

□ THE RELATIONSHIP BETWEEN ORGANIZATIONAL LEARNING AND ORGANIZATIONAL RESILIENCE CAPACITY: A RESEARCH IN BANKING SECTOR

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ABSTRACT

The relationship between organizational learning and organizational resilience plays an important role in organizations' strategies to achieve success and sustainable competitive advantage in today's dynamic business environments. A learning organizational culture increases the resilience of the organization by enabling employees to share their experiences, encourage the flow of information, and quickly adapt to changing conditions. Learning processes contribute to organizations making effective decisions in times of crisis and gaining long-term competitive advantage. However, to manage this relationship effectively, it is important for organizations to integrate learning and resilience processes and conduct further research on this topic.

In our study, the relationship between organizational learning, organizational resilience capacity, and organizational performance was examined to fill this gap in the literature, with the aim of providing both theoretical and empirical contributions. According to the model we developed, the effects of the dimensions of organizational learning on organizational resilience were investigated; then, the impact of organizational resilience dimensions on organizational performance was explored; in the subsequent stage, the mediating role of organizational resilience in the relationship between the dimensions of organizational learning and business performance was examined. As the banking sector is one of the most affected by changes in economic, political, demographic, sociocultural, ecological, legal, technological, and international environments, it was necessary to investigate whether there is a connection between the resilience of banks, which overcomes economic crises and continues their path; hence, a study was conducted in the banking sector. This cross-sectional field study was conducted in Türkiye, covering 26 banks and 541 bankers. After the validity and reliability of the measurement tools were analyzed using the structural equation modeling technique, hypothesis tests were carried out based on appropriate procedures.

According to study findings, a positive relationship has been observed between organizational learning and organizational resilience, as well as between organizational resilience and organizational performance. However, no direct relationship was found between organizational learning and firm performance; instead, an indirect effect of resilience was observed. At the end of the study, recommendations were made for theorists and practitioners, and discussions were held on what companies could do to increase organizational resilience by fostering organizational learning.

Keywords: Organizational Learning, Organizational Resilience, Organizational Performance, Banking.

INTRODUCTION

The organizational environment has become more complex, uncertain, and unpredictable. Consequently, determining and predicting how such an environment will affect an organization's operations is becoming increasingly impossible. Consequently, organizations are facing more challenges in today's business world. Economic difficulties caused by global financial crises, pandemics, terrorist attacks, wars, social

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and political variables threaten the competitiveness and sustainability of organizations. Overcoming these adverse conditions successfully, it is mandatory for organizations to increase their knowledge continuously i.e., to learn, and to develop a capacity for resilience. Performance is also a critical element for organizations. However, not every organization's performance is the same. Performance differences among organizations are largely due to the variance in the resources and capabilities of each organization. One of these resources is the learning activities conducted within the organization. According to DiBella (1996), organizational learning enhances and develops organizational capacity which improves performance based on experience. Similarly, it can be argued that highly resilient enhance firm performance by creating a competitive advantage.

The purpose of this study, titled "The Relationship Between Organizational Learning and Organizational Resilience Capacity: A Research in the Banking Sector" is to determine the relationship between organizational learning, organizational resilience capacity, and organizational performance through a survey conducted among middle and upper-level bankers working at the headquarters, regional directorates, and branches (all located in Istanbul) of banks which are operating in Türkiye. Another purpose of this study is to examine whether these concepts vary with the demographic characteristics of the employees (type of bank they worked in, units and departments, age, educational status, title, number of employees in the bank, the bank's years of operation, and how long they have been working at the bank). This study first determined the effect of organizational learning capacity on organizational resilience, followed by the impact of organizational resilience capacity on organizational performance. Finally, the mediating role of organizational resilience in the relationship between organizational learning dimensions and organizational performance is established. Our study emphasizes the importance of these concepts in ensuring the continuity of organizations in the business world's complex, uncertain, and unpredictable which environment which is characterized by strong and intense competition.

In the literature, there are numerous studies which are investigating the relationships between organizational learning and organizational performance (Di Milia & Birdi, 2010; Jian & Hailin, 2010; Easterby-Smith & Lyles, 2011; Wang & Ellinger, 2011; Alegre vd., 2012; Noruzy vd., 2012; Ting, 2012; Jain & Moreno, 2015; Gomes & Wojahn, 2017; Tafvelin vd., 2017; Karabetyan & Küçülaltan, 2019), organizational resilience and organizational performance (Elliott ve Macpherson 2010; Gittel vd., 2010; Stephenson vd., 2010; Biron & Bamberger, 2011; Lengnick-Hall vd., 2011; Umoh & Amah, 2013; Vargo & Seville, 2013; Cooper vd., 2014; Nilakant vd., 2014; Southwick vd., 2014; Edgar vd., 2015; Vanhove vd., 2015; Meneghel vd., 2016; Obioma, 2017; Prayag vd., 2018; Cooke vd., 2019; Trigueros vd., 2020; Corrales-Estrada vd., 2021) and organizational learning and organizational resilience (Linnenluecke & Griffiths, 2010; Jimenez-Jimenez & Sanz-Valle, 2011; Mafabi vd., 2012). However, research evaluating the variables of organizational learning, resilience, and performance has not been conducted. This study aims to conduct the first research using the aforementioned variables together, provide both theoretical and empirical contributions to the literature from the perspective of the banking sector, and fill the gap in the domestic literature in particular. From a business perspective, the goal is for employees and managers to gain awareness of the research topic mentioned above and to recognize ways in which organizations can develop their capabilities in organizational learning and resilience.

