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Does Demography of Employees Have a Role to Play on the Awareness and Perceptions towards Organizational Learning - A Study on Insurance Sector

Purpose - The study intends to identify whether there are variations in employee awareness and perception on organizational learning based on some demographic characteristics, namely: gender, age, educational qualifications and experience levels of employees or not.

Objective - The prime objective of this paper is to assess the awareness and perception levels with respect to different demographic factors of employees towards organizational learning in the insurance sector.

Methodology - The study adopted the descriptive research design followed by survey method via structured questionnaire which is based on demographic factors (independent variables) namely: gender, age, levels of educational qualification and experience of employees as well as the statements for measuring the dependent variables, that is 'employee awareness' and 'employee perception' towards organizational learning, using the 7-point Likert scale. The research opted for 250 samples by means of simple random sampling and employed descriptive statistics, independent sample t-test and one-way ANOVA test for representing the data and testing the hypotheses.

Findings - The findings of the study indicate that there is no significant difference among the groups of demographic factors while analysing employee awareness towards organizational learning. Conversely, while identifying the perceptual difference towards organizational learning. It has been noticed that there are significant differences between gender groups as well as amongst the employees belonging to different age groups. However, no significant difference has been identified among different educational qualifications as well as experience levels while analysing the employee perception towards organizational learning.

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Research limitations/future implications - Time and cost constraints leading to small sample size may be few of the limitations. Another limitation may be related to the way in which awareness and perception of employees have been measured as only limited statements have been taken into consideration for measuring the same. The measurement statements may be altered or some alternate statements can be incorporated in the future researches. Also, future studies may resort to other demographic factors in addition to those mentioned in this study. Moreover, the scope of the study is restricted to the insurance sector of the southern region of the state of Assam.

Keywords: Organizational learning - Insurance sector - Awareness - Perception - Demographic factors

1. Introduction

In this dynamic environment, the role of Organizational Learning has emerged as a pivotal arena in almost every enterprise, and, as such, the insurance sector is no exception to it. Globally, it has become a topic of interest among the researchers. Organizational learning comprises all the procedures, activities and mechanisms that are adopted in an organization for learning (Mayo, 1994). According to Allameh and Moghaddami (2010), organizational learning helps the organization to attain competitive advantage in strategic management. In this ever-changing world, those organizations, that have the ability to learn and adopt and adapt new ideas, equip themselves with innovative thinking, behaviour, use tools and technologies as well as cope up with the changes taking place in order to counter the global market can survive and prosper. Herein, apart from other organizations, insurance companies are also facing radical challenges with respect to maintaining and improving their performance. According to Mwaura (2017), organizational learning strategies have a profound impact upon the performance of insurance companies. Moreover, insurance being essentially a service sector should focus on the quality of delivering service to its customers and in this regard, organizational learning can play a key role to achieve this goal.

Besides customers, employees are also considered as the foundation of any organization and they play a major role in the growth of an enterprise. In order to foster the development of an organization, employees' sincere efforts are a necessity (Jaroliya et al., 2021). Maleki (2016) opined that organizational learning has a profound impact upon both customer satisfaction as well as employees' job satisfaction in the insurance industry. Indeed, employees should understand the importance of organizational learning in the current scenario in order to leverage the performance of their

organizations. Hence, if employees are not aware of different sources, accessibility and strategies of implementing organisational learning, and, if they do not perceive it as an advantage factor then it will not be possible for them to enjoy the privileges and reap the benefits attached to it. In this regard, it is of utmost importance that employees should be fully aware of organizational learning in their respective enterprises and should possess a positive perception about it.

However, it is an accepted fact that India is a land of vast diversity and as such there is diverse employees' demographic characteristics in each and every enterprise and as such the awareness and perception of employees concerning organizational learning would differ in degrees subject to certain demographic factors like age, gender, designation, educational level etc. From this diverse perspective, demographic profiles of employees need to be given adequate attention while analysing the awareness and perception levels towards organizational learning (Jaroliya et al., 2021). Thus, the study, based on the employees' demographic profile, eventually concentrates on impacting their awareness and perception on organizational learning.

