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IMPACT OF ORGANIZATIONAL LEARNING CULTURE ON CUSTOMER SATISFACTION BASED ON START-UP COMPANY TRANSFERWISE

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I hereby declare that I have compiled the thesis independently

and all works, important standpoints and data by other authors

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ABSTRACT

The aim of this master's thesis is to investigate the impact of organizational learning culture on customer satisfaction, as well as provide suggestions on how start-up organizations can move towards creating a framework of organizational learning culture. In order to achieve this aim, the author set forth these research questions, 1) What are the attributes that define TransferWise as having an organizational learning culture? 2) What are the effects of organizational learning culture on overall customer satisfaction? 3) What are the advantages of organizational learning culture on the overall growth and growth rate of a start-up organization? 4) How should start-up companies move towards creating a framework for organizational learning culture?

The focus of this thesis is a financial start-up organisation, TransferWise. The author utilized a combination of qualitative and quantitative research methods. The qualitative research was one by conducting semi-structured interviews with four team leads in the customer support department in TransferWise, which the quantitative research was done by sending a questionnaire to 710 customer support frontline agents in the company.

The findings in this research show that TransferWise has a strong organizational learning culture. The study also shows that organizational learning culture has a significant impact on customer satisfaction. The team cohesion, knowledge transfer capabilities, and feedback culture fostered by an organizational learning culture are found to be key factors that have both direct and indirect impact on customer satisfaction and suggestions are made by the author to emphasize these elements in the creation of an organizational learning culture.

Keywords: organizational learning culture, customer satisfaction, TransferWise, start-ups

INTRODUCTION

Globalization, rapid technological changes and the growth of knowledge in information technology have fundamentally brought about a paradigm shift in the way organizations are managed. Organizational Learning culture (OLC) is a process through which an organization develops its internal capacity to efficiently and effectively provide its mission, and to sustain itself over the long term (Dodgson, 1993).

The future is dominated by a society that can manage the learning demands in order to make the organization more flexible in anticipating a variety of changes, making the idea of organizational learning more increasingly popular nowadays. The culture of organizational learning becomes a strategic concept, especially for start-up organizations due to concern with issues about growth, market share, productivity, quality, profitability, and building on the success of the idea and the organization. Learning in the context of a start-up organization is important to be conditioned into a culture because it will significantly contribute to the continuous improvement of the organization, facilitate efficient adaptation to the challenging environment (Cunningham, Gerard 2000), the growth and transformation itself (Uhlenbruck *et al.* 2003), and expand its capacity to shape its own future (Senge, 1990).

Consequently, organizations are increasingly required to be learning systems if they wish to thrive in a dynamic business arena. The ability and rate at which start-up organizations can learn and react more quickly than their contemporaries, has emerged as a preeminent sustainable source of quick growth and competitive advantage (Khadra, Rawabdeh 2006). The organizational learning culture concept is seen as a resource-oriented approach, adopted as norm by the organizations, and it is based on the ability of the organization to turn standard resources that are available to all, into competences which are unique and cannot be easily copied by others. To have an organizational learning culture signifies an approach to organizational change and continuous improvement which demonstrates a capacity for change (Khadra, Rawabdeh 2006).

The rationale is that organizations with a learning culture have some form of collective memory which is stored in the minds of the members, procedures and traditions. Additionally, learning is a

core process that affects the way in which organizational change occurs, and that organizations which learn can manage the change process more effectively than those who do not.

The problem that this author will seek to address is that despite several works that have been done in the areas of organizational learning culture, customer satisfaction, organizational commitment, organizational performance and organizational change, little or no work had been done focusing on the importance of organizational learning to customer satisfaction and retention. Also, no work has been done towards providing suggestions that could help create a framework for start-up companies to create an organizational learning culture. The author of this thesis aims to fill this gap by studying the impact of organizational learning culture on customer satisfaction, as well as providing suggestions on how start-up organizations can move towards creating a framework of organizational learning culture.

In order to achieve the aim of this thesis, the author will seek to answer following four (4) questions:

1. What are the attributes that define TransferWise as having an organizational learning culture?
2. What are the effects of organizational learning culture on overall customer satisfaction?
3. What are the advantages of organizational learning culture on the overall growth and growth rate of a start-up organization?
4. How should start-up companies move towards creating a framework for organizational learning culture?

The focus of this research is start-up company TransferWise, (hereinafter TransferWise). The independent variables that were considered in the study are managerial commitment, system perspective, openness and experimentation, knowledge transfer and integration; and the dependent variable is customer satisfaction which was measured from the perspective of feedback received by customer support agents as well as their leads. These variables were selected because they have been found to be an appropriate proxy of organizational learning culture dimensions by previous researchers (Jerez-Gomez *et al.* 2005).

The focus will also be on perceived customer satisfaction from the perspective of customer support employees because they are essentially the feedback conduit through which customers are able to pass their opinions across regarding company services.

In addition to being the point of contact between the companies and customers, customer support agents are also the ones who are aware of company policies and culture as relates to its relationship

with its customers. In the opinion of this author, this makes the customer support employees the best placed to be able to provide relevant information relating to this research.

In order to fulfil the aim of this research, the author will interview leads of customer support teams as they have a hawk eye view of customer support feedback, as well as access to relevant data that can inform their opinion on the matter. In addition to that, the author will also send a questionnaire to front-line customer support employees in TransferWise in order to understand their perspectives on organizational learning culture, its influence on customer satisfaction, and how it can be improved.

Through the process of writing this thesis and achieving the aims set out for the research, the author will do the following:

1. Review theoretical overviews and previous research to understand the relevance of organizational learning culture and customer satisfaction.

2. Prepare interview questions and questionnaire based on previous research and theoretical aspects in this area.

 Schedule interviews with customer support leads to get more data backed information on how organizational learning culture has improved customer satisfaction and general feedback.

4. Conduct a questionnaire survey and gather responses from the customer support employees in the companies to understand their view on the importance of organizational learning and how it has improved their services and feedback from customers and how it can improve the feedback from customers.

5. Analyse interview and questionnaire results.

6. Provide suggestions for how organizations can create a framework of organizational learning culture.

This thesis consists of four chapters. In the first chapter, this author will give an overview of previous research and theories in organizational learning, organizational learning culture, customer satisfaction, and how they are related.

In the second chapter, this author will discuss the research sample and expand further on the research methods. This part will also include information on why the author chose TransferWise. In the same chapter, this author will describe the research methodology, including gathering research data and data analysis. In the third chapter of the thesis, the author will show the results of the research. In the fourth chapter, the author will discuss how findings support the importance of organizational learning culture. After that, in the same chapter, this author will make suggestions towards creating a viable framework based on the findings from the research.

1. LITERATURE REVIEW

1.1. Organizational learning concept

According to Smith (2004) the concept of Organizational Learning (OL), was first started by organizational psychologists such as Argyris and Senge, who were pioneers in recognizing the idea of OL. It is described as a process whereby an organization's members are willing, and able to perceive, and respond to the need to develop and change. Essentially, an organization that acts in this way can achieve an environment and culture that encourages the identification of, and reflection on, errors and mistakes. Moreover, learning from experience and reflection, through either structured or informal learning, is a crucial factor in developing capacity, individually and organizationally, to grow and develop (Smith, 2004). Imperatively, Organizational Learning could be said to take place at two main levels; the individual level and the organizational levels differ in their understandings of organization and learning, as well as with regard to the relationship between the two.

At the organizational level, learning is formed by a basic set of values and organizational behaviours that support learning. The establishment and continuing encouragement of a learning oriented organizational culture provides the basis for an entity that can learn and grow on the basis of its experience – both good and bad. At the individual level, learning takes place at the individuals' cognitive and mental level (Elkjaer, 2005).

Five basic principles of organizational learning have been identified by Smith, which according to him leads to the attainment of an organizational learning culture. The five principles as outlined by Smith (2004) are:

- Systems thinking and application of systems management methods;
- The development of openness and trust;
- Finding new ways of re-framing and thinking through issues and problems;
- Team development through learning; and,
- The development of a shared set of values and visions for the organization.

Organizational learning can also be described as a conscious attempt on the part of organizations to retain and improve competitiveness, productivity, and innovativeness in uncertain technological and market circumstances. Organizations learn in order to improve their adaptability and efficiency during times of change (Dodgson, 1993). Grantham (1993) states that learning enables quicker and more effective responses to a complex and dynamic environment. Learning also increases information sharing, communication, understanding, and the quality of decisions made in organizations. In their research on organizations as learning systems, Grantham reported that all the firms they observed were learning systems. Thus, all the firms they observed had both formal and informal structures and processes for the acquisition, sharing and utilization of knowledge and skills.

For example, Motorola's learning processes and culture in its engineering and technical areas enabled the full commitment to total quality by product manufacturing groups. Federal Express invests heavily in team learning for its quality improvement. Stata (1989) states that although learning takes time, once the process has started, it feeds on itself and organizational members get better and work quicker. On the other hand, Landry (1992) stated that organizational learning is essential for innovation, and Brown and Duguid (1991) viewed it as a bridge between work and innovation. These views are similar to the concept of innovating adhocracies by Miller (2015) and Mintzberg (1979). All of these show that organizational learning culture could be key to the growth and operational success of any organization.

1.2. Organizational learning culture

Organizational learning culture is a culture of creating, retaining, and transferring knowledge within an organization frequently. An organization improves over time as it gains experience. From this experience, it is able to create knowledge. This knowledge is broad, covering any topic that could better an organization.

Organizational learning culture may be defined as a dynamic culture of creation, acquisition and collection of knowledge so as to develop resources and capacities, which results in more efficient organizational performance. James (2003) defines organizational learning as the ability of an organization as a whole to discover and correct mistakes as well as increasing employee competency through modification of organizational knowledge and values so that organizational

efficiency will develop continually. Based on this definition, the characteristics of organizational learning process include changed mindset of employees, changed knowledge and values as well as improved organizational performance. An organizational culture whereby all of these are practiced is an organizational learning culture.

Organizational learning culture encompasses different levels, such as individual, team, and organizational levels. Considering the levels of learning, James (2003) contends that while learning occurs at three levels, the first step in learning is bringing about favorable changes in the employee mindset; therefore, special attention should be paid to learning at the individual level, as improvement and learning at the individual level will in turn have tremendous effect on the team and organizational level as a whole. Hence, the need for actuating and motivating staff members of an organization cannot be overemphasized.

Individual learning is the smallest community at which learning can occur. An individual learns new skills or ideas, and their productivity at work may increase as they gain expertise. The individual can decide whether or not to share their knowledge with the rest of the group.

Group learning is the next largest community. There are conflicting definitions of group learning among researchers studying it. One school of thought is that group learning is a process in which a group takes action, gets feedback, and uses this feedback to modify their future action. Another school of thought is that group learning happens when a member shares their individual knowledge with other group members. Others have suggested that group learning is primarily a process of error detection and correction or that group learning is primarily about the processes of interpretation and integration. Working together in a team also allows members to share their knowledge with others and learn from other members.

In a rapidly changing environment, an organization's success does not entirely depend on its workers' capabilities and skills, rather it relies on their ability to perk themselves up on a continuous basis (Somerville, McConnell-Imbriotis 2004). This notion sparked the concept of organizational learning culture. According to Cunningham and Gerrard (2000), organizational learning culture helps an organization to continuously improve by adapting to self-transformation (Senge, 1990). Therefore, it is essential for all organizations to have an ability to adjust themselves to any unforeseen changes in the environment. Learning culture in an organization not only enhances an employee's performance, but also the performance of the organization.

Some theories of organizational learning have emphasized that an organization needs to work with people at the individual and group level first. People need to be empowered to take on learning initiatives. In other words, "individuals learn first as individuals, but as they join together in organizational change, they learn as clusters, teams, networks, and increasingly larger units" (Watkins, Marsick 1996). Therefore, the three levels that are involved in an organizational learning culture, can be further categorized as belonging to one of two components. The first represents people who make up an organization (continuous learning, inquiry and dialogue, team learning, and empowerment), and the second represents the structures and culture created by the social institution of the organization (system connection, leadership for learning, embedded system).

