Evaluating the Transfer of Learning: A Case Study of a South African Retail Bank

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Abstract: This research is a case study conducted at one of the five leading South African retail banks, intended to critically examine the transfer of learning in the organisation, and evaluate if collaborative learning interventions enable sustainable strategic organisational shifts. A qualitative research approach was used to analyse data obtained from interviews conducted among a purposive sample of 70 sales consultants and 50 sales leaders, using a semi-structured questionnaire. The findings highlighted the need for systems thinking to develop a framework for learning that could be applied in organisations, as this will assist to change behaviour and enable strategic organisational shifts.

Keywords : *Adult Education, Applied Learning, Collaborative Learning, Learning Impact*

Introduction

According to Namada (2018:35), organisational learning occurs where organisational members engage in processes to transfer and improve skills, whilst also using 'learning to diagnose causality' by assimilating information and translating information into applied knowledge. This highlights that one of the objectives of learning organisations is to shift focus to creating and transferring knowledge that contributes directly to the strategic intent of the organisation and improves financial performance (Stefanchin, 2014).

Ricciardi, Zardini and Rossignoli (2016) argue that knowledge is an enabler for success and that learning is vital for organisational survival and prosperity. Ortenblad (2020) argues that knowledge in a learning organisation is not merely one of the sustainable ways of repeatedly improving organisational financial performance through application, but the power of lies in what one can do with the knowledge (Örtenblad, 2020).

Applied learning falls within the guidelines of Kolb's (2014) definition of *Experiential Theory* and the *Cognitive Approach,* developed around the reasoning of Ash and Clayton (2009) and Gross and Rutland (2017),

Most research suggests that experiential learning is mediated, interactive, and collaborative and holistic, from a behavioural and cognitive perspective (Efstratia, 2014; Helyer, 2015; Bowen & Drysdale, 2017). Through a constructivist lens, the educator or leader has a vital role in enabling learners to discuss and reflect, creating a trusting and environmentally dynamic foundation as a catalyst for change, since knowledge and its application is constructed.

Kolb's (2014) views on experiential learning, coupled with metacognition, provides context for pedagogies that support high-order learning, including personalised learning strategies, collaborative learning and informal learning (Gijsbers & van Schoonhoven, 2012; Kolb, 2014).

From an employees' perspective, Afip (2014) emphasises that commercially-orientated companies encourage employees to become effective self-directed learners which results in a competitive edge. The focus on applied learning pedagogies provides learners with the capability to associate theory and practice, using knowledge and skills, in an active and collaborative manner.

The financial and related business service sectors form a significant part of the South African economy, contributing 18.8% to GDP and 31.9% of the country's corporate tax revenue. Not only is the financial services sector constantly growing, but it is also continually changing, thus, rendering historical financial services obsolete, as skills development is a key requirement for economic growth in South Africa (National Treasury, 2019).

An Ernst and Young (2015) report indicates that global megatrends, stakeholder pressure and subdued economic growth will drive both the evolution and revolution of banks over the next decade. These trends include, amongst others, the *changing workforce, adopting advanced technology, surviving a new era of competition*; *delivering profitable growth*; and *introducing new products*. Thus, if banks want to sustain their current profitability levels, they will have to take swift action to align their strategies to growth enablers (Delloitte, 2018).

Given the dynamic change in the banking landscape and the need for continuous upskilling, the problem most organisations face in relation to learning interventions involves their inability to sustain the application of learning and align the outcomes to organisational strategic intent and return on equity (Kirkpatrick & Kirkpatrick, 2016; Phillips & Phillips, 2016).

Considering the challenges associated with workplace skills development, this study is intended to critically evaluate a training programme conducted a leading retail bank in South Africa, assess behaviour shifts, and identify enablers that influence organisational strategic shifts through learning interventions.

The study is pragmatic in its approach and evaluates the transfer of learning grounded on combined multiple transdisciplinary approaches of education, organisational and systems theories.

Literature Review

Learning theories have evolved over time and four basic types of learning theory namely, b*ehaviourist*, *cognitive* and *constructivist and connectivist*, provide views on knowledge, learning, motivation and implications for teaching. The andragogical approach suggests that adult learning is a complex, active and self-directed process that appears to be strongly influenced by prior knowledge.

As a consequence, advocating one learning theory over the other is not ideal and it is therefore suggested that the chosen theory is dependent on the intended outcomes of the learning intervention, the learner's competence and experience; and the type of shifts required.