2. Review of Articles and Published Papers

2.1. Awareness and Perceptions towards Organisational Learning

An attempt has been made in this section to review the earlier studies relating to awareness and perception about organizational learning. The study by Dymock and McCarthy (2006) in a manufacturing company tried to explore the perception and awareness of employees towards the organization-learning culture. They adopted the interview method using a validated questionnaire to obtain the views from employees and analysed them. The factors used in the questionnaire were: (i) understanding the concept of a learning organization, (ii) continuous learning opportunities, (iii) promoting dialogue and enquiry, (iv) team learning, (v) embedded systems, (vi) empowerment, (vii) connecting organizations to its environment, and (viii) a leadership model that supports learning.

The study has revealed that employees were aware as well as possess a high level of understanding regarding the concept of organizational learning. They even perceived organizational learning to be a good tool in order to develop their company's competitive edge and tried to interlink the organization's learning strategies with global challenges facing the organization. Also, employees expressed their perceptions about the significance of training and external vocational education in organizational learning.

Likewise, Busch (2006) conducted research in service organizations and tried to explore how awareness is one of the key factors in examining organizational learning. Here, measuring of the awareness factor has been linked to the understanding of how an organization operates, the problem-solving skills and where to find organizational information and how to access and utilize it. The study also mentioned that awareness has been identified as one of the strongest predictors of increased organizational learning (Halvari et al., 1998).

Another study conducted in a service organization by Nemeth (1997) analysed the perception of employees regarding the prevailing learning patterns as well as beliefs concerning learning in the enterprise using a tool named 'Learning Assessment Map'. This tool was developed in the form of a questionnaire involving several items to be responded to through a seven-point scale to gather perception on learning patterns at three levels: (i) individual, (ii) group, and (iii) organizational learning. With the aid of this tool the study opined that the managers of organizations perceive the fact that organizational learning is much more effective than individual learning and that the process could improve the efficiency and effectiveness of the organization via implementation of various programmes since it is assumed that each and every organization is a storehouse of knowledge.

Further, a study by Akdere and Schmidt (2008) of a large US manufacturing company recognized the employee orientation training programme as a factor to measure the changes in the employees' perception towards organizational learning. The study tried to explore the effectiveness of orientation programmes on some of the new employees to make them well acquainted with organizational learning strategies prevailing in the company. The study revealed that the top management's vision about encouraging organizational learning does not get reflected on the different levels of the organization and thereby the employees' perception towards organization's philosophy of learning tends to change gradually once the orientation programme is completed and employees get back to their work. Hence the author decided to focus upon the promotion of continuous learning environment in the enterprise.

2.2. Demographic Profile and its Association with Awareness and Perceptions

Next, the researcher made an attempt to review the studies in which the awareness and perception variables are associated with demographic variables. Jaroliya et al. (2021) in their research work focused on studying the awareness and perception of employees (dependent variables) of those organizations wherein Corporate Social Entrepreneurship (CSE) is taken into account and its association with employees' demographic

characteristics, namely: gender, age, educational level, experience, designation and number of employees (independent variables). The findings of the study revealed that awareness on CSE does not vary with age, gender, education and position of employees, However, it was revealed that when their perceptions are taken into consideration the awareness levels vary.

Sunday *et al.* (2019) did a study in three Open and Distance Learning (ODL) institutions in South-West Nigeria (1. University of Ibadan Distance Learning Centre, 2. University of Lagos Distance Learning Institute, and 3. National Open University of Nigeria.). The Ibadan Study Centre, in which the contribution of demographic variables of students, that is sex, age, marital status, academic level and school, has been assessed on the awareness towards Open Educational Resources (OER). The study results revealed that age, academic level and school had significant contributions to make to the OER awareness among the students while marital status and sex had no significant contribution to the same.