The reason for conducting research in the banking sector is that it is one of the sectors most affected by political, economic, legal, sociocultural, demographic, technological, ecological changes, and international environments. Consequently, the banking sector has the greatest need for organizational resilience. Banks operating in Türkiye are now able to overcome crises more easily, continue operations with minimal issues, and maintain their existence. This situation is an indicator of the resilience of banks that operate in Türkiye. During the 1990s and the early 2000s, the banking sector experienced fluctuations. Following these fluctuations, organizations were established and necessary laws were enacted to contribute to long-term economic growth, and to ensure supervision, regulation, and risk management of financial markets, organizations, and customers at international standards based on national requirements and needs. This study aims to investigate whether there is a connection between the resilience of banks that have overcome and continued after these recurring economic crises, aside from various institutions and laws, and organizational learning, and whether organizational learning and organizational resilience improve the organization's performance. The reason for conducting the research only in Istanbul is that Istanbul is Türkiye's banking and finance center, and all banks operating in Türkiye have their headquarters located there. This study conducted cross-sectional field research encompassing 26 banks operating in Türkiye and 541 bankers working there. After conducting validity

and reliability analyses of the measurement instruments using structural equation modeling techniques, hypothesis

While examining the relationship between organizational learning, resilience, and performance, this study also has certain limitations. These limitations, which are also thought to provide guidance for future research, can be specified separately as “theoretical” and “practical” contributions.

The most significant “theoretical contribution” of this study to the existing literature is the demonstration that organizational learning is positively related to organizational resilience; organizational learning is not positively related to both financial and nonfinancial organizational performance, but organizational resilience plays a mediating role in the relationship between organizational learning and both financial and nonfinancial organizational performance, and that organizational resilience is positively related to both financial and nonfinancial performance.

As mentioned above, numerous studies have examined the relationship between organizational learning and organizational performance. Some studies have examined the relationship between organizational resilience and organizational learning, or organizational resilience and organizational performance, although not as much as those focusing on the relationship between organizational learning and organizational performance. However, no study has examined the relationships between organizational learning, organizational resilience, and organizational performance. Therefore, this study contributes theoretically to the literature by demonstrating that there is a positive relationship organizational learning and organizational resilience, organizational resilience and both financial and nonfinancial organizational performance, and between organizational learning and both financial and nonfinancial organizational performance through the mediating role of organizational resilience.

Finally, the “practical contributions” of this study are discussed. As markets become increasingly complex, the likelihood of overlooking market Dynamics increases. Such research provides an opportunity to identify and address the competitive limitations of organizational employees, while also offering insights into how similar organizations respond in situations of crisis and conflict. Furthermore, within the framework of the research findings, if the recommendations specified in the “suggestions” section of the study are implemented, banks will be able to achieve their targeted outcomes in organizational learning and resilience capacities.

The following section explains the concepts of organizational learning, resilience, and performance, and the results of the empirical research on the relationships among these three concepts are presented.

LITERATUR REVIEW

Organizational Learning

Today, organizational learning has become far more important than in the past because of the increase in knowledge-intensive industries, need for change, necessity of skilled employees, and intense competition. Enhancing an organization’s capacity for organizational learning is essential for increasing the chances of success in all these areas and for achieving a sustainable competitive advantage. At this point, while knowledge development is an important part of organizational learning, organizational learning is more crucial in creating a sustainable competitive advantage because it is concerned with the process of developing organizational capabilities rather than focusing on a specific type of knowledge (Schendel, 2007).

Organizational learning begins within an organization when individuals start to solve the problems they encounter on behalf of the organization. Individuals begin to develop different ways of thinking and behaving when they notice a discrepancy between the results they expect and those that they achieve. For organizational learning to occur, it is essential that individuals view the knowledge gained from their experiences as valuable for the organization's efficiency and contribution to the organization (Titrek, 2004). Creating, acquiring, and communicating practices and innovations also requires behavioral changes, including changes in relationships. Organizational learning reflects the effort to theorize methods for the creation and management of organizational knowledge and the management of this knowledge in practice.

In conclusion, businesses' ability to stay current and capture change is achieved solely through learning. Organizations that adopt this type of understanding can more easily achieve their set goals and quickly implement their intended objectives (Avcı & Küçükusta, 2009).

Dimensions of Organizational Learning

In various studies on organizational learning, researchers have defined different dimensions. We can briefly mention The dimensions used in our survey were as follows.

Table-1: Dimensions of Organizational Learning

Dimensions	Features
Team Spirit	<ul style="list-style-type: none"> - Teamwork, - Group problem-solving, - Employees assisting each other, - Establishment of cross-functional teams, -Contribution to the emergence of innovative and creative ideas in organizations.
Learning Alignment	<ul style="list-style-type: none"> - Fundamental values that shape the attitude towards learning, - Helping to advance the learning culture of organizations, - Viewing learning as an investment,
System Alignment	<ul style="list-style-type: none"> - Considering all the dynamics of the organization, - Requiring all employees to come together under a collective vision and a common identity,
Memory Alignment	<ul style="list-style-type: none"> - Systems that the organization has learned, stored, and applies as needed throughout its life, - The organization's technological storage tools and the memories of the employees, - Physical artifacts, routine behaviors, and shared beliefs.

Source: Created by the researcher

Organizational Resilience

According to the Turkish Language Association (TDK), the word “resilience” can subjectively mean “endurance”, “tolerance”, “patience”, and objectively, it translates to “strong”, “very powerful”, “resistant” (<http://www.tdk.gov.tr> 01.03.2022). Koçel (2015) defines this concept as the ability to continue existence throughout a process, cope with encountered difficulties, restore balance, and maintain vitality against threats from within or outside. Furthermore, Koçel (2015) noted that resilience is strategically significant because it includes any system's ability to quickly recover after the immediate aftermath of a negative event, resume operations, and capitalize on opportunities (Koçel, 2015). According to Akgün and Keskin (2014), organizational resilience is the ability to effectively assimilate, and develop situation-specific responses and, as a result, engage in transformative activities to leverage potentially destructive surprises that threaten the organization's survival (Akgün & Keskin, 2014).