- Leaders model learning
- Connect the organization to its environment
- Empower people towards a collective vision
- Establish systems to capture and share learning
- Encourage collaboration and team learning
- Promote enquiry and dialogue
- Create continuous learning opportunities

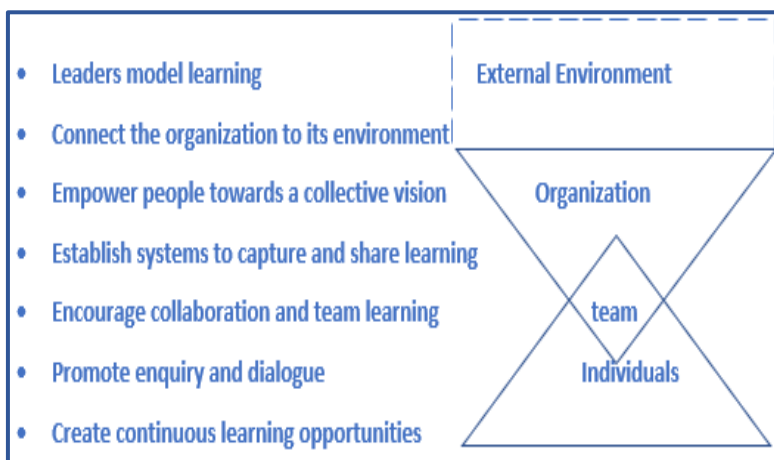External Environment

Organization

team

Individuals

Figure 1. Dimensions of Organizational Learning
Source: (Watkins, Marsick 1996)

The definitions of constructs for the seven dimensions of an organization that learns as can be seen in figure 1 (Watkins, Marsick 1993) are illustrated below:

- Creating continuous learning opportunities: Continuous learning requires workers to be willing to change, adapt, grow, and take control of work-related decisions. It grows out of work itself. Continuous learning opportunities can be obtained "through more effective planning for informal learning, learning how to learn, and just-in-time learning, such as a continuous learning center, desktop learning, and on-the-job learning experience.

- Promoting inquiry and dialogue: Dialogue calls for open minds and open communication, inquiry involves questioning that simultaneously challenges assumptions and yet does not attack the individual. Inquiry and dialogue cannot occur unless there is a climate supporting a developmental approach to learning.

- Encouraging collaboration and team learning: Team learning is enhanced when teams learn the skills of framing, re-framing, experimenting, crossing boundaries, and creating an integrative perspective, collaborative structures that enhance the organization's ability to learn because they offer avenues for exchange of new ways of working.

- Establishing systems to capture and share learning. This dimension focuses on the ability of an organization to preserve that which is learned so that learning will remain during ongoing changes. This can be achieved through "bringing people together to redesign their work, planning more systematically for innovation, and to help a global workforce learn more effectively from one another across culture.

- Empowering people toward a collective vision: In this dimension, everyone has an idea of what the whole picture looks like, knows how to get something done in the organization, has a budget with which to take action, and has the knowledge of how to influence or work with people. This can be achieved through an employee's capability to share knowledge and contribute to the organizational learning culture.

- Connecting the organization to its environment: a culture of organizational learning is based on a close connection between the organization and its external environment, which include the earth, the society, community, competitors, and other external groups, such as legislative bodies, whose actions impinge on the organization. An organization that has imbibed this learning culture should respond to its external customers' needs.

- Providing strategic leadership for learning: Leaders help people create a culture of collective vision toward which the entire organization can work within an organizational learning culture. In other words, it is difficult to create an organizational learning culture without supportive and appropriate leadership in the organization.

The seven-factor organizational learning concept has been used by researchers and practitioners to measure organizational learning culture and other related variables for almost a decade. They are very similar to Senge's (1990) five principles of learning organization. Previous studies have linked organizational learning culture to other positive outcomes within the organization, from both an economic and psychological perspective. For example, organizational learning culture is positively related to organizational financial performance at the economic level (Yang, 2003) and motivation to transfer of learning and intention to leave at the psychological level (Egan *et al*. 2004). Organizations that have imbibed the culture of learning differ from traditional organizations. Like traditional organizations, they are concerned about market share, productivity, quality, and profitability, but they also clearly know that learning is the key to achieve business

success. There is a correlation between the learning organization dimensions and knowledge and financial performance (Watkins, Marsick 1998). For example, Ellinger *et al.* (2003) showed that seven dimensions of the learning organization explained 10% of the variance in financial performance. McHargue (2003) described a national survey study involving 264 large nonprofit organizations and showed that learning organization dimensions are significant determinants of financial performance, learning performance, and mission performance. Sta. Maria (2003) argued that learning culture can be seen as a prerequisite for successful organizational change and innovation.

1.3. Conceptual framework for an organizational culture

This study adopts Cameron and Freeman (1991) framework developed to help organizations or individuals understand what type of culture is being followed in the environment in which they are working. Organizational culture dimensions are adopted from this model; this framework was developed from different scholarly articles and illustrates how over time; different organizations evolve into different forms of organizations. The framework derives from William Ouchi's Clan management (1982), Henry Mintzberg's Adhocracy (1983), Max Weber's hierarchy (1947), Oliver Williamson's market (1975).

Table 1. Framework for an organizational learning culture

CLAN	ADHOCRACY
DOMINANT ATTRIBUTES	DOMINANT ATTRIBUTES
Cohesiveness, participation, team work,	Entrepreneur, innovator, risk taker
LEADERSHIP STYLE	LEADERSHIP STYLE
Mentor, facilitator, parent figure	Mentor, facilitator, parent figure
BONDING	BONDING
Loyalty, interpersonal cohesion	Entrepreneurship flexibility, risk
STRATEGIC EMPHASIS	STRATEGIC EMPHASIS
Toward developing human resources, commitment	Toward innovation, new resources, growth
HIERARCHY	**MARKET**
DOMINANT ATTRIBUTES	DOMINANT ATTRIBUTES
Order, rules and regulation, uniformity	Competitiveness, goal achievement
LEADERSHIP STYLE	LEADERSHIP STYLE
Coordinator, administrator	Decisive achievement oriented
BONDING	BONDING
Rules, policies and procedures	Goal orientation, production, competition
STRATEGIC EMPHASIS	STRATEGIC EMPHASIS
Toward stability, towards predictability, smooth operations	Toward competitive advantage and market superiority

Source: Gull, Azam (2012)

The Clan Culture is an environment where employees feel comfortable during work and easily relate with other co-workers on a friendly level. They see, experience, and contribute to a pleasant and social environment in their organization towards creating a friendly environment (Cameron, 2004). The top members of the organization are treated as mentors, coaches, and even to a certain extent, mother and father figures. These types of organizations value consensus and teamwork highly, and success is defined by empathy and a comfortable work climate.

According to Hassan *et al.* (2011), the clan culture seems to place a lot more emphasis on flexibility and internal focus, and core values such as trust, cohesiveness, sense of family, participation, and involvement are stressed within the organization.

Adhocracy is located on the top right quadrant of the framework. The Adhocracy culture is an organization culture that is energetic and provides an environment where both lower level employees and managers can come forward with innovative ideas that could be key to the changing needs of the consumers as well as valuable to the profitability of the organization. The emphasis here is on cutting edge technologies that allow the organization to be at the forefront of innovation. Success is measure by the level of unique and authentic products and services (Cameron, 2004).

In an adhocracy culture, the strategic focus of the organization is on continually amassing new resources and ideas, and leadership style adapted towards risk-taking (Hassan *et al.* 2011). This is considered to be key, because in today's environment, there is a huge competition in the business environment, and organizations have to constantly prepare themselves to adapt to changing realities and general innovation, especially in the technological space.

Market culture is a culture where the organizational focus is on output. Its focus is similar to adhocracy in the sense that emphasis is focused on having an edge externally, however, it differs from adhocracy because it focuses more on the dimension of stability, rather than flexibility.

Market culture is referred to as the rational goal perspective and is characterised by stability and an external focus (Wiewiora *et al.* 2012). One simple word to describe the market culture is "rational" (Zhang *et al.* 2008).

In the organizational culture of hierarchy, emphasis is placed on organization and structure. Activities and decisions are determined by structured processes (Cameron, 2004). The hierarchy culture shares a characteristic with the clan culture, which is its internal organizational focus, it also shares a characteristic with the market culture which is its focus on stability. It however differs from both based on its core values which is the implementation of uniformity, order, and rules (Hassan *et al.* 2011). To describe it in one word, "hierarchical", as the name of the culture implies.

1.4. Customer satisfaction and employee perception of customer satisfaction

Customer satisfaction is a customer's feeling of pleasure resulting from comparing a product's perceived performance or outcomes in relation to the person's expectations (Kotler, Keller 2016). If the performance falls short of expectations, the consumer is dissatisfied. The dimensions of customer satisfaction as shown in figure 2 shows the expectancy-disconfirmation theory which posits that if the performance matches the expectations, it will match the perceived value of the product or service to the customer, fulfil important and changing needs, and the consumer will be satisfied. If on the other hand, the performance exceeds perceived expectations, the customer is highly satisfied or delighted. In other words, for a buyer to be satisfied depends on the service offering's performance in relation to the buyer's perceived expectations. According to Kotler and Keller (2016), customer satisfaction is generally important to a company since a highly satisfied customer is generally expected to remain loyal for longer period, buys more as much as the company introduces new products and modify existing ones, talks favorably about the company and its products (good mouthing), pays less attention to competing brands as well as being less sensitive to price changes, offers product (goods and services) ideas to the company, and most importantly costs less to serve and retain than new customers due to the routine nature of relationship (transactions) between them. In other words, therefore satisfied customers represent assets to the company. This is because satisfied customers tell others about their pleasant experience about the company and their product(s) and consequently recommend the products to other consumers as well as potential customers. This results to repeat purchases, retention of customers and eventually loyal customers.

Customer satisfaction has always been a tricky concept to measure and a difficult metric by which to measure the viability of a company's product or services. This is mostly because it is subjective for the most part and in some cases may not have a lot to do with the actual value of the company's product or services. So much of customer satisfaction is subjective rather than objective, it basically asks the question, how does a consumer feel about a product?

A key way for an organization to measure customer satisfaction especially in relation to company decisions and changes in internal policies would be through front-line employees. For most service companies, this would be the customer support staff. The customer support staff are considered front-line employees because they are the connection between the company and its customers through direct contact. If there have been some recent changes in company policies or features

related to company services, the customer support staff would be the point of contact for the customers to make their agreement, grouse or indifference known, and as such, that would put them in a good position to receive customer feedback and pass them across. The customer support employees are considered an important factor the evaluation of the performance of the organization by customers (Detelina *et al.* 2008).

Figure 2. Dimensions of Customer Satisfaction

Source: Made by author based on Dimensions of Customer Satisfaction (Nazari *et al.*, 2014)

This strategic position of customer support staff relative to company customers makes it very likely that their perception of customer satisfaction would correlate with customer satisfaction (Schneider, Bowen 1985). As previously mentioned in this paragraph, it is often quite difficult to obtain objective reports of customer satisfaction from customers, and in instances where this is achieved, it is often reliable; as a result, some researchers, including this author believe that indirect reports of customer satisfaction from frontline employees would suffice as a credible measure of customer satisfaction.

1.5. Previous research on organizational learning and customer satisfaction

Talat, Norliya *et al.* (2014) developed a theoretical framework that was used to investigate the inter-relationships between organizational learning culture, normative commitment and customer satisfaction using empirical research across the service sector. The findings reflected that instruments were checked regarding its uni-dimensionality by applying confirmatory factor analysis, structural equation modeling (SEM) was then applied to test the model. SEM confirms

that organizational learning culture not only directly influences customer satisfaction, but also has an indirect influence through normative commitment.

Pantouvakis and Bouranta conducted a study across several service sector towards developing a theoretical framework with respect to organizational learning culture and customer satisfaction, with employee job satisfaction as the intervening variable. The study was also aimed at examining individual-level variable (educational level) to examine its possible moderating influence on the already mentioned variables and their relationship. The results of the research confirmed the mediating role of employee job satisfaction on the relationship between organizational learning culture and customer satisfaction. Additionally, the study showed that the effect of organizational learning culture on customer satisfaction will be stronger when employee education level is high.

Audia (2017) examined organizational learning culture in banking and its effect on customer satisfaction, employee's attitude was used as the intervening variable. The research was performed in Bank Syariah Mandiri's business unit of Medan Region. Results support the fact that Bank Syariah Mandiri has implemented a good organizational learning culture. Organizational learning culture has significant effect on customer satisfaction through employee's job satisfaction and organizational commitment. The attitudes of employees are integrated key intervening variables in mediating the relationship between organizational learning culture and customer satisfaction.

Amirtash *et al.* (2012) investigated the relationship between organizational learning culture and internal service quality among sports experts of Ministry of Sports and Youth. The research method in this study was Descriptive and correlation method. The findings indicated that between organizational learning culture and internal service quality in sports experts of Ministry of Sports and Youth, there is significant positive correlation. Also, regarding learning levels, positive relationship between learning in organizational level and internal service quality was significant.

Maleki examined the relationship between organizational learning culture and customer satisfaction in insurance industry. For this research, a sample of 384 participant were selected and a hypothesis examined from their responses. Results from the study indicate that there is a significant relationship between job satisfaction and organizational learning culture; it also shows that there is also a significant direct relationship between organizational learning culture and customer satisfaction in the insurance industry as well as indirect relationship through job satisfaction. (as a mediating variable) in the insurance industry.

2. RESEARCH METHODOLOGY

In the second chapter, the author explains the research methodology, after which there will be a further expansion of the research method, how the sample was chosen, the data gathering process, and finally, a description of the analysis.

2.1. Description of the fintech start-up, "TransferWise"

The focus of this thesis is fintech start-up company, TransferWise. According to TransferWise, the company is a financial technology start-up that was founded in 2011 by two Estonians living in London who realised that they needed a cheaper and more convenient way of converting between EUR and GBP and sending from and to the UK and Estonia. The names of these founders are Kristo Käärmann and Taavet Hinrikus. This idea started as a peer-to-peer money transfer service where the company matches different people who want to transfer funds from different countries and currencies to each other, and has gradually evolved over the years to a huge money transfer service which according to The Telegraph, supports more than 750 currency routes across the world including USD, EUR, and GBP.