A study conducted by Davidson (2000) in 4 and 5-star hotels of South-East Queensland, Australia, identified certain demographic factors like gender, age, education, organizational tenure, job tenure, income, hours worked, employment status, training intervals and functional departments and tried to establish a link with organizational climate and employee perception of customer satisfaction.

Another study in small business enterprises in the Southern and Midwestern United States by Graham and Nafukho (2007) analysed the perception of employees towards organizational learning as a dependent variable with the help of four demographic characteristics as independent variables, namely: type of enterprise, education level of employees, duration of employment and gender. Their study found that 'type of enterprise' accounted for the maximum amount of variance in the perception towards organizational learning, followed by education, employment duration and gender of employees.

3. Research Objective and Hypotheses Formulated

3.1. Objective

The prime objective of this paper is to assess the awareness and perception with respect to different demographic factors of employees towards Organizational Learning in the Insurance Sector.

3.2. Hypotheses

- H1: The awareness of employees on organizational learning differs significantly among different demographic groups.
- H2: The perception of employees on organizational learning differs significantly among different demographic groups.

4. Methodology

The study has adopted the descriptive research design, followed by the survey method using a structured questionnaire. The structural nature of the questionnaire involves demographic factors; and, it is followed by some statements for measuring the awareness and perceptions of employees on organizational learning. The research has thoughtfully applied both primary as well as secondary sources of data. Moreover, the targeted population has been estimated to be 580 employees of the insurance sector covering the entire Southern zone of (lower) Assam, India. Based on Cochran's formula, the minimum sample size required is 232 but our research opted for 250 samples by means of simple random sampling for analysis purpose.

The dependent variables of the study are:

1. 'Employee awareness on organizational learning', and
2. 'Employee perception on organisational learning'.

The independent variables are: demographic factors, namely: gender, age, educational qualification and working experience of employees. Further, through SPSS, descriptive statistics, independent sample t-test (two groups of demographic factors) and one-way ANOVA test (more than two groups of demographic factors) have been employed in this study for representing the data and testing the hypotheses. (Jaafari *et al.*, 2012; Haritha & Subrahmanyam, 2013; Herlina *et al.*, 2019).

4.1. Measures

Both the awareness and the perception of employees towards organizational learning are measured using a set of statements on the 7-point Likert scale ranging from 1 – 'strongly agree' to 7 - 'strongly disagree' (Nemeth, 1997; Hanges & Dickson, 2004; Dickson & Resick, 2006). For measurement of the statements for awareness and perception of employees towards organizational learning, the methodology used in earlier published studies has been adopted. The awareness of employees towards organizational learning comprises four measurement statements, namely:

1. “I am aware of the sources of vital organizational information and its applicability to current problem areas.”
2. “I am unable to recognize that training and development programs, seminars, conferences, and workshops are a fundamental part of organisational learning.”
3. “I need to acquire new knowledge and techniques as a part of organizational learning for improved performance.”
4. “I am not aware of the fact that organizational learning is necessary to develop innovative methods of work, and ... [(Busch, 2006; Rasula, 2012; Nafei, 2015; Kuppusamy & Ramanigopal 2017)] that perception also includes the four measurement statements, namely,
 - a) I am open to new ideas and proposals by peers as well as external entities;
 - b) Our organization restrains to learn from other organizations on how to develop procedures to work with;
 - c) Learning different skills and attaining new knowledge is least important to us for achieving organizational goals and better performance.”
 - d) “I consider knowledge attained through organizational learning is an asset creation.”
 [(Rasula, 2012; Nafei, 2015; Kuppusamy & Ramanigopal; 2017)]

5. Analysis and Results

5.1. Descriptive Statistics

The descriptive statistics of employee awareness and perception with respect to demographic profile of 250 respondents is represented in Table 1.