The concept began to be addressed in management literature with the works of Staw, Sandelands, Dutton (1981), Timmerman (1981), Meyer (1982), and Weick (1993). With the increase in global threats, such as economic crises, climate change, and terrorism, resilience has become a prominent concept and has been utilized in organizational theory literature in areas such as crisis management, disaster management, high-reliability organizations, and positive management. However, there is no consensus in management literature on the scope and components of organizational resilience. Indeed, organizational resilience is a multidimensional concept formed as a result of the complex interactions of many elements, and as conditions change, the presence, importance, and contribution of each of these elements to resilience also vary. At the same time, although the definitions in management literature generally indicate that organizational resilience is closely related to the concept of organizational change, which points to a macro-level approach, and is more about the organization and its subsystems as a whole rather than individual experiences, it is still a concept in the process of development in management literature, despite the notable increase in studies on this concept, especially over the last decade.

Dimensions of Organizational Resilience

Studies on resilience have explored this concept from various perspectives and defined their dimensions based on different viewpoints. In this study, the dimensions of organizational resilience are considered according to the research by Lengnick-Hall et al. (2011), and these dimensions are detailed in the following section (Lengnick-Hall et al., 2011). The dimensions were as follows:

Table-2: Dimensions of Organizational Resilience

Dimensions	Features
Cognitive Dimension	<ul style="list-style-type: none"> - Enabling the organization to notice, interpret, and analyze environmental changes beyond mere survival, - Strongly addressing reality and continuously questioning the organization's fundamental judgments, - Subdimensions: Conceptual orientation and constructive interpretation.
Behavioral Dimension	<ul style="list-style-type: none"> - The ability to act upon the analysis of data, - Enabling the organization to acquire more information on every matter, - Facilitating the development of capabilities needed to respond to unforeseen situations, - Helping to move beyond customary and limited routines, - Subdimensions: Learned resourcefulness, exceptional agility, practical habits, and behavioral preparedness.
Conceptual Dimension	<ul style="list-style-type: none"> - Creating behavior and attitudes that generate a collaborative and cooperative response to complexities; providing a suitable environment for simplification, - Providing the necessary environment for the development of cognitive and behavioral elements, - Subdimensions: Psychological safety, depth of social capital, distribution of power and responsibility, and extensive resource networks.

Source: Created by the researcher

Organizational Performance

The word “performance” has been borrowed into Turkish from the French word “performance” and is expressed as “başarım.” The Turkish Language Association (TDK) defines the term “başarım” as “achieving a success, the desire and ability to overcome an event or situation, the highest level a person can achieve” (<http://www.tdk.gov.tr>, 01.03.2022). The need to determine employees' ability to work has led to the emergence of the concept of performance in organizations (Çerçi, 2013). The concept of organizational performance was first addressed in the 1950s. According to Georgopoulos and Tannenbaum (1957), organizational performance expresses the extent to which organizations successfully achieve their objectives by using their resources and tools in a suitable capacity without imposing additional burdens on their employees (Georgopoulos, & Tannenbaum, 1957). For an organization, performance is a factor that determines the current status, the degree of achievement of set goals, and how effectively capabilities can be used compared to competitors (Demir & Okan, 2009). In this context, businesses need high organizational performance to adapt to market conditions, technological changes, globalization, and changes in customer expectations, and to maintain their existence. From this perspective, organizational performance can be viewed as a tool that enables businesses to continuously improve their current state and achieve above-average success in this dynamic environment (Aydeniz, 1999).

Dimensions of Organizational Performance

The dimensions of organizational performance are divided into financial and nonfinancial dimensions. This is illustrated in the table below:

Table 3: Dimensions of Organizational Performance

Financial Dimensions	Nonfinancial Dimensions
Profitability - Return on Assets/Return on Assets (ROA) - Return on Equity (ROE)/Return on Equity Ratio - Return on Investment / Rate of Return on Investment - Return on Sales/Return on Sales (ROS)	Efficiency and Effectiveness
EBITDA (Earnings Before Interest, Taxes, Depreciation, Amortization and Revaluation)	Productivity
Budget Compliance	Quality
Analysis of Financial Statements	Innovation Capability (Innovation/Innovation)
Growth	Quality of Working Life/Labor Force Dimension
Rate of Return on Investment (ROI)	Employee Engagement
Market Share	Employee Turnover
Production Quantity	Customer Satisfaction
	Internal Transactions Dimension
	Sector Recognition
	Corporate Reputation

Source: Created by the researcher

THE THEORITICAL FRAMEWORK OF RESEARCH

Purpose and Importance of the Research

The purpose of this study, titled “The Relationship Between Organizational Learning and Organizational Resilience Capacity: A Research in the Banking Sector” is to determine the relationship between organizational learning, organizational resilience capacity, and organizational performance through a survey conducted among middle and upper-level bankers working at the headquarters, regional directorates, and branches of banks which operate in Türkiye (all located in Istanbul). Another objective of this study is to examine whether these concepts vary with the demographic characteristics of the employees (type of bank worked in, unit and department, age, educational status, title, number of employees in the bank, the bank’s years of operation, and how long they have been working at the bank in question). Our study emphasizes the importance of these concepts in ensuring the continuity of organizations in the business world’s complex, uncertain, and unpredictable environment, characterized by strong and intense competition.

