. Expanding knowledge in these areas would be very beneficial to financial institutions and other organisations to become more effective, efficient and stable and close the existing research gap.

Hence, this work seeks to assess how the above mentioned structures and processes affect learning, specifically with regard to financial institutions. Specifically, what are the existing structures and processes in the selected financial institutions and the relationship that exist between them and learning in the selected financial institutions? Thus, the researchers seek to find out the existing structures and processes in the selected financial institutions and ascertain their relationship with organizational learning in Kwame Nkrumah University of Science and Technology, Kumasi, Ghana.

## II. Research Methods

The mixed method was employed to assess how organisational structures and processes influence learning in the selected financial institutions in Kwame Nkrumah University of Science and Technology, Ghana. Both quantitative and qualitative techniques were used in the study. This approach was used because its requisite purpose is to embark on a particular research activity from any applicable point of view, making use where appropriate more than one form of analytical viewpoint.

The target population included all employees (and managers) in the selected financial institutions in Kwame Nkrumah University of Science and Technology, Ghana.

The sample size for the study was sixty-one (61). This includes fifty-eight (58) employees and three (3) managers within two banks. This size was arrived at because the study was undertaken in only 7(seven)

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banks out of the numerous banks in Kwame Nkrumah University of Science and Technology, Ghana. 7(seven) banks were used because the management team of some the banks disallowed such study to be undertaken. This can therefore affect the generalisation of the responses to all the financial institutions in Kwame Nkrumah University of Science and Technology, Ghana.

The convenience sampling technique was employed in the selection of respondents. This was used because the study focused on employees and management from the selected financial institutions that were willing to participate, thus those that were willing to fill the questionnaires and be interviewed respectively.

Questionnaires and structured interviews were used in the collection of data from the employees, thus the junior staff and the managers respectively. The questionnaires were used in order to get a standard form of responses in relation to the nature of centralisation, formalisation, sharing of knowledge and innovation to be able to establish relationship among these variables and learning. Interviews were used to gather information from the management on the organisational processes and their opinions on how they influence learning.

Statistical Package for Service Solutions(SPSS) was used to examine the data obtained through the questionnaires. Frequency and correlation tables were used to display the responses. Frequency tables were used to present employees responses on existing organisational structures and learning abilities whereas the correlation tables which are Chi-square and the Spearman Rho were used to determine relationship between the organisational structures and learning.

The former(Chi-square) was used for unranked variables whereas the latter(Spearman Rho) was used for ranked variables.

Chi-square Likelihood ratio was used to find out if there is a relationship between the unranked variables. It states that when the likelihood ratio is less than alpha (0.05) as used in the work, then there is a relationship and if it is greater than alpha, then there is no relationship.

In determining the strength of relationship among the unranked variables, the Chi-square Cramer's V was used and it states the following as assumptions:

Cramer's V of (0.1 – 0.2) = weak relation; (0.2-0.3) = moderate relation; and (0.3+)= strong relation. The Cramer's V is more appropriate in testing relationships when dealing with more than 2 by 2 rows and columns.

The Spearman Rho on the other hand was used to test the strength of the relationships among the ranked variables and it states the following as assumptions:

Spearman's Rho of (0 – 0.5) = weak but positive correlation; (0 to -0.5) = negative and weak correlation; (0.6-0.9) = strong and positive correlation;(-0.6 to -0.9) = strong and negative correlation (1) = perfectly correlated; and (-1)= perfectly negative correlation;

Data obtained through the interviews were examined with the use of content analysis. Content analysis involves the systematic description of written, spoken or visual information. Hence in this study, the responses obtained from the managers were described and related to existing literature.

