

Examining the Dynamical Relations between Learning Patterns, Social Support Systems and Human Resource Development

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Abstract

The study examined the dynamic relationship between learning patterns and human resource development. We adopted the theoretical basis of organizational learning theory, social learning theory, human capital theory, and the Theory of Reasoned Action (TRA) to explore the relationship between learning patterns and human resource development. The study adopted descriptive and confirmatory factor analysis to explore the relationship between the variables under consideration. Also, an impact assessment employing social support systems as a mediating factor decomposed into organizational support and peer support was assessed. The findings from the confirmatory analysis indicated that the learning patterns selected were associated with human resource development in the banking sector of Ghana. Further, all the learning patterns had a statistically significant impact on human resource development except for systematic guidance. Also, professional networking emerged as the most frequently used as well as the efficient pattern of learning in the self-rated assessment. The study concluded based on the findings that social support systems impact positively on the relationship between learning patterns and human resource development. On a decomposed analysis of organizational support and peer support, the impact of learning patterns differentially improved. The study based on the findings recommends support systems in the form of organizational support that peer support should be enhanced within organisations. In addition a comprehensive education, orienting employees on the varying learning patterns available for their career development should be frequently undertaking to help employees to make informed decision on the adoption of a learning pattern for human resource development.

Keywords: Learning patterns; Human resource development; Organizational learning; Support systems; Professional networking; Continuing education.

Date of Submission: 16-07-2020

Date of Acceptance: 31-07-2020

I. INTRODUCTION

Change has been identified as a constant factor in organizational operations today due to the ever-changing taste of consumers and technological demands of efficiency. Deductively, the ability of an organization to keep up to the ever-changing demands gives a competitive advantage in the sector. Organizational learning has been credited as a unique approach to ensuring the adequacy of human capital thus the knowledge, abilities, skill-set, ideas, and health which aids in surmounting this continual challenge. The significance of human capital to an organization's sustainability and competitive advantage in a relatively higher competitive industrial space has increased the number of studies into individual and organizational development through learning. The interdependence between the individual employee development and organizational development (Choi, 2009) is of major concern to researchers in organizational development studies as well as career guidance.

Learning patterns at the workplace is an age-old concept of relevance to organizational growth. Despite the substantial theorizing of this concept, there are still not enough empirical studies testing these theories especially in different sectors of the economy. (Martínez-Costa, Jiménez-Jiménez, & Dine Rabe, 2019). Indisputably, the generalization of learning theories across industries and sectors is problematic as unique characteristics of the various sectors and industries call for specialized studies. The motivational drive of organizational learning in publicly and privately owned firms for instance is not the same. Choi (2009) posits that organizational learning in the public sector focuses more on accountability and public goods while private sectors eye profitability at the expense of general good. Dirani (2009) supports this view when he stipulated that private organizations learning indicators are motivated by market conditions while public sector industries are very dynamic and dependent on ever-changing political goals, annual budget, and bureaucratic processes.

Dirani (2009) is of the view that the banking industry is one unique sector with a focus on acquiring knowledge for financial profiting. The sector presents key focus indicators for learning in an ever-changing and perpetual learning model to remain competitive and relevant. The highly competitive and ever-changing taste and drive of consumers of banking sectors always position banks in a perpetual learning mode to build capacity to meet these demands. The banking sector like other sectors rely heavily on training activities to impact the capacity of individual employees to improve the organization's competitiveness and innovation. However, other studies have shown that not all training end in learning and that special focus should be given in generating learning models suitable to each sector of the economy (Antonacopoulou, 1999). Many different patterns of learning have been proposed and adopted in the western world in different sectors to meet the ever-changing needs of consumers in the banking sector. Dass and Chelliah (2019) state that organizational learning patterns on organizational work-related outcomes in the developed nations have not in the simplest way matched that of developing nations. The neglect of studies in organizational learning is therefore of concern.

van Knippenberg and Mell (2020) posit that individuals and organizations vary dramatically in their ability to learn. Some acquire substantial human capital as a function of experience while others do not. Apart from the variation in the amount and kind of information acquired, employees and organizations also vary in terms of retaining knowledge and transferring it to others. Further patterns of learning adopted in enhancing proficiency in acquiring, retaining, and transferring knowledge vary from individual to individual and it is dependent on support systems in attaining developed human capital. This study, therefore, is purposed to investigate the relations between learning patterns, social support, and human resource development in the banking sector of Ghana. Specifically, the study sought to find answers to the following questions;

1. What is the most frequently used learning pattern in the banking sector of Ghana?
2. What is the perceived efficient learning patterns in the banking sector?
3. What are the association between learning patterns and human resource development
4. Does support systems mediate the relationship between learning patterns and human resource development?

