Insurance Agencies' Organizational Learning in a Turbulent Time: A Community of Practice Perspective

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Abstract: In a turbulent time, communities of practice (CoPs) have become an important mechanism to develop organizational learning. Because of the rapid changes of global market and population structure, organizations in the private sector keep examining their leaning processes to adjust themselves to different challenges. However, few studies try to illuminate the relations between CoPs and the rapid change of the workplace. In order to understand how CoPs in a turbulent time facilitate organizational learning, the research is supported by qualitative research processes associated with the development of CoPs theories. Using multiple case study approach, 4 insurance agencies in Taiwan have been visited, while 16 interviewees including managers, senior specialists and junior specialists were recruited. In order to probe interviewees' insights, the researchers used the semi-structured interview and observation techniques to collect data. The findings suggest that CoPs within the context of organization will develop particular interactions based on 3 factors, including mutual engagement, joint enterprise and shared repertoire, to foster the organizational learning to enable the company to adjust itself to the changes derived from external environment. The researchers also try to explain why the 3 factors can work as a whole and why the individual and team learning within the organization are influenced by the factors

Key words: communities of practice (CoPs); organizational learning; insurance agency; turbulent time

1. Introduction

A turbulent time is not necessarily bad, it is sometimes even good, for organizational change. Because the external environment is unstable, organizations utilize different approaches to cope with challenges from the turbulent environment so as to sharpen their competencies. Insurance provision is one of the industries which may experience more learning in a turbulent time. Because the external environment is uncertain, many insurance companies have to adjust themselves to changes. Some insurance representatives use their interpersonal networks to find solutions to ease worries, strengthen faith, gain necessary knowledge and sharpen vocational skills. They get together and meet with each other regularly in varied ways including phone calls, emails and face to face communication. They spontaneously involve themselves in common activities to share something which they worry about in common, tips which they personally have and topics which they are mutually interested in. This is the so called communities of practice (CoPs). According to Wenger (1998), CoPs are formed by groups of people

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who share a common value and get together to engage in collaborative learning. Because establishing CoPs is also a way to facilitate individual and organizational learning, some organizations use the idea to form formal and informal knowledge bases to encourage individual and organizational learning. Although CoPs may have become an important key to assist learning at the organizational level, few studies illustrate how CoPs help organizational learning, and why these facilitating approaches may work. Therefore, the researchers in this study try to find evidence to clarify the following questions.

(1) How do CoPs help organizational learning within the context of insurance companies?

(2) Why may CoPs facilitate organizational learning?

2. Literature Review

When an organization faces a turbulent situation, it needs learning capability to gain know-how and resources quickly to cope with challenges. Learning capability becomes a key to determining whether or not the organization may survive in the turbulent situation. According to Tsoukas (1992), an organization is a place to collect varied knowledge and resources to enable learning to occur spontaneously. The concept of organizational learning is to broaden the view of learning from the individual level to the organizational level. It describes a learning atmosphere in which organizational members can learn expertise, foster consensus and share knowledge with each other through formal or informal interactions. The organization can then gain knowledge through these collaborative learning activities, so as to have clear orientation for further development or coping with challenges. Therefore, two presentations will be included when learning at the organizational level is discussed. One is organizational learning, the other is individual learning. The presentation of organizational learning implies that the organization adjusts its routines or culture in order to cope with challenges derived from internal and external risks (Huber, 1991). The presentation of individual learning suggests that the individual's behavior may be changed and his or her attitudes may be influenced when the organization is adjusting its routines or culture. Because of strong influences from organizational culture, individuals change their behaviors to follow the acknowledged appropriate values and practices.

Organizational learning is similar to individual learning. An organization cannot verify its learning unless its behavior undergoes a long term change (Garvin, 1993). However, learning is not always right, while changing behavior is not necessarily correct. Argyris and Schon (1978) proposed the idea of single and double loops of learning. When an organization can examine its mistakes under established values or goals to correct mistakes, this is so called single-loop learning. When an organization can not only correct mistakes but also reflect on the established values and goals, the organization is experiencing double-loop learning. In other words, in turbulent times, an organization needs not only to do the thing right but also to do the right thing. This may then ensure positive organizational learning.