Table 1: Descriptive Statistics of Demographic Profile of Employees

Demographic Factor		Frequency N	Percentage %	Mean (Awareness)	S.D. (Awareness)	Mean (Perception)	S.D. (Perception)
Gender	Male	207	82.8	1.5930	0.55748	1.5072	0.51075
	Female	43	17.2	1.7442	0.46126	1.6977	0.45499
Age	20-29	26	10.4	1.5577	0.42016	1.5865	0.55652
	30-39	72	28.8	1.5799	0.43972	1.5104	0.42051
	40-49	60	24.0	1.5250	0.51193	1.3708	0.43054
	50 & above	92	36.8	1.7283	0.64902	1.6603	0.56765

Demographic Factor		Frequency N	Percentage %	Mean (Awareness)	S.D. (Awareness)	Mean (Perception)	S.D. (Perception)
Education	Secondary	26	10.4	1.8654	0.59679	1.6154	0.57110
	Under-graduate	29	11.6	1.6466	0.66318	1.5086	0.43549
	Graduate	152	60.8	1.6003	0.52917	1.5477	0.49729
	Postgraduate	43	17.2	1.5174	0.44117	1.4884	0.54814
Employee-Work Experience	0-4 years	49	19.6	1.6582	0.42907	1.5816	0.48247
	5 & above years	201	80.4	1.6095	0.56939	1.5299	0.51208

Table 1 indicates that factors/variables that have the lowest mean show more agreement on measurement statement. And, those having the highest mean value show more disagreement on measurement of statement in the case of both awareness and perception towards organizational learning. Moreover, the overall result of Cronbach-alpha coefficient to examine the reliability of the instrument is found to be 0.791. and, thus it possesses a good internal consistency for survey.

5.2. Hypothesis testing

5.2.1. Awareness on organisational learning and gender

H1a: Awareness of organizational learning differs significantly between male and female employees.

Table 2: Independent Sample t-test of Awareness of Male and Female Employees towards Organizational Learning

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean difference	Std. Error difference	95% Confidence Interval of the Difference	
									Lower	Upper
Overall Awareness	Equal variance assumed	2.121	.147	-1.663	248	.098	-.15119	.09090	-.33022	.02784
	Equal variance not assumed			-1.883	70.041	.064	-.15119	.08031	-.31136	.00898

Table 2 gives the Levene’s Test for Equality of Variances and t-test for Equality of Means. Here F is the test statistic of Levene’s test and Sig. is the p-value corresponding to this test statistic. The p-value is 0.147 which is greater than 0.05 (95% level of confidence); thus it can be considered that the homogeneity of variances is not violated. Next, it can be seen that the t-test statistic of ‘equal variances assumed’ is the independent sample t-test. Here it can be found that the t-test statistic is not significant as the p-value is 0.098, which is greater than 0.05. So, we accept the null hypothesis and conclude that the overall awareness of the male employees is not significantly different from that of the female employees.

5.2.2. Awareness of Organisational Learning and Age Groups

H1b: Awareness of employees about organizational learning differs significantly among different age groups.

Test of Homogeneity of Variances: Overall Awareness

Table 3: Levene’s Test of Homogeneity of Variances

Levene Statistic	df1	df2	Sig.
5.112	3	246	.002

ANOVA: Overall Awareness

Table 4: One-Way ANOVA Test

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	1.836	3	.612	2.093	.102
Within Groups	71.936	246	.292		
Total	73.772	249			

Robust Tests of Equality of Means: Overall Awareness

Table 5: Welch Test of Awareness of Employees among Different Age Groups towards Organizational Learning

	Statistica	df1	df2	Sig.
Welch	1.739	3	98.954	.164

Table 3 of the test of homogeneity of variances indicates the the p-value is 0.002, which is less than 0.05 (95% level of confidence). Thus, it violates the homogeneity of variance assumption needed for one-way ANOVA and as such it can be considered that the p-value of Welch Statistic (Table 5) (Moder, 2007; Moder, 2010).