Collaborative learning builds learning organisations which aim to build workplace competence that enable behaviour shifts that critically reflect on the knowledge and skills they need to adapt. Experiential and applied learning, which are focussed on learning through connection and collaboration through constant critical reflection, lends itself to developing these skills in individuals.

Therefore, tasks demanding high levels of application are frequently best learned with progressive interventions by the constructivist perspective, for example, situated learning, cognitive elaboration and social negotiation.

Within the context of learning theories, the concept of leaders as enablers of learning was explored to investigate theoretical frameworks where leaders play a role in accelerating learning and increasing levels of consistency in the application of learning.

Whilst it is evident that a learning organisation requires the appropriate levers in leadership; and developing the desired behavioural shifts to sustain its competitive advantage, the effect of actual drivers to complement a leader-led approach was not pronounced.

Learning organisations encourage a shared understanding of its vision and drive commitment to this. The opposing view suggests that a learning organisation can be established by merely changing the skills, practices and views already present.

Ricciardi *et al.* (2016) argue that knowledge is the enabler of success and that learning is vital for organisational survival and prosperity. One of the key drivers is to shift their focus on creating and transferring knowledge that contributes directly to market-share, and repeatedly improves financial performance (Stefanchin, 2014; Kirwan, 2016).

According to Brinkerhoff and Brinkerhoff (2006), a shift in behaviour after a learning intervention has an impact on the day-to-day operations in the business and therefore directly drives improved efficiency.

To improve performance, banks also have to focus on improving customer experience, reducing costs and increasing efficiency, and of course, increasing sales. But the problem is that the sales volume alone cannot make the difference, since it is one thing to chase sales, but quite another to create real value for clients (PwC, 2017).

Leader-Led Approach to Learning

Gardner and Lowe (2020) argue that within the dynamics of leadership there is a lack of consensus on understanding the influence and connectivity of context and processes that shape the development of leadership practice. The aforementioned researchers further claim that the effect of everyone in an organisation seeing themselves as leaders, will have a positive impact on organisational achievement in terms of efficiencies.

Amongst other drivers, it is apparent that a learning organisation requires the appropriate levers in leadership and developing the desired behavioural shifts to sustain its competitive advantage.

According to Madzar (2001), organisations need to take steps to create a supportive environment for feedback, as employees seek information more often from supervisors who act as coaches. Through a focussed approach, the coaches pay individual attention to each employee through structured and nurtured conversations, and challenge employees on critical problem-solving.

This leader behaviour, known as transformational leadership, has been proposed to also apply to education and training situations in the form of transformative learning. Learning tends to have a greater impact when the teachings come from the leader's personal stories and real-life experiences. It builds confidence between leaders and their team members, and when implemented frequently and efficiently, it propels company outcomes. The whole strategy generates a platform for innovation, cooperation and change and it is more important, more practical and the respondents, therefore, embrace it (Mezirow & Taylor, 2011).

In an environment where organisations are keen on building a learning culture, the significance of a leader-led model in learning interventions becomes fundamental to create a learning culture by making it part of business as usual (Wheelwright, 2010). Leaders take on the role of recognising the developmental needs of their team members and help them to cultivate and enable new skills to further their professional development and personal growth.

The leader-led approach gets managers and staff capturing learning from what they have been doing, sharing best practice and helping each other out (Woods & West, 2010). To sum up, through teaching and coaching, leaders can sharpen their skills, and through engaging with their employees face-to-face on a regular basis in a learning environment, leaders will learn new skills along the way (Salas, Tannebaum, Cohen & Lathan, 2013).

The Impact of Learning

One of the key challenges of learning interventions is how organisations or training providers drive the adoption for better learning outcomes. Successful adoption takes place when most of the learning audience participate in the learning event and apply the learning to achieve the desired outcomes.

Staddon (2016) suggests that the learner's experience and attitudes are important for adoption to be effective. Several researchers (Brinkerhoff & Brinkerhoff, 2006; Rogers, 2010), cluster the barriers to adoption of learning into five themes and advocate that for learning to be effective, the barriers must be acknowledged and dealt with deliberately.

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

Phillips and Phillips (2016) support the notion that companies which invest more in upskilling their employees in a structured manner are more profitable and reflect high returns on training investment. However, despite the best efforts by HR, 80% wastage on learning initiatives is generally evident and several researchers (Ford, Baldwin & Prasad, 2018) indicate that only 10% of learning is transferred to improved job performance.

