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Abstract

The study sought to evaluate the effects of organisational structures and processes on organisational learning among selected financial institutions in Kwame Nkrumah University of Science and Technology (KNUST) Kumasi, Ghana. Questionnaire and interview were the main methods for the collection of data. The Statistical package for service solutions (SPSS) was used to edit and present tables for data obtained from the questionnaires. The Chi-square Cramers V and the Spearman Rho were the statistical tools used to test the relationship among the relevant variables, both ranked and unranked variables respectively. The content analysis technique was used to describe the data obtained from the management through the interviews.

Index terms— organisation learning, structures, processes, financial sector.

1 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 while 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 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.

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

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

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

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

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

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

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

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

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

87 2 II.

88 3 Research Methods

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

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

96 The sample size for the study was sixty-one (61). This includes fifty-eight (58) employees and three (3)
97 managers within two banks. This size was arrived at because the study was undertaken in only 7(seven) banks
98 out of the numerous banks in Kwame Nkrumah University of Science and Technology, Ghana. 7(seven) banks
99 were used because the management team of some the banks disallowed such study to be undertaken. This can
100 therefore affect the generalisation of the responses to all the financial institutions in Kwame Nkrumah University
101 of Science and Technology, Ghana.

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

105 Questionnaires and structured interviews were used in the collection of data from the employees, thus the
106 junior staff and the managers respectively. The questionnaires were used in order to get a standard form of
107 responses in relation to the nature of centralisation, formalisation, sharing of knowledge and innovation to be

108 able to establish relationship among these variables and learning. Interviews were used to gather information
109 from the management on the organisational processes and their opinions on how they influence learning.

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

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

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

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

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

124 Spearman's Rho of (0 -0.5) = weak but positive correlation; (0 to -0.5) = negative and weak correlation; (0.6-
125 0.9) = strong and positive correlation;(-0.6 to -0.9) = strong and negative correlation (1) = perfectly correlated;
126 and (-1)= perfectly negative correlation;

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

130 4 III.

131 5 Results

132 6 a) Measurement of Organisational Structures

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

138 7 i. Employee participation in decision making and objective 139 setting

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

145 8 ii. Work Standardisation/Level of formalisation of work

146 The data as shown in table 2 showed 3.4% of the respondents viewing their work activities as poorly formalised,
147 17.2% viewing their work as moderately formalised, and 79.4% viewing their job to be of high formalisation.
148 Hence, the financial sector can be seen to be highly standardised as the analysis indicates. Thus there is
149 proliferation of rules and regulations governing how things are supposed to be done. This might be due to
150 the high sensitive of the sector. This promotes basic learning but not innovative learning as the result of the
151 relation between standardisation and innovation shows.

152 9 b) Measurement for Organisational Processes

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

157 10 c) Measurement of Organisational Learning

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

19 "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

11 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.

12 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.

13 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.

14 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 ($\chi^2=0.006$) 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 ($V = 0.372$) and indicates a strong relation. This is shown in table 5 in the appendix section.

15 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'

16 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.

17 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.

18 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.

19 "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,

210 thus with this response, the management through their research in the industry find out the practices, services,
211 products and strategies of competitors and more especially the high performing financial institutions and then
212 compare with their strategies, practices to find out if what they possess are not effective and hence make decisions
213 whether to employ those practices or modify them to become effective in the industry.

214 **20 i. Learning benefits of benchmarking to the selected finan-** 215 **cial institutions**

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

219 These were the responses from the managers:

220 "it has made us increase our market sphere".Manager A.

221 This response shows that, through benchmarking, management have been able to reach a lot of people which
222 is basically because of improvement in business operations such as providing of services. This statement hence
223 supports Vassils report (2000) that 'benchmarking enables organisations to acquire information they need to
224 improve their performance and also achieve some goals. "it has helped this organization to adopt best practices".
225 Management C. This indicates that through benchmarking, management of the financial institution after gaining
226 knowledge into the practices of financial institutions can identify and adopt the best and suited practices.

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

229 **21 ii. Organizational restructuring and consultation of experts** 230 **and Organisational learning**

231 Organisational restructuring can be defined as reviewing and modifying some of the structures and business
232 processes or operations. The management were also asked if they engage in restructuring. The answers derived
233 were positive. The management therefore were further asked about the reason(s) behind the restructuring and
234 the following responses were acquired. "to put the right people at the right place". Manager A This shows that,
235 to achieve set objectives, there is the need to ensure the execution of tasks and jobs by the appropriate people.

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

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

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

246 "It has improved on our performance management skills" Manager A "It has enabled the institution learn
247 how to efficiently conduct performance management" Manager B One other reason behind how organisational
248 restructuring has promoted learning was obtained from the last manager and it is established below as: "learn
249 new trends and schemes used by fraudsters to be able to fight against fraud" Manager C Thus, through consulting
250 experts on fraud activities, the management learn some of the techniques used by fraudsters as well as changes
251 in their operations and this enables them to establish measures to help combat frauding activities, hence
252 organisational learning.

253 **22 IV. Discussion and Conclusion to the Study**

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

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

262 In relating these organisational structures to learning measures which are sharing of knowledge and experiences
263 and employees innovation, a strong positive relationship was established between participation of employees in
264 decision making and setting of objectives and employees innovation and knowledge sharing , thus the high level of
265 employees involvement in decision making process and objectives setting, encourage them to bring on board new
266 ways of doing things better and also share ideas and knowledge with their colleague and this confirms (Robbins,

22 IV. DISCUSSION AND CONCLUSION TO THE STUDY

267 1990) and (Maria and Martinez, 2011) argument that such structure promotes social interaction (thus sharing of
268 knowledge and ideas) and acquisition of ideas, hence becoming innovative.

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

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

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

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

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

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

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

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

300 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.

1

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

Source: Fieldwork. April, 2017.

[Note: C]

Figure 1: Table 1 :

301

2

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.

Figure 2: Table 2 :

3

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

Source: Fieldwork. April, 2017.

Figure 3: Table 3 :

4

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.

Figure 4: Table 4 :

5

Chi-Square Tests	Value	Df	Asymp. Sig. (2-sided)
Participation vs Innovation			
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%)			

[Note: a 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.]

Figure 5: Table 5 :

5

Symmetric Measures	Value	Approx. Sig.
Participation vs Innovation		
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.		

Figure 6: Table 5 :

6

Table 7

Figure 7: Table 6 :

	Participation vs Knowledge sharing	Participation in decision making and objective setting	Participation in decision making
			Correlation 1.000
			Coefficient
			Sig. (2-tailed)
Year 2018	Spearman's rho		N Correlation Coefficient .658 **
6			Sig. (2-tailed) N
Volume XVIII	Sharing of knowledge Source: Fieldwork. April, 2017		.000 58
Issue VIII			
Version I			
Global Journal of Management and Business Research ()	Spearman's rho	Standardisation vs Innovation Formalisation	Correlation Coefficient Sig. (2-tailed)
	© 2018 Global Journals 1		

[Note: C**. Correlation is significant at the 0.01 level(2-tailed).]

Figure 8: Table 8 :

302 These activities should not be overlooked especially in a competitive market sphere. Organisations need to
303 learn from other organisations, restructure and consult technical people and hence gain knowledge to become
304 effective.

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

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