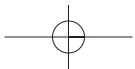
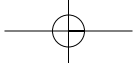
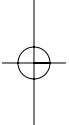
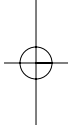




Part I

New Perspectives on Knowledge and Learning





1

Modes of Knowing in Practice: The Relationship between Knowledge and Learning Revisited

Elena P. Antonacopoulou

Introduction

The emphasis placed in recent years on knowledge and learning as the new sources of wealth (Badaracco, 1991; Drucker, 1993; Sveiby, 1997; Boisot, 1998) has led to a preoccupation with ways in which knowledge and learning can be 'managed' so that their contribution to organizational performance can be best predicted and achieved. This preoccupation has resulted in knowledge and learning's being treated like entities to be manipulated at will. Moreover, as a result of this preoccupation, the attention has been shifted more towards the outcome of learning and knowledge, away from the process of learning and knowing itself. The ongoing challenge in knowledge management debates remains the need to identify ways we can better understand the dynamic nature of knowing in action. Although practice-based approaches (Bourdieu, 1980; Orlikowski, 1992; Turner, 1994; Gherardi, 2000) have enabled us to capture some of the forces which shape the nature of knowing, we have yet to fully understand how knowing is put into practice. This chapter contributes to this debate and argues that a better understanding of the relationship between learning and knowledge can provide valuable insights into knowing in practice.

At the time of writing, our understanding of the relationship between learning and knowledge appears on the one hand to treat learning and knowledge as distinct entities (Davenport and Prusak, 1998; Nonaka and Takeuchi, 1995) and on the other hand to assume implicitly that learning and knowledge are strongly connected and even interdependent (Kolb et al., 1991; Lave, 1993; Coulson-Thomas, 1997). Knowledge is presented as a product of learning and existing knowledge is perceived as a precursor of further learning (Juch, 1983; Gagné, 1983; Thomas and Harri-Augstein, 1985). There is limited research that examines the relationship between learning and knowledge. An examination of the relationship between learning and knowledge could shed light on the nature of their association by highlighting the factors which may determine both whether knowledge is a

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precursor of learning and whether knowledge is shaped by learning. Moreover, an examination of the relationship between learning and knowledge may also help clarify the connections between different aspects of learning and knowledge in the process of creating, sharing, disseminating and utilizing knowledge and learning. In other words, it can reveal different modes of knowing in practice.

Furthermore, such analysis may provide new insights into the nature of learning and knowledge at an organizational level. The lack of agreement in current literature as to whether learning and knowledge at an organizational level is the sum of individual or group learning and knowledge or an integral part of organizational functioning regardless of the people involved (Argyris and Schön, 1978; Brown and Duguid, 1991; Kim, 1993; Richter, 1998) necessitates a more careful examination of the interactions between different levels of analysis. Perhaps our preoccupation needs not to be whether learning and knowledge take place at an organizational, group or individual level, but how activities at each of these levels may shape the process of learning and knowing at every level. This chapter contributes to this debate by exploring the relationship between learning and knowledge as shaped by the interaction of individual (personal) and organizational (contextual) factors. The analysis is based on recent empirical findings from a study of managers in the financial services sector in the UK.

Therefore, this chapter reviews the relationship between learning and knowledge and presents different modes of knowing in practice, based on empirical findings. The analysis challenges existing assumptions about the relationship between learning and knowledge and provides new results showing the personal and contextual forces which shapes knowing in practice. The findings presented show how the interaction between personal and contextual factors shapes the role of knowledge in the learning process and the impact of different modes of knowing on the way knowledge is created and utilized. The analysis highlights seven modes of knowing. These modes of knowing, it is argued, reflect the dynamics which account for how knowledge and learning at an individual level find meaning and expression in the process of social interaction. The different modes of knowing also seek to reflect the indeterminate nature of knowledge and learning and the complexity underpinning their relationship.

The discussion unfolds in four sections. The main assumption which underpin our current understanding of the relationship between learning and knowledge are presented first. The second section presents and discusses the empirical findings from the study, while the third section of the chapter distils the main issues and highlights the nature of the relationship between learning and knowledge in the various modes of knowing in practice. The discussion concludes by reviewing some of the implications of future research in organizational knowledge and learning.

Learning and knowledge: Their relationship

Early notions about the role of learning and knowledge as fundamental elements in political and social activity can be traced back to the philosophy of the ancient Greeks. The views of Socrates, Plato and Aristotle about the nature of knowledge have played an important role in the history of learning theory and the way it has developed to this day (Hergenhahn, 1982). These early theories about learning have given rise to the need to understand questions such as, what knowledge is; what are the origins of knowledge; what does it mean to know; and even, how do we know what we know? These questions are concerned with the nature and evolution of knowledge (epistemology) and are central to the philosopher's quest to understand knowledge in relation to education and learning (Antonacopoulou, 2000). Early notions about knowledge indicate the variety of forms that learning takes and the difficulty of measuring how much exists at any one time or establishing accurately the level of transferability across boundaries (Machlup, 1962; Haynes and Allinson, 1988). They also indicate the diversity of learning forms (conscious and unconscious) and resources (structured and unstructured) in the social context.