Here, Welch statistic is found to be 0.164 which is greater than 0.05 and is not significant. Thus, the null hypothesis is accepted. Hence, by going through these analyses, it may be concluded that the overall awareness of employees among different age groups is not significantly different towards organizational learning.

5.2.3. Awareness on organizational learning and educational qualification levels

H1c: Awareness of employees on organizational learning differs significantly among different educational qualification levels.

Test of Homogeneity of Variances: Overall Awareness

Table 6 : Levene's Test of Homogeneity of Variances

Levene Statistic	df1	df2	Sig.
1.243	3	246	.295

ANOVA: Overall Awareness

Table 7: One-Way ANOVA Test of Awareness of Employees among Different Educational Qualifications towards Organizational learning

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	2.097	3	.699	2.399	.069
Within Groups	71.675	246	.291		
Total	73.772	249			

In Table 6 of the test of homogeneity of variances, the p value is 0.295 which is greater than 0.05 (95% level of confidence). Thus, the test of homogeneity is not violated. Next, it can be seen that the one-way ANOVA test for the mean differences is the awareness among educational qualification levels. Here it is found that the p value is 0.069, which is greater than 0.05. Thus, the null hypothesis can be accepted and concluded by stating that the overall awareness of employees towards organizational learning is not significantly different among different educational qualification levels.

5.2.4. Awareness on organisational learning and working experience levels

H1d: The awareness of employees on organizational learning differs significantly between different working experience levels.

Table 8: Independent Sample t-test of Awareness of Employees between Different Experiences of Groups towards Organizational Learning

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean difference	Std. Error difference	95% Confidence Interval of the Difference	
									Lower	Upper
Overall Awareness	Equal variance assumed	4.592	.033	.561	248	.575	.04871	.08684	-.12233	.21975
	Equal variance not assumed			.665	93.907	.508	.04871	.07328	-.09679	.19421

In Table 8 of the independent sample t-test, the p-value of Levene’s test is 0.033, which is less than 0.05 (95% level of confidence) and thus it is significant. So, it can be considered that equal variances are not assumed. Next, it can be seen that the t-test statistic 0.508 is not greater than 0.05. Hence, the null hypothesis can be accepted and concluded by stating that the overall awareness of employees between different experiences of groups is not significantly different.

5.2.5. Perception on organisational learning and gender

H2a: Perceptions regarding organizational learning differ significantly between male and female employees.

Table 9: Independent Sample t-test of Perception of Male and Female Employees towards Organisational Learning

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean difference	Std. Error difference	95% Confidence Interval of the Difference	
									Lower	Upper
Overall Awareness	Equal variance assumed	1.076	.301	-2.265	248	.024	-.19043	.08409	-.35605	-.02481

Overall Awareness	Equal variance not assumed			-2.443	65.945	.017	-.19043	.07794	-.34604	-.03481
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Table 9 gives the Levene's Test for Equality of Variances and t-test for Equality of Means. Here F is the test statistic of Levene's test and Sig. is the p-value corresponding to this test statistic. The p-value is 0.301, which is greater than 0.05 (95% level of confidence); it can be considered that the homogeneity of variances is not violated. Next, it can be seen that the t-test statistic of 'equal variances assumed' is in the independent sample t-test. Here it is found that the t-test statistic is significant as the p-value is 0.024, which is less than 0.05. So, the null hypothesis is rejected, and it can be concluded by stating that the overall perception of the male employees is significantly different from that of the female employees.

5.2.6. Perception of organizational learning and age groups

H2b: The perception of employees on organisational learning differs significantly among different age groups.