In 2017, the company launched its "borderless account" which is a multi-currency account that allows individuals and businesses in most countries in the world hold and spend money in several currencies. (Williams-Grut, 2018). TransferWise is considered one of the biggest, and most successful start-up companies in Europe (Detrixhe, 2019).

Due to the sensitive nature of the company's product, which involves handling people's money, the company is very customer-centric and customer support agents are seen as very key to not only the sales of the company, but to the overall growth of the company in terms of additional product offerings. As shown in figure 3, TransferWise operates heavily on a feedback culture that allows for flexibility with regards to service delivery and internal operations (Jaanus, 2016). Customer support agents are provided with feedback channels through which they can pass across both positive and negative feedback and information from customers, and usually, these feedback

channels involve product team members and engineers who make the decision to integrate some of these feedback when it is seen as a crucial customer pain point.
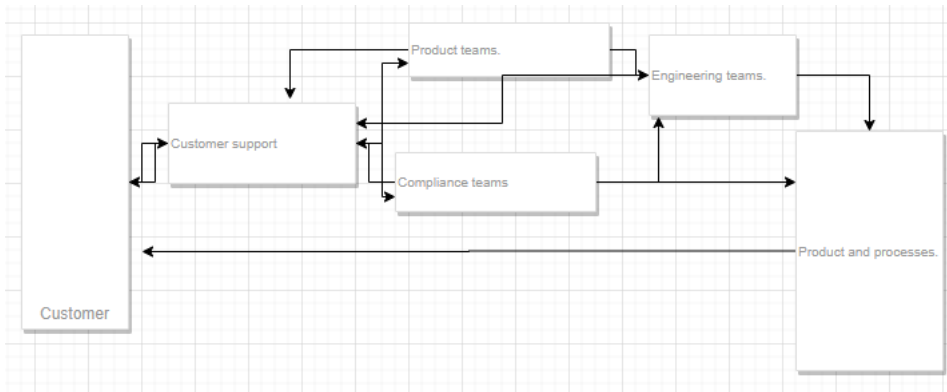

Figure 3. TransferWise knowledge transfer and feedback loop between customer, customer support and operations

Source: Made by author based on knowledge of working operations as an employee of TransferWise. (Obasemola, 2020)

This author chose TransferWise as the sample because being an employee of the company in a customer support capacity, he has a good knowledge of the working processes, which would make it easier to gather data. According to craft.co, the company currently has employees of around 2000.

2.2. Description of qualitative research

While quantitative data adopts inferential and descriptive statistics, qualitative analyses provides a narrative to the numbers and data (Hughes, 2016), this part of the research process focuses on the team leads responsible for different customer support teams in TransferWise. A semi-structured interview is conducted with four different team leads from two different offices (Tallinn and Florida). There are supposed to be more than four interviews, but the COVID-19 situation that necessitates working from home makes it difficult to communicate with other team leads.

The names of the team leads were kept anonymous for privacy reasons and because the company specifically requested it, so the author decided to refer to them as TL1, TL2, TL3, and TL4. The interviews were conducted through *Zoom* as the COVID-19 situation happening in the world at the time prevented face-to-face interviews. The interviews were conducted on 17th of March, 19th of March, and 20th of March 2020. The agreement for the interview dates were made together with

the team leads in the second week of March. Each interview took between 31 and 56 minutes, and the author received the permission of the team leads to record and later transcribe the interviews. The interviews with the team leads were particularly important because of the strategic position they occupy. Being responsible for the data and feedbacks for up to 12 team members, they have a hawk eye view of direct customer feedback as well as customer feedback from the perception of customer support agents that they are responsible for. Semi-structured interviews were conducted with the team leads with an interview guide helping to keep the questions focussed on the subject matter. (Saunders *et al.* 2007).

A total of 26 questions were designed to be asked from the interviewees, in which respondents were asked to share their opinions and thoughts on the culture of the organization, as well as their opinion of its impact on customer satisfaction.
The interview started out with the author defining the concept of organizational learning culture and its relevance to the subject under study. The author then went further to ask them how long they had been in the company, questions 1-2 aimed to establish their experience and level of knowledge regarding TransferWise's general culture. The next set of questions (questions 3-6) aimed to establish the knowledge of the team leads as regards the defined concepts and whether they can already make deductions and give their opinions on the subject matter.

The rest of the questions were based on a combination of Smith's five (5) principles of organizational learning (Smith, 2004) and Watkins and Marsick's seven (7) dimensions of organizational learning (Watkins, Marsick 1996) that both describe noticeable attributes of an organization that has a learning culture. According to Smith, these principles, if adopted by an organization lead to the attainment of organizational learning culture.
The questions aimed at examining how TransferWise operates in comparison with the principles and dimensions as described by the above theorists. The aim of these questions was to establish whether TransferWise does indeed have an organizational learning culture.

The last part of the interview (Questions 19-26) specifically invited the team leads to provide their opinions on the impact of organizational learning culture as described by the author, on customer satisfaction in TransferWise.

Cross case analysis (Appendix 4) was used to visualise the key opinions expressed by the respondents in table form, and these opinions were compared both against other responses by same individual, or against respondents by others. The interview questions can be found in Appendix 1.

2.3. Description of quantitative research

The reason the author carried out a survey among the frontline customer support agents was to examine if there was an alignment with the opinions of team leads on whether TransferWise does have attributes that defines the organization as having an organizational learning culture and their perception of its impact on customer satisfaction. The instrument used to gather data here was a structured questionnaire (Appendix 2).

Data was collected from a sample of 710 frontline customer support agents in TransferWise offices in Tallinn, Tampa, Budapest, and Singapore, and was statistically analysed to find out whether TransferWise does possess attributes that would qualify the company as one with an organizational learning culture. At the time of this research, there were 710 frontline customer support agents in TransferWise, to which the author sent out the questionnaire and got back 178 unspoiled responses, 20 of which were from employees who had moved to other departments from customer support. The questionnaires were sent in the form of Google forms and was emailed to the mailing list of customer support agents through a link. The author also posted the questionnaire web link on different Slack channels accessible by customer support agents. Participation was however voluntary and completely anonymous. The questionnaires were first sent out on 19th of March 2020, and data collection stopped on 7th of April 2020. The questionnaire response time was approximately 4-6 minutes. The results of the data collected were later exported to google spreadsheet for statistical analysis. The aim of this employee survey was to examine if frontline customer support agents also believe that TransferWise possess organizational learning attributes (Watkins, Marsick 1996), and what they perceive to be its impact on customer satisfaction. Of the 710 customer support agents to which the questionnaire was sent, 178 of them answered the questionnaire, hence, the response rate was approximately 25%.

The introduction contained an explanation of the purpose of the research, definitions of key terms relevant to the study, and assurance of respondents' anonymity.

The first set of questions (questions 1-2) contained background questions designed to gather data about respondents' age and gender, as well as information about the job role of respondents (Question 3). This third question is particularly relevant because it aimed to confirm that indeed, only respondents qualified to partake in the study actually filled the questionnaire.

The next set of questions (questions 4-15) were designed based on the principles of organizational learning by Smith (2004) and the dimensions of organizational learning by Watkins and Marsick (1996) to elicit information on whether the respondent believed TransferWise to have an organizational learning culture. The instrument used to measure the organizational learning culture was the organizational learning capability scale by Jerez-Gomez *et al.* (2003).

The last set of questions (questions 16-21) were designed to measure the impact of organizational learning culture on customer satisfaction, they were designed by the author.

With the exception of the question asking the job role of respondents, all the questions were presented using the 5-point Likert Scale. The respondents had a choice of answers ranging from strongly disagree, disagree, neutral, agree, and strongly agree.

3. RESEARCH RESULTS

3.1. Result of the qualitative research

In this part of the research, the author conducted four interviews with 4 team leads in charge of different teams in the customer support "tribe". These team leads are chosen as they are essentially the conduit through which the culture of the organization flows between the management, and frontline customer support agents. They are responsible for hiring new agents, instilling the culture of the organization into the agents under them, taking corrective actions when needed, provide both professional and moral support when needed, taking in feedback from frontline staff, and overall motivate the agents under them towards providing quality outputs. The names of the managers were kept anonymous for privacy reasons, as well as because this was specifically requested by TransferWise, so the author referred to them as TL1, TL2, TL3, and TL4. The transcriptions of these interviews are found in a separate document (Appendix 3). A summary and analysis of the interview responses are described in the following sub-topics and a cross -case analysis can be found in Appendix 5.

3.1.1. Managerial commitment

The decision makers in TransferWise appear to subscribe heavily to this principle of organizational learning, such that as TL2 puts it, as an answer to the question, "How committed would you say the TransferWise managerial structure is to the organizational learning culture?", *Very, because otherwise I don't think they would be in the role where they are now, because people who are not, I have noticed they either move to different roles or they leave TransferWise*. This suggests that subscribing to a mindset that supports the organization's organizational learning culture is so important that it would be practically impossible to function without doing so.

According to TL4 offers as an example the meetings he has with both frontline agents and top-level managers, and how there is no difference between the level of commitment regardless of the cadre.

An example given by TL1 1 to illustrate the commitment of management to the organizational learning culture is how the company regularly measures the satisfaction of employees inside the company. This process is called *Wiserpulse*, and it is done to constantly take the pulse of employees regarding how they feel about working in the company. According to her, the management believes that in order to have a healthy team culture *means that there needs to be an organizational learning culture that supports people's failures, to learn things and to unlearn specific patterns of behaviours that we are constantly doing*. The *Wiserpulse* also aims to seek the opinions of employees on different topics affecting the organization, the result is examined by the decision makers, and if there are ways of working that are constituting hindrances to the growth of a significant number of employees, managements owns up to these failures and immediately takes steps to rectify the situation.

In making strategic plans for the company, all the leads agree that the organizational learning culture is key to this process. The strategic outlook for the organization is created to provide a larger vision for everyone in the organization, but it is created with a lot of flexibility to allow for changes in strategies on how to achieve them. So, when one strategy is used, and it fails or succeeds, the larger strategy allows for immediate improvements or changes and learning from the previous mistakes and successes to understand what to do in similar situations in the future, or how to go about continually achieving improvements.

According to TL3, an advantage of this deliberate approach to strategy is that it allows for easy continuity. According to him, this culture that emphasizes the learning process is a major pillar of the company, and he believes based on his experience in TransferWise that the organizational learning culture should influence the organization's mission, vision, and talent pool.

TL1 1 believes that while the company vision is relatively rigid as all visions should be, the mission, and processes are constantly changing as the company is willing to unlearn ways of doing things or systems on which the company has *based its truth on*.

3.1.2. Systems perspective

From the hiring stage, the recruiters and team leads ensure that they look out for and select potential employees with a way of thinking that would fit in to a way of thinking that would fit with the organization as a team. According to TL1, during the interview process, *I try to always seek people who are honest and transparent, who are willing to own up to their weaknesses, to their mistakes, this shows me their skills of taking feedback in, and also developing themselves. If*

a person is not able to tell me any good examples of a failure that they needed to deal with, or their weakness, it makes me wonder if they are a person who is able to reflect about themselves. This is a way that the organization tries to select employees that could fit into the organizational learning culture of the company right from the get-go.

A couple of the respondents agree that the consciousness of the importance of organizational learning culture is generally shared and embraced by employees through all cadres in the organization; according to TL4, in the office where he works, he can confidently say the learning culture is embraced by his fellow leads, and the focus of their regular meetings is to always keep each other on the same page so that they can learn and grow together. TL2 actually does not fully agree with this, according to her, even though she agrees that those that do embrace the culture are in the majority, she also believes that there is a sizeable number of those that do not.

A couple of the team leads agree that employees that subscribe to and embrace this culture are definitely a lot more in the majority, but the other 2 believe there are some problems with this, although for different reasons. One of them believes that as the company grows bigger, this culture could get more difficult to scale; the other believes that it is always important to have people who think differently in any organization, as this always leaves open the door to discovering newer and better ways of doing things.

Three (3) of the respondents believed strongly that TransferWise's culture is very collectivistic as the culture of working in teams is very strong, they however admit as well that it is sometimes difficult to strike a balance, because even though the organization stresses the importance of working in teams, it also stresses a lot of autonomy and you are largely expected to be able to take care of situations by yourself. When you encounter a problem, you are encouraged to be resourceful and independent, and expected to find the solution on your own.

TL1 mentioned that although the culture of the organization encourages teamwork and collectivism, some teams still *go off on their own*, and make decisions without taking into consideration the opinions of other teams. TL2 had an even bleaker view of the situation, as far as she is concerned, the culture is supposed to be team focused, but it is not really what happens, *you can see that you are totally a part of the team yes quite often you are thrown into the deep end you know you are thrown into it alone are you have to like work it out yourself, so good 5 totally middle I would say it depends because you have people around but then you have to figure it out yourself.* She went ahead later and rated it lower at 4.