These ideas have shaped many of the definitions that are to be found for learning and knowledge, and the way their relationship is understood. For example, existing definitions of learning present knowledge as one of the outcomes of learning or one of the elements which constitute the learning experience (see Bass and Vaughan, 1969; Walker, 1975; Thomas and Harri-Augstein, 1985). Knowledge is also seen as an important part of the learning process because, as some commentators argue, the recognition of one's own need to learn, the search for the new knowledge, the test of that new knowledge in practical action, and the consolidation of the whole exercise within the memory are all essential to complete learning (Revans, 1971; Klatt et al., 1985).

The relationship between learning and knowledge has also affected our understanding of knowing. At the time of writing, two the dominant positions appear to inform our understanding of knowledge: the 'cognitive' and the 'constructionist' perspectives (Fiddis, 1998) or what Venzin et al. (1998) call the 'cognitivist' and the 'connectionist' profiles. Both perspectives or profiles can be traced in Ryles' (1949) argument against Cartesian dualism and the differentiation between 'knowing how' (that is, procedural, skill-based knowledge) from 'knowing that' (that is, declarative knowledge). Put differently, this distinction is what more recent writers have termed as 'explicit' and 'tacit' knowledge respectively (Polanyi, 1966; Nonaka and Takeuchi, 1995). These distinctions have created more room for encapsulating the importance of knowing what Cook and Brown (1999) refer to as the 'epistemology of practice' which draws attention to the role of inquiry, implying that the action has the sense of a query, like a problem

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or a question. Knowing also draws attention to the interaction between the social and physical world. We act within this world and our actions either give shape to something in the physical world or affect the social field. Hence knowing, since it is about our actions, relies on this interaction. Therefore, knowing is about the interaction between the knower and the world.

In recent years the recognition of the fluidity of learning and knowledge has sought to be addressed by researchers who have accounted for the unpredictability and complexity of learning and knowing within organizations (Boland and Tenkasi, 1995; Choo, 1998; Von Krogh et al., 1998; Antonacopoulou, 1998; Gherardi, 1999). Recognizing the contextual nature of learning and knowing, these contributions invite us to explore the relationship between learning and knowledge through the culturally located systems which shape learning and knowledge within organizations (Engestrom, 1993, Blackler, 1993, 1995). In other words, the relationship between learning and knowledge must be sensitive both to implicit and explicit social rules, sensitive to the role of language and symbols as well as to power and the political dynamics that underpin the process of learning and knowing. Indeed, sensitivity to these issues could extend further our analysis of the qualitative nature of learning and knowledge as 'first order' or 'second order' (Walzlawick et al., 1974), what Antonacopoulou (1999a) describes as '*learning by knowing the same*' versus '*learning by knowing differently*'. Extending this analysis and exploring the relationship between learning and knowledge could explicate the contested, temporal and multifaceted nature of learning and knowledge as reflected in different modes of knowing.

It is therefore both necessary and timely that as we explore the future of knowledge management we investigate how learning and knowledge interact and identify the contributing factors, at individual and organizational level, which may shape their interaction. Moreover, there is a need to consider in more depth whether knowledge is created through learning or utilized after learning and, indeed, if knowledge is a precursor of further learning. Furthermore, in the light of the currently unidirectional representation of the relationship between learning and knowledge, there is a need to explore the multiplicity of factors which shape how and why learning and knowledge may or may not coexist.

The relationship between learning and knowledge across three retail banks

The questions raised in the previous section formed part of the focus of a recent study which sought to examine individual managers' learning and changing across three retail banks. This study examined the interaction between individual and organizational factors and the impact on the

nature of the interrelationships between processes such as change, learning, training, self-development and career development (Antonacopoulou, 1996). Choosing from the emerging findings of the study, the paragraphs which follow present evidence which highlights the relationship between learning and knowledge from the perspective of the individual manager. Using the individual as the unit of analysis allows a better understanding of the interaction between personal (psychological) and contextual (social) factors shaping the relationship between processes. The findings are discussed in relation to the organization- and industry-specific characteristics. A brief overview of the research setting and the methods is provided first, before the main findings are presented, discussed and analysed.

The research setting

The retail banking sector provides an interesting example of an industry which has undergone a process of reconstruction that demanded fast responsiveness to change and a high need for learning. Triggered by a series of external forces (for example, trends in the world economy) and internal forces (for example, changes in the market, the intensification of competition and soon), the recent changes have forced a new orientation towards the basic principles of banking (Cappon, 1994). No longer are banks purely money-laundering organizations; instead they are diversifying into new businesses and have become increasingly sensitized to the importance of valuing the customer.

In response to these changes banks are moving away from former paternalistic approaches to developing the skills of their employees. Traditionally, banks tended to recruit school-leavers whom they trained internally through a formal disciplined classroom approach that provided job-specific skills. Professional development, particularly for those aspiring to managerial roles, was mainly focused on gaining professional qualifications such as the Association of Charter Institute of Banking Diploma (ACIBD). In the light of uncertainties in the market at the time of writing, banks are no longer willing to invest in the traditional training and development approaches. The new training and development policies are orientated towards a more learner-centred approach with an emphasis on personal responsibility for development. A common assumption, which underpins the introduction of self-development, is that by transferring the responsibility for learning and development to the individual this would enable them to be better placed in responding to the rate of change in the sector. This philosophy is reflected in the practices of the three banks in the study and is seen to significantly affect individual and collective learning practices (see Antonacopoulou, 1998, 2001, 2005 for more detailed discussion). The characteristics of the industry and the way these characteristics are reflected in the philosophy and practices of the three banks in the study are also seen to shape the perceptions of individual managers in terms of

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the role attributed to knowledge and learning in responding to the new requirements. More importantly, they provide insights into the way learning and knowledge are associated.