However, organizational learning cannot be complete in itself. It needs resources to facilitate it and to keep it continuous. The idea of Communities of Practice is one of the resources which may facilitate organizational learning. Members in a CoP are commonly interested in particular topics, expertise and hobbies. They get together spontaneously to discuss the particular hobbies so that the particular field knowledge is sharpened and keep developing during the process of continuous interactions. The learning concept in a CoP focuses on continuous, persistent and collaborative learning. Not only can the individual sharpen his or her expertise in the community, but also he or she will build social networks to share knowledge and experiences. Members in CoPs can then

share their expertise by way of mutual engagement, joint enterprise and shared repertoire (Ardichvili, Page, and Wentling, 2003) to enable members to reveal or to develop their own meanings of engaging in the community interactions (Wenger, 1998).

The so-called "practice" implies the actual actions and the environment in which the actions are embedded (Brue & Hemingway, 2002). In other words, it embraces the professional knowledge of practical practices and the situation in which the practices take place (Brown and Duguid, 2001). In a CoP, members interact with each other not because of wanting to complete tasks, but because of being interested in particular topics (Breu and Hemingway, 2002). Members are not blind in the mission, but put their effort into understanding, reflecting and learning (Alee, 2000). Through interactions, communications and socialization, knowledge development within the CoP breaks the barriers of time and space (Lave and Wenger, 1991). This sort of organization is similar to what Bielaczyc and Collins (1999) refer to as a learning entity with a strong learning culture. Because each member is involved in a whirlpool of collective learning, each participant assumes responsibility for his or her own learning.

Some scholars suggest that CoPs can stimulate organizational learning, while others highlight the importance of constructing formal or informal CoPs to prepare valuable knowledge for the organization. Andrew, Ferguson, Wilkie, Corcoran and Simpson (2009) have conducted a research plan referring to international communities of practice organized by Glasgow Caledonian University in Scotland. By way of CoPs, novice nurses have the opportunity to talk to nursing experts who come from all over the world. CoPs not only improve nurses' individual learning but also facilitate organizational learning. Wolff and Hart (2006) explored the relationship between communities and local universities from the perspective of CoPs. They discovered that CoPs may strengthen the relationship between the community and the local university and may construct mutual trust for both of them. The community and the local university can then go beyond the so-called "comfort zones", and are willing to work together to build partnerships. Because the formal organization can be improved by CoPs and a CoP can also identify its own role to engage in activities during the process, this can also be viewed as an opportunity for organizational learning. Keung (2009) observed CoPs in a school and discovered that teachers' mutual engagement enables joint enterprise to be formed. Because of these continuous interactions, some routines are gradually established to enable shared repertoires to be formed. This will then benefit individual and organizational learning.

Although the organizational learning mechanism is very important and CoPs may facilitate organizational learning, few articles discuss about how CoPs improve organizational learning and give explanations. There may be three dimensions to discuss, one is organizational culture, another is alliance, and the other is knowledge base. Some scholars, such as Skerlavaj, Song and Lee (2010), argued that organizational learning culture positively affects a firm's innovation, while some such as Skerlavaj, Stemberger, Skrinjar and Dimovski (2007) identified that organizational learning culture does have an impact on performance. These articles highlight the importance of establishing organizational learning culture (Wang, Yang and Mclean, 2010). However, how to build up organizational learning culture? There seems lack of description on concrete and detailed approaches to build up learning culture to facilitate organizational learning. In addition, in an insurance company, there may be varied communities of practice which may facilitate organizational learning. Different communities have different interests, professionals and ways of interactions. Integrating these different communities into organizational knowledge system becomes an important key to organizational learning. Although Wu and Cavusgil (2006) have identified three key factors, including learning intention, partner sensing and relationship initiation, which are essential to form an alliance of community, the study did not show empirical cases to enable the readers to understand how to form the

alliance. When organizational learning culture is formed and when the alliance is constructed, it is also important to ready materials or shared knowledge bases for interaction. Zhang and Baden-Fuller (2010) suggested that there are two knowledge bases which enable an organization to develop its new technology, one is depth, and the other is breadth. The knowledge base will affect a company's organizational learning so as to influence how much the company may gain from collaboration. However, most articles do not specifically address how the particular knowledge base may form during the process of members' interactions. In order to describe how CoPs facilitate organizational learning and to explain why the learning can be formed, the researchers employ qualitative methods and use to probe the reality within the context of insurance company. The focus of this research is on answering the above questions and also explaining why these facilitating approaches may work.

3. Research Method

In order to understand how CoPs within insurance companies facilitate organizational learning, the researchers adopted a qualitative research method and visited CoPs in 4 insurance agencies in Taiwan in order to explore how the CoPs facilitate organizational learning. The selected insurance agencies had been seriously impacted by the financial tsunami in 2009 and then conquered the difficulties by HRD solutions, so that the 4 companies were awarded the Medal of Training Excellence from the Taiwan Insurance Institute. Because the researchers are trying to answer "how" and "why" questions, using a case study with the qualitative research method may be a better choice. In order to find CoPs to study, to explore members' ways of interaction and to understand interviewees' meaning in depth, the semi-structured interview method becomes an important tool to probe the cause of reality.