3.1.3. Openness and experimentation

The respondents generally agree that TransferWise is strongly structured towards openness and experimentation, TL4 believes this structure is because of the fact that TransferWise is a relatively young company, and as such is at a stage where changes are easier to enact. TL1 believes that being open to new ideas is actually unavoidable, especially as a start-up company, because the idea of being a new start-up in itself is because you are coming up with new ideas or a different way of doing things, *I definitely believe that TransferWise is open to different ideas, I think to make a change in the world, you have to be a sort of a visionary, and to be a visionary means you have to sometimes have very unachievable and dreamerlike spirit*, she believes that you have to be open to changes that may even appear to be impossible and unachievable in the beginning.
TL3 believes that TransferWise is indeed open to new ideas, however, there is a particular kind and set of ideas the organization is open to at this time and that is ideas that would enable the company to expand rapidly in the short-term.

All of the respondents agree that the level of freedom and creativity encouraged in the company is very high, with 2 of the respondents rating it as 10 out of 10, TL1 certainly agrees that TransferWise is very flexible, however she also insinuated that the bigger the company gets, the less flexible it would get. TL4 also believes that the company allows for a lot of flexibility, freedom and creativity, such that even if it reduces at bit, it would still be very high compared to the average organization, he also believes that the company s very flexible with everyday processes, but when it comes to certain pillars of the organizational culture, like "customer – team – ego", then the organization is pretty rigid. None of the respondents think there needs to be more flexibility, freedom or creativity.
On the question of how mistakes are viewed and handled by TransferWise, all of the respondents agree that TransferWise is very relaxed about mistakes by employees, in the words of TL4 4, *I'd say in a positive way depending on what they are of course, depends on what kind of mistakes, there are some good mistakes about can help us learn, that's obviously relating back to organizational learning, but then there are some obviously some mistakes that are pretty bad and we have to educate the person who's made the mistake, find out why, make sure it doesn't happen again, see what we can do as leads to help them, so I'd say we have a pretty good approach to mistake making*. However almost all of them agreed that security related mistakes are considered very serious and usually led to some sort of action, the action does not necessarily mean the

employee would get sacked, but at the very least, there is a serious discussion held about it and steps put in place to ensure that it never reoccurs.

To illustrate just how open and flexible the organization is to new ideas and suggestions, the author asked the respondents to provide specific instances of the company making key changes in processes and products based on feedback from lower-level staff, TL4 clarified and mentioned that no set of employees in TransferWise are considered "low level", but he could not recall any specific examples, TL2 however recalled an example when *we wanted to see on ninjas page the customer's age, instead of us calculating the years they were born, it already shows there like that. It was requested and it was done.* TL3 also described how a change was recently made to how call-backs are made to the company's US customers simply based on a suggestion by a frontline agent in his team.

3.1.4. Knowledge transfer and integration

On the question of rating the ease of knowledge transfer in TransferWise on a scale of 1-10, TL1 rates it on a 7, she believes that it used to be a lot easier, but now, there are more requirements for hard data before one can expect concrete actions to be taken on certain issues. The other respondents score it a much higher scale; TL4 rates it a 9, but believes that he could easily have scored it at a 10, in his words, *I'd say 9 out of 10 and the reason it's so high it's because we have all our teams available on an internal platform called Slack that we write and communicate on, and the reason it's not 10 out of 10 it's because sometimes it's hard to find that team.*

The other respondents also share the same opinion to an extent as they all feel the biggest challenge with knowledge sharing across teams is ownership. Indeed, there is an internal communication tool called *Slack* through which different teams can discuss and share ideas and feedbacks, but besides the challenge that comes with finding the relevant team for an information or feedback, sometimes it is possible to actually find the relevant team and share the feedback, but then not have someone in the relevant teams take ownership of the situation. According to TL3, whenever there is a situation like this, what increases the chances that someone will take ownership of the case is how much engagement the Slack post gets.

All respondents believe the ease of knowledge transfer should be improved, TL1 sees it from the perspective of different workflows, *I think there is a lot of room for improvement, and it is especially related to the fact on how teams are working and how they are changing their workflows, so with the company growing and information getting very noisy, there are some clear examples of workflows that are not clear for other teams that are outside of that team, so it is difficult to feedback other teams' workflows if you are not fully aware of it.* TL2 believes that for every

feedback or issue posted in a page that belongs to another team, someone should take ownership and follow through with a response.

TL3 believes the process needs to be improved because as it stands now, it creates unnecessary additional work if an agent must go the extra mile to get someone to take ownership of a feedback.

3.1.5. Customer satisfaction

All the team leads believe that organizational learning culture has indeed had a positive impact on customer satisfaction and retention. They believe in general that a lot of what the company does is heavily influenced by the opinions and feedback from customers. TL1 thinks *Definitely, of course, I think that it has been the main key of providing good customer experience;* TL1 goes further to cite an example of how the organization came up with the idea of the TransferWise borderless account, on the question about how often the company changes its operations or product offering simply based on customer feedback, she said *Quite a lot, I think we can think about borderless account, and we made certain researches inside the company to know. "OK, what are the customers actually needing?", so back in the day, we had a wishlist where customers could provide currencies that they wish to be added to get local account details, so this wishlist was taken into consideration when we are opening new currency routes or new local account details.* TL4 also echoes this opinion and gives an example of recent scheduling changes for agents that were made based on feedback from customers.

All the respondents also believe that organizational learning culture has had an impact on customer support, TL3 3 believes that a lot of it is tied to the way the onboarding process for new customer support agent has evolved to a process whereby any agent, no matter how fresh in the company can be a part of it, a process whereby they are allowed to show newbies how things are done, with a focus on improving their knowledge of the product themselves. TL1 and TL2 believe that it is more linked to the feedback culture and quality reviews which enables team leads provide agents with an overview of the cases they have handled, as well as the system of constant feedback loop between all teams in the organization.

TL3 believes that organizational learning culture especially plays an important role in customer satisfaction and retention because agents that deal with customers on a regular basis are trained to deal with them with a mindset to not only solve their current problems, but also to determine how much better TransferWise can serve them in the future, and whenever there is a feedback or suggestion from a customer, feedback is sent to the appropriate quarters for implementation if possible.

The author specifically asked a question about a particular customer pain-point that was resolved by changing processes or adding offerings that was not originally part of company plans. One of the respondents mentioned that there have indeed been several instances, saying there has been *dozens of situations,* but he could not readily recall instances. The other three respondents were able to give specific instances, with TL2 recalling how the company came up with *specific business team, we never had it, just three people thought they wanted to focus on business customers only and then it grew; because we didn't have products for businesses and then we started building it 4 or 5 years ago. I think the company came up with this idea based on customers pain points…, I guess also you could add MasterCard, that wasn't planned initially as well, the plan was just to make transfers, International transfers and I think that all came from the feedback from customers.* Ultimately, all of the respondents believe that not only does organizational learning culture have an impact on customer satisfaction, they believe that it is also one of the major factors behind why TransferWise is a successful start-up organization because it enables the organization evolve and grow at the same time by learning from its mistakes and successes. TL3 however believes that in addition or organizational learning culture, it is also important for a start-up organization to have a good product from the outset, and he believes TransferWise having a good product that appeals to pretty much everyone is the biggest key to the organization's success.

3.2. Result of the quantitative research

Questionnaires were sent to all the 710 customer support agents in TransferWise through the company's customer support mailing list. 178 questionnaires were answered which brings the response rate to approximately 25%.

Out of the 178 questionnaires that were answered, 114 respondents (64%) were females, 62 (34.8%) were males, and 2 respondents (1.1%) preferred not to say their gender. This shows that the questionnaire received responses from more females than males.

Out of 177 responses to the question about age, 13.6% was in the 18-24years age range, 71.8% in the 25-34 years range, 14.1% in the 35-54 years range, and 0.6% in the 54-75 years range.

Responses were also compared based on the respondents' current roles at TransferWise, which could also give an idea of the length of time each respondent has spent in the company. These results were gathered to examine if the role of an agent in relation to the customer support department has an impact on how they view TransferWise as having an organizational learning

culture, as well as their opinions on whether the organizational learning culture has an impact on customer satisfaction. Out of the 178 respondents that filled the questionnaire, 176 provided their job role, and the breakdown is below in table 2.

Table 2. Visualized breakdown of respondents' roles as related to the customer support role

Current role	Frequency (number of responses)	Percentage
Ex-customer support agent	20	11.4%
Customer support associate (less than 1 year spent as a customer support agent in TransferWise)	88	50%
Customer support specialist (more than 1 year spent as a customer support agent in TransferWise)	51	29%
Team lead	14	8%
Senior team lead	5	2.8%
Head of department	1	0.6%

Source: Source: created by author, based questionnaire responses

Like the analysis of the interview responses, the analysis of the responses to the questionnaire survey will also be divided into different sub-categories, each representing the different dimensions of organizational learning culture and its link with customer satisfaction.

The sub-categories are following:

Managerial Commitment

Openness and experimentation

Customer satisfaction

Systems Perspective

Knowledge transfer and integration

3.2.1. Managerial commitment

Statements under this category are meant to determine whether the organization provides strategic leadership as considered by Watkins and Marsick as one of the dimensions of a leaning culture in an organization.

This first statement helps to determine whether management considers staff in the organization as a partner in determining the direction of the company, or if they are just considered foot soldiers whose only duty is to implement decisions made by a few top-level managers.

In response to this statement, as shown in figure 4, out of 178 responses, 78 respondents (43.8%) agreed that the management of the company frequently involves staff in the decision making process, 22 (12.4%) strongly agreed with this, which means that 56.2% of staff either agreed or strongly agreed with this, 44 respondents (24.7%) stayed neutral, 29 (16.3%) disagreed, while just 5 (2.8%) strongly disagreed, which means that 19.1% of staff either disagreed or strongly disagreed, which is 37.1% less than the number of staff that agreed or strongly agreed.

The author carried out a One-way Anova t-test to compare the responses between the different roles. There was significant difference between the data. α = (0.05), (*P*=0.025853572, *F*=3.303251305). Since the P-value is less than the alpha, it shows that there was a significant difference between the responses from the different roles. Which means that the respondents' roles had some influence on their answers to the questions.
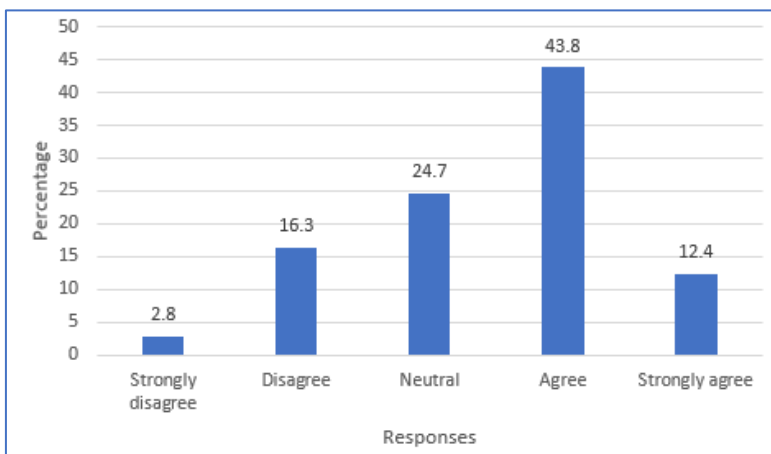
Figure 4. Customer support staff opinions on whether or not management frequently involves staff in important decision-making processes

Source: Compiled by author through survey question 1

In this second statement, staff were asked to choose whether they agreed or disagreed that the management of the company considered employee learning to be more of an expense than an investment. 74 respondents (41.6%) of the respondents disagree with this statement, 66 (37.1%) strongly disagreed with the statement, 20 (11.2%) were neutral, 13 (7.3%) agreed with this statement, while only 5 (2.8%) strongly agreed. These responses would suggest that an overwhelming percentage (78.7%) of the respondents disagree on some level that the management of the company considers employee learning to be more of an expense than an investment.

The author carried out a One-way Anova t-test to compare the responses between the different roles. There was no significant difference between the data. α = (0.05), (P=0.064049024, F=2.563445531). Since the P-value is greater than the alpha, it shows that there was no significant difference between the responses from the different roles. Which means that the respondents' roles had no influence on their answers to the questions.

In response to the statement on whether the organization looks favourably on carrying out changes in any area to adapt to and/or keep ahead of new environmental situations, as shown in figure 5, out of 178 responses, 91 respondents (51.1%) agree, 66 (37.1%) strongly agreed, 19 (10.7%) stayed neutral, while only 2 (1.1%) disagreed. These responses show that 88.2% of respondents either agreed or agreed strongly that the management of the organization are in favour or changes geared towards adapting to or staying ahead of environmental changes.