Methods

The relationship between learning and knowledge is captured in the complex interactions between organizational or contextual and individual or personal factors. The study sought to capture this interaction by reviewing organizational practices supporting learning and knowledge and to examine the impact of these practices on individuals' perceptions and actions. The way personal and contextual factors are negotiated is reflected by individuals' perceptions of learning and knowledge, the way knowledge is employed in the process of learning, the perceived role of knowledge in identifying and pursuing learning goals; and the utilization and longevity of knowledge from learning.

In pursuing these issues the study adopted a case study approach for contextualizing the analysis of the findings. The data was collected using a variety of methods, which allowed both for the necessary depth of discussion to be developed and subsequent triangulation. The qualitative interview (semi-structured) was the main data collection method, while questionnaires and observation were supplementary data collection methods also employed. The managerial sample was selected by the researcher, so that it would be representative of the employee population in each bank; would consist of a broad spread of regions, seniority, years of service in the bank, education and qualifications and age; and would include both genders. Twenty-six managers from each organization participated in the study, making a total sample of 78 managers across the three retail banks.

The interviews with individual managers sought to examine their perceptions of the nature and role of learning and knowledge in the light of the ongoing organizational changes. Some of the questions managers were asked concerned the perceived relevance of their existing knowledge to their current job, the extent to which their current knowledge is in excess of or below job requirements; and the implications on the utilization of knowledge and the need for learning. Additional questions sought to examine managers' perceptions of the learning process and to establish the factors affecting learning.

A longitudinal approach also formed part of the research methodology in an attempt to trace the process of learning. Exploring individuals' learning goals is one way of tapping into the multiplicity of issues which shape the nature of learning and the role of knowledge, as well as the nature of knowledge in the process of learning. As part of the longitudinal analysis, managers were asked to identify and describe a learning goal and to explain what knowledge they perceived as relevant in fulfilling the specific learning goal. The development of this learning goal was followed up with a second

interview, which was scheduled to take place six to eight months after the initial interview. The objective of the second interview was to trace the way managers pursued their learning goal and to identify the actions managers took in fulfilling the learning goal. Moreover, this approach sought to examine whether these actions influenced managers' learning and the utilization of knowledge. The perceived longevity of knowledge was also discussed with participating managers. The empirical findings, which follow, raise some interesting issues about the way managers in the study perceive knowledge, learning and their relationship.

Findings and analysis

This subsection selectively presents the study's findings, which show the relationship between learning and knowledge as perceived and acted upon by managers across three retail banks. The discussion will focus primarily on those findings which illustrate how existing knowledge is developed and utilized by managers and how the changing circumstances in the bank affect knowledge and learning. Individual managers' learning goals will also be discussed in relation to the perceived knowledge requirements. Finally, the longitudinal findings will provide further insights into the process of learning and the implications for knowledge creation and utilization and the perceived longevity of knowledge.

It is important to place these findings in the context of other findings with regard to managerial learning in the three banks (discussed elsewhere in more detail – see Antonacopoulou, 1998, 1999b, 2000, 2001) and to summarize the following key observations.

Firstly, findings across the three banks show consistently that managers perceive learning in very narrow terms, primarily equating it with attending training events provided within the bank. Learning is frequently defined by managers as the acquisition of information and skills relevant to their current job.

Secondly, the findings show a multiplicity of personal and organizational factors affecting learning both positively and negatively. Personal factors include the perceived need to learn, the perceived ability to learn and the expected benefits from learning. Organizational factors include the rigidity of the current structural and cultural arrangements, the implicit and explicit messages of the organization, the gap between rhetoric and reality, the perceived encouragement of the organization for learning and development, opportunities to be creative and so on.

Thirdly, the findings indicate the political nature of learning in organizations as reflected in the tendency of individuals to pursue learning goals which are in line with organizational requirements (for example, relevant to their job) and through methods approved by the organization (for example, attend a formal training event). Using these observations as a backdrop, the

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findings which follow explore in more depth the nature of learning in relation to knowledge and the nature of knowledge in relation to learning.

Current job requirements, existing knowledge and the nature of learning

There are a number of noticeable similarities in the characteristics of managers across the three banks. One such similarity is that the far vast majority of managers in the sample are holders of the Association of Chartered Institute of Banking Diploma. This is the main qualification many bring to their current job and managers in the sample appear to have studied for this diploma because it was seen as *'a passport to a career in banking'*. Despite the length of time on the job, the majority of the managers in the sample have not acquired any additional qualifications. Overall, the view that managers appear to be taking is that *'the job requirements will determine the need to learn something new'*. Therefore, many would tend to rely on their existing knowledge to perform their job and would take a rather passive approach towards learning. In describing their current knowledge managers draw a distinction between *'technical knowledge'* (acquired through professional qualifications and structured training programmes) and *'management knowledge'* (developed through day-to-day experiences and interacting with others in the workplace).