Test of Homogeneity of Variances: Overall Perception

Table 10: Levene's Test of Homogeneity of Variances

Levene Statistic	df1	df2	Sig.
3.195	3	246	.024

ANOVA: Overall Perception

Table 11: One-Way ANOVA Test

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	3.168	3	1.056	4.290	.006
Within Groups	60.557	246	.246		
Total	63.725	249			

Robust Tests of Equality of Means: Overall Perception

Table 12: Welch Test of Perception of Employees among Different Age Groups towards Organizational Learning

	Statistic ^a	df1	df2	Sig.
Welch	4.336	3	92.271	.007

Table 10 of the test of homogeneity of variances reveals that the p-value is 0.024, which is less than 0.05 (95% level of confidence). Thus, it violates the homogeneity of variance assumption needed for one-way ANOVA and as such it can be considered to the p-value of Welch Statistic. Here, Welch statistic is found to be 0.007 which is less than 0.05 and it is significant. Thus, the null hypothesis is rejected. Hence, it can be concluded that the overall perception of employees among different age groups is significantly different towards organizational learning.

5.2.7. Perception about organizational learning and educational qualification levels

H2c: The perception of employees on organizational learning differs significantly among different educational qualification levels.

Test of Homogeneity of Variances: Overall Perception

Table 13: Levene’s Test of Homogeneity of Variances

Levene Statistic	df1	df2	Sig.
1.010	3	246	.389

ANOVA: Overall Perception

Table 14: One-Way ANOVA Test of Perception of Employees among Different educational Qualification towards Organisational Learning

	Sum of Squares	df	Mean Square	F	Sig.
Between Groups	.300	3	.100	.388	.762
Within Groups	63.425	246	.258		
Total	63.725	249			

The p-value of the test of homogeneity of variances, given in Table 14, is 0.389, which is greater than 0.05 (95% level of confidence). Thus, homogeneity is not violated. Next, it can be seen that the one-way ANOVA test for mean differences is in the perception of the different educational qualification levels tested. Here, it is found that the p value is 0.762, which is greater than 0.05. Thus, the null hypothesis can be accepted, and it can be concluded by stating that the overall perception of employees towards organizational learning is not significantly different among different educational qualification levels.

5.2.8. Perception on organizational learning and working experience levels

H2d: The perception of employees on organisational learning differs significantly between different working experience levels.

Table 15: Independent Sample t-test of Perception of Employees between Different Experiences towards Organisational Learning

Independent Samples Test										
		Levene's Test for Equality of Variances		t-test for Equality of Means						
		F	Sig.	t	df	Sig. (2-tailed)	Mean difference	Std. Error difference	95% Confidence Interval of the Difference	
									Lower	Upper
Overall Awareness	Equal variance assumed	.366	.545	.642	248	.522	.05178	.08069	-.10715	.21072
	Equal variance not assumed			.665	76.597	.508	.05178	.07782	-.10318	.20675

Table 15 displays the Levene's Test for Equality of Variances and the t-test for Equality of Means. Here F is the test statistic of Levene's test and Sig. is the p-value corresponding to this test statistic. The p-value is 0.545 which is greater than 0.05 (95% level of confidence); thus it can be considered that the homogeneity of variances is not violated. Next, it can be seen that the t-test statistic of 'equal variances assumed' is in the independent sample t-test. Here it is found that the t-test statistic is not significant as the p-value is 0.522, which is greater than 0.05. So, the null hypothesis is accepted and it can be concluded that the overall perception of employees between different experience groups is not significantly different.

5.3. Summary of Results

Table 16: Composite Data of Awareness and Perception of Employees towards Organizational Learning with regard to Demographic Factors

Factor	Variable	Test	p-value	Significant*	Mean difference	Decision
Gender	Awareness on Organizational Learning	Independent sample t-test	0.098	No	No difference	Reject H1a
Age Groups	Awareness of Organizational Learning	One-way ANOVA	0.164	No	No difference	Reject H1b