The literature includes Numerous studies have examined the relationships between organizational learning and organizational performance, organizational resilience and organizational performance, and organizational learning and organizational resilience. However, no study has been encountered that evaluated the variables of organizational learning, resilience, and performance. This research aims to conduct the first study that uses these variables together and to provide both theoretical and empirical contributions to the literature with a focus on the banking sector perspective, thereby filling a gap, especially in the local literature. From a business standpoint, the research topic mentioned above aims to enhance awareness among employees and managers, and to identify ways for organizations to develop their capabilities in organizational learning and resilience.

The reason for conducting research in the banking sector is that it is one of the most affected by changes in political, economic, legal, sociocultural, demographic, technological, ecological, and international environments, thereby necessitating a high demand for organizational resilience. Our interest was to investigate whether the resilience of banks that have managed to overcome recurring economic crises and continue their operations is linked to organizational learning, aside from various institutions and laws, and whether organizational learning and resilience enhance the performance of the organization. The research was conducted solely in Istanbul because it is the banking and finance center of Türkiye and also because the headquarters of all banks operating in Türkiye are located in Istanbul. Within the scope of this study, a cross-sectional field survey was conducted, involving 26 banks operating in Türkiye and 541

bankers. After the validity and reliability analyses of the measurement tools were examined using structural equation modeling, hypothesis tests were conducted based on appropriate procedures.

Theoretical Framework and Hypotheses Development

(i) Relationship between organizational learning and organizational resilience: Our research posits that there is a positive relationship between organizational learning and organizational resilience.

Mafabi et al. (2012) noted that organizations build their capacities and capabilities by acquiring knowledge and implementing the necessary innovations to adapt their institutional structures to the changing environment, which in turn fosters organizational resilience within an organization (Mafabi et al., 2012). Based on these views, Hypothesis 1 was formulated as follows:

H1: Organizational learning and organizational resilience are positively related.

(ii) Relationship between organizational learning and organizational performance: In study, it is argued that organizational learning positively affects both financial and nonfinancial organizational performance.

Knowledge is a critical strategic factor for organizations to achieve and sustain competitive advantage. Organizations access knowledge through learning and create new information through these processes. Organizational learning has been identified as a fundamental factor for an organizations to display effective performance and facilitate growth and development (Chen et al., 2009). However, many researchers have noted that the relationship between performance and organizational learning is complex and requires careful monitoring. They suggested that learning might not always lead to better performance, and could even have a negative impact on organizational performance. From this perspective, while learning often leads to desired outcomes, the crucial point is whether all learning activities undertaken by organizations are genuinely valuable.

Consequently, contemporary researchers widely acknowledge that organizational learning is a critical element that promotes change and innovation within organizations and has a positive effect on organizational performance (Balay, 2004). Based on these insights, Hypothesis 4 was formulated as follows:

H2a: Organizational learning and nonfinancial organizational performance are positively related.

H2b: Organizational learning and financial organizational performance are positively correlated.

(iii) Relationship Between Organizational Resilience and Organizational Performance: Our study asserts that organizational resilience is positively related to both financial and nonfinancial organizational performance.

There is a growing interest in the literature regarding the relationship between organizational resilience and organizational performance. Research has shown that organizations' resilience capacities and sustainability performances are considered critical dynamic capabilities, especially during crisis times, such as COVID-19 pandemic, which is essential for managing business continuity (Corrales-Estrada et al., 2021). Cooke et al. (2019) described organizational resilience as a set of skills and attributes that can be developed through the effective use of high-performance work systems to benefit both individuals and the organization. They suggested that high-performance work systems could be employed as a resource to positively impact resilience and employee engagement (Cooke et al., 2019).

As a result, organizational resilience has been characterized in the literature as one of the most significant determinants of business performance, because an organization's ability to resist adverse changes and provide effective responses necessitates resilience. From this perspective, the impact of resilience, which is essential for an organization's survival, on its performance is inevitable. Based on these insights, Hypothesis 3 was formulated as follows:

H3a: Organizational resilience and nonfinancial organizational performance are positively related.

H3b: Organizational resilience and financial organizational performance are positively related.

(iv) Mediating role of organizational resilience: This study posits that organizational resilience capacity plays a mediating role in the relationship between organizational learning and both financial and nonfinancial organizational performance.

According to DiBella (1996), organizational learning enhances and develops organizational capacity, which in turn facilitates performance improvement based on experience. Developing these learning processes enables organizations to adapt to change, along with the acquired knowledge and skills necessary to increase production and improve performance (DiBella, 1996).

Businesses with the ability to learn can better perceive market fluctuations and trends. Consequently, such businesses can respond to new challenges more quickly and flexibly than competitors, helping them maintain a long-term competitive advantage (Slater & Narver, 1995). Organizational resilience, fueled by organizational learning, has been characterized in the literature as one of the most significant determinants of institutional performance, because an organization needs to be resilient to resist unstoppable negative changes as a response, provide effective answers, or even reinvent itself if necessary. From this perspective, resilience, a competence organization needs to continue its existence even better than before, inevitably affecting performance. This indicates that high levels of organizational resilience enhance organizational performance. Based on these insights, Hypothesis 4 is formulated as follows:

H4a: Organizational resilience capacity mediates the relationship between organizational learning and nonfinancial organizational performance.

H4b: Organizational resilience capacity plays a mediating role in the relationship between organizational learning and financial organizational performance.

RESEARCH DESIGN AND METHODOLOGY

The universe of this study consists of employees of banks that operate in Türkiye. Convenience sampling was used in this quantitative study. The sample included the head office units of 26 banks operating in Türkiye (all located in Istanbul) and their regional directorates and branches in Istanbul. Data for the study were collected from individual surveys conducted from October 2021 to March 2023. Responses from 579 middle-and upper-level bankers were obtained. After removing surveys that were incorrectly filled out or incomplete and thus invalidated, the findings were analyzed using 541 survey forms. (It should be noted that this sample size only covers the 541 analysis units the research focused on.)