What is noticeable in managers' descriptions is reference to the corresponding skills of the technical or management knowledge described as a way of capturing the actions that would reflect that knowledge. In fact, managers tended to avoid referring to knowledge as a term, because *'it is too vague'* or *'abstract'*. Therefore, many would refer to presentation skills, organizational skills, motivational skills, interpersonal skills and so on. to describe management knowledge, while tending to refer to lending skills, computer skills, taxation skills and soon. to describe their technical knowledge.

Managers across the three banks on the whole feel that they are much better equipped with technical knowledge rather than management knowledge. The technical knowledge corresponds to the specialist roles that are characteristic of their career in banking to date, and this is what the organization provides through its training programmes and encourages through the professional qualification. Therefore, according to a large proportion of managers, acquiring the technical knowledge has been *'a matter of credibility'* rather than development and learning. However, although useful, technical knowledge is perceived by most managers as increasingly less relevant and out of date. When asked to reflect on the relationship between their existing knowledge and their current job, a significant proportion of managers in each bank (Bank A: 54 per cent; Bank B: 58 per cent; Bank C: 35 per cent) recognize that their existing knowledge bears limited relevance to their job requirements. With over 25 years of service in the bank in some cases, managers in the study qualified for the ACIBD a long time ago

(in some instances as far back as 20 years ago). One manager explained: *'Professional knowledge is quite useful in the job I do, but you start to do it at junior level and by the time you finish it you are senior and you don't practice it.'* (Manager, Bank C)

According to managers, recent changes in the market have shifted the focus from technical to management knowledge. In the light of the emphasis placed by the three banks on customer service and sales and the less structured nature of their job, managers feel that the technical knowledge is very unlikely to secure their career progression in the future. In relation to this point, a manager said: *'The shifting emphasis of the bank away from 'traditional skills' to centralized decision-making and sales orientation makes technical knowledge less relevant.'* (Manager, Bank B) Overall, the new requirements of their job are posing new challenges that some managers find frustrating because it necessitates *'relearning'* and *'starting from scratch'*.

However, the perceived imbalance between job requirements and their current knowledge does not only result from the changes in the organization and the market but also depends on the level of utilization of the current knowledge. When asked whether their present job utilizes their existing knowledge and the extent to which their knowledge is in excess of or below present job requirements, a significant and consistent proportion of managers across the three banks (Bank A: 57 per cent; Bank B: 50 per cent; Bank C: 50 per cent) argue that their current knowledge is in excess of the present job requirements.

This apparent contradiction in managers' responses raises an interesting point about the nature of knowledge in relation to its utilization. Managers who perceive that the existing knowledge is in excess of job requirements pointed out the presence of additional knowledge in their possession which is not being utilized. The knowledge which is under-utilized tends to be mainly management knowledge (for example, team-building, leadership, marketing), although a small proportion of managers also referred to technical knowledge (for example, computer programming and legal issues). Managers' explanations of the reasons for the under-utilization of knowledge raise further interesting issues.

Some managers explained that this knowledge was not utilized because the scope of the present job did not permit it. Some managers referred to the nature of the job as more technically orientated. Others highlighted the increasing use of technology as a factor limiting the use of their knowledge. Others still pointed to the limited resources (for example, staff) which in greater numbers would have provided them with opportunities to develop and utilize their knowledge (for example, leadership). As one manager pointed out: *'I cannot practise my leadership skills, because I no longer have staff to manage'*.

Another factor which managers describe as contributing to the under-utilization of knowledge is the restrictions imposed by the rigidity of the

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banking system and the regulations and procedures that managers must follow. These restrictions are said to limit managers' initiative and to not fully allow for stretching of their abilities. A manager in Bank A said: *'I am not allowed to use all the abilities I have. I do not have the control.'* A manager in Bank C echoed this view, saying: *'The knowledge may be there, but is of little use, because I feel I am often dictated to in what I can and cannot do. I feel closely monitored and controlled.'* A manager in Bank B shares this view, pointing out: *'There are more things I can do given the right environment. The set-up is completely wrong. There is no sense of direction either for the individual or the organization. Everything is too short-sighted.'*

Both the under-utilization of knowledge and the factors that managers provide to explain this raise awareness of some of the conditions which shape the perceived nature of knowledge, its creation and its utilization. One finds that while technical knowledge may be acquired and stored in order to be used when the job requires it, management knowledge is created *in situ* as individuals interact with others and discover issues that they need to explore and respond to. This observation is further exemplified in managers' perceptions of the relative importance of technical over management knowledge.

Managers in all three banks appear to value both technical and management knowledge. When asked to describe the core skills in their job, they described technical and management knowledge as equally significant. However, when asked to rate management knowledge in relation to technical knowledge, the majority of managers in each bank (Bank A: 73 per cent; Bank B: 61 per cent; Bank C: 69 per cent) rated management knowledge as more important than technical knowledge. Management knowledge is perceived as more important than technical knowledge primarily because it is perceived to complement and advance technical knowledge. Managers made the following remarks:

- *'Technical knowledge shows you what you need to do, but management knowledge enables you to adapt the technical knowledge to different situations.'* (Manager, Bank C)
- *'Management knowledge transcends across organizations, whereas technical knowledge is only relevant and specific to the job and the organization which requires it.'* (Manager, Bank A).
- *'Management knowledge gives you direction. Technical knowledge was lost in the mist of time, and overtaken by the need to focus on management knowledge – making the best use of your resources within and outside the organization.'* (Manager Bank B)

Overall, what is noticeable in managers' perceptions of the importance of management knowledge in relation to technical knowledge is the perceived difficulty of acquiring the former in relation to the latter. This point brings

to light another important issue, namely how management and technical knowledge are perceived to be created and learnt.