The author carried out a One-way Anova t-test to compare the responses between the different roles. α = (0.05), (P=0.264573502, F=1.412519133). Since the P-value is greater than the alpha, it shows that there was no significant difference between the responses from the different roles.
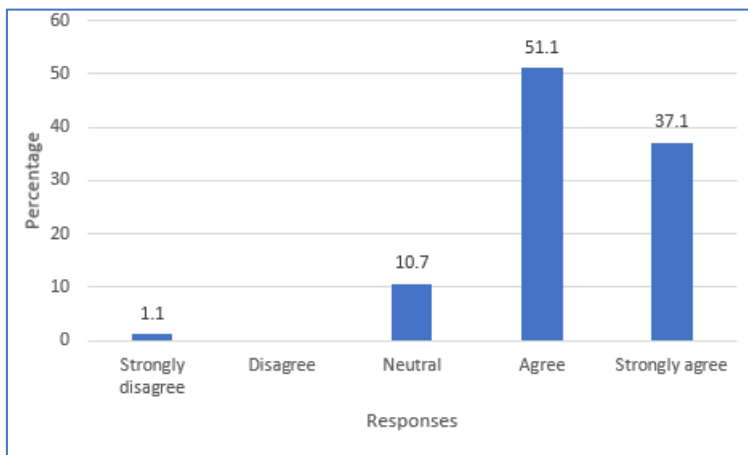
Figure 5. Customer support staff opinions on whether TransferWise management are always open to making proactive changes

Source: Compiled by author through survey question 3

On whether employee learning capability is considered a key factor in the organization, out of 178 responses, 88 respondents (49.4%) agree that employee learning capability is indeed a key factor in the organization, 72 (40.4) strongly agree with this, 13 (7.3%) stayed neutral, while 5 (2.8%) disagreed. This shows that 89.8% of respondents agreed on some level that the management of the organization consider employee learning capability a key factor for the company.

The author carried out a One-way Anova t-test to compare the responses between the different roles. α = (0.05), (*P*=0.278233867, *F*=1.373112213). Since the P-value is greater than the alpha, it shows that there was no significant difference between the responses from the different roles. Which means that the respondents' roles had no influence on their answers to the questions.

The last but not the least statement under this category was about whether the organization rewards innovative ideas among staff. As shown in figure 6, out of 178 responses, 75 respondents (42.1%) agreed, that the organization does indeed reward staff for innovative ideas, 56 (31.5%) strongly agreed, 35 (19.7%) remained neutral, 9 respondents (5.1%) disagreed, while just 3 (1.7%) strongly disagreed. This shows that an overwhelming majority (73.6%) of the respondents believe that the management of the organization does indeed reward employees for innovative ideas.

The author carried out a One-way Anova t-test to compare the responses between the different roles. There was no significant difference between the data. α = (0.05), (*P*=0.061967981, *F*=2.562719121). Since the P-value is greater than the alpha, it shows that there was no significant difference between the responses from the different roles.
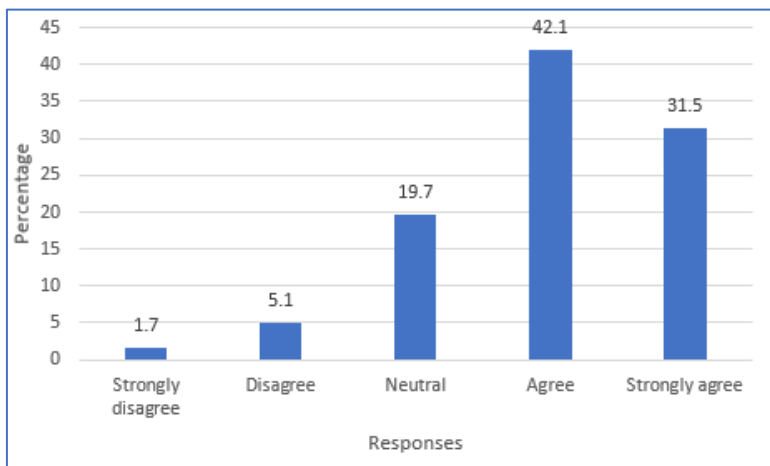
Figure 6. Customer support staff opinions on whether staff are rewarded for innovative ideas
Source: Compiled by author through survey question 5

In summary, responses under this category have demonstrated that the management of TransferWise does have a very strong commitment towards the company's organizational learning culture and have put in place structures that strongly encourage this. It also shows that the organization does fulfil one of the dimensions of an organization with a culture of learning as outlined by Watkins and Marsick.

3.2.2. Systems perspective

Smith (2004) describes systems thinking and application of systems management methods, as well as the development of a shared set of values and visions for an organization as one of the characteristics of an organization with a learning culture. This is backed by Watkins and Marsick who posit that an organization with a learning culture should be focused towards empowering people toward a collective vision and dedicate resources towards establishing systems to capture and share learning.

The first statement was about whether respondents believe that all employees in the organization have generalised knowledge regarding the organization's objectives. Out of 178 responses, 85 (47.8%) respondents agreed that all employees in the organization do indeed have generalised knowledge regarding the organization's objectives, 60 (33.7%) strongly agreed as well, 22 (12.4%) stayed neutral, while 9 (5.1%) disagreed, and just 2 (1.1%) strongly disagreed.

The author carried out a One-way Anova t-test to compare the responses between the different roles. There was no significant difference between the data. $\alpha = (0.05)$, (P=0.129936103, F=1.984316608). Since the P-value is greater than the alpha, it shows that there was no significant difference between the responses from the different roles.

The second statement in this category was about whether all parts (departments, teams, and individuals) that make up the organization are well aware of how they contribute to achieving the overall objectives of the company. As shown in figure 7, out of 178 respondents, 51 (28.7%) respondents either strongly agreed or agreed (94 respondents – 52.8%) which is a total of 81.5; 26 (14.6%) stayed neutral while 6 (3.4%) respondents either disagreed or strongly disagreed (1 – 0.6%).
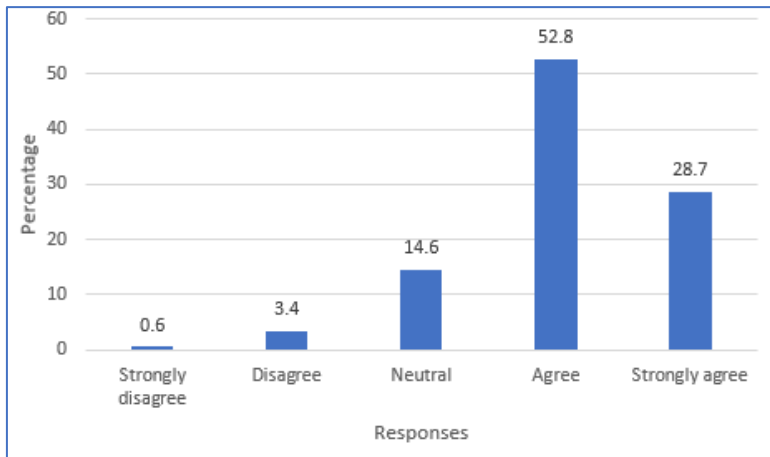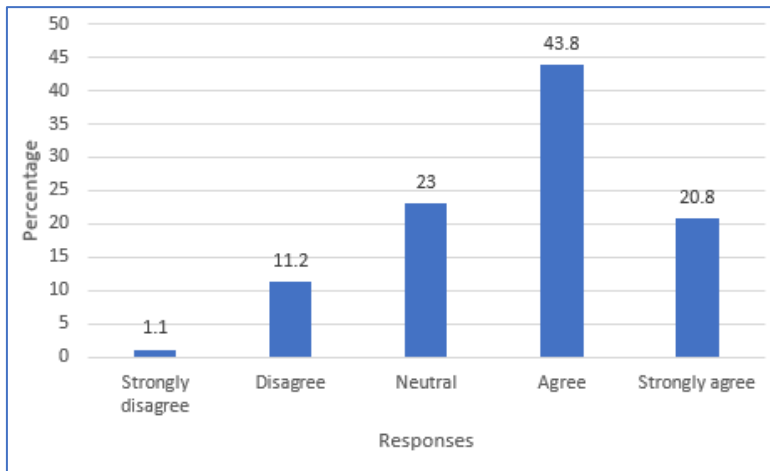
Figure 7. Customer support staff opinions on how well aware parts that make up the organization are regarding their contribution to company objectives
Source: Compiled by author through survey question 7

The author carried out a One-way Anova t-test to compare the responses between the different roles. There was no significant difference between the data. α = (0.05), (P=0.208451459, F=1.598578131). Since the P-value is greater than the alpha, it shows that there was no significant difference between the responses from the different roles.

The final statement in this category was about whether respondents agreed or not that all parts in the organization are interconnected and working together in a coordinated fashion. As shown in figure 8, out of 178 respondents, 37 (20.8%) respondents either strongly agreed or agreed (78 – 43.8%); 41 (23%) stayed neutral while 20 (11.2%) either disagreed or strongly disagreed (2 – 1.1%).

The author carried out a One-way Anova t-test to compare the responses between the different roles. There was significant difference between the data. α = (0.05), (P=0.043805376, F=2.819032374). Since the P-value is less than the alpha, it shows that there was a significant difference between the responses from the different roles.

Figure 8. Customer support staff opinion on whether parts of the organization are interconnected and coordinated

Source: Compiled by author through survey question 8

3.2.3. Openness and experimentation

This category comprises statements aimed towards examining how much TransferWise as an organization encourages and embraces innovation and experimentation amongst the staff. The idea is to discover how adaptable and flexible the organization is towards changing its processes and product offering based on suggestions and feedback from both staff and other stakeholders.

The first statement under this category was about whether TransferWise as an organization promotes experimentation and innovation as a way of improving the work processes. As shown in figure 9, out of 178 respondents, 95 (53.4%) either agreed or strongly agreed (57 – 32%), a total of 85.4%; 17 (9.6%) respondents stayed neutral while 6 (3.4%) either disagreed or strongly disagreed (3 – 1.7%).

For the One-way Anova t-test, since the P-value is greater than the alpha: α = (0.05), (P=0.186600232, F=1.675119899), it shows that there was no significant difference between the responses from the different roles.
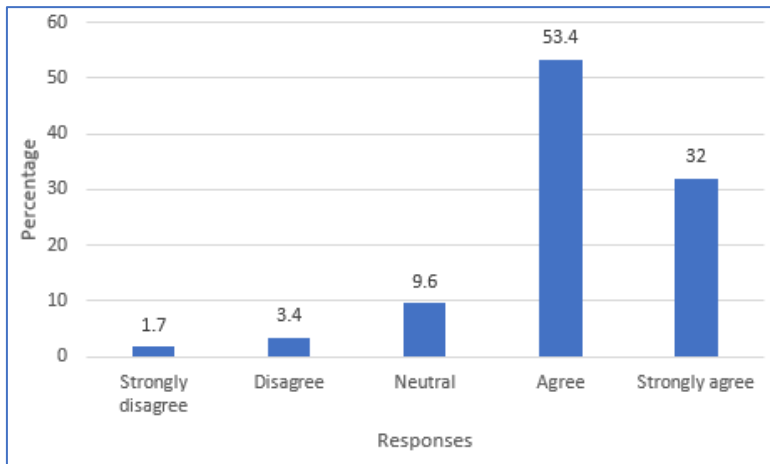
Figure 9. Customer support staff opinion on whether TransferWise promotes experimentation and innovation

Source: Compiled by author through survey question 9

The second statement was about whether the organization follows what other organizations in the sector are doing, adopting those practices and techniques it believes to be useful and interesting. Out of 178 respondents, 81 (45.5%) respondents either agreed or strongly agreed (28 – 15.7%), a total of 61.2%; 57 (32%) stayed neutral while just 12 (6.7%) respondents disagreed.

The author carried out a One-way Anova t-test to compare the responses between the different roles. Since the P-value is greater than the alpha: α = (0.05), (P=0.08885442, F=2.270456176), it shows that there was no significant difference between the responses from the different roles.

The third statement under this category was about whether or not employees agreed or disagreed that experiences and ideas provided by external sources (advisors, customers, training firms, etc) are considered a useful instrument for the organization's learning. As shown in figure 10, out of 178 respondents, 77 (43.3%) either agreed or strongly agreed (36 – 20.2%), a total of 65.5%; 52 (29.2%) stayed neutral, while 12 (6.7%) respondents either disagreed or strongly disagreed (1 – 0.6%).
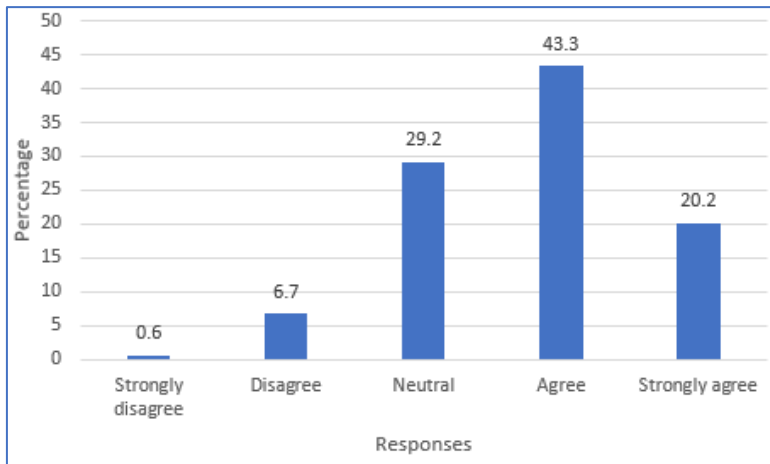
Figure 10. Customer support staff opinions on usefulness of external sources

Source: Compiled by author through survey question 11

The author carried out a One-way Anova t-test to compare the responses between the different roles. There was significant difference between the data. α = (0.05), (P=0.039801098, F=2.931608206). Since the P-value is less than the alpha, it shows that there was a significant difference between the responses from the different roles.