Finally, to examine the theoretically predicted factor components of the observed variables and establish the validity and reliability of the scales, Exploratory and Confirmatory Factor Analyses were conducted. Subsequently, the research model and related hypotheses were tested using Structural Equation Modeling (SEM). SPSS and AMOS software packages were used for all the analyses.

DATA ANALYSIS AND HYPOTHESIS TESTING

Factor Analyses and Structural Validity and Reliability

Exploratory Factor Analysis was conducted using Principal Component Analysis and the Promax rotation method to investigate whether the observed variables loaded onto the theoretically predicted factor structure. As the research measurement tools consisted of three independent scales, exploratory factor analyses were performed separately for each scale (organizational learning, organizational resilience, and organizational performance).

To test the suitability of the dataset for factor analysis, the Kaiser-Meyer-Olkin (KMO) test of sampling adequacy and Bartlett's test of sphericity were applied. The analyses revealed that the KMO values for all three scales were above the desired level of 0.50, and the Bartlett's test was significant at the 0.001 level. Additionally, the diagonal values in the "anti-image correlation" matrix were examined and found to be above 0.5. Thus, it has been determined that the sample data is suitable for factor analysis (Hair et al., 2010).

An exploratory factor analysis, factor loadings and "Communality" values were considered acceptable at a lower limit of 0.5 (Hair et al., 2010). Variables that did not meet these values or load onto the theoretically predicted factor structure were removed from the scale in a manner that would not disrupt the factor structure.

The exploratory factor analysis table for the organizational learning scale is provided below.

Table 4. Exploratory Factor Analysis of the Organizational Learning Scale

Factor	Factor Item	Factor Loadings			
		1	2	3	4
1. Memory Alignment	OL_MemAli_2	0,972			
	OL_MemAli_3	0,944			
	OL_MemAli_4	0,888			
	OL_MemAli_1	0,773			
2. System Alignment	OL_SysAli_4		0,906		
	OL_SysAli_3		0,900		
	OL_SysAli_2		0,869		
	OL_SysAli_1		0,842		
3. Learning Alignment	OL_LeaAli_4			0,898	
	OL_LeaAli_2			0,893	
	OL_LeaAli_1			0,847	
	OL_LeaAli_3			0,817	
4. Team Spirit	OL_TeaAli_3				0,899
	OL_TeaAli_1				0,875
	OL_TeaAli_4				0,829
	OL_TeaAli_2				0,743
Explained Variance		75,334	8,043	4,467	2,944
Notes; (i) Principal Components Analysis with Promax Rotation					
(ii) KMO =0,954, Bartlett's Test; p<0.001					
(iii) Total Explained Variance (%); 90,787					

Souce: Created by the researcher

The exploratory factor analysis table for the organizational resilience scale is provided below.

Table 5. Exploratory Factor Analysis of the Organizational Resilience Scale

Factor	Factor Item	Factor Loadings		
		1	2	3
1. Contextual Dimension	OR_Con_16	0,93		
	OR_Con_17	0,928		
	OR_Con_10	0,911		
	OR_Con_14	0,883		
	OR_Con_15	0,882		
	OR_Con_18	0,869		
	OR_Con_12	0,859		
	OR_Con_11	0,835		
	OR_Con_9	0,829		
	OR_Con_6	0,809		
	OR_Con_7	0,804		
	OR_Con_5	0,799		
	OR_Con_8	0,799		
	OR_Con_4	0,629		
	OR_Con_2	0,599		
OR_Con_3	0,571			

	OR_Con_1	0,51	
2. Behavioral Dimension	OR_Beh_6		0,934
	OR_Beh_1		0,898
	OR_Beh_4		0,879
	OR_Beh_5		0,873
	OR_Beh_3		0,861
	OR_Beh_15		0,805
	OR_Beh_13		0,769
	OR_Beh_16		0,711
	OR_Beh_9		0,654
	OR_Beh_8		0,652
	OR_Beh_7		0,634
	OR_Beh_2		0,56
	3. Cognitive Dimension	OR_Cog_7	
OR_Cog_2			0,873
OR_Cog_4			0,859
OR_Cog_1			0,846
OR_Cog_3			0,836
OR_Cog_8			0,822
OR_Cog_6			0,819
OR_Cog_5			0,757
Explained Variance	60,078	8,682	4,127
Notes: (i) Principal Components Analysis with Promax Rotation			
(ii) KMO =0,971, Bartlett's Test: p<0.001			
(iii) Total Explained Variance (%): 72,887			

Source: Created by the researcher

The exploratory factor analysis table for the firm performance scale is provided below.

Table 6. Exploratory Factor Analysis of the Organizational Resilience Performance Scale

Factor	Factor Item	Factor Loadings	
		1	2
1. Financial Performance	Perf_13	0,963	
	Perf_7	0,956	
	Perf_11	0,953	
	Perf_5	0,949	
	Perf_12	0,933	
	Perf_15	0,924	
	Perf_6	0,85	
	Perf_1	0,819	
2. Non Financial Performance	Perf_9		0,942
	Perf_3		0,915
	Perf_2		0,905
	Perf_4		0,895
	Perf_14		0,829

Explained Variance	72,815	13,045
Notes; (i) Principal Components Analysis with Promax Rotation		
(ii) KMO =0,947, Bartlett's Test; p<0.001		
(iii) Total Explained Variance (%); 85,860		

Source: Created by the researcher

Confirmatory factor analysis (CFA) was conducted using the Maximum Likelihood estimation method to validate the results of the exploratory factor analysis (EFA) and analyze the validity and reliability of the research scales (Table-7). Modification indices were examined, and error variances with high modification values within the same factor varied. In this study, the holistic effects of the concepts of organizational learning and resilience were investigated; thus, a second-order factor analysis was performed, including four subdimensions of organizational learning and three subdimensions of organizational resilience. The model fit indices for this structure were $\chi^2/df = 2.912$, CFI=0.923, TLI=0.916, PNFI=0.836, SRMR=0.046, and RMSEA=0.06. It was found that the fit values of the measurement models for the research scales were positive good (Hu & Bentler, 1999; Schumacker & Lomax, 2012).