Managers attribute the difficulty of acquiring management knowledge to the relatively greater dependency on people as opposed to technical knowledge, which is supported by manuals and books. As one manager pointed out: *'You can always learn the technical knowledge, whereas if you can't manage people you can't do the job. Everything at the end counts to people. It's a matter of interpersonal relations.'* (Manager, Bank C) Another manager said: *'Management knowledge is the hardest to learn. The technical knowledge is easier to find out. You can find it out from a book.'* (Manager, Bank A) A manager further points out: *'Management knowledge is very valuable. It can make or break a situation. It gives guidance and enables you to pass on knowledge to others. Management knowledge ensures that various complex tasks are fully completed through others. Technical knowledge enables you to know what you are talking about and to have credibility in the eyes of others.'* (Manager, Bank B)

What can be distilled from these findings is that whereas technical knowledge on the one hand may be acquired, management knowledge on the other hand is created through experiences and day-to-day interactions with others. And whereas the former is already available, the latter must be discovered. This observation suggests that the distinction between technical and management knowledge reflects different kinds of learning.

Borrowing Gherardi's (1999) distinction between 'learning in the face of problems' and 'learning in the face of mystery', it could be argued that technical knowledge reflects learning as problem-solving, whereas management knowledge reflects learning as a mystery. Put differently, if knowledge is to be seen as a product of learning then the predefined nature of that knowledge locates it in specific activities and for particular purposes. This is the case with technical knowledge. However, the findings of the study also indicate that there is a type of knowledge which is discovered when existing situations require different responses and when the existing knowledge cannot provide the answers. This describes management knowledge. Therefore, technical knowledge is acquired to serve a specific purpose, for example deal with lending requests or apply the appropriate procedures in financial transactions. Management knowledge, however, emerges when the current technical knowledge is not sufficient to respond fully to a particular situation. In short, it could be argued that management knowledge reflects the process of discovering new ways in which the technical knowledge may be utilized. Unlike technical knowledge, which could be planned and arranged, management knowledge cannot be predicted or predetermined; it tends to be discovered. These findings show that different forms of learning may lead to different types of knowledge and different types of knowledge depending on how they are utilized may spark different modes of knowing which may be employed accordingly as individuals seek to respond to different circumstances.

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This analysis raises several important points that need to be further exemplified. Firstly, it is interesting to note the way knowledge is articulated in terms of skills. The difficulty of articulating knowledge and its distinction into technical and management knowledge captures the limitation of expressing value for something that cannot easily be measured or quantified. This limitation is particularly prominent in the three banks, where the dominant language is 'quantitative'. The number-orientated culture of banking has favoured this quantification of knowledge, with the emphasis placed in the past on technical expertise and competence. These principles encourage the distinction between technical and management knowledge, akin to a distinction between 'hard' and 'soft' issues respectively.

The distinction between management (soft) and technical (hard) knowledge, as reflected in the findings, is not intended to create another dualism between tacit and explicit knowledge. The point about these types of knowledge is not so much what they are, but what their implications are. The distinction between hard and soft knowledge is significant, because it shows how the interaction between the personal (psychological) and contextual (social) factors shapes the nature of knowledge and its relevance to different circumstances. In other words, organizational and industry-specific characteristics and practices interact with the characteristics of individuals to produce responses which shape how knowledge is created and utilized in one's practice. These observations emphasize that knowledge in its various forms is created through the choices individuals make in their attempts to make sense of the requirements placed on them and in their efforts to respond to what is expected of them. This point is further exemplified in the longitudinal findings from the study, which show how different types of knowledge depending on how they are utilized, define the nature of learning and its outcomes.

Identifying and pursuing learning goals and the knowledge dimension

The longitudinal approach adopted in this study examined managers' learning goals, tracking down the role of knowledge both in defining the learning goal as well as the nature of knowledge in relation to the learning process. The learning goals described by managers varied significantly, as expected. The learning goals that managers across the three banks identified included, among others, '*understanding lending, product availability and lending policies*', '*to improve management skills in delegation, team-building and decision-making*', '*the role of marketing in tax issues and personal financial markets*', and '*to manage information better to provide a better training approach, to quantify results and meet internal competition*'.

Managers' descriptions of their identified learning goals show that on the whole managers tend to be primarily concerned with acquiring further knowledge and developing skills which are both relevant to their present role within the bank and in line with the bank's expectations. The focus on

organizational priorities has been found to shape the nature of the learning goals that managers seek to pursue. Indeed, due to the focus on organizational priorities and the uncertainty in the light of the organizational changes, one finds that managers' learning goals tend not to be very ambitious. Managers' learning goals would be best described as relatively incremental and evolutionary, building on their existing knowledge rather than revolutionary and transformational, seeking to depart from their current platform of understanding. The incremental nature of managers' learning goals is found to have an impact on the perceived role of knowledge in pursuing the identified learning goal.