1.2 The novelty of the study

In addition to examining organizational learning patterns in a developing nation and the banking sector which departs from the existing studies that concentrate mostly in the western and developed countries, we equally introduce social support in our study as a mediator. Our study theorizes that perceived support systems in the form of peer and organizational based supports influence the relationship between learning patterns and human resource development.

II. THE THEORETICAL BASIS OF THE STUDY

The study was based on 3 major theories. First, the theory of organizational learning was reviewed. Secondly, social learning theory was also adopted for this study. Finally, the theory of reasoned action was adopted to analyze the relationship between learning patterns, support systems, and human resource development.

2.1 Organizational Learning theory

The Concept of organizational learning is credited to earlier works about 'action learning'. Senge and Sterman (1992) in theorizing organizational learning and change posit that successful change can be well managed in the framework of organizational learning, and stressed the need for the human resource of an organization and the organization itself to continually engage in learning to improve on their knowledge, skills, and abilities. Senge and Sterman (1992) identify personal mastery, mental models, systems thinking, team learning, and building shared missions as patterns of learning in a modern organization.

Mok (2011) explains organizational learning as involving the processes by which new human capital is acquired and applied to improve routine and performance. A hint of his definition, therefore, lies in the organizational and individuals' ability and willingness to acquire technical skills, knowledge, and ability to improve on organizational performances both at process and product.

Martínez-Costa et al. (2019) posit that today's changing business environment empowers organizational learning as the best approach to keeping up with the change and enhancing performance. They explain that the timely acquisition of information, its distribution, learning, reinforcement, and continual learning is the major contribution of organizational learning to sustainability. Further, Halim, Ahmad, and Ramayah (2019) describe the concept of organizational learning to include but not limited to building the capacity of employees to knowledge acquisition, sharing, interpreting and its application to consciously or unconsciously impact positively organizational performance.

Sadeghi (2020) emphasizes that learning as an activity within organizations offers the most competitive enhanced advantage for any knowledge-based organization. Thus, it offers organizations with the unique ability to adapt, promote, and apply required knowledge for sustainability and subsequent competitive advantage.

Huber (1991) emphasized the need for organizational learning within organizations by stating that the close association of organizational learning and organizational performance requires managers to appreciate that the lack of organizational learning will eventually lead to inefficiency and lack of effectiveness in meeting organizational market challenges. According to Jordan (2004), a unique characteristic of organizational learning is that it allows employees to learn from beneficial resource packages, adopt or adapt new knowledge, use such knowledge or skill to add value to the organization, and the entire knowledge hub of the organization.

Organizations, therefore, thrive to become a learning organization with the hope of amassing its share of the advantages associated with organizational learning. In the view of Choi (2009), becoming a learning organization is mostly acquired through training programs that develop learning, enhances knowledge management, improves both individual and organizational performances to ensure sustainable growth. Ahmad, Kura, Bibi, Khalid, and Jaaffar (2019) identified a strong and positive relationship between organizational learning and employee commitment.

2.2 Social Learning

The social learning theory was developed by Albert Bandura. This theory, also known as social cognition theory, is used to predict, explain, and influence behavior, and it is also the learning meta-theory of human resource development. It helps to build dynamic interactions between people, environment, and behavior. Learning can be direct or indirect (vicarious). Bandura explains that one can learn by observing the actions of others and the consequences of those actions (Bandura & Walters, 1977). Further, learning also occurs by observing rewards and punishments which is known as vicarious learning, thus when a particular behavior is regularly rewarded, it is likely to be repeated and vice versa. This theory extends the traditional behavior theory which states that behavior is only controlled by reinforcement and emphasizes the important role of various internal processes in learning individuals (Akers & Jennings, 2016; Bandura & Walters, 1977). This theory proposes that apart from rewards acting as a force behind creating motivation, there are other factors which are; thoughts, beliefs, morals, and feedback. Other ways through which people learn include; cognitive processes that take place in the social environment, vicarious learning (learning behavior by observing its consequences), verbal persuasion (individuals describing the desired behaviour in detail and instructing participants how to participate in that behaviour), and modelling (the situation where one adopts someone's behaviour as their own) (Bandura & Walters, 1977; Brauer & Tittle, 2012; Hanna, Crittenden, & Crittenden, 2013).

Social learning theory affects learning and performance as it affects the goals employees set, the effort people put into their jobs, their self-motivation, and their resilience to try new and difficult tasks (Lee & Lee, 2018; W. Liu, 2018).