Factor	Variable	Test	p-value	Significant*	Mean difference	Decision
Educational Qualification	Awareness of Organizational Learning	One-way ANOVA	0.069	No	No difference	Reject H1c
Work Experience Levels	Awareness of Organizational Learning	Independent sample t-test	0.508	No	No difference	Reject H1d
Gender	Perception on Organizational Learning	Independent sample t-test	0.024	Yes	Significant difference	Accept H2a
Age Groups	Perception on Organizational Learning	One-way ANOVA	0.007	Yes	Significant difference	Accept H2b
Educational Qualification	Perception on Organizational Learning	One-way ANOVA	0.762	No	No difference	Reject H2c
Work Experience Levels	Perception on Organizational Learning	Independent sample t-test	0.522	No	No difference	Reject H2d

*The level of significance is 0.05 (95% level of confidence)

6. Discussion and Implications

The results of the tests show that with respect to the overall awareness of employees towards organizational learning, there is an absence of statistically significant difference across the different demographic groups of employees: (a) gender ($p=0.098$, $p>0.05$), (b) age group ($p=0.164$, $p>0.05$), (c) educational qualification ($p=0.069$, $p>0.05$), and (d) working experience ($p=0.508$, $p>0.05$). These differences indicate that members of the organization possess a uniform awareness level of organizational learning across different demographic variables. On the other hand, with respect to the overall perception of employees towards (i) organizational learning: (a) gender ($p=0.024$, $p<0.05$) and (b) age group ($p=0.007$, $p<0.05$) the study reveals that there is significant difference. However, (ii) educational qualification ($p=0.762$, $p>0.05$) and working experience ($p=0.522$, $p>0.05$) show that in terms of statistical significance, there is no difference among the groups. These indicate that the perception level among the members of the organization towards organizational learning does not exhibit uniformity across gender and age groups, while with regard to the educational qualification and working experience, the groups show perceptual consistency.

In order to survive the dynamic environment in service industries like insurance, there is need to focus on organizational learning. Therefore, it is important that members of the organization possess conscious awareness of the concept and need of organizational learning and perceive and promote it as a way of deriving benefit for the organization.

Based on the study findings, the researcher suggests that managers realize the importance of instilling an unvarying awareness level of organizational learning among the members of the organization in spite of differences in age, gender, educational qualification, working experience or other demographic factors. Additionally, it is recommended that the managers conduct specialized awareness programs on the subject of organizational learning to make employees understand its importance and perceive it as a critical factor in attaining better organizational performance. These programs will also help the management to eliminate the bottlenecks associated with the implementation and practice of a conscious as well as continuous learning process in the organization thereby launching better plans, policies and procedures in line with the organizational goals. The management should endeavour to essentially and constantly upgrade the knowledge of employees so that their perception towards organizational learning becomes more result oriented.

7. The Way Forward: Conclusion and Limitations of the Study

The prime intention of this research was to investigate the association of demographic factors of employees with respect to their awareness and perception towards organizational learning in order to find out whether the employees' demographic profile presents any variation in the awareness as well perception levels on organizational learning. The empirical findings of this study indicate that the awareness towards organizational learning, with respect to different demographic factors (gender, age, educational qualifications and working experience of employees) do not possess statistically any significant difference between/among the groups.

On the other hand, while identifying the perceptual difference towards organizational learning, it has been observed that there are significant differences between male and female employees as well as amongst the employees belonging to different age groups. However, no significant difference has been identified among different educational qualifications as well as working experience levels while analysing the perception of employees towards organizational learning in the insurance sector of the sample respondents in South Assam.

In conclusion, it can be conceded that this study has limitations that need to be addressed in subsequent (on-going) research studies. Limitations of time and cost constraints led to the selection of a small sample size of 250 respondents only. Another limitation may be related to the process by which the awareness and perceptions of respondents have been measured, for example, the limited number of statements of the respondents recorded, considered and utilized for measuring the same. The measurement value of the statements could be altered or more statements incorporated in future research as validated by earlier studies. Also, subsequent studies may incorporate other demographic factors in addition to those selected for this study. Moreover, the scope of the study is restricted only to the insurance sector in the southern (lower) region of Assam. No doubt, more geographical regions, where insurance is already in existence or is being launched could be included to obtain more empirical results on the vital subject of organization learning.

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