Overall, the findings show that the majority of managers in the three banks perceive that existing knowledge, past experiences and current skills are the foundation for building new knowledge. Existing knowledge and experiences are a way of defining the focus and orientation of their learning. For example, a manager in Bank C who identified credit procedures as the focus of her learning goal said, *'previous technical knowledge from the ACIBD is useful to understand credit procedures in the bank'*. Similarly, a manager in Bank B whose learning goal was to understand insurance practices said, *'I can call on existing product knowledge and the complaints manual to find out more about insurance regulations and policies'*. A manager in Bank A whose learning goals were to improve the management of staff and to increase sales ability said, *'knowledge of the bank's products is important, as well as my current interpersonal skills in assessing staff abilities and requirements and developing their needs. The experience I have gained over the years in dealing with customers will help me in improving sales ability.'*

Therefore, aligning existing technical and management knowledge to the learning process is intended to make the learning goal more meaningful and the experience of learning potentially less threatening. The degree of familiarity with what is to be learnt generates a different degree of exposure, which shapes the role of knowledge in the learning process. For example, the findings suggest that in instances where the learning goal is intended to build on existing technical knowledge, that knowledge will be used as a mechanism for classifying and storing the new knowledge. However, if the learning goal entails greater unfamiliarity, as is the case when pursuing learning goals which seek to advance management knowledge, then the existing technical knowledge can mainly be used as a benchmark for making sense of the implications of the new experiences. Acknowledging that the learning process entails uncertainty and an element of surprise, as discussed in the previous section, helps explain the reliance of the majority of managers in the study on their existing knowledge in defining the focus of their learning.

Therefore, the role of knowledge in the learning process comprises drawing connections between what is already known and what may be discovered. However, the synthesizing role of knowledge in the learning

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process is dependent on the outcomes of learning, which themselves cannot be fully predicted or accounted for. Some of the outcomes from learning are reflected in the benefits that managers anticipate will result from the learning goal they pursue. Among the benefits managers across the three banks referred to include: *'increased knowledge and skills'*, *'improved job performance'*, *'becoming a better manager'*, *'increased promotion opportunities'*, *'greater employability internally and externally'*. However, there is no guarantee that these expectations will be met by the learning goals that have been set. The findings of the present study show that in some instances organizational and personal factors may lead either to a reluctance to learn or to a learning goal to be abandoned (Antonacopoulou, 1998, 2005). These findings show that unanticipated difficulties and obstacles to learning are as difficult to account for as the expected benefits from learning.

The unpredictability of the outcomes from the learning process has implications for the role of knowledge. A small proportion of managers across the three banks, who acknowledge the mystery that learning sometimes entails, point out that accepting their ignorance – their not knowing – would be as important as attempting to connect what they learnt with what they already know. These managers point out the need for *'humility'*, *'a questioning mind'*, *'personal enthusiasm and commitment'*, and *'willingness to learn'* as equally essential in pursuing a learning goal. A manager in Bank C said, *'Humility, confessing that I don't know and getting someone to help me, is what I will need in order to fulfil my learning goal'*. A manager in Bank B said, *'knowledge of self and recognition of my strengths and weaknesses, honesty with others and myself as opposed to being defensive are going to be important ingredients'*. Finally, another manager in Bank A said, *'My self-motivation, believing in myself and my goals and a willingness to work hard will see me through'*.

Managers' comments emphasize that the nature and role of learning for an individual's development is not just shaped by knowledge. Motivation, humility and the willingness to commit one self to the learning process are equally significant, a point that also finds support in the current learning theories (Revans, 1971; Argyris, 1982). This point is supported by longitudinal findings from the study, which show the widespread impact of learning extending beyond the generation of new knowledge, as the current literature frequently promotes (Gagné, 1983; Thomas and Harri-Augstein, 1985). This point raises some interesting issues in relation to knowledge as a product of learning.

The longitudinal findings from the present study show that learning has an impact on managers' motivation, attitudes and perceptions about learning and shapes their self-confidence (see Antonacopoulou, 1998, 1999a). The words of a manager in Bank B sum up these issues: *'There is a certain degree of pleasure when you really want to do something you enjoy rather than being forced to do it. If you can get through difficulties, you can deal with additional ones more easily.'* A manager in Bank A echoes this view, saying,

'I proved I can do it. I can see a way forward now. Success breeds success'. These outcomes are far more wide-reaching than the benefits anticipated by managers. Moreover, the benefits from learning are perceived by managers to extend beyond a personal level and to reflect benefits for the organization. The comment of a manager in Bank C demonstrates the point aptly: *'I want the bank to be successful and ensure that the confidence they placed in me is not misplaced. My success is also the bank's success.'*

In short, these findings show that knowledge is not the only outcome from learning. Moreover, the impact of learning on self-confidence, personal satisfaction and motivation may determine whether knowledge results from learning, as well as whether learning is likely to take instance in the first instance. Therefore, the presence of knowledge is no guarantee that learning will take place and, equally, there is no guarantee that learning will result in new knowledge. As the findings of the study show, in some instances the unpredictability of the learning outcomes makes more relevant the appreciation of one's ignorance as a basis for supporting the learning process. These points clarify that while the role of knowledge in the learning process may comprise integrating what is currently known with what can be discovered, knowledge also plays a key role in transforming understanding and making learning meaningful. This point is reflected in the longitudinal findings from the present study in relation to managers' attitudes towards learning and the longevity of knowledge resulting from the learning goals that managers fulfilled.