This next statement "Part of this firm's culture is that employees can express their opinions and make suggestions regarding the procedures and methods in place for carrying out tasks." aims to find out how free employees are to suggest ideas on operational processes and product offerings, and how much importance the organization attaches to this suggestion. Out of 178 respondents, 100 (56.2%) either strongly agreed, or agreed (59 – 33.1%), a total of 89.3%; 10 (5.6%) stayed neutral, while 5 (2.8%) either disagreed or strongly disagreed (4 – 2.2%).

The author carried out a One-way Anova t-test to compare the responses between the different roles. There was no significant difference between the data. α = (0.05), (P=0.284009198, F=1.363359803). Since the P-value is greater than the alpha, it shows that there was no significant difference between the responses from the different roles.

3.2.4. Knowledge transfer

A key concept that determines whether or not an organization would have organizational learning capability, or that determines whether an organization has a viable learning culture is the ease of knowledge transfer both vertically and horizontally through all levels of the organization. Watkins and Marsick certainly believe this as they postulated that part of the dimensions of an organization

that has a culture of learning is the promotion of enquiry and dialogue, as well as the creation of integrative perspective and collaborative structures.

The first statement here, "Errors and failures are always discussed and analyzed in this firm, on all levels." aims to examine how mistakes are examined and handled especially in ensuring that they don't reoccur in the future. As shown in figure 11, out of 178 responses, 76 (42.7%) either strongly agreed or agreed (75 – 42.1%), making a total of 84.8%; 18 (10.1%) respondents stayed neutral, while 8 (4.5%) either disagreed or strongly disagreed (1 – 0.6%).
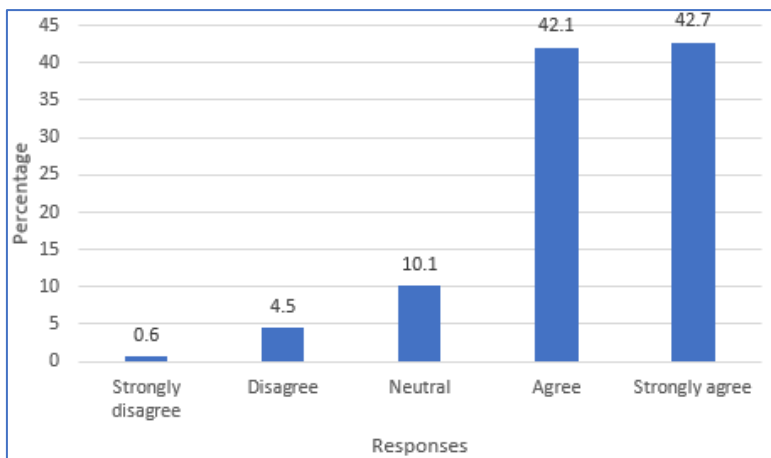
Figure 11. Customer support staff opinions on organization's attitudes towards errors and failures
Source: Compiled by author through survey question 13

The author carried out a One-way Anova t-test to compare the responses between the different roles. There was no significant difference between the data. α = (0.05), (P=0.156176915, F=1.824031295). Since the P-value is greater than the alpha, it shows that there was no significant difference between the responses from the different roles.

The second statement, "Employees have the chance to talk among themselves about new ideas, programs, and activities that might be of use to the firm." aims to find out if the culture of the organization allows for staff members rubbing minds and sharing ideas that could eventually culminate into changes in operational processes or product offerings. As shown in figure 12, out of 178 responses, 94 (52.8%) either strongly agreed or agreed (70 – 39.3%), making a total of 92.1%; 9 (5.1%) stayed neutral, while 2 (1.1%) either disagreed or strongly disagreed (3 – 1.7%). The author carried out a One-way Anova t-test to compare the responses between the different roles. There was no significant difference between the data. α = (0.05), (P=0.314018071,

F=1.283458793). Since the P-value is greater than the alpha, it shows that there was no significant difference between the responses from the different roles.
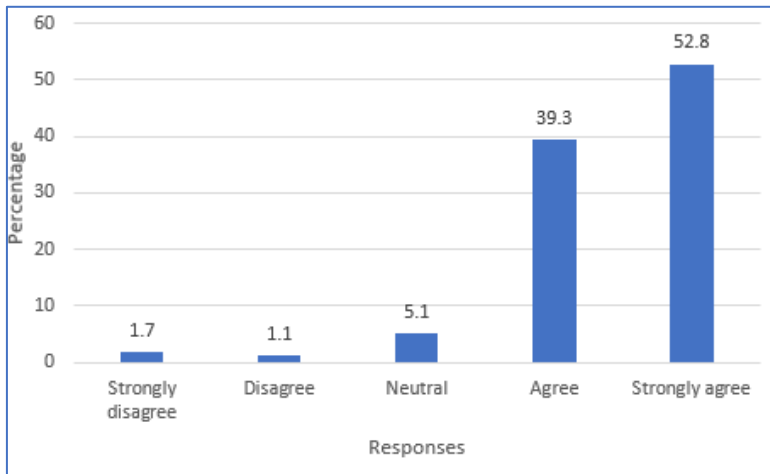

Figure 12. Customer support staff opinions on whether employees have the chance to exchange ideas about programs that benefit the organization

Source: Compiled by author through survey question 14

The final statement in this category, "The firm has instruments (manuals, databases, files, organizational routines, etc.) that allow what has been learnt in past situations to remain valid, although the employees are no longer the same." is meant to examine whether the organization has systems and processes in place to ensure easy retainment and availability of information for old and new employees. Out of 178 respondents, 63 (35.4%) either strongly agreed or agreed (77 – 43.3%), making a total of 78.7%; 33 (18.5%) stayed neutral, while 4 (2.2%) respondents either agreed or strongly agreed (1 – 0.6%).

The author carried out a One-way Anova t-test to compare the responses between the different roles. There was no significant difference between the data. α = (0.05), (*P*=0.121806318, *F*=2.01944837). Since the P-value is greater than the alpha, it shows that there was no significant difference between the responses from the different roles.
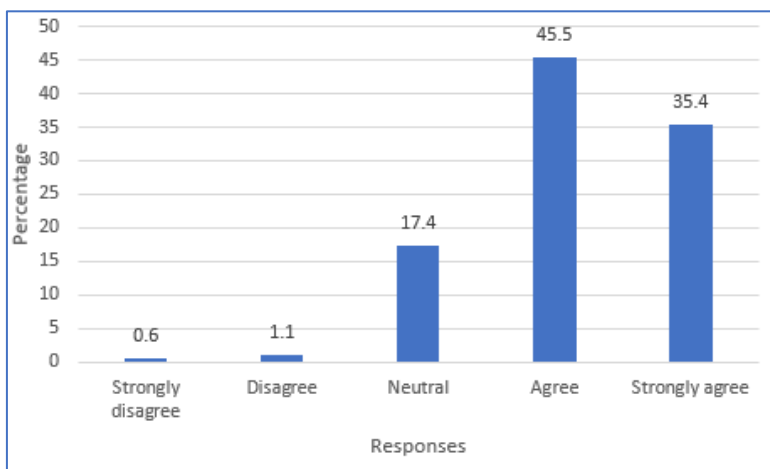
3.2.5. Customer satisfaction

This is the dependent variable in this research, and the questions asked here are to examine whether the respondents believe that organizational learning culture has an impact on customer satisfaction, and if it has an impact, then by how much?

The first statement under this category, "This organizational learning culture has had an effect on customer satisfaction over the time that I have been here." is clear enough in what it aims to measure. As shown in figure 13, out of 178 respondents, 63 (35.4%) either strongly agreed or agreed (81 – 45.5%), making a total of 80.9%; 31 (17.4%) stayed neutral, while 2 (1.1%) respondents either disagreed or strongly disagreed (1 – 0.6%).

The author carried out a One-way Anova t-test to compare the responses between the different roles. There was no significant difference between the data. α = (0.05), (P=0.135005555, F=1.953633732). Since the P-value is greater than the alpha, it shows that there was no significant difference between the responses from the different roles.

Figure 13. Customer support staff opinions on whether organizational learning culture has influenced customer satisfaction

Source: Compiled by author through survey question 16

The second statement, "I believe this organization's learning culture help to improve the quality of customer support." aims to examine whether respondents believe the organizational learning culture has helped to improve how the company approaches the process of providing support to its customers. As shown in figure 14, out of 178 responses to this statement, 81 (45.5%) respondents either strongly agreed or agreed (79 – 44.4%), making a total of 89.9%; 14 (7.9%) stayed neutral, while 1 (0.6%) either disagreed or strongly disagreed (3 – 1.7%).

The author carried out a One-way Anova t-test to compare the responses between the different roles. There was no significant difference between the data. α = (0.05), (P=0.281983472, F=1.369041731). Since the P-value is greater than the alpha, it shows that there was no significant difference between the responses from the different roles.
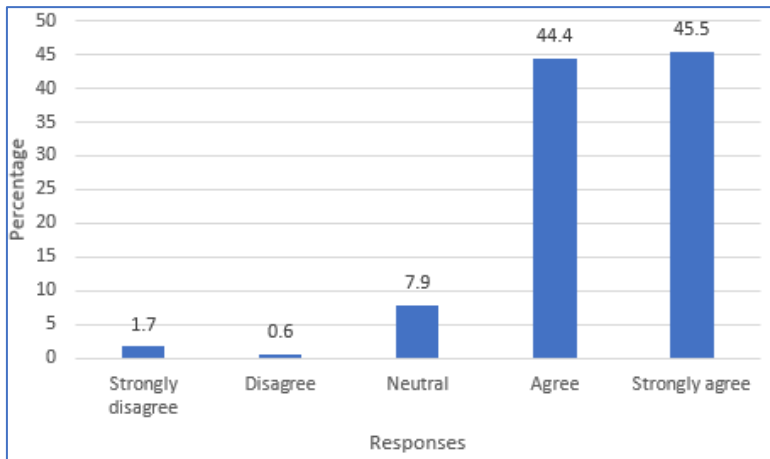
Figure 14. Customer support staff opinions on whether organizational learning culture has helped improve quality of customer support

Source: Compiled by author through survey question 17

This next statement, "I believe organizational learning culture plays a huge role in customer satisfaction and retention in this organization." is a bit similar to the first question under this category, the difference between this question and the first is that this question aims to measure whether respondents believe that the impact of organizational learning culture is quite significant to a level that it cannot be ignored.

Out of 178 responses, 75 (42.1%) either strongly agreed or agreed 82 (46.1%), making a total of 88.2%; 19 (10.7%) stayed neutral, while only 2 (1.1%) strongly disagreed.

The author carried out a One-way Anova t-test to compare the responses between the different roles. There was no significant difference between the data. α = (0.05), (P=0.238080309, F=1.503097737). Since the P-value is greater than the alpha, it shows that there was no significant difference between the responses from the different roles.

This statement, "I have experienced a situation where customer satisfaction on a part of the product went up due to the organizational learning culture." aims to make respondents think about specific instances that would push them examine their perception about the impact of organizational learning culture on customer satisfaction. As shown in figure 15, out of 178 responses 45 (25.3%) either strongly agreed or agreed (76 – 42.7%), a total of 68%; 47 (26.4%) stayed neutral, while 7 (3.9%) either disagreed or strongly disagreed (3 – 1.7%).
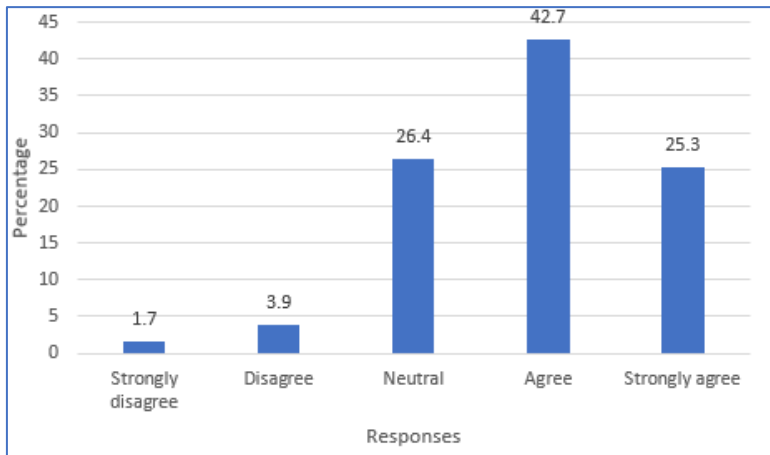
Figure 15. Customer support staff opinions on impact of Organizational learning culture on Customer Satisfaction

Source: Compiled by author through survey question 19

The author carried out a One-way Anova t-test to compare the responses between the different roles. There was no significant difference between the data. α = (0.05), (*P*=0.059470006, *F*=2.596518171). Since the P-value is greater than the alpha, it shows that there was no significant difference between the responses from the different roles.