16 interviewees were recruited, while 4 insurance agencies were visited. In order to explore organizational atmosphere from different angles (the manager's view and subordinates' views) and to understand how CoPs work in an organization, 4 interviewees were recruited in each company including at least 1 supervisor and 1 specialist. The details of the interviewees are as shown in Table 1.

Table 1   The Details of the Interviewees

location	Name	Sex	Age	Org	Seniority
Taipei	Lan	M	39	A	12.5
Taipei	Neen	F	28	A	1.5
Taipei	Gin	F	24	A	1.5
Taipei	Iee	M	34	A	9
Taichung	Show	F	42	B	10.5
Taichung	Shuan	M	45	B	12
Taichung	Roo	M	47	B	15
Taichung	Gen	M	22	B	1.2
Taipei	Jen	F	44	C	9
Taipei	Lin	F	46	C	13
Taipei	Chun	M	45	C	13
Taipei	Mei	T	50	C	12
Taichung	Ren	M	53	D	27
Taichung	Thun	M	45	D	12
Taichung	Wen	F	26	D	1
Taichung	Ho	F	51	D	10

All the interviews were between 1 to 2 hours in duration and were tap-recorded. They were all transcribed before being categorized for data analysis. Looking at the transcriptions, varied categories emerged to summarize meaningful sentences or paragraphs. Reading between different labels, the researchers categorized the labels by Wenger's theoretical framework referring to "mutual engagement", "joint enterprise" and "shared repertoire". Using the three factors, the researchers try to explain how CoPs in insurance agencies in Taiwan facilitate organizational learning and also to identify the reasons.

4. Findings and Discussion

4.1 How do Communities of Practice Facilitate Organizational Learning?

4.1.1 Using mutual engagement to form a learning culture for the organization

The visited insurance agencies create liberal and collaborative atmosphere for learning interaction so that different CoPs may gradually emerge during the forces of interaction. According to Wenger (1998), one of the important keys to shaping the practice in a CoP is mutual engagement. However, we found that the mutual engagement also enables the community to develop its learning culture to facilitate organizational learning. In the insurance agencies visited, the individual's idea can easily be delivered in an organization while the individual's problem can also be shared within the organization and be resolved by collaboration with other colleagues. In order to complete an assigned task, the individual's involvement will evoke the other colleagues' help so that CoPs may back the individual member up to complete the task. For example, in company A, different teams in a training program will virtuously compete with each other in order to gain a good reputation. When the team members are also community members, they may learn quickly. According to observation, they will try to learn from excellent colleagues to make themselves not fall behind. Members in communities seem to pay no attention to one's position in the organization, but focus only on what they are engaging in, why the problem is formed and how to find solutions. According to Mr. Chun, "... *As long as you are one of us and are facing a problem, all of us are pleased to be your teacher and try to help you. We do not care at all about who you are*" In other words, a difficult task may bring about members' efforts (mutual engagement) and trigger group dynamics to find solutions together, through which members may learn with each other and an organizational learning culture will then gradually be formed.

4.1.2 Using joint enterprise to link communities with the organization

In the insurance agencies, when a task is assigned to a team, team members will retrieve resources from CoPs and try to find solutions through interpersonal networks. This situation is similar to what Wenger (1998) refers do as "joint enterprise". Because community members want to achieve the common visions, they may keep interacting with each other to share resources. In the particular context of insurance organizations, members work together and share experiences and feelings with each other. The CoPs they formed do not have strong orientation towards improving particular knowledge, but strong consensus on sharing feelings and gossip. "*We normally will get together and have a tea break in Starbucks on Monday afternoon. Some members who are managers in different teams also join us to talk about what had happened in their teams*" (Ms. Wen). When a difficult challenge is imposed on an individual member or on a team, the CoPs which the particular member belongs to will view the challenge as a shared problem and find solutions together. At that moment, communities' enterprises and organizational goals are associated with each other. In addition, the resources in a CoP can also be open to other CoPs in the organization so that the collaborative learning and practices will be established.