Managers who fulfilled their identified learning goal were asked a series of reflective questions about the factors influencing their decision to set the specific learning goal, the relevance and utilization of the knowledge from the learning goal in their present job and future development, and the perceived longevity of the knowledge resulting from the learning goal they fulfilled. The similarity and consistency in the responses of managers to these questions across the three banks is startling.

In relation to the factors which influenced their decision to set the specific learning goal, managers' responses reveal on the one hand the impact of the changing circumstances in their organization, and on the other hand the choices they made in response to these changing circumstances. The majority of managers across the three banks argue that the decision to set the specific learning goal was based both on the recognition of the need to learn and the willingness to improve, as well as the awareness of job and business requirements. The words of a manager in Bank A make the point aptly: *'It was the realization that if I was to play a part in the organization in the future, I needed to change'*.

The emphasis on balancing personal and organizational priorities also leads the majority of managers across the three banks to argue that in pursuing the identified learning goal they were seeking to address both present and future needs. It is interesting to note that although initially the nature

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of the learning goal was incremental, focusing primarily on specific job requirements, the way the learning goal unfolded in the course of the learning process served to extend its focus and orientation and subsequently reveal the potential for utilization of the emerging knowledge. The majority of managers in the three banks argue that the identified learning goal was intended to address both present and future development needs and consequently the knowledge can be utilized in both their present and future roles. A manager in Bank C made the following comment: *'There are innumerable aspects that I can apply to my job now and in the future. It's like a circle, a comfort zone that expands'*. A manager in Bank B added: *'I intend to utilize the knowledge from the learning goal, both now and in the future, because I would like to remain in the branch network. As the organization's expectations change, I can remain a step ahead'*.

Managers attribute the expected future utilization of the knowledge acquired to two main factors: the perceived *'transferability of knowledge'* and *'the confidence that learning provides to deal with new requirements and unfamiliar situations'*. It appears that the confidence resulting from learning raises the willingness of managers to explore ways in which knowledge can be further extended. The experience of pursuing the identified learning goal has transformed the way they perceive knowledge and their willingness to improvise ways in which it may be utilized in the future. This point is particularly evident in managers' perceptions of the longevity of knowledge emerging from the learning goal they pursued.

Managers were asked for how long, in their view, the knowledge acquired from the learning goal is likely to last and when they believe they are likely to need new knowledge. The managers' responses reveal the paradoxical nature of knowledge in the process of learning. The paradox is reflected in the view that managers across the three banks share consistently, namely that knowledge has a limited life span yet at the same time it can last forever. Some examples of managers' responses to the question of how long will the knowledge last reflect the point more clearly:

- *'The knowledge will remain useful, but the emphasis will vary over time, depending on the set-up of the bank in the future and the demands of the future job.'* (Manager, Bank A)
- *'The core of what you learn stays with you all the time, but it needs to be topped up with additional knowledge as the needs keep changing'* (Manager, Bank B)
- *'Forever and a day the knowledge will help me, but it will keep developing, because the job won't stand still. It's an on-going thing, not something you learn once.'* (Manager, Bank C)

Similarly, managers in all three banks recognize that the need for new or additional knowledge will be ongoing, but at the same time dependent on

the requirements of the job and the changes in the organization, which will also determine the speed of response. Managers' responses to the question of when will new or additional knowledge be necessary reflect these observations.

- *'With so much change going on it is hard to specify the time. There is always room for improvement. No manager can say they know everything to do their job. They can get by, but they should do more.'* (Manager, Bank A)
- *'How long is a piece of string? Anything you learn is useful even if you don't use it immediately. If you want to develop, you must learn all the time.'* (Manager, Bank B)
- *'I need additional knowledge very much like now! Knowing what you are trying to achieve is important before deciding how.'* (Manager, Bank C)

These findings reflect once again the way the interaction between personal and contextual factors shapes the nature of learning by determining the role of knowledge when engaging with different familiar and unfamiliar experiences. The analysis of the findings indicates that learning extends existing knowledge through new experiences as much as it provides opportunities to generate new experiences by involving an element of surprise. The perceived utilization of knowledge both in their current and future job as well as the perceived longevity of knowledge reflect a marked change in managers' attitudes towards learning and their perceptions of the role of knowledge. Knowledge in relation to the learning process both synthesizes existing knowledge with new knowledge and transforms understanding by identifying the need to learn. Integrating the process of learning with the process of knowing helps make the experience more meaningful. The nature of knowledge in the process of learning, as well as the nature of learning in the process of knowing, is determined by the choices individuals make in their efforts to balance organizational and personal priorities and maintain some sense of stability in the light of organizational changes. In essence, the analysis reveals the dynamic interaction between learning and knowledge and, in particular, how the indeterminate nature of learning shapes the role of knowledge and how the indeterminate nature of knowledge shapes the learning process. This point captures a central characteristic of the relationship between learning and knowledge.