## III. Results

### a) *Measurement of Organisational Structures*

Organisational structures as defined in the background of the study is an aspect of the organisation that determines work processes within every organisation, such as allocation of tasks, utilisation of resources. In measuring such a structure, two key components were used and these are the level of employees participation in decision making process and the level of formalisation of work as mentioned in the literature as whether a mechanistic, bureaucratic or organic structure.

i. *Employee participation in decision making and objective setting*

The employees were asked whether they are allowed to participate in decision making process and setting of the objectives and 10.3% of them reported that they never participated in decisions, 63.8% said they sometimes participated, and 25.9% said they always participated in decision making and objective setting. This shows that 89.7% of the employees at least have some input in decisions of their organisation. This would help build enthusiasm and commitment toward the organisation and the attainment of goals.

*Table 1:* Participation of employees in decision making and objective setting

| Participation level | N | % |
|---|---|---|
| Not at all | 6 | 10.3 |
| Sometimes | 37 | 63.8 |
| Always | 15 | 25.9 |
| Total | 58 | 100 |

*Source: Fieldwork. April, 2017.*



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ii. *Work Standardisation/Level of formalisation of work*

The data as shown in table 2 showed 3.4% of the respondents viewing their work activities as poorly formalised, 17.2% viewing their work as moderately formalised, and 79.4% viewing their job to be of high formalisation. Hence, the financial sector can be seen to be highly standardised as the analysis indicates. Thus there is proliferation of rules and regulations governing how things are supposed to be done. This might be due to the high sensitive of the sector. This promotes basic learning but not innovative learning as the result of the relation between standardisation and innovation shows.

*Table 2:* Standardisation of work activities

| Level of formalisation | N | % |
|---|---|---|
| Very poor | 1 | 1.7 |
| Poor | 1 | 1.7 |
| Average | 10 | 17.2 |
| Good | 27 | 46.6 |
| Very good | 19 | 32.8 |
| Total | 58 | 100 |

*Source: Fieldwork. April, 2017.*

*b) Measurement for Organisational Processes*

The organisational processes practiced in the financial sector were measured using some of the managerial activities found within the financial institutions and these include, benchmarking and organisational re-structuring and consultation of experts. These processes are learning activities and hence they were not related to the measures used for organisational learning but they contribute to learning within organisations.

*c) Measurement of Organisational Learning*

The learning practices within the selected financial institutions were measured using two factors. These were employee innovation, and the sharing of knowledge and work experiences.

i. *Employee innovation on Job performance*

17.2% of the respondents said they never exercised any form of innovation on their job performance, 32.8% said they are sometimes innovative, and 50% said they are always innovative on the task. These also represent the freedom granted by the organisation on innovative ways of executing tasks.

This shows that, there is on average freedom for employees of the selected financial institutions to innovate and come out with new ways of working as the result shows more than half of the respondents claiming they have innovated on their work activities or have the opportunity to do so. These innovations can lead to learning of new ways to doing things better in the organisation.

*Table 3:* Employee innovation on Job performance

| Employee innovation | N | % |
|---|---|---|
| Not at all | 10 | 17.2 |
| Sometimes | 19 | 32.8 |
| Always | 29 | 50 |
| Total | 58 | 100 |

*Source: Fieldwork. April, 2017.*

ii. *Sharing of knowledge and experiences among employees*

The data in table 4 showed 12.1% of respondents claiming knowledge sharing in their organisation was poor, 6.9% said it was average, and 81% saying it was good.



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*Table 4:* Sharing of knowledge and experiences among employees

| Knowledge sharing among employees | N | % |
|---|---|---|
| Very poor | 5 | 8.6 |
| Poor | 2 | 3.4 |
| Average | 4 | 6.9 |
| Good | 25 | 43.1 |
| Very good | 22 | 37.9 |
| Total | 58 | 100.0 |

*Source: Fieldwork. April, 2017.*

*d) Relationship between Organisational Structures and Learning*

The relationship between organisational structures and organisational learning were determined by comparing the factors of the two concepts. Thus, employee participation, work standardisation, were compared against employee innovation, and the sharing of knowledge and work experiences among employees.

i. *Employee participation vs employee innovation*

The relationship between the participation of employees in decision making process, objectives setting and their ability to innovate was measured. The likelihood ratio was $(\Lambda=0.006)$ which is less than alpha $(\alpha=0.05)$. This result shows the two are not independent and has a relation which is positive. The strength of this relation was measured by the Cramer's V, which was $(\varphi_c=0.372)$ and indicates a strong relation. This is shown in table 5 in the appendix section.