Table 7. Second Order Confirmatory Factor Analysis

Factor	Factor Item	Factor Loadings			
		First-Order		Second-Order	
		B	t	B	t
Learning Alignment	OL_LeaAl_4	0,946			
	OL_LeaAl_2	0,968	52,809	0,939	
	OL_LeaAl_1	0,947	47,301		
	OL_LeaAl_3	0,952	48,418		
Memory Alignment	OL_MemAl_2	0,882		0,76	19,486
	OL_MemAl_3	0,944	34,794		
	OL_MemAl_4	0,897	30,854		
	OL_MemAl_1	0,901	31,203		
System Alignment	OL_SysAl_2	0,947		0,888	27,554
	OL_SysAl_4	0,935	44,4		
	OL_SysAl_3	0,952	48,11		
	OL_SysAl_1	0,907	39,457		
Team Spirit	OL_TeaSp_3	0,956		0,953	32,013
	OL_TeaSp_1	0,942	48,437		
	OL_TeaSp_4	0,939	47,599		
	OL_TeaSp_2	0,952	51,044		
Contextual Dimension	OR_Con_17	0,853		0,966	
	OR_Con_16	0,852	41,287		
	OR_Con_15	0,851	31,999		
	OR_Con_10	0,878	27,754		
	OR_Con_18	0,871	33,127		
	OR_Con_14	0,864	26,935		
	OR_Con_5	0,81	24,046		
	OR_Con_12	0,899	29,088		
	OR_Con_7	0,808	23,932		
	OR_Con_9	0,835	25,303		
	OR_Con_11	0,865	26,947		
	OR_Con_6	0,817	24,389		
OR_Con_8	0,799	23,466			
OR_Con_4	0,843	25,756			

	OR_Con_2	0,874	27,489	
	OR_Con_3	0,803	23,642	
	OR_Con_1	0,796	23,313	
Behavioral Dimension	OR_Beh_6	0,81		0,744 16,067
	OR_Beh_4	0,838	22,868	
	OR_Beh_15	0,747	19,478	
	OR_Beh_1	0,741	19,214	
	OR_Beh_5	0,75	25,523	
	OR_Beh_3	0,789	20,996	
	OR_Beh_13	0,764	20,085	
	OR_Beh_16	0,756	19,806	
	OR_Beh_8	0,799	21,408	
	OR_Beh_9	0,802	21,486	
	OD_Beh_7	0,795	21,138	
	OD_Beh_2	0,768	20,272	
	Cognitive Dimension	OR_Cog_7	0,895	
OR_Cog_2		0,889	31,631	
OR_Cog_1		0,86	29,243	
OR_Cog_6		0,862	29,238	
OR_Cog_8		0,847	32,27	
OR_Cog_4		0,9	32,642	
OR_Cog_3		0,894	31,904	
OR_Cog_5		0,784	24,291	
Financial Performance	Perf_7	0,918		
	Perf_13	0,935	52,109	
	Perf_12	0,929	38,72	
	Perf_11	0,933	39,237	
	Perf_5	0,924	38,043	
	Perf_15	0,929	38,752	
	Perf_6	0,887	33,773	
	Perf_1	0,911	36,394	
Non Financial Performance	Perf_9	0,829		
	Perf_2	0,862	31,882	
	Perf_4	0,912	27,469	
	Perf_3	0,917	27,757	
	Perf_14	0,896	26,674	

All factor loadings are statistically significant at $p < 0.001$ level.
B; represents the standardized factor loading.

$\chi^2=5839,356$, $df=2005$, $\chi^2/df=2,912$,
CFI=0,923, TLI=0,916, PNFI=0,836, SRMR=0,046, RMSEA=0,06

Source: Created by the researcher

All factor loadings are statistically significant within the theoretically predicted factor structure (Bagozzi et al., 1991) and, since the average factor loadings are above 0.7, and the Average Variance Extracted (AVE) values are above 0.5 (Hair et al., 2010), convergent validity was established.

Cronbach's Alpha and Scale Composite Reliability (SCR) values were used to analyze the reliability and internal consistency of the factor structures (Bagozzi & Yi 1988; Hair et al., 2010). As these values are above 0.7, it is possible to affirm that the reliability and internal consistency of the relevant factor structures have been achieved (Bagozzi & Yi 1988; Hair et al., 2010). The AVE, Cronbach's Alpha, and SCR values for the research factors are presented in Tables 8 and 9.

Discriminant validity was assessed by comparing the square root values of the average variance explained (AVE) located on the diagonals in Tables 8 and 9 with the correlation coefficients on the horizontal and vertical axes. With one exception, the square roots of the AVE values for each factor were higher than the correlations on the horizontal and vertical axes, indicating that the factors had discriminant validity (Hair et al., 2010). The exceptional case involves a high correlation between the behavioral and contextual dimensions of organizational resilience. This condition has not been considered problematic because these variables are expected to merge into a secondary factor structure, are not directly included in the hypothesis testing, and are distinguished in the exploratory factor analysis.