Applied learning interventions require the intentional investment of financial, people and time resources; however, research does not provide the evidence or reassurance that soft and technical skills learnt in the classroom are transferred to the job or result in changed behaviour (Kraiger, Passmore, dos Santos, & Malvezzi, 2020; Weinbauer-Heidel & Ibeschitz-Manderbach, 2019).

Current financially based Return on Investment (ROI) models (Kirkpatrick & Kirkpatrick, 2016; Phillips & Phillips, 2016) incorporate the view that competence must be evident before performance can be assumed, which would then lead to business results. Kirkpatrick and Kirkpatrick's (2016) four-level model of evaluation, although established more than 50 years ago, is still relevant in terms of the result-based paradigm of evaluation.

However, the major criticism of Kirkpatrick and Kirkpatrick's (2016) model is that it is specifically focused on training but doesn't measure learning. It is also argued that Kirkpatrick and Kirkpatrick's (2016) model does not measure whether a learner gained new ability through the learning intervention.

According to Phillips and Phillips (2016), the paradigm shifts in training and performance, reflect the need for training and performance improvement to shift from an activity-based process to a results-based process.

Phillips and Phillips (2016) adapted Kirkpatrick and Kirkpatrick's (2016) model by identifying the weakness in its inability to calculate the costs and benefits (ROI) of the training. The ROI process adds a fifth level to the four levels of evaluation (Kirkpatrick & Kirkpatrick, 2016; Phillips & Phillips, 2016), which compares the monetary value of the results with the costs for the programmes, usually expressed as a percentage.

Whilst HR departments are often compelled to demonstrate the desired ROI to appease executives of the efficiency of the learning intervention, it must be recognised that organisations are influenced by constant micro and macro forces (Drucker, 2017). According to Kirkpatrick and Kirkpatrick (2016), it essential for HR divisions and training providers to be conscious of how the organisation responds to variables such as concentrated abilities, a more discerning clientele, multi-generational staff, extended global reach and a solid digital age.

The important elements of the ROI process are attempting to isolate the impact of the training programme from other influences that may have occurred during the same time period. According to Phillips and Phillips (2019), best-practice organisations recognise that many influences affect business results. Senge (2010) is a strong advocate of adapting a systems perspective, which means organisations need to be viewed as a set of interrelated parts and interconnected systems and that training is implemented in harmony with other systems. Therefore, after the training intervention and evaluation, the ROI will be dependent on several components.

The limited research on the evaluation of learning has shown that management is more 'interested in financial outcomes' than feedback from employees (Mattson, 2005:118). According to Brinkerhoff, Apking and Edward (2001:304), training alone cannot be accountable for success (or failure), since an assessment is actually based on the organisation's performance management scheme, not just the training program (Bouton, 2016).

According to Jasson and Govender (2017:8-9), the implications for business leaders and managers are that if they 'identify the risks, quantify them, manage them well and eliminate them', then the ROI on training will be high.

However, if risks are ignored, ROI will be low or non-existent, and 'talent and business performance will stagnate' and this could lead to failed business, training and personal development strategies. A leader-led approach fundamental to accelerating the rate at which leaders of organisations learn and create new knowledge, represents a potentially significant competitive advantage (Heinrichs & Lim, 2005).

As suggested by Mark Easterby-Smith (2011), experience must be internalised first, and collaborative know-how must be developed for this experience to contribute to future collaborative benefits.

It is against the above theoretical framework that this case study was conducted in a retail banking environment using the methodology described below, in order to explore the effects of learning through narratives, shifts in attitudes and mind sets, during and after the learning interventions, which align with the organisational strategic intent.

Research Methodology

Research Context
This case study is based on a collaborative learning approach between Sales Consultants and their Leaders. The sales learning intervention (referred to as the Sales Programme) was intended to drive quality sales, transforming volume [product selling] to value [quality], to support the strategic intent of the bank to grow its market share by 20% over a 5-year period (Fin24, 2020).

In value-based selling, sellers seek to understand and influence their customer's desire for value, quantify and communicate the value of their offerings to the customer, and devise a value-based pricing method to capture some of the value offered to the customer (Hinterhuber & Liozu, 2012)

A consultative process was initiated with executives at the bank (research organization), prior to designing the sales training programme, which process revealed that the organisation had a strong need to align its strategy and execution, to the delivery of client value. The consultative process primarily revealed that *the measurement objectives, cultural atmosphere, human resources (HR) proposition, systems and processes and learning and development (L&D) approach,* were not well integrated and collaborative in supporting the delivery of value.