*Table 5:* Test result

Chi-Square Tests

| Participation vs Innovation | Value | Df | Asymp. Sig. (2-sided) |
|---|---|---|---|
| Pearson Chi-Square | 16.029[a] | 4 | .003 |
| Likelihood Ratio | 14.566 | 4 | .006 |
| Linear-by-Linear Association | 7.269 | 1 | .007 |
| N of Valid Cases | 58 | | |

*a. 5 cells (55.6%)[b] have expected count less than 5. The minimum expected count is 1.03.*
*b. If greater than 20%, the Likelihood Ratio is used to determined correlation.*
** Correlation is significant at the 0.05 level (2-tailed).*

*Source: Fieldwork. April, 2017.*

*Table 5:* Measure of relationship strength

Symmetric Measures

| Part icipation vs Innovation | | Value | Approx. Sig. |
|---|---|---|---|
| Nominal by Nominal | Phi | .526 | .003 |
| | Cramer's V | .372 | .003 |
| N of Valid Cases | | 58 | |

*a. Not assuming the null hypothesis.*
*b. Using the asymptotic standard error assuming the null hypothesis.*

*Source: Fieldwork. April, 2017.*

ii. *Employee participation vs Knowledge sharing*

This measured the relationship between employee participation in decision making processes, objective setting and the knowledge and experience sharing among employees of the organisation.

The data is shown in table 6 and it reveals a strong positive significant correlation between the employee participation and sharing of knowledge among themselves.

The result shows that the participation of employees affects the sharing of knowledge among employees which also reinforces employees' participation. Thus, as employees are given the opportunity to participate in decisions and objective



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setting of their organisation, they are willing to share their knowledge and work experiences with their colleagues. This in turn enables the organisation to learn through shared experiences.

*Table 6:* Employee participation vs Knowledge sharing

| Participation vs Knowledge sharing | | | Participation in decision making and objective setting | Sharing of knowledge |
|---|---|---|---|---|
| Spearman's rho | Participation in decision making and objective setting | Correlation Coefficient | 1.000 | .658** |
| | | Sig. (2-tailed) | . | .000 |
| | | N | 58 | 58 |
| | Sharing of knowledge | Correlation Coefficient | .658** | 1.000 |
| | | Sig. (2-tailed) | .000 | . |
| | | N | 58 | 58 |

**. *Correlation is significant at the 0.01 level (2-tailed).*
*Source: Fieldwork. April, 2017*

iii. *Job standardisation/formalisation vs Employee innovation*

This measured the relationship between job standardisation and employee innovation in the organisation. The test indicates a positive significant relationship between job standardisation and employee innovation. The strength however was a low or weak correlation.

*Table 7*

| Standardisation vs Innovation | | | Formalisation | Innovation |
|---|---|---|---|---|
| Spearman's rho | Formalisation | Correlation Coefficient | 1.000 | .273 |
| | | Sig. (2-tailed) | . | .038 |
| | | N | 58 | 58 |
| | Innovation | Correlation Coefficient | .273* | 1.000 |
| | | Sig. (2-tailed) | .038 | . |
| | | N | 58 | 58 |

**. *Correlation is significant at the 0.01 level (2-tailed).*
*Source: Fieldwork. April, 2017.*

iv. *Job standardisation vs Knowledge sharing*

This measured the relationship of the standardisation of work activities and the sharing of knowledge and experience among employees of the organisation.

The test result showed no correlation between work standardisation and knowledge sharing among employees. Thus, formalisation as a structure does not influence learning through employees sharing knowledge and work experiences among themselves.