2.3 Theory of reasoned action

The theory of reasoned action was propounded by Martin Fischbein and has been heavily adopted in many studies that involve humans making informed decisions. The foundational root of the theoretical premise that individuals are motivated by certain factors as determinants of the likelihood of performing a specific behavior. Thus, choices to behave in a certain way or adopt a certain behavior is influenced by internally motivating factors. Several empirical researches cutting across many fields of study ranging from behavioral sciences, organizational learning, human resource development, health psychology, and consumer behavior have made use of this theory (Ajzen, 2012, 2015; Al-Suqri, 2015; Lukacena, Reynolds-Tylus, & Quick, 2019). The theory of Reasoned Action posits that the best predictor of behavior is an intention that is determined by the attitudes towards social normative perception regarding the behavior. Other factors include intentions, skills, anticipated outcomes (positive and negative), social normative pressure, self-image, emotional reaction, self-efficacy, and environmental constraints (Ajzen, 2015; Head & Noar, 2014; Tornikoski & Maalaoui, 2019).

2.3 Review of related literature

In terms of human resource development, this theory has already had an impact in the fields of theory, research, and practice (S. Liu, Bamberger, Wang, Shi, & Bacharach, 2019; Razali & Jamil, 2016; Ren, 2019). Bandura's concept of self-efficacy seems to be of great interest to human resource development researchers, especially given its emphasis on identifying factors that influence learning and performance (Swanson & Holton, 2001). Many studies on human resource development have explored the relationship between self-efficacy and performance, training outcomes, learning, and motivation. Bhanthumnavin (2003) studied predictors of subordinates' performance in Thai work units and found that self-efficacy was a psychological feature related to subordinates' performance. Hertenstein (2001) participated in a weekly training class and studied the results at an interval and close levels. He found at the end of the training that personal learning goal orientation had more positive results (as a result of an emotional personal training description) than the interval of intensive labor practice course of education. Ellström (2001) discusses the conditions to promote the

integration of study and work and regards self-efficacy as a learning resource. Self-efficacy is one of the factors positively correlated with skill improvement motivation as "it is speculated that self-efficacy affects an individual's choice of activities, which in turn increases his or her level of motivation" (Lim & Chan, 2003). There is also important research in the field of human resource development that supports a positive relationship between self-efficacy and performance (Chen, 2017; Puente-Díaz & Cavazos-Arroyo, 2017; van de Ridder, Peters, Stokking, de Ru, & ten Cate, 2015). Many researchers have explored the effect-performance spiral, in which the high interdependence between efficacy and performance creates a deviation-magnification cycle as the relationship between perceived efficacy and performance builds over time. This concept is very applicable to HRD due to such a relationship in periodicity and system, performance can be up and down and influenced by various factors, which can appear at multiple levels of analysis of individuals, groups and organizations (Beltrán- Martín, Bou- Llusar, Roca- Puig, & Escrig- Tena, 2017; Carter, Nesbit, Badham, Parker, & Sung, 2018) In addition, variables such as job feedback and work experience have also been found to influence the occurrence of self-correction in the productivity-performance spiral (Agarwal & Gupta, 2018; Whitaker & Levy, 2012). Appelbaum and Hare (1996) state that Bandura's concept of self-efficacy is seen as an intermediary between motivation, goal setting, and performance and also presents a variety of organizational applications of self-efficacy, including selection, performance evaluation and feedback, training, and absenteeism. In addition, different researchers have discussed the organizational implications of self-efficacy. Gist (1987) examined self-efficacy in terms of selection, leadership, training and organizational development, career counselling, locus of control interaction, equal employment opportunity, performance evaluation, goals and incentives, and group and organizational performance. In his work, (Bandura & Walters, 1977) emphasized the role of self-efficacy in career development and pursuit, professional role mastery, organizational decision-making, and collective organizational effectiveness which are all important subjects of human resource development.

2.4 Classification of organizational learning

Broadly identified, organizational learning is categorized mainly into formal and informal learning, (Wang Catherine, 2003). However, abridged and distinct concepts labelled as non-formal learning have been pointed out as a third category in the classification of learning (Colley, Hodkinson, & Malcolm, 2002; Eraut, 2000).

Formal learning encompasses structured and organized learning programs that usually take place in an external environment or a purposefully designated place within the organization and requires the presence of a teacher or facilitator (Halim et al., 2019; Shehata, 2020). The resultant effect of formal learning is the generation of explicit, generic knowledge, and skill-set. Sadeghi (2020) gives the following characteristics of formal learning; theoretical knowledge, generic skills, formal credits, planned, intentional, one-to-group basis, and teacher/instructor-led.

Informal learning on the other hand takes into consideration all learning programs that are unstructured and unplanned that usually take place within the organization, mostly on the job. Shehata (2020) posits that the majority of organizational learning practices take place in an informal context. Thus, learning takes place parallel with the daily performance of duty often in an unstructured and unplanned manner through many workplace activities. Informal learning has been described by some researchers as inadequate as it may result in undesirable outcomes such as bad habits and dysfunctional practices. Sadeghi (2020) again enumerated the following characteristics of informal learning; unplanned, unintentional, one-to-one basis, and of immediate relevance.