It also emerged that most consultants and sales leaders were operating at a rudimentary level with respect to quality sales and collaboration across different channels. The executives believed that the root cause of the sales problem lay at the heart of the sales team which was not having the right conversations with clients at the right time (CPS, 2016).

The strategic intent of the research organisation (bank), of acquiring a 20% market share (approximately five million clients) in transactional accounts by 2020 was well publicised internally and communicated to staff during various change management interventions.

It appeared at the time of consultation that the bank would fall short of its target with current estimates pegged at 3.6 million, whilst growth rates, according to 2015 interim financials, were reflected as 8.2%. Without a major course correction, the bank was likely to fall short of its strategic intent by 28% (CPS, 2016).

This research focuses on the impact of the learning intervention intended for sustainable strategic organisational shifts (Taamneh & Elrehail, 2018; Veth, Korzilius, Van der Heijden, Emans, & De Lange, 2019) at the bank.The researcher analysed the problem in the sales context within the consumer segment of the bank, with the aim of identifying the resulting behaviour-related (knowledge, skills and motivation) problems, as well as determining the effects of learning interventions.

Research Design
The Researcher embarked on a systematic collection and interpretation of textual information, using inductive approaches (Lune & Berg, 2016). A case study and qualitative approach were followed, which according to Creswell and Creswell (2017), is exploratory in nature. Within the case study, a phemenological approach was adopted using semi-structured interviews.

The knowledge gained during the 'classroom' intervention was projected using knowledge testing design principles, which the business could use to assess cognitive conclusive outcomes during the programme (Zikmund, Babin, Carr & Griffin 2013).

Although Yin's (2017;2006) interpretation of a case study design and methodology favoured a case study relative to a site of learning, the researcher intended to understand the subjective experiences and perspectives of participants, thus espousing a blended case study and phenomenoligal qualitative design approach (Cresswell & Cresswell, 2017).

Sample
Purposive sampling was used to conduct interviews with a sample of 70 sales consultants and 50 sales leaders, selected from among a population of 700 sales consultants and 300 sales leaders who participated in the Sales (training) Programme conducted in the bank.

Data Collection and Analysis
Semi-structured interviews (Gray, 2014) were conducted to probe the views and opinions of respondents and to expand on their understanding of the extent to which learning was applied. In order to better understand the impact of the (training) learning programme, data was analysed on two levels.

- *First*, descriptive analysis allowed the Researcher to build inductive understandings of the participants' explanations, in addition to attendance and coursework completion.

- *Second*, the data was grouped by sorting codes with similar descriptions, aspects or topics together, to understand and refine what the participants were explaining. The groupings allowed the researcher to understand the explanations by reducing the codes to fewer categories.

- In order to understand how the categories related to each other, the Researcher examined the code-code relationships and what this meant for the code categories in terms of micro- and macro-patterns.

It was envisaged that the shift in actual business results, measured against an increase of primary accounts, cross-selling and retention, should be evident within six to nine months from the learning intervention.

Findings

Rate of Participation

Of the 70 Sales Consultants and 50 Leaders selected, 52 and 26 respectively participated in the study, which translates to a 74% and 52% participation rate, which participation rates were deemed sufficient for the study as recommended by inter-alia, Boddy (2016).

Whilst limitations and caveats were recorded as reflected in Table 1, the participants supported the shift in behaviour change and business impact based on the organizatio's 2020 vision. Table 1 also reflects the emergent theme/s associated with the result-based characteristics and accompanying anecdotes which support the themes which emerged from the responses.

Table 1: Paradigm Shifts for Performance Improvement

Results-based characteristics	Theme	Supporting Anecdotes (limited to two)
Programme linked to specific business needs	Apply: 2020 vision Course value and application Purpose	"I collaborate with business banking, tellers, enquiries and financial planners. What worked for me in the past, business banking passed leads, this year it is very slow. This year I did one company presentation and opened 10 entrenched accounts. That is value for me and the bank in terms of revenue. This is in line with our vision to have 5 million mainstream accounts in 2020." SL9: "I assisted a client who asked for a bank statement. The account was opened a month ago and to the client's surprise, it was a savings account with a lot of charges. The wrong account was sold to the customer. I realised the