This next statement, "I have experienced an instance where organizational learning culture helped deal with a customer pain point that was not already part of company plans." also aims to achieve a similar goal as the last question, which is to make respondents recall specific instances that will either bolster or disagree with their perception that organizational learning culture has an impact on customer satisfaction. Out of 178 respondents, 39 (21.9%) of them either strongly agreed or agreed (72 – 40.4%), making a total of 62.3%; 55 (30.9%) stayed neutral, while 10 (5.6%) either disagreed or strongly disagreed (2 – 1.1%).

The author carried out a One-way Anova t-test to compare the responses between the different roles. There was significant difference between the data. α = (0.05), (*P*=0.034945257, *F*=3.042348901). Since the P-value is less than the alpha, it shows that there was a significant difference between the responses from the different roles.

Finally, this statement aims to measure whether respondents believe that the organizational learning culture has been a significant factor behind the success of TransferWise as a start-up organization. In response to the statement, "I believe organizational learning culture is one of the key reasons this organization is a successful start-up organization.", out of 178 respondents, 79

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(44.4%) either strongly agreed or agreed (82 – 46.1%), a total of 90.2%; 12 (6.7%) stayed neutral, while only 4 (2.2%) either disagreed or strongly disagreed (1 – 0.6%).

The author carried out a One-way Anova t-test to compare the responses between the different roles. There was no significant difference between the data. α = (0.05), (P=0.259997236, F=1.426162267). Since the P-value is greater than the alpha, it shows that there was no significant difference between the responses from the different roles.

These responses mostly show a strong indication that TransferWise does indeed have an organizational learning culture. They also show that this belief is shared through all levels of the organization as the responses mostly are not affected by job roles.

4. DISCUSSIONS AND SUGGESTIONS

In this chapter, the author brings the information provided in the theoretical part of the project, together with the results of the empirical research carried out in the course of this project. In addition to bringing the theoretical part of the thesis together with a report of the research findings, the author further discusses these findings, provides a thorough interpretation of the results, provides some recommendations as to how to create a framework of organizational learning culture, and discusses the limitation of the study.

4.1. Discussions

This study was conducted to understand the characteristics of an organization that has an organizational learning culture with focus on start-up organizations in general, and TransferWise in particular. TransferWise as an organization is a typical start-up organization given the fact that the idea behind the company was a disruptive idea that challenged how things have always been done in the banking industry, and the organization has had to go through the same challenges faced by technology start-ups all over the world.

In this sub chapter, the author of this thesis will now proceed to discuss the findings of this research. The focus will be mostly on determining whether the research questions outlined at the beginning of this research have indeed been answered. In doing this, this author will proceed to explain the relationship between the theoretical part of the research and the practical part of it. Next will be suggestions derived from the findings of the research, and then in conclusion, this author will discuss some of the limitations in the research, as well as how to mitigate them in subsequent researches.

RQ 1. What are the attributes that define TransferWise as having an organizational learning culture?

From a management commitment point of view, the responses from the team leads strongly suggest that organizational learning culture is so integral to the success of the organization as to not allow

for a situation where someone who is a major decision maker or a manager in any position would be able to do his/her job without being fully committed to this culture. One key concept mentioned by the team leads is a concept called *Wiserpulse*. As described by one of the respondents, this is a process that constantly happens and would not be possible if the management of the organization do not believe in the organizational learning culture or just pay lip service to it.

According to responses provided by the team leads and frontline agents, it is easy to deduce that the onboarding process is designed such that every employee, regardless of department or skills is made to understand the value placed on a collective way of thinking by the organization. Responses to the questionnaire also show that there is a general belief by frontline employees that there is a systems and collective approach to work and operations in TransferWise.

One of the key attributes of an organizational learning culture is the ability to be open to changes and experiment. Learning itself cannot take place on any level without a willingness to change and try new things, whether on a personal level or an organizational level. Responses to both the interview and questionnaire survey show that TransferWise as an organization is very open to new ideas and encourage experimentation on all cadres in the organization.

All respondents believe that the ease of transferring knowledge across teams and cadres in the organization is relatively high due to the very strong feedback culture of the organization, specifically, 92% of questionnaire respondents agree that employees have the chance to talk among themselves about new ideas, programs, and activities that might be of use to the firm . Interview respondents also believe that the reason the level of ease of knowledge transfer is high is because of the internal communication tools provided by the company.

The attributes described in the responses have done a good job of establishing that TransferWise does indeed implement all the dimensions of an organization with a learning culture, and consequently establishes that the company has an organizational learning culture.

RQ 2. What are the effects of organizational learning culture on overall customer satisfaction?

Responses to both the interviews and questionnaire survey suggest that both customer support team leads and frontline customer support agents believe that the company's organizational learning culture has a strong positive impact on customer satisfaction. 88.2% of questionnaire respondents agreed that the organizational learning culture plays a huge role on customer satisfaction and retention.

This is especially because of the way agents are trained to interact with customers, they are not trained simply to solve problems or provide information to customers, but also with a mindset towards learning about what the customers would want as additions to the current product offering. To put the company in a position where key product decision makers are able to have access to these relevant information from customers, the company has created a feedback loop that ensures these suggestions and requests by customers can be passed to the appropriate quarters and be worked on depending on the reality on ground at the time and how much it aligns with company plans.

The effect this would have on customer satisfaction is that the organization is able to constantly take the pulse of customers on what they want from the company, and they are able to fulfil these wants. Even if they are unable to grant these requests immediately, there is a database created for these requests which would act as a guide for product plans going forward. When customers know that they are being listened to, and that even if their requests are not being granted right away, there is a realistic chance that it could be worked on later, it gives customers a sense of ownership and value, which in turn is a great booster of customer satisfaction.

In addition to the above, when employees have easy access to information and there is a knowledge transfer process between all teams in the organization, it provides a situation where relevant information is very readily available for support staff to pass across to customers whenever needed, which boosts the quality of customer support.

In addition to the above, the openness of the company to new ideas and experimentation eliminates a rigid approach to customer service and gives employees a measure of freedom to make decisions in their interactions with customers depending on the specific context, this is always a key boost to customer satisfaction as it enables them deal with each case as unique and be able to provide a personalised customer experience every time.

RQ 3. What are the advantages of organizational learning culture on the overall growth and growth rate of a start-up organization?

The whole idea behind a start-up organization is the introduction or a new product, or the introduction of a new way of doing things that has largely been untested. Most start-up organizations introduce products that are largely disruptive in nature, mostly based on the available technology of the day.

This means that the whole setting up and approach to operations for a start-up organization has to put great emphasis on learning, more than the everyday small business. A start-up organization has

to be set up with a mindset that the organization is just starting to figure things out, and an organizational learning culture will create the perfect environment to combine experimentation and growth.

As proven in this research, an organizational learning culture helps with providing great customer service and improving customer service.

This author views customer satisfaction as an ultimate measure of how successful a company is. The concept of business involves the process of coming up with a product or service that fulfils a need, and then succeeding in selling it to customers. The chances that a business will be sustainable and grow towards profitability would depend on just how well the business is able to satisfy its customers, and thereby convince them to patronise the business again and maintain customer retention. For start-up companies, this process and journey from infancy to sustainability is crucial, because they are introducing a largely unproven or untested service or product, and even though their idea may be to introduce something novel and initiate some level of disruption is a particular field or area, the ultimate goal of a start-up organization, like any other business, is profitability.

In addition to the above, studies have shown that there is a strong connection between job satisfaction and quality of service delivery by companies. An organizational learning culture has a way of providing individual employees with a strong sense of ownership as well as a feeling of camaraderie which are 2 factors that promote team cohesion and job satisfaction. A satisfied employee that feels personally invested in the company would be encouraged to go the extra mile towards making things work for the organization.

From the responses to the questionnaire, 90.2% of the respondents agree that organizational learning culture is one of the reasons TransferWise is a successful start-up organization. The growth rate of a start-up organization will also be heavily influenced by the level of creative freedom allowed, and an organizational learning culture puts an organization in a position to maximise the creativity of its employees. When an organization can come up with more and more new ideas, it can provide its customers with more options and add more product offerings, which in turn leads to a boost in growth.

This study made use of customer support agents as respondents. The limitation of this approach is that the measurement of the organizational learning culture at TransferWise being done only among customer support staff may not represent a full picture of the opinion of TransferWise staff in general. This limitation can be avoided by simply sharing the questionnaire with every department of the organization.

4.2. Suggestions

Based on the results of this research, the author provides the following suggestions on how start-up companies should move towards creating a framework for organizational learning culture.

- Adopting a combination of clan and adhocracy cultures: from the outcome of this research, the clan and adhocracy cultures would fit more with an organizational learning culture than hierarchy or market.

  As described by Cameron (2004), the clan organizational culture puts a lot of emphasis on team cohesion and teamwork, which are connected to the systems perspective dimension of organizational learning culture. When staff in a company are encouraged to spend a lot of time together in teams both within and without the work environment, and the organization invests towards this, it creates a feeling of camaraderie that can only be good for learning and productivity within the organization. This is because employees would find each other more approachable and will be more open towards sharing information and helping each other out, a problem faced by someone would be viewed as a problem the whole team needs to solve. The mentorship and parental figure approach to leadership style in the clan culture also helps to create an environment where there is more of an exchange of ideas between management level staff and frontline staff in the organization.

  The adhocracy culture has as its dominant attributes, entrepreneurship, innovation, and risk taking. Part of the dimensions of an organizational learning culture is openness and experimentation; and adhocracy culture gives each member of staff regardless of level a significant level of freedom to make decisions on behalf of the organization. The culture essentially makes every member of staff an entrepreneur within the organization as he or she can take initiative and make certain decisions to the benefit of the organization without having to confirm to rigid rules and regulations. This would put the organization in a position where new ideas flow freely, and experimentation is encouraged on a micro and macro level. The leadership style adopted under the adhocracy culture is the same as in the clan culture, which means that a combination of these 2 would indeed work from a managerial point of view.

  To summarise, in order to adopt these cultures, the organization should:
  - Invest significantly in team events and organization get-togethers.
  - Stress the importance of teams both implicitly and explicitly in company operations: employees have to be constantly conscious that they are each a significant part of an

organizational machine, and their contribution is just as important as anyone else's, this gives each individual a sense of pride and ownership and consequently creates a mindset where the individual is always on the lookout for how to make the services or product better.

The recruitment department should make it a necessity to look out for a teamwork mentality whenever they are recruiting for new positions.

- Helper, not boss: team leads and heads of department should be chosen and trained based on the mindset that their job is to help their team members to maximise their productivity and creativity.

- Checks and balances: even as the organization encourages creativity, freedom and experimentation, there should be a structure of checks and balances put in place to ensure that new ideas and decisions made by all levels of staff is towards the overall mission and vision of the organization. Trust in frontline staff is a very important requirement for an organization that wants to adopt the clan and adhocracy culture, however, this can always be abused either intentionally or unintentionally.

- Find a way to combine long and short-term plans: for a start-up organization, it does make a lot of sense for emphasis to be placed on immediate growth, and this may affect the kinds of ideas that are encouraged. It may lead to a situation where some ideas that may become quite crucial on the long run may be ignored and lost; so while the organization focuses on these short-term plans, they should not completely ignore ideas towards long-term plans as well.

- Make the feedback loop more effective: a feedback system with no tracking system or ownership structure could be useless. For an organizational learning culture, feedback between individuals and teams is a necessity, it is the only way to ensure that information circulates as it should, it also makes sure that people who need help are able to get it, and feedback and requests from customers make it to the relevant quarters. It is however key that depending on the medium of communication between members of staff, there should be a system in place whereby whenever someone needs help and requests it, someone has to be responsible for at least attempting to provide this help.

It is also important to have a tracking system or database in place for suggestions from customers as to what additional services or features are being requested so as to provide a reservoir of ideas and guide for long-term plans.

CONCLUSION

The world is currently undergoing a paradigm shift when it comes to the approach to all types of management, and at the forefront of this shift is start-ups. Besides the idea that they mostly come up with new products or services, their approach to operations and management is also largely different from other businesses and corporations. This is mostly because the size of the business, the idea behind it, and the way they are funded requires a different approach that requires flexibility and an openness to new ideas and opinions. Key to maximising and ensuring the different approach to management is the organizational learning culture.

The aim of this thesis was to study the impact of organizational learning culture on customer satisfaction, as well as providing suggestions on how start-up organizations can move towards creating a framework of organizational learning culture.

To achieve this, this author set out to provide answers to the following questions:

- What are the attributes that define TransferWise as having an organizational learning culture?
- What are the effects of organizational learning culture on overall customer satisfaction?
- What are the advantages of organizational learning culture on the overall growth and growth rate of a start-up organization?
- How should start-up companies move towards creating a framework for organizational learning culture?