The concept of non-formal learning was introduced in the early works of Coombs and Ahmed (1974) and was defined as an organized, systematic, educational activity that takes place outside the framework of a formal system to provide selected types of knowledge to a particular subgroup in a population. Non-formal learning includes a semi-structured learning situation. Typically, non-formal learning does not have the strong structures associated with formal learning such as structured curriculum, certification, and appraisal but better structured than informal learning which mostly happens accidentally as part of other activities (Colley et al., 2002). Sadeghi (2020) further states the following characteristics of non-formal learning; planned, intentional, one-to-group basis, teacher/instructor-led, institutional sponsored, school-like, no-credentials, and of immediate relevance.

2.5 Organizational learning strategies

There is yet to be a universally accepted learning pattern within an organization. Different learning patterns falling under the three categorizations of formal, informal, and non-formal has been adopted by the organization and individual employee at different times in their human resource development. Khalid and Ahmed (2015) state that individual employees and organizations adopt multiple ways to learn. The wide

spectrum of learning strategies in the organization suggests a multiplicity dimension to learning available to individual employees.

Sadeghi (2020) categorizes learning patterns into 6 distinct patterns falling under the 3 main categories of formal, informal, and non-formal learning. The identified learning patterns included workplace courses, self-learning, team learning, continuous education, informal guidance, and systematic guidance.

2.5.2 Workplace Courses

In the view of Sadeghi (2020), workplace courses are categorized as non-formal learning employed by organizations in developing the human capital of employees. Although it shows signs of formal learning which is school-like, planned, intentional, organized, teacher/instructor-led and clear learning objectives or outcomes, it is more appropriately categorized as non-formal as it usually takes short-term seminars and lectures, doesn't focus on theoretical and generic knowledge but rather emphasize on the practical experience of immediate relevance. Linehan and Sheridan (2009) state that workplace courses come in the form of lectures and seminars which are usually initiated by employers in updating workers' and employers' knowledge and skillset for immediate application for organizational innovation and competitive advantage.

2.5.3 Team Learning

Team-oriented task as a replacement to sole worker task has gained much recognition recently as it affords employees through collaboration in teams, discussion of various real-life on the job problems (Schipper & Scheepers, 2020). As employees undertake tasks at the workplace in teams, it affords discussion, interactions, an observation which promotes learning that is not characterized by intimidation and judgemental. Research indicates that team learning in a conducive environment with diversity promotes higher retention (Collin, Paloniemi, & Mecklin, 2010; van Knippenberg & Mell, 2020). Additionally, team learning is enhanced when employee-to-employee interaction improves. Winterton, Dunk, and Wiles (2020) opine that team learning does not necessarily need team instructor but a peer leader whose responsibility is not to provide answers to the problems or teach team members directly but to engage the team in problem-solving activities, facilitate conversation on process, product and service conceptual development.

2.5.4 Continuous education

The continuous education learning pattern mostly involves an employee with a fundamental education in a field undergoing part-time (evening or weekend) courses that will further enhance their specific roles in their current place of work. The partnership of higher institutions like universities and colleges in helping in professional training plays a substantial role in organizational learning and human resource development (Dankyi, Dankyi, & Minadzi, 2019). Continuing education programs are structured to update workers' knowledge of their specific professional roles and also discuss specific cases of relevance to specific roles at the workplace. Some higher institutions design specific curriculum different from the regular university programs targeted at generic training (Dankyi & Dankyi, 2015). Some employees choose this learning pattern in the development of their human capital.

2.5.5 Informal guidance

From the organizational learning literature, guidance is the process of helping a person to develop and understand knowledge, skills, and ideas concerning the specific economic tasks to be more efficient and usefully contribute to organizational success (Somuah, Dankyi, & Dankyi, 2014). Guidance can be formal or informal. Informal guidance has existed at the workplace perhaps since the genesis of formal work and is still applicable today. Colleague workers seek guidance informally from colleagues who might not necessarily be authorities in the field of need. These interactions seek to offer guidance and possible solutions to challenges that colleague workers might be facing on the job. This type of guidance is not structured and usually happens spontaneously at work. However, employees learn through such patterns to enhance their skills as the workability of the guidance or its failure affords the employee learning experience.

2.5.6 Systematic Guidance

Just like the case of informal guidance, systematic guidance purports to equip employees with requisite knowledge and skills through directions to make efficient and optimized economic decisions. However, systematic guidance takes an institutionalized approach where authority in the field guides and directs other employees who do not have the required levels of knowledge and skillset in their profession to attain such status. In organizational learning literature, it is normally referred to as on-the-job training which includes activities such as rotation, apprenticeships, and coaching. Systematic guidance unlike the informal guidance

which is normally initiated by the employee, the employer through structured processes initiates the systematic guidance program. This learning pattern equally impacts human resource development.