Results-based characteristics	Theme	Supporting Anecdotes (limited to two)
		consultant didn't do a proper needs analysis, not asking correct questions. I could save the client and offer the right account. I did coaching with the consultant to correct the behaviour. They should not think targets; they need to think about the client's needs and fulfil that. We work on the 2020 vision and us as leaders need to drive it."
Assessment of performance effectiveness	Cross-sell: Entrenched Sales	SC3: "I opened a Product 2 Plus account. When I followed up with the client, we were talking about home loans as the client is renting now. Client came in to apply for the home loan and it was approved for R550 000. Both of us are very happy." SC9: "Initially there wasn't any change in the results. Over time, my approach towards clients changed. My sales didn't increase but it is now more quality. A walk-in client came for a personal loan. After analysing his bank statement from the other bank, I realised the client is paying very high service fees. I brought his account over to The Bank and cross-sold a credit card and accounts for his kids. I also managed to save him money on service fees."
Specific objectives for implementation and impact	Needs analysis: Match vs Mismatch	SC5: "We have changed our mindsets and learnt a lot around selling the right product to the right people. We've also learnt how to implement changes more effectively. SL17: When the whole change happened, it came with a lot of uncertainties and I had a review of my scorecard. I now feel satisfaction

Results-based characteristics	Theme	Supporting Anecdotes (limited to two)
		knowing that I can add value to the business. (Correct activities to be executed to get to the correct decisions). I now understand my role's requirements."
Results expectations communicated to participants	Change Process	SL19: Competitions are now on nett sales and not numbers. We are doing extremely well compared to last year. To the newcomers it is easy to fit into the new way; some of the existing staff struggled to make the mind-shift change." SL10: "Most definitely my mindset has changed completely. I now know what I am supposed to do. You plant the seed and everything else falls into place. Previously we put pressure on the sales consultants to meet sales targets only."
Environment prepared to support transfer of learning	Conversations – Leaders as enablers Course evaluation and application Expansion	SC13: "It has helped me. I don't get distracted anymore. I liaise more with my team leader. The measurement of my role changed, numbers are not important anymore, it is about value and satisfaction. I focus on personal loans but if client is not interested, I have a different conversation and sell other products, credit card or investment. Using the customer experience has benefited me." SC35: "Yes, I do. My numbers are looking better, clients refer other clients to me and that makes me confident that I am doing the right thing. Client wanted to open an account. While assisting her asking questions I picked up that she has kids. The following day she came back with 5 birth certificates and opened

Results-based characteristics	Theme	Supporting Anecdotes (limited to two)
		accounts for all of them."
Partnerships established with key managers and clients	Collaboration	SC8: "Absolutely, we use collaboration all the time to get things done. Business banking, key accounts and insurance department have opportunities where we can collaborate. With the restructuring, I moved to retail banking. Business managers set up appointments and when the client's needs are to be handed over to another department then he gives a lead to the relevant business unit." SC10: "There are different departments in The Bank. We collaborate with each other to grow revenue and get new customers. We go out with other departments to do client presentations and obtain business from that. We work very closely together. Business banking passed on a lead of a new account they opened. I will attend the company's Wellness Day and do a presentation to them."
Measurements of results and cost-benefit analysis	Cross-sell and entrenchment	SL5: "Yes, with other stakeholders it is important. We understand that the Bank wants to evolve, we can't continue doing the same things as in the past. Companies that did that no longer exist. You have to be up to date with what is happening to stay relevant. You need to change as a leader first before you expect your staff to change. Results have changed, we keep staff accountable now. Staff very excited about the training." SC16: "My team is on par; we always meet deadlines and reach

Results-based characteristics	Theme	Supporting Anecdotes (limited to two)
		targets now without putting our minds to it. My team has easily adapted to the value aspect and has made great improvements in sales. With every new product introduced I can sell the product to my team for them to have the same understanding of the product, so they can to be able to sell to the clients. I avail myself always to assist whenever needed."

The need to collaborate by obtaining different views and opinions to overcome individual scotomas are crucial through senior leaders enabling organisational learning journeys. They achieve this by providing context, acting on principles, and supporting teams through the transition (*Mintzberg et al*., 2005).

Within the context of systems thinking, leadership support provides enormous value to provoke business behavioural changes, thus creating the sustainable application of learning for greater personal and business results (Kirkpatrick & Kirkpatrick, 2016).

The Effects of Learning Interventions
Table 2 below reflects the themes in relation to the effects of the learning interventions.