4.1.3 Using shared repertoire to establish a shared knowledge base for the organization

Because of the sharing culture, most interviewees agreed that their personal experiences can be shared within the CoPs. In the agencies visited, they create formal knowledge bases by way of a bottom-up approach to facilitate organizational learning. Some agencies use information techniques to record what they have discussed at formal or informal occasions. When an individual or a team develops a new idea or has found brilliant solutions, the ideas or solutions will be collected and put onto a shared web site to provide a reference for other members or teams. For example, company B uses an intranet to keep company documents including meeting minutes, business diaries and policy reports. The intranet knowledge base enables members in the company to gain know-how quickly. Because the insurance service is a job which is strongly associated with human beings and the shared knowledge may also benefit their customers, some of the agencies have opened shared web sites to their customers and also invite customers to join the CoPs. For example Ms. Show has her personal web site to record her feelings and knowledge derived from the activities she attends. Her team members, colleagues or even customers can then get on the internet to retrieve useful knowledge or give suggestions. According to Ms. Show, "*this is the way to understand what your customers' needs are*". In other words, the CoP is not only a knowledge base where members can retrieve useful information, but also a mechanism through which members may explore one another to improve organizational learning

Some organizational flows, routines and cultures can be viewed as informal organizational knowledge bases, because these mechanisms deliver organizational values and members can soon detect know-how when they get used to the particular culture, routine or flow. According to Jen, "*because you are here for a long time, you can easily detect what may happen and where you may find the solution*". In addition, when members face difficulties, they tend to request help from CoPs. Other colleagues who know how to sort out the problem in the same CoP will then provide ideas or offer help. "*she is at home in finance, so once we have numerical problem we will ask her*" (Mr. Ren). Because of CoPs, members will know who is who and who may be able to help particular problems. CoPs then become an informal knowledge base where organizations can find ideas to cope with difficulties or find appropriate persons to help resolve problems.

4.2 Why May the Factors Facilitating Organizational Learning?

4.2.1 Mutual engagement

Why can the mutual engagement in CoPs become a key to facilitate organizational learning? Although most of the agencies visited have formal teams to perform tasks, most of the teams are based on informal CoPs. Because people can easily communicate with each other within their CoPs, their sincere engagement will then evoke other members' enthusiastic help to enable collaborative learning to be formed. In this situation, the formal team members can usually find solutions from their informal CoPs to cope with task challenges. The liberal environment for communication is established not only by CoPs, but also by the formal system of promotion within the insurance companies. All the organizations visited provide only simple levels (about 4-5 levels) for promotion. For example, according to Mr. Iee, "*our company has 5 levels including representative, director, assistant manager, district manager, office manager*". Most interviewees (13 out of 16 interviewees) agreed that insurance agents do not have clear class consciousness when they communicate with each other. They can then talk about what they really think to others to form a true sharing culture. Because of the sharing culture, members in the same CoP or from different teams can mutually engage in a particular problem to find the solutions. During the process, the learning culture may be formed by the shared interactions, discussions or knowledge exchanges to facilitate organizational learning.

4.2.2 Joint enterprise

Why can the joint enterprise in CoPs link both communities' and the organization's efforts together? The idea of joint enterprise implies two meanings: one is about forming a shared vision, the other is about strengthening the networks. Because people engage in community activities with a common interest, the community may gradually form a shared vision to enable members from different backgrounds to have a common goal to strive for. According to Mr. Shuan, "*we are all good friends and surely share our true feelings together…we all like traveling…I am not selling insurance but making friends. Some customers have become my friends and we will circulate information about traveling each other.*" It seems that the essential element to unite Mr. Shuan's CoP is traveling. Apparently, the concept of traveling seems nothing to do with selling insurance or achieving organizational goals. However, because the customers are his friends, he has more opportunities to understand the customers' needs to improve the company's products. This directly provides the company with opportunities for learning. In addition, because members in the CoP enjoy traveling as well, they seem to trust each other. They share happiness and suffering together, so that the interpersonal connection is strong and the community trust is established. The individual's problem may become the CoP's problem and the CoP becomes a place to provide members with consolation and solutions. In this situation, because of the effect of networking, the individual's learning can facilitate the CoP's learning to trigger organizational learning.

For the insurance companies we visited, because CoPs are the centre of team learning, practices in communities will then influence the organization's behavior to trigger organizational learning. According to Mr. Iee, "*I help him to sort out the problem and this also means that I sort out the problem for the company.*" "*…We will help each other even though we are not in the same team (Mr. Lan)*". Because a community may recruit members from different teams and an individual member may also belong to different communities, the assigned task will then involve different team members contributing knowledge from different communities. In addition, in order to achieve the common goal, people in the community will share resources they have developed so that their personal networks are strengthened. Because of the thriving communities of practice, organizational performance is associated with the community enterprise and interactions; learning developed in CoPs seems to direct organizational learning.