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*Table 8:* Work standardisation vs Knowledge sharing

| Standardisation vs Knowledge sharing | | | Formalisation | Sharing of knowledge |
|---|---|---|---|---|
| Spearman's rho | Formalisation | Correlation Coefficient | 1.000 | .093 |
| | | Sig. (2-tailed) | . | .486 |
| | | N | 58 | 58 |
| | Sharing of knowledge | Correlation Coefficient | .093 | 1.000 |
| | | Sig. (2-tailed) | .486 | . |
| | | N | 58 | 58 |

*Qualitative Analysis*

This section of the paper shows the management responses on how some managerial activities that were used as measures of organisational processes (benchmarking, organisational restructuring and consultation of experts) influence learning within the selected financial institutions.

*e) Existence and practice of benchmarking*

The management of both banks made the group aware that they engage in benchmarking. When they were asked about how they engage in it, these were the responses.

*''we consider what is being practiced by the best institutions in the industry''.* Manager A

*''we look up to first class bank to reach up to their level''.* Manager B

The above responses were given by managers from one bank.

The findings show that the financial institution identify other financial institutions that are exhibiting a higher level of performance, identify their practices and implement them to become market leaders as well or achieve a competitive advantage.

*''we take data from the market and compare with what we offer so we can make decisions on how we can remain competitive''.* Manager C

This is not very different from what has been explained above, thus with this response, the management through their research in the industry find out the practices, services, products and strategies of competitors and more especially the high performing financial institutions and then compare with their strategies, practices to find out if what they possess are not effective and hence make decisions whether to employ those practices or modify them to become effective in the industry.

i. *Learning benefits of benchmarking to the selected financial institutions*

The management were asked about whether benchmarking is important or not and their responses were positive and to gain more understanding into the relation between benchmarking and learning, the researchers further asked the management how benchmarking has helped them in learning from other organisations.

These were the responses from the managers:

*''it has made us increase our market sphere''.*Manager A.

This response shows that, through benchmarking, management have been able to reach a lot of people which is basically because of improvement in business operations such as providing of services. This statement hence supports Vassils report (2000) that 'benchmarking enables organisations to acquire information they need to improve their performance and also achieve some goals.

**''***it has helped this organization to adopt best practices".* Management C.

This indicates that through benchmarking, management of the financial institution after gaining knowledge into the practices of financial institutions can identify and adopt the best and suited practices.

This affirms Vassils report (2000) that in benchmarking, organisations can learn and adopt practices in other organisations that could work or that are best to promote higher performance.

ii. *Organizational restructuring and consultation of experts and Organisational learning*

Organisational restructuring can be defined as reviewing and modifying some of the structures and business processes or operations. The management were also asked if they engage in restructuring. The answers derived were positive.



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The management therefore were further asked about the reason(s) behind the restructuring and the following responses were acquired.

''*to put the right people at the right place''*. Manager A

This shows that, to achieve set objectives, there is the need to ensure the execution of tasks and jobs by the appropriate people.

*''to better place ourselves at the leading front in the industry''*.Manager C.This response shows that the financial sector restructure their operations, human resource to promote optimal performance and become market leaders.

Regarding consultation of experts, the managers indicated that they consult the services of experts on making changes in the organization. Some of the areas the consultation covers are, job grading and auditing, information technology and performance management, management and information systems, fraud and crime awareness and prevention.

In relation to our objectives, the management were asked about how the consultation has helped them in learning. Two managers from the two banks revealed that it has improved on their performance management skills, thus they are able to learn how to effectively assess and manage employees activities and performance for the purpose of attaining a higher level of overall organisational performance. The statements are as follows:

*"It has improved on our performance management skills"* Manager A

*"It has enabled the institution learn how to efficiently conduct performance management''* Manager B

One other reason behind how organisational restructuring has promoted learning was obtained from the last manager and it is established below as:

*'learn new trends and schemes used by fraudsters to be able to fight against fraud''* Manager C

Thus, through consulting experts on fraud activities, the management learn some of the techniques used by fraudsters as well as changes in their operations and this enables them to establish measures to help combat frauding activities, hence organisational learning.