Different modes of knowing in the relationship between learning and knowledge

The findings presented and the analysis developed in the previous sections suggest that the relationship between learning and knowledge is dynamic and at times paradoxical. The reciprocal interaction between learning and knowledge as discussed in the previous sections reveals the nature of

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learning in relation to knowledge and the nature of knowledge in relation to the learning process. This reciprocal interaction reflects the various personal and organizational conditions which shape the relationship between learning and knowledge. The various factors shaping the way learning and knowledge are associated by individuals in the study suggests on the one hand that learning and knowledge may be interdependent, but on the other hand that they do not necessarily coexist.

The paradoxical nature of the relationship between learning and knowledge is reflected in the findings of the study, which show that knowledge *per se* is not a precursor of further learning, despite the various roles that knowledge performs in the learning process. On the basis of the findings, it could be argued that accepting ignorance is as important in the learning process as knowledge itself and may determine whether or not learning takes place. Moreover, the way knowledge can be utilized appears to play a further determining role in shaping the nature of learning and the role of knowledge in the process of growth.

Therefore, learning is not just a process triggered by the need to know, but a journey into the unknown. The motives and expectations from the learning process may determine the forms of knowing that may result. For example, if learning is intended to enhance existing understanding to improve the performance of a specific task, then the emphasis may be on acquiring and *storing* relevant knowledge and *repeating* it in similar tasks when familiar problems present themselves. However, if learning is intended to transform understanding, then the emphasis may be on *reflecting* upon and *questioning* current knowledge and its applicability to different situations. Therefore, the way knowledge is utilized may shape the purpose and focus of the learning process, which may also define the role of knowledge and its impact on different forms of knowing. Based on the analysis of the findings, this paper new highlights seven different forms of knowing which result from the relationship between knowledge and learning. Depending on the nature of learning (for example, learning as problem-solving or learning as a mystery) and the nature of knowledge (hard/technical versus soft/management), their interaction may be reflected into different modes of knowing including:

- ***Knowing by storing*** – when the emphasis is placed on collecting relevant knowledge for a specific task.
- ***Knowing by repeating*** – when the emphasis is placed on applying specific knowledge to similar situations.
- ***Knowing by improvising*** – when the emphasis is placed on exploring ways in which knowledge may be utilized in unfamiliar situations.
- ***Knowing by reflecting*** – when the emphasis is placed on the search for new meaning in relation to what is currently known.

- **Knowing by questioning** – when the emphasis is placed on assessing the relevance and applicability of knowledge in new situations and accepting ignorance.
- **Knowing by synthesizing** – when the emphasis is placed on integrating what is known with what is discovered.
- **Knowing by transforming** – when the emphasis is placed on searching for a new platform of understanding.

The seven modes of knowing proposed in this chapter seek to reflect the process of learning and the way knowledge is employed and not to suggest a particular outcome. Moreover, these modes of knowing are dependent on personal and contextual factors, which will shape how knowledge may be utilized and how accessible it may be both to the individual (as a carrier of knowledge), and to those with whom the individual interacts (that is, with other organization members, by sharing the knowledge and learning together). The different modes of knowing presented in this chapter also reflect the socio-political dynamics which shape how knowledge at the individual level finds meaning and expression in the process of social interaction. This process of social interaction also provides learning with meaning and purpose. The different modes of knowing reflect the indeterminate nature of knowledge and learning and the complexity underpinning their dynamic interaction.

Conclusion

This chapter has provided new insights into the nature of the relationship between learning and knowledge by identifying different forms of knowing. Using recent empirical findings, the discussion has explored the indeterminate nature of learning and knowledge and some of the conditions which shape the role of learning in relation to knowledge, as well as the role of knowledge in relation to learning. The contribution of this analysis marks the first steps in our efforts to integrate the concepts of knowledge and learning by exploring their relationship. Essentially, learning and knowledge come to life when different modes of knowing support a connection between the knowledge and learning that lies within (the individual) and the knowledge and learning that lies outside (among other organizational or group members) in the field of action and interaction with the world.

The chapter has proposed seven modes of knowing, which reflect various types of knowledge and forms of learning shaped by the interaction of personal and contextual factors. The interaction between personal and contextual factors provides insights with regard to implicit and explicit social rules and the role of language and symbols, as well as the power and political

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dynamics that underpin the process of learning and knowing. The focus of the present study on the retail banking sector provides strong indications of the impact of industry-specific characteristics on managers' perceptions and actions. Moreover, the focus of the present study on the individual as the unit of analysis reveals the nature and impact of power and political dynamics on the choices individuals make when responding to organizational expectations and requirements. Perhaps even more importantly, the findings provide indications of the language that is being used and the symbols that are employed to quantify and add value to processes which are not possible to measure or predict with any certainty. These observations clearly highlight the need for further research to extend these issues in different contexts and levels of analysis.

Moreover, the analysis developed in this chapter also highlights the need for more research into the language that currently informs the way we seek to articulate learning and knowledge. The difficulty of describing the multiple forms of learning reflects the limits of our language in capturing in simple terms the underlying complexity of the phenomena that we seek to study. This point emphasizes the need for further research which seeks to unearth the complexity of knowing, in relation to the order which appears at the surface of what we currently describe as learning and knowledge.

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