A combination of qualitative and quantitative research methods was adopted for this research, and the study was done through an fintech start-up organization headquartered in London, but with their largest office in Tallinn, Estonia. For the qualitative research, the author conducted four in-depth interviews with four customer support team leads in the Tallinn office of the organization. All the interviews were done through Zoom. In addition to the qualitative research, a questionnaire was also sent out to 710 frontline customer support agents in the Tallinn office of the organization,

as well as some current employees who used to work in the customer support team, but now work in other teams.

Findings from the theoretical literature show that there is a significant relationship between organizational learning culture and customer satisfaction and overall success of an organization. Previous research found that organizational learning culture has both a direct influence on customer satisfaction, as well as indirect influence through other variables like normative commitment and job satisfaction.

Findings from this research show some attributes that TransferWise has, that shows that the company has a strong organizational learning culture, although there is a general acceptance that some of these organizational learning dimensions are strong mostly because the company is still relatively young, and that it could get a little harder to sustain them the bigger the company gets. The findings also show that although customer satisfaction is hard to measure by a single metric, organizational learning culture does have a strong positive impact on customer satisfaction.

The author also discusses a limitation of this thesis that involves the viability of measuring whether TransferWise indeed has an organizational learning culture from just the perspective of customer support agents.

Finally, the author provided suggestions as to how start-up organizations can move towards creating a framework of organizational learning culture. A summary of these suggestions are as follows:

- Invest significantly in team events and organization get-togethers.
- Stress the importance of teams both implicitly and explicitly in company operations.
- People in leadership positions should see themselves as helpers, not bosses.
- Creating a system of checks and balances to make sure the openness to experimentation and new ideas is not abused.
- Find a way to combine long and short-term plans.
- Create an effective feedback loop between teams.

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APPENDICES

Appendix 1. Questions for interviews

Background Questions

1. How long have you been with the company?

2. How much of TransferWise's general culture would you say you are aware of?

3. Based on my definition, what is your opinion on an organizational learning culture?

4. In your opinion, would you say TransferWise has an organizational learning culture? If yes/no why?

5. In your opinion, how much of TransferWise's activities is influenced by this culture? Is it at the forefront of activities or at the backend?

6. In your opinion, is organizational learning culture beneficial to a company? How?

Managerial Commitment

7. How committed would you say the TransferWise managerial structure is to the organizational learning culture?

8. In your opinion, how much does organizational learning culture factor into the strategic management approach of the company.

Systems Perspective

9. In your opinion, especially in your interaction with other colleagues, would you say organizational learning culture is shared and has enough commitment through all cadres in the organization?

10. How much of this requirement for a shared vision of organizational learning would you say goes into the hiring process?

11. On a scale of 1 – 10, 1 being very individualistic and 10 being very collectivistic, how would you rate TransferWise? Why?

Openness and Experimentation

12. In your opinion, is TransferWise open enough to new ideas? Why do you believe so?

13. What is your opinion on the level of freedom and creativity encouraged in TransferWise, do you think it should be more or less?

14. On a scale of 1 – 10, 1 being very rigid and 10 being very flexible, how would you rate TransferWise's culture? Why?

15. In your opinion, how does TransferWise view mistakes made by employees?

16. From your experience, how often have you seen feedback from lower level staff members get integrated into general operations or products, do you want to share any examples?

Knowledge transfer and Integration

17. On a scale of 1 – 10, 1 being very difficult and 10 being very easy, how would you rate the ease of knowledge transfer within the organization? Why?

18. Do you think it should be improved?

Customer Satisfaction

19. In your opinion, do you think TransferWise's organizational learning culture has had an effect on customer satisfaction over time/the time you have been here?

20. How often does TransferWise change its operations or product offering simply based on customer feedback? Any examples?

21. How has the organizational learning culture helped to improve the quality of customer support over time?

22. In your opinion, does the organizational learning culture play a huge role in customer satisfaction and retention? How much on a scale of 1-10?

23. Have you experienced a situation where customer satisfaction on a part of the product went up due to the organizational learning culture?

24. Can you give an instance where organizational learning culture helped deal with a customer pain point that was not already part of company plans?

25. Would you say the organizational learning culture helps improve customer satisfaction?

Connecting Organizational Culture and Company Success

26. Finally, in your opinion, would you say organizational learning culture is one of the key reasons TransferWise is a successful start-up organization? Why and how?

Appendix 2. URL Link to the Questionnaire (for survey)

https://forms.gle/6jABdscxkuE5yNK5A

Appendix 3. URL link to the Interview recordings and Transcriptions

https://drive.google.com/open?id=1Fyg1uUNml25p7CM4yRL0TldLreWsL4M

Appendix 4. Cross-case analysis

Question	TL1	TL2	TL3	TL4
How long have you been with the company?	· 2 years and 6 months	• 1 year and 11 months	• 2years and 4 months	• 1 year and 11 months
How much of TransferWise's general culture would you say you are aware of?	· A lot • I use it on a regular basis	• A lot	· A lot • I use it on a regular basis	• A lot
Based on my definition, what is your opinion on an organizational learning culture?	· Very important • Helps company move towards right direction • Helps individuals and teams become better	• Very important	• Very important • Helps strengthen general culture • Creates sense of importance	• Very important • Sets company up for success • Fosters team cohesion
In your opinion, would you say TransferWise has an organizational learning culture? If yes/no why?	· Yes • Mistakes are shared and analysed • Learning from mistakes	• Yes • Openness to giving and receiving feedback	• Yes • Its not yet perfect • Helps transfer knowledge • Structure of learning in place • Shared end goal	• Yes • Openness to giving and receiving feedback • Learning from mistakes • Emphasis on team improveme nt
In your opinion, how much of	· At the forefront • Very key for start-up	• At the forefront • Company more open	• At the forefront • Culture of inclusion	• At the forefront • Main value is

TransferWise's activities is influenced by this culture? Is it at the forefront of activities or at the backend?	organizations • Only way to grow	to learning than others	• Outside the box thinkers are encouraged • Innovation encouraged	customer-team-ego
In your opinion, is organizational learning culture beneficial to a company? How?	· Yes • May not be needed for every organization • Very vital • Creates healthy environment	• Yes • Important for company success	• Yes • Industry depended • More important for IT firms • Helps invest in people • Helps with continuity	• Yes • Important for company growth • Creates good team spirit. • Creates good team culture
How committed would you say the TransferWise managerial structure is to the organizational learning culture?	· Very committed • *Wiserpulse* · Constant staff engagement	· Very committed	· Very committed · Data drivem · Constantly reviewing OKRs · Constant staff engagement	• Very committed • Not very hands-on
In your opinion, how much does organizational learning culture factor into the strategic management approach of the company.	· Influences vision. • Influences mission • Flexibility • Open to constant change	• Learning is factored into planning • Only constant is the customer focus	• Key to continuity • Influences vision. • Influences mission • Influences hiring decisions	• A lot • Learning is factored into planning • Heavy focus on growing through learning.
In your opinion, especially in your	· Yes • Easier when	• Not enough	• Yes • Differences enouraged	• Yes • Shared goal and mindset,

interaction with other colleagues, would you say organizational learning culture is shared and has enough commitment through all cadres in the organization?	company is small • Difficult to scale			different processes
How much of this requirement for a shared vision of organizational learning would you say goes into the hiring process?	· A lot • Honesty and transparency is key. • Feedback skills required • Awareness of weaknesses and strengths • Ability to reflect and learn	• A lot • Rated 8 or 9 out of 10	• A lot • 100% • Ability to learn required • Dynamic and flexible mindset	• Required but not priority • Feedback skills required
On a scale of 1 – 10, 1 being very individualistic and 10 being very collectivistic, how would you rate TransferWise? Why?	· Rated 8 • United and passionate about mission • Mission days • Autonomous teams struggle • Cross team collaboration requred	• Rated 4 • Struggle to balance teamwork with independence	• Rated 9 • Teamwork is required • Cross team collaboration required • Balance of teamwork and independence required	• Rated 8 or 9 • United and passionate about mission • Balance of teamwork and independence required
In your opinion, is TransferWise open enough to new ideas?	· Yes	• Yes • Ideas connected to company mission are encouraged.	• Yes • More emphasis on short-term ideas • More emphasis	• Yes • Easier for a young company

			on fast growth related ideas	
Why do you believe so?				
What is your opinion on the level of freedom and creativity encouraged in TransferWise, do you think it should be more or less?	· Much higher than average • Easier for a young company • Creativity encouraged from team level	• Very high • Rated 10 out of 10	• Very high • Emphasis on short-term ideas • Encourages growth within the company	• Very high • Depends on position • Ideas are encouraged, but have to make sense • Profitability and impact on business is kept in mind.
On a scale of 1 – 10, 1 being very rigid and 10 being very flexible, how would you rate TransferWise's culture? Why?	· Values and culture are set and regid • Processes are very flexible	• Very flexible • Rated 10 out of 10 • Never say never attitude • Emphasis on solutions, not limitations	• Rated 7.75 • Very flexible •	• Very flexible • Values are set and rigid
In your opinion, how does TransferWise view mistakes made by employees?	· Mistakes ownership is encouraged • Private conversations with leads are preferred • Open discussions if needed • Constructive feedback	• Depends on type of mistake • Security mistakes are considered serious • Generally relaxed (maybe too relaxed)	• Generally relaxed • Emphasis on learning process • Security mistakes are considered serious • Second chances are emphasized	• Positive outlook • Private conversations with leads are preferred • Open discussions if needed • Constructive feedback
From your experience, how often have you seen feedback from lower level staff	· Very often	• Very often	• Very often • Emphasis on feedback culture • Process taught in training	• Very often • Emphasis on feedback culture • Most changes come from feedback

members get integrated into general operations or products, do you want to share any examples?			• Most changes come from feedback from lower level staff	from lower level staff
On a scale of 1 – 10, 1 being very difficult and 10 being very easy, how would you rate the ease of knowledge transfer within the organization ? Why?	· Very easy • Constant emphasis on feedback • Struggle to find best medium of knowledge transfer · *Slack* communication tool • Gets more difficult with growth • Now more data focussed • Rated 7	• Very easy · *Slack* communication tool • Teams are easily accessible	• Very easy • Rated 8.5 · *Slack* communication tool • More post engagement equals speed of response	• Very easy • Rated 9 · *Slack* communication tool • Easy to find relevant team • Hard to find correct team
Do you think it should be improved?	· Yes • Team should make workflow clearer	• Yes • Problem with ownership should be solved	• Yes • Case escalation should be made easier • Problem with ownership should be solved	• Yes
In your opinion, do you think TransferWise's organizational learning culture has had an effect on customer satisfaction over	· Yes • Key to providing good customer experience	• Instilled during onboarding • Instilled into customer support processes	• Yes	• Yes

time/the time you have been here?				
How often does TransferWise change its operations or product offering simply based on customer feedback? Any examples?	· Very often • Borderless account as an example • Customer wishlist	• Very often • Customer request for information required documents as an example	• Very often • USD payment methods as an example • Information display on USD payment methods as an example	• Very often • Customer come first · Changes in *call and reminds* scheduling as an example
How has the organizational learning culture helped to improve the quality of customer support over time?	· Feedback is heavily encouraged • Cross team feedback • Quality reviews	• Feedback is heavily encouraged	· Impact on how learning takes place · Customer support agents taught to share mistakes learnt from cases through *side-by-sides*	• Can't recall specifics, but has high impact
In your opinion, does the organizational learning culture play a huge role in customer satisfaction and retention? How much on a scale of 1-10?	· Yes • Rated 8 • Additions and improvements on products heavily influenced by customer feedback • Attention to customer feedback in turn leads	• Yes • Rated 8	• Yes • Rated 9 • Heavy emphasis on not just what customer needs but also on what customer might need in future • Attention to customer feedback in turn leads	• Additions and improvements on products heavily influenced by customer feedback • Rated 8 or 9

	to higher satisfaction		to higher satisfaction	
Have you experienced a situation where customer satisfaction on a part of the product went up due to the organizational learning culture?	· Not sure	• Not sure	• Yes · *Xero* integration as an example	• Yes • Importance of customer wishlist
Can you give an instance where organizational learning culture helped deal with a customer pain point that was not already part of company plans?	· Yes • Process of adding additional business profiles as an example	• Yes • Dedicated business team as an example • TransferWise debit card as an example	• Yes · *Xero* integration as an example • Batch payments process as an example	• Can't recall
Would you say the organizational learning culture helps improve customer satisfaction?	· Yes	• Yes	• Yes • Both go hand in hand	• Yes
Finally, in your opinion, would you say organizational learning culture is one of the key reasons	· Yes • Key for a start-up organization • Allows for a customer feedback processing structure	• Yes • Allows for a customer feedback processing	• Yes • Key, but not as important as having a good product	• Yes • Creates a system for cross team collaboration • Creates a central focus and mission for everyone

TransferWise is a successful start-up organization? Why and how?	• Key to fast growth	67		

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