Table 8. Correlations, Validity, and Reliability Values for the First-Order Factor Structure

Variables		Cronbach's Alpha	SCR	AVE	1.	2.	3.	4.	5.	6.	7.	8.	9.
1	OL Learning Alignment	0,975	0,975	0,908	0,953								
2	OL Memory Alignment	0,947	0,948	0,822	0,724***	0,906							
3	OL System Alignment	0,965	0,966	0,875	0,834***	0,762***	0,935						
4	OL Team Spirit	0,972	0,972	0,897	0,898***	0,715***	0,841***	0,947					
5	OR Contextual Dimension	0,978	0,977	0,710	0,570***	0,488***	0,609***	0,613***	0,843				
6	OR Behavioral Dimension	0,951	0,949	0,609	0,376***	0,411***	0,400***	0,421***	0,726***	0,781			
7	OR Cognitive Dimension	0,960	0,96	0,752	0,561***	0,451***	0,569***	0,598***	0,849***	0,661***	0,867		
8	Financial Performance	0,979	0,978	0,848	0,126**	0,303***	0,269***	0,156***	0,261***	0,224***	0,213***	0,921	
9	Non Financial Performance	0,949	0,947	0,781	0,209***	0,349***	0,314***	0,229***	0,416***	0,286***	0,354***	0,706***	0,884
The square root of the AVE value for the relevant variable is located on the diagonal													
SCR; Scale Composite Reliability, AVE; Average Variance Extracted													
** p<0,01, *** p<0,001 indicates statistical significance.													

Source: Created by the researcher

9. Exploratory Factor Analysis of the Organizational Learning Scale

Factor	Factor Item	Factor Loadings			
		1	2	3	4
1. Memory Alignment	OL_MemAli_2	0,972			
	OL_MemAli_3	0,944			
	OL_MemAli_4	0,888			
	OL_MemAli_1	0,773			
2. System Alignment	OL_SysAli_4		0,906		
	OL_SysAli_3		0,900		
	OL_SysAli_2		0,869		
	OL_SysAli_1		0,842		
3. Learning Alignment	OL_LeaAli_4			0,898	
	OL_LeaAli_2			0,893	
	OL_LeaAli_1			0,847	
	OL_LeaAli_3			0,817	
4. Team Spirit	OL_TeaAli_3				0,899
	OL_TeaAli_1				0,875
	OL_TeaAli_4				0,829
	OL_TeaAli_2				0,743
Explained Variance		75,334	8,043	4,467	2,944
Notes:		(i) Principal Components Analysis with Promax Rotation			
		(ii) KMO = 0,954, Bartlett's Test: p<0.001			
		(iii) Total Explained Variance (%): 90,787			

Source: Created by the researcher

The analyses demonstrated that the validity and reliability of the factors were at the desired level.

Hypothesis Testing

Structural equation modeling was employed to test the hypotheses. The hypotheses formulated to explore the relationships between organizational learning, organizational resilience, and firm performance are as follows:

H1: Organizational learning and organizational resilience are positively related.

H2a: Organizational learning and nonfinancial organizational performance are positively related.

H2b: Organizational learning and financial organizational performance are positively correlated.

H3a: Organizational resilience and nonfinancial organizational performance are positively related.

H3b: Organizational resilience and financial organizational performance are positively correlated.

H4a: Organizational resilience mediates the relationship between organizational learning and nonfinancial organizational performance.

H4b: Organizational Resilience mediates the relationship between organizational learning and financial organizational performance.

According to the results of the structural equation model (Table 10), organizational learning and resilience are significantly positively related ($\beta = 0.656$, $p < 0.001$), supporting Hypothesis H1. There is no significant relationship between organizational learning and the subdimensions of organizational performance at the 95% confidence level; thus, H2a and H2b are not supported. This outcome may be due to the mediating effect of another variable, which will be further investigated. Organizational resilience is significantly positively related to both nonfinancial organizational performance ($\beta = 0.437$, $p < 0.001$) and financial organizational performance ($\beta = 0.263$, $p < 0.001$), thereby supporting Hypotheses H3a and H3b.

As it is a more current method, the indirect effect analysis proposed by Preacher and Hayes (2008) was performed to test the mediation relationships. According to Preacher and Hayes, to speak of a mediation effect, the independent variable must have an indirect effect on the dependent variable after the mediator is included in the model. For this purpose, in the study, the validity of mediation effects was measured using the "Bootstrap" method with 5000 samples at a 95% confidence interval to explore the indirect effects of the independent variable on the dependent variable. Indirect effects were found in both hypothesized relationships, thus supporting H4a and H4b (Preacher & Hayes, 2008).

A structural equation model table containing the relevant analyses is provided below.

Tablo 10. Structural Equation Modeling Results

Hyp	Independent Variable	Mediator Variable	Dependent Variable	Standardized B	t	Hypothesis Result
H1	Organizational Learning		Organizational Resilience	0,656***	17,465	Supported
H2a	Organizational Learning		Non Financial Performance	-0,18(ad)	-0,317	Not Supported
H2b	Organizational Learning		Financial Performance	0,19(ad)	0,318	Not Supported
H3a	Organizational Resilience		Non Financial Performance	0,437***	7,328	Supported
H3b	Organizational Resilience		Financial Performance	0,263***	4,325	Supported
				Standardized Total Effect	Standardized Indirect Effect	

H4a	Organizational Learning	Organizational Resilience	Non Financial Performance	0,268***	0,287***	Supported
H4b	Organizational Learning	Organizational Resilience	Financial Performance	0,192***	0,173***	Supported
X2= 446,978, df=152, X2/df = 2,941, CFI=0,978, RMSEA=0,06, SRMR=0,055						
***; p < 0,001 (ad); Not statistically significant at p < 0.05 level						
For the indirect effect analysis, a 5000 Bootstrap Sample Level and 95% Confidence Interval were used						