4.2.3 Shared repertoire

Why can the organizational knowledge base be established by shared repertoire in CoPs? Two knowledge bases are established to facilitate organizational learning: one is the formal knowledge base, and the other is the informal one. As far as the formal knowledge base is concerned, insurance companies use information techniques to record useful interactions. For example, in company C, useful know-how is kept in an intranet system, while company D encourages members to create personal web logs to share knowledge. Because insurance agencies are aware of environmental changes and also value the knowledge derived from interpersonal interactions, they encourage all of their members to collect useful tips, share useful viewpoints with team members and keep the valuable knowledge on some shared electronic data bases or web sites. Useful knowledge derived from formal or informal interactions will be integrated into organizational knowledge bases to enable the insurance company to use the know-how to cope with difficulties, when necessary.

As far as the informal knowledge base is concerned, because CoPs are the foundation of the insurance agencies, some shared repertoires such as routines, language and ways of dealing with tasks influence organizational behaviors. Some formal organizational flows are based on informal routines in particular communities so that the learning approaches in the formal organization are influenced by informal community

practices. There are three keys to this situation. Firstly, members in the insurance companies belong to one or more CoPs, so their ways of dealing with tasks will be more or less affected by their styles of doing things in CoPs. Secondly, because community flows, routines and cultures integrate not only the efforts in one community but also varied resources from all over the organization, the community's ways of dealing with tasks can easily be known by other communities to enable different communities to learn with each other. Thirdly, because of the very smooth communication environment without class barriers, different viewpoints and ways of dealing with tasks are valued so that best practices can be adopted by other communities or the organization.

The informal knowledge base formed by CoPs is very different from the formal electronic one. The formal electronic knowledge base stores explicit knowledge, while the informal CoPs keep tacit knowledge which is embedded in the individual. Explicit knowledge is a method to keep one's knowledge and experiences. However, because most experiences are not easy to transform to explicit knowledge, the explicit form of knowledge only delivers about 20% of the meaning of the knowledge. The remaining 80% will be in a tacit form. Tacit knowledge, including personal experience and wisdom, is sometimes the key to success. Because it is valuable and not easy to be transformed to explicit knowledge, many companies try to find ways to manage this kind of knowledge. Developing CoPs is one the methods, because CoPs keep not only explicit documents but also the particular persons as well as the patterns of interaction.

There are three keys to forming CoPs as a knowledge base to facilitate organizational learning. Firstly, because CoPs get members together and strengthen interpersonal networks, the whole community will give a hand when a member needs help. Secondly, because CoPs collect varied expertise together with a common vision so that the professional knowledge can be sharpened spontaneously and continuously in a CoP, the informal community has a strong potential to develop professional knowledge. Thirdly, because CoPs store not only explicit but also tacit solutions for the organization, when the organization needs help the CoPs provide the organization with know-how and experts immediately to facilitate organizational learning.

5. Conclusion

CoPs within the context of organization have developed particular ways to foster the organizational learning to enable the company to adjust itself to the changes derived from external environment. The three elements including mutual engagement, joint enterprise and shared repertoire, which were discussed by Wenger (1998) have also the function to facilitate organizational learning. Taking advantage of mutual engagement, members in CoPs will help with each other to trigger group dynamics to create learning culture for the organization. Using the idea of joint enterprise, members in CoPs will view challenges or tasks as shared problems so that communities' enterprises and organizational goals are bound together. By way of shared repertoire, CoPs create formal and informal knowledge bases for the organization to facilitate organizational learning.

Why can the three factors work? And why can they work as a whole in the insurance companies we visited? The essential key to these questions is that the insurance agencies we visited have loose organizational structure which cultivates varied CoPs within the context of organization. The loose structure also enables people in the CoPs to develop their professionals, interpersonal networks and particular identities. Because the insurance agencies value individual knowledge and try to adjust themselves to changes, they keep both explicit and tacit knowledge bases in CoPs. These knowledge bases enable CoPs to provide organizational teams with resources to resolve problems derived from the turbulent environment. Because of CoPs, members in the insurance companies

keep developing on-going interpersonal networks, through which professional knowledge is sharpened and different viewpoints can interact with each other to create new horizons for the organization. Because CoPs are thriving in the insurance agencies, the community enterprises may affect organizational performance while learning developed in CoPs may direct organizational learning. A strong learning culture within a CoP can then influence the learning culture of the company at the organizational level.

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