Table 2: Key Themes with Respect to Organizational Strategic Shifts

Objective	Interview Questions	Key Themes
To analyse the effects of learning to establish the shift in narratives, attitudes and mindsets during and after the learning interventions which are aligned to the organisational strategic intent.	CQ 2. After attending SP, has your insight and mindset regarding volume vs value selling conversations shifted? a) Please provide an example of how this has benefited you. b) If there has been no change, can you tell me why? CQ 3. Do you feel that you have a better understanding of your role significance since completing the programme? a) Which areas of your role, specifically? Can you give an example?	TH 2. Role significance – blocks TH 4. Mindset – change as a process TH 7. Win-Win – expansion power TH 8. Incompletion
	b) If you don't feel more significant, can you tell me why? CQ 6. Do you feel more confident to have value conversations with your clients after attending the programme? a) Please can you give me an example of how having value conversations has assisted you? b) If what you have learned has had no impact, can you tell me why? LQ 2. Since attending SP, has your insight and mindset regarding volume vs value selling conversations shifted? a) Please provide an example of how this has benefited you. b) If there has been no change, can you tell me why? LQ 3. Do you feel that you have a better understanding of your role significance since completing the programme? a) Which areas of your role specifically? Can you give an example? b) If you don't feel more significant, can you tell me why?	

The findings confirm that, in an ever-evolving complex system, it is difficult to stay focused. Thus, creating ways to enhance focus by building mental models is paramount in change management and the enablement process of the learning journey which corroborates Senge's (2010) theory, that if a mental model closely matches the actual behaviour of the systems supporting the change, then people make accurate predictions and choose appropriate decisions.

Furthermore, it became apparent that in a multi-layered approach to learning and behavioural change, aligning everyone's mental models is important. Individuals learn their way through life and therefore carry complex belief systems in their subconscious minds. Mental models have significant influence on people in terms of what makes them believe things (Edwards, 2016).

However, if they haven't experienced the change, dissonance sets in. Aligning mental models is the first step towards taking the team towards a new paradigm in order to evolve the paradigm (Senge, 2010).

The findings supported the notion that self-directed learning requires layers of leadership support (Gardner & Lowe, 2020), which indicates strong reliance on the individual and collective experience (Mintzberg *et al.*, 2005).

It also reflects the roles leaders play in accelerating learning and increasing levels of consistency in the application of learning (Gardner & Lowe, 2020). On the basis of the findings, it is proposed that the attributes for approaching *applied learning systems* for learning organisations could use the framework depicted in Figure 2.
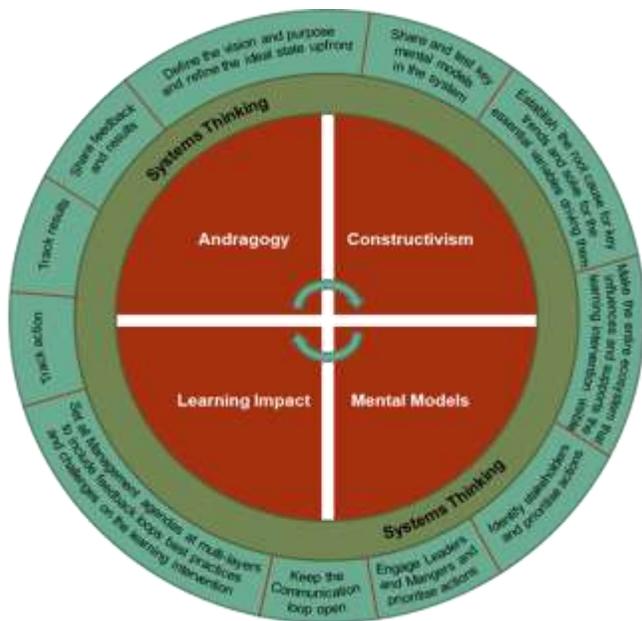

Figure 2: Proposed Attributes of an Applied Learning System
Source: Basal framework developed by the Researcher

The outer layer of Figure 2 illustrates a systems thinking approach as being the foundational attribute in an applied learning context that will assist understanding of the interrelations within the organization's ecosystem, and the impact of decisions and actions of the learning intervention in the long term.

The inner layer talks to learning impact, mental modes, andragogy and constructivism, all of which were discussed in the findings above.

Recommendations

A learning organisation's objective to create a learning culture with clear outcomes hinges on effective change management. The following are the recommendations for a learning organisation:

- Human Resources and Learning and Development executives need to work together to ensure that the integration of workplace learning to achieve business goals.
- Leader enablement and role purpose need to be aligned to the learning outcomes.
- Extrinsic rewards should be transparent for applying newly acquired skills and knowledge.
- Top-level leadership should be effectively used to shape and reinforce organisational culture.
- An approach that promotes and supports learners towards self-directed learning and a context which enhances collaboration in learning, should be adopted.

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