Source: Created by the researcher

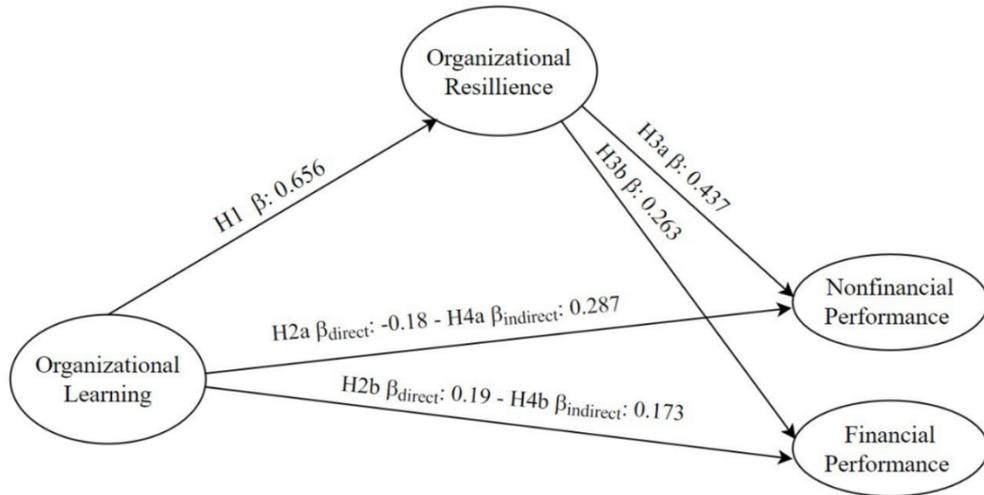


Figure 1. Structural Equation Model Output

CONCLUSION

Discussion

In this study titled “The Relationship Between Organizational Learning and Organizational Resilience Capacity: A Research in the Banking Sector” the primary focus is on the impact of organizational learning capability on organizational resilience, followed by the impact of organizational resilience on organizational performance. Finally it aimed to identify the mediating role of organizational resilience in the relationship between the dimensions of organizational learning and organizational performance. Additionally, the importance of these concepts is emphasized to ensure the continuity of organizations in the business world, which is characterized by intense competition, complexity, uncertainty, and unpredictability.

In the following discussion, the hypotheses are first presented, followed by the results of the hypotheses. Then the direct and indirect relationships between the concepts of “organizational learning”, “organizational resilience”, and “organizational performance” are explained.

H1: Organizational learning and organizational resilience are positively related. The survey determined a positive relationship between organizational learning and organizational resilience. According to this result, as the level of organizational learning increases, organizational resilience also increases. This finding is consistent with many studies (Senge, 2003; Sutcliffe & Vogus, 2003; McManus et al., 2007; Smith & Elliott, 2007; Weick & Sutcliffe, 2007; Linnenluecke & Griffiths, 2010; Jimenez-Jimenez & Sanz-Valle, 2011; Mafabi et al., 2012).

H2a: Organizational learning and nonfinancial organizational performance are positively related. However, the survey found no positive relationship between organizational learning and nonfinancial organizational performance.

H2b: Organizational learning and financial organizational performance are positively related.

However, the survey determined that there is no positive relationship between organizational learning and financial organizational performance. According to these results, increases in the level of organizational learning do not result in an increase either financial or nonfinancial organizational performance. This finding contrasts with previous studies that reported a positive relationship between organizational learning and organizational performance (Jian & Hailin, 2010; Easterby-Smith & Lyles, 2011; Wang & Ellinger, 2011; Alegre et al., 2012; Noruzy et al., 2012; Ting, 2012; Jain & Moreno, 2015; Gomes & Wojahn, 2017; Tafvelin et al., 2017; Karabetyan & Küçülaltan, 2019).

However, this situation supports the following approach: Some researchers have stated that the relationship between performance and organizational learning is complex and requires careful monitoring. They also noted that learning may not always lead to improved performance, and could even have a negative impact on organizational performance. According to this perspective, although learning often leads to desired outcomes, the crucial point is whether all learning activities carried out by organizations are genuinely valuable. Brunsson highlighted that misleading learning can occur in organizations due to misinterpretations or incorrect responses to internal and external triggers. Considering these approaches, it should not be forgotten that not every learning process always yields positive results.

H3a: Organizational resilience and nonfinancial organizational performance are positively related.

The survey determined a positive relationship between organizational resilience and nonfinancial organizational performance.

H3b: Organizational resilience and financial organizational performance are positively correlated.

The survey determined a positive relationship between organizational resilience and financial organizational performance. According to these results, as the level of organizational resilience increases, both financial and nonfinancial organizational performance improve. This finding is consistent with studies in the literature that report a positive relationship between organizational resilience and organizational performance, (Elliott & Macpherson 2010; Gittel et al., 2010; Stephenson vd., 2010; Biron & Bamberger, 2011; Lengnick-Hall vd., 2011; Carvalho et al., 2012; Kaplan et al., 2012; Umoh & Amah, 2013; Cooper et al., 2014; Nilakant et al., 2014; Southwick et al., 2014; Edgar et al., 2015; Vanhove et al., 2015; Meneghel et al., 2016; Obioma, 2017; Prayag et al., 2018; Cooke et al., 2019; Trigueros et al., 2020; Corrales-Estrada et al., 2021)

H4a: Organizational learning plays an intermediary role of organizational resilience in the relationship between organizational learning and nonfinancial organizational performance. The survey determined