2.5.7 Self-Learning

Self-learning sometimes referred to as the self-driven inquiry, inquisitive approach learning, or self-directed learning is a pattern of learning that is initiated by an individual willing to acquire knowledge or skill to make an economic decision. Self-learning can be achieved through purposeful reading, observation, and accidental learning (trial and error). Kerr, Ratcliff, Tabb, and Walter (2020) is of the view that self-learning is the mother of all learning patterns as every employee learns by him or herself through the execution of their day to day task. Motivation to engage in self-learning comes from a reward system that is attached to the self-learning outcomes. It normally centers on economic gains, recognition, and promotion at work. In his work, Bandura and Walters (1977) emphasized the role of self-efficacy in career development and pursuit, professional role mastery, organizational decision-making, and collective organizational effectiveness, which are all important subjects of human resource development.

2.5.8 Social Network

A social network is a social structure made of actors that are connected. Employees are social beings who tie and break social links over time and space. Social links may be in the form of family, friends, colleagues, teachers, and even professional associations among others (Kong, 2019). Employees influence, inspire, and learn from other members of society and its resultant, latent cooperation can be observed in social networks, where interacting users are connected. Through these links and interactions, employees influence and change the ideas, skills, knowledge, and experiences, among others of each other (Kuwabara, Zou, Aven, Hildebrand, & Iyengar, 2020). This is a major pattern of learning that has been neglected for long despite its efficacy in human resource development (Kong, 2019).

2.6 Support Systems

Social constructivist suggest that support systems from the perspective of social cognition (Lakey & Cohen, 2000) influence several human activities with change outcomes. The fundamental premise is that once an employee develops a stable belief about the supportiveness of colleagues and the organization, their day to day thoughts about support will be guided by this pre-existing belief. Researchers theorized that a support system is important as it affects the judgment and decision making of employees (Ahmad et al., 2019; Bhanthumnavin, 2003). Deductively from the constructivist view of support systems, employees with lower perceived social support towards achieving organizational goals turn to have lower achievement while employees with higher perceived support towards organizational goals perform better. Support systems can be from the organizational and or peer point of view (Edwards, 2009; Froehlich & Gegenfurtner, 2019). Our study will adopt the perceived peer and organizational support and assess its relation to human resource development and learning strategies.

III. METHODOLOGY

We carried out our study on employees working in the banking sector of Ghana. The employees cut across all departments of the banks from the Accounting, IT, Human resource, Operations Marketing, Tellers, and senior management staff. In selection of banks for the study, purposive sampling technique was adopted. Out of a total of 23 commercial banks operating in Ghana as at May, 2020, only 7 were listed on the Ghana Stock Exchange, (GSE, 2019). The purposive sampling was informed by the strict regulations and credibility of data from listed banks on the Ghana Stock Exchange. Further, convenience sampling of 500 employees were targeted at each of the selected banks, in the whole 2800 respondents were targeted for this study. The research design for this study was the survey design. This affords a wider audience view in making a sound and reliable conclusion. The instrument for the study was the questionnaire adopted and modified with expert advice. The questionnaire was administered through the headquarters of each of these banks. Instructions were provided on the cover page of the survey and it explained the respondents' rights as a survey participant and emphasized their anonymity and an aggregated presentation of results. 2371 fully completed surveys were received out of the 3500 targeted respondents representing a 67.7% response rate. From the demographics, 51.2% of the respondents were males with 48.8% being females. In the age brackets, 10.5% of the respondents were below 20 years, 23.2% were between 20 and 30 years, 26.5% were between the ages of 31 and 40 years, 20.5% were between the ages of 41 and 50 years and 19.4% were between 51 and 60 years. On average, respondents were between 31 and 40 years (mean 3.16, SD: 1.40, and Skewness of 3.980). Work experience of respondents showed 19.8% of respondents had worked from 0 to 5 years, 20.8% had worked between 6 and 10 years, 21.1% had worked between 11 and 15 years of experience, 18.1% had worked between 16 and 20 years with 20.25 having work experience of 20.2%. On average, the work experience of the respondents was between 11 and 15 years (Means 2.98, SD: 1.41, and Skewness 0.43). Finally, on the demographics, the academic qualification of respondents ranged from below Diploma to Ph.D. 18.0% held academic qualification below Diploma, 20.5%

held Diploma, 23.8% held Bachelor's Degree, 20.1% held a master's degree and 17.6% had a Ph.D. On the average, the respondents held a Bachelor degree (Mean; 2.99, SD: 1.35, Skewness; 0.012)

3.1 Variable selection and measurement

Respondents were presented with a five-point Likert-type scale extreme of 1= *strongly disagree* and 5= *strongly agree* for all the variables except the ranking and control variables. The reliability of the data was tested using the Cronbach alpha. The Cronbach's alpha for the data was 0.891.