## IV. Discussion and Conclusion to the Study

To help in the achievement of the objectives, some measures were used for the organisational structures and processes and how they affect learning within the selected financial institutions.

On organisational structures, the existence of high level of formalisation, thus strict rules and regulations regarding how work should be carried out and the ability of the employees to have input in setting of objectives depict a hypertext structure which involves a combination of bureaucratic and organistic structures as explained by (Nonaka and Takeuchi, 1995). These include high formalisation and high decentralisation respectively, thus the selected financial institutions are embedded with formal rules and regulations about work and employees are allowed to influence setting of objectives and making of decisions.

In relating these organisational structures to learning measures which are sharing of knowledge and experiences and employees innovation, a strong positive relationship was established between participation of employees in decision making and setting of objectives and employees innovation and knowledge sharing , thus the high level of employees involvement in decision making process and objectives setting, encourage them to bring on board new ways of doing things better and also share ideas and knowledge with their colleague and this confirms (Robbins, 1990) and (Maria and Martinez, 2011) argument that such structure promotes social interaction (thus sharing of knowledge and ideas) and acquisition of ideas, hence becoming innovative.

Concerning the high level of standardisation, thus strict rules concerning how work should be carried out and nature of communication among colleagues, it was related to employees innovation and the findings showed a positive but weak to moderate relationship, thus, it can be explained that, although there are strict rules concerning carrying out of tasks and relation among colleagues, employees are allowed to be innovative, because a clear understanding of the rules encourage them to be creative in performance of the tasks and this confirms a bureaucratic style of structure in organisations as established in the study.

In relating it to knowledge and experiences sharing, the study showed that there is no effect or relation between the highly formalised nature of the financial institutions and employees ability to share knowledge and experiences. This is more related to how communication process and interactions are governed by some principles within the financial sector.

This shows that, from the study, irrespective of the level of formalisation of activities, communication, thus sharing of ideas and knowledge is still high within the financial institutions and this confirms an organistic structure in the literature where social interaction is promoted.

On the organisational processes, the measures used were some managerial activities and this include benchmarking, consultation of experts and organisational restructuring. In relating these processes to learning, it was found that benchmarking as an activity promotes learning and this confirms Vassils report (2000) that 'benchmarking enables organisations to acquire information they need to improve their performance and also achieve some goals.



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Concerning the restructuring of the organisation and consultation of experts, it was found that the management learn through those activities and this confirms the literature on organisational change that, organisational internal climate (thus what happens within the organisations) enhances the knowledge base of organisations.

This study therefore reveals to organisations that to help in gaining of competitiveness within the market sphere, learning cannot be left out and the process of learning is affected by some authority structures which include the level of formalisation and involvement of employees in decision making process.

Although there would be rules concerning how work should be carried out but employees should be encouraged to be innovative and allowed to have an input when decisions are being taken and objectives are being set as it encourages them to learn and bring something new to help promote organisational effectiveness.

Also, employees should be more encouraged to communicate effectively with others and this include their supervisors and colleagues and hence share their knowledge and experiences with them which promotes knowledge embeddedness. Management and colleagues should be receptive to new ideas from other workers as they work together for the achievement of organisational success.

On the managerial activities, the study also shows how important Human resource practises like benchmarking, organisational restructuring and consultation of experts are on organisational learning. These activities should not be overlooked especially in a competitive market sphere. Organisations need to learn from other organisations, restructure and consult technical people and hence gain knowledge to become effective.

This study would contribute to knowledge in business research and it is suggested that, further research should be carried out to ascertain other forms of structures and processes with the organisation and how they influence learning.

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