3.1.1 Learning patterns

For this study, we adopted Sadeghi (2020) six-fold learning pattern typology which was constructed in conjunction with human resource development experts and extends it by adding learning pattern 'professional network'. These learning patterns include workplace courses, self-learning, team learning, continuing education, informal guidance, and systematic guidance (Sadeghi, 2020). These patterns are similarly related to earlier used patterns in studies by researchers such as Buckmaster (1999); Goodyear (2005); Kulkarni, Selvam, Ramesh, and Srinivas (2020); Kyndt, Dochy, and Nijs (2009); Martínez-Costa et al. (2019).

3.1.2 Human resource development

Human capital entails the knowledge, skillset, ideas, and perspectives that an employee possesses that has economic value (Ployhart & Moliterno, 2011). It is therefore assessed as the competence of economic decision making (Kwon, 2009). We, therefore, adopted and adapted Sadeghi (2020) competency survey which had a strong internal consistency (Cronbach's $\alpha = 0.90$). The 12 items were scaled down to 9 to fit the banking industry with the help of experts in organizational learning.

3.1.3 Support Systems

We measured support systems with two items; perceived organizational support and perceived peer support. Respondents were asked to rate the claim 'Perceived organizational support influences my choice of learning strategy and competence' and 'Perceived peer support influences my choice of learning strategy and competence' on a five-point Likert scale.

3.2 Data Analysis procedure

Ranking of learning patterns based on preference and perceived efficiency in attaining developed human capital was done using the descriptive means. Further, a multivariate regression analysis was conducted to estimate the association between the independent and dependent variables under study. Finally, an impact analysis of the independent variables on the dependent variables with social support as a mediating variable was conducted. SPSS version 25 was used for all the analyses.

3.2.1 Data reliability test

Table 1: Reliability statistics

Learning Strategy	Cronbach's Alpha
Workplace courses	0.733
Team learning	0.831
Continuing education	0.775
Informal guidance	0.779
Systematic guidance	0.701
Self-learning	0.834
Professional networking	0.795
Human resource development	0.90

To test for the reliability of the data in measuring the various variables under consideration, the Cronbach's Alpha was tested. The results of the reliability test of the data per each variable are presented in Table 1. Gordon (2012) emphasized that a Cronbach's Alpha value greater than 0.60 is reliable to make conclusive and reliable conclusions on a social phenomenon. From the table, all the variables exceeded the acceptable threshold of reliability.

IV. RESULTS

Our study investigated the frequently adopted learning patterns based on affordability, convenience, and accessibility and also perceived efficiency of the learning patterns in enhancing competency in the banking industry. Two separate rankings namely frequently used learning patterns and perceived most efficient learning patterns were used in the banking sector. The results of the two rankings are presented in Tables 2 and 3.

Table 2: Frequently used learning strategy in the banking sector.

Learning Strategy	Frequency	Rank
Workplace courses	314	3
Team learning	279	6
Continuing education	308	4
Informal guidance	307	5
Systematic guidance	220	7
Self-learning	318	2
Professional networking	625	1

The descriptive statistics, Table 2, indicated that professional networking learning pattern had the highest frequency (625) in terms of the frequently adopted pattern of learning and systematic guidance recorded the lowest frequency (220). This indicates that employees in the banking sector prefer to learn through professional networking and least use continuing education. This may be to a large extent influenced by the importance placed by the sector on professional certification and cost associated with continuing education (Dicce & Ewers, 2020).

Table 3: Perceived efficient learning strategy in the banking sector

Learning Strategy	Frequency	Rank
Workplace courses	280	4
Team learning	284	5
Continuing education	352	2
Informal guidance	282	6
Systematic guidance	232	7
Self-learning	329	3
Professional networking	612	1

The descriptive presented in Table 3 elicited respondents' views on the efficiency of the seven learning patterns in the banking sector. From the results, a professional networking learning pattern that was cited as the most frequently used learning pattern (see Table 2) was perceived as the most efficient learning pattern in the banking sector with team learning being perceived as the least efficient learning pattern in the banking sector. This contradicts the findings of Sadeghi (2020) where team learning was identified as the third most efficient learning pattern.

4.1 Association between learning patterns and developed human capital

Further, we assessed the relationship between learning patterns and developed human capital. The study controlled for experience, age, gender, and academic qualification. The results are presented in Table 4.

Table 4: A moderated relationship between Learning patterns and human resource development

Learning Strategy	Model 1	Model 2
Workplace courses	0.235 *** (0.000)	0.235 *** (0.000)
Team learning	0.147 *** (0.000)	0.148 *** (0.000)
Continuing education	0.201 *** (0.000)	0.201 *** (0.000)
Informal guidance	0.141 *** (0.026)	0.141 *** (0.025)
Systematic guidance	0.002 (0.972)	0.002 (0.981)
Self-learning	0.64 *** (0.002)	0.63 *** (0.002)
Professional networking	0.90 *** (0.004)	0.92 *** (0.004)
Control variables		
Work Experience		0.161 ***

Academic Qualification		0.147**
Gender		0.051
Age		0.046
R ²	0.73***	0.89***
Constant	2.859	3.431

Note. **p* < .05; ***p* < .01; ****p* < .001.

The third aim of this study was to explore the relationship between the identified learning patterns and human resource development. Table 4 indicates there are major differentials of effect degree on the independent variable, human resource development. In the analysis controlling for work experience, academic qualification, gender, and age, the learning pattern most strongly and statistically significantly associated with human resource development was the professional network ($\beta = 0.90, p < .01$). Systematic guidance however was not statistically significant in both models. The Table again indicated that the explanatory power of the models 1 and 2, R² showed differing results. The explanatory power of the model increased with controlling for work experience, academic qualification, gender, and age. The note has to be made of gender and age not having a statistically significant impact on human resource development as control variables.

4.2 The role of support systems in the relationship between learning patterns and human resource development.

Table 5: A mediated analysis of learning pattern and human resource development

Learning Pattern (LP)	Direct LP)	Indirect LP*OS	LS*PS
Workplace courses	0.581**	0.743***	0.614**
Team learning	0.611**	0.758***	0.891***
Continuing education	0.613**	0.873**	0.788**
Informal guidance	0.511**	0.807***	0.881***
Systematic guidance	0.544	0.708**	0.704**
Self-learning	0.589**	0.843***	0.788***
Professional networking	0.773***	0.814***	0.913***

Note. **p* < .05; ***p* < .01; ****p* < .001.

The study further assessed the mediating role of support systems decomposing it into peer support and organizational support. Table 5 shows the direct and indirect impact of each of the learning patterns on human resource development. The results revealed all the learning patterns had a statistically efficient impact when mediated either by peer support or organizational support on human resource development. Systematic guidance that did not have a direct statistically significant effect on human resource development turned to have a statistically significant effect when mediated by organizational support and peer support. The results are in line with the findings of Barnett and Bradley (2007). Support systems influence employee’s human resource development.

V. DISCUSSION

The study revealed interesting results that are associated with the philosophical paradigm of banking in developing countries especially Ghana that will have policy and career guidance implications.

The descriptive statistics brought to light different approaches of learning which is reflective of the differential learning patterns adopted on an individual basis in the banking sector of Ghana. Professional networking learning pattern was perceived as the most efficient pattern of learning within the banking sector with continuing education ranking second most efficient learning pattern. The least efficient learning pattern in the banking sector of Ghana as identified in this study was systematic guidance. Further, on the descriptive, the study revealed that the most frequently adopted learning pattern taking into account affordability, convenience, and accessibility was professional networking with self-learning ranking second. The least adopted learning pattern just as in the case of efficiency was systematic guidance. This contradicts Sadeghi (2020) whose study on learning patterns identified systematic guidance as the most frequently adopted learning pattern in Norwegian workplaces but generally other studies support the efficacy of professional networking pattern in the banking sector (Bromage, Clouder, Thistlethwaite, & Gordon, 2010; Churchman & Woodhouse, 1999; Ghani et al., 2020; Goodyear, 2005; Truitt, 2011).

Per the parameters confining the ranking of frequently adopted learning patterns namely affordability, convenience, and accessibility the study showed an incredible finding that these factors influenced one’s choice of learning pattern. For instance, the study revealed that continuing education is perceived as the 2nd most effective learning pattern in the banking sector of Ghana, however, when it came to ranging frequency adopted taking into consideration the stated parameters, it ranked 4th. Thus, although employees see continuing

education as efficient in improving their work skills, they less adopt it due to affordability, convenience, and accessibility. Conclusively, employees making choices on learning patterns that are not fully sponsored by their institutions do not only consider efficiency but also affordability, convenience, and accessibility. This finding is supportive of Milhem, Abushamsieh, and Pérez Aróstegui (2014) on factors considered in the adoption of training patterns within organizations. Professional networking which is cited as the backbone of banking is not only efficient but also preferable in terms of affordability, convenience, and accessibility.

Generally, except for systematic guidance that was rated as least efficient as well as less preferred in terms of affordability, convenience, and accessibility, the results demonstrated that all learning patterns were positively associated with human resource development. The study once again was in line with other earlier studies that researched into and reported a positive relationship between learning patterns and work proficiency (human resource development) (Akter, 2019; Linehan & Sheridan, 2009; Murray & Donegan, 2003; Quartey, 2012; Sadeghi, 2020; Truitt, 2011).

The study further revealed that professional networking accounted for more variance compared to the other learning patterns. This result is confirmatory on the paradigm acceptance of learning through professional networks in the banking sector. Camarinha-Matos, Afsarmanesh, Galeano, and Molina (2009) found that collaborative professional networking has highly been accepted by professional workers as a cheap and effective pattern of learning. Deductively from the broad base of social networking, professional networking enhances collaborative learning on a professional need basis. This implies that unlike other social networks that are generic in influencing knowledge, professional networks' impact on the profession requires knowledge set for efficiency in operations.

The sprawling emphasis put on professional collaborative learning has recently assumed superiority in knowledge-driven industries. Professional networking learning that dominates patterns in the banking sector provides real-time knowledge that has an impact directly on work performance and problem-solving. They are usually industry/profession-specific in nature and avail instant results of efficiency and performance improvement (Dicce & Ewers, 2020). In both models, the explanatory power of the professional networking learning pattern was superior.

Another essential finding from the study was the interacting role of support systems in the relationship between learning patterns and human resource development. The study decomposed the support system into organizational support and peer support. Research in recent times, Arasanmi and Krishna (2019); Edwards (2009); Poikkeus, Suhonen, Katajisto, and Leino-Kilpi (2018) mediates the relationships between workplace inputs (learning patterns) and workplace output (human resource development). These studies established that social support systems in forms of peer support and organizational support improves learning outcomes.

The findings regarding the mediating role of organizational support are consistent with other studies and theories in exhibiting strong impact in the banking sector and suggestive of its importance in facilitating learning outcomes as revealed in other studies (Arasanmi & Krishna, 2019; Barnett & Bradley, 2007; Poikkeus et al., 2018). Again, the relationship between learning patterns and human resource development enhanced when peer support was introduced as a mediator. This finding is consistent with earlier studies (Hopper, Van Tiem, Cubellis, & Pope, 2020; Sedivy, Rienks, Leake, & He, 2020; Talukder, 2012). Employees as social beings are affected in their decisions by their colleagues and their environment as a whole. A conducive growth and acceptable environment enhance one's knowledge acquisition within a working space.

VI. CONCLUSIONS AND POLICY RECOMMENDATION

Adopting the theoretical basis of organizational learning theory, social learning theory, human capital theory, and the theory of reasoned action (TRA), the study explored the relationship between learning patterns and human resource development. The study adopted descriptive and confirmatory factor analysis to explore the relationship between the variables under consideration. Also, an impact assessment employing social support systems playing a mediating role decomposed into organizational support and peer support was assessed. In the main, the confirmatory analysis indicated that the learning patterns selected were associated with human resource development in the banking sector of Ghana. Further, all the learning patterns had a statistically significant impact on human resource development except systematic guidance. Besides, professional networking emerged as the most frequently used as well as an efficient pattern of learning in the self-rated assessment. In the controlled model, the study established that factors such as experience, age, academic qualification, and gender had an impact on the choice of learning pattern and its impact on human resource development. Finally, the study concludes that social support systems impact positively the relationship between learning patterns and human resource development. On a decomposed analysis of organizational support and peer support, the impact of learning patterns differentially improved. For instance, organizational support influences the adoption of continuing education more than self-learning while peer support has an impact more on self-learning.

6.1 Implication for policy recommendations and career guidance

The following policy recommendations are made in light of the findings of the study.

1. Based on the findings on the unique role of professional networking in human resource development within the banking sector, a formalized policy on employee engagement in at least one professional association within their specialty areas should be enacted. Also, social networking activities that promote professional exchange activities should be encouraged and flexibility support systems for such activities as corporate games and inter-department project assignments.

2. Institutions should acknowledge the diversity of choices of learning patterns that impact human resource development. From the findings, individual characteristics such as age, experience, academic qualification, and gender influence the effect of the various learning patterns on human resource development. A strict bracket decision on learning patterns may negatively impact human resource development. A conducive policy guided environment that offers choices to employees based on their capabilities and unique characteristics should be promoted in enhancing human resource development.

3. Again, the study recommends support systems should be given attention within institutions. Social support systems in the form of organizational support that peer support enhances the relationship between the various learning patterns and human resource development. Uniquely, the decomposed support systems indicate that peer support within the banking sector enhances self-learning, professional networking better than continuing education. However, in the confines of organizational support, continuing education improves human resource development. Institutions should, therefore, use support systems to control the adoption of learning strategies best fit for performance improvement.

4. Finally we recommend structured guidance should be strengthened by orientating employees on its importance to their career development. Despite the advantages associated with structured guidance in the acquisition of human capital, employees seem not to adopt this learning pattern that is relatively cheaper, reliable and accessible within the work environment. An orientation on the learning patterns and its suitability for human capital growth will go a long way to enhance human capital and subsequently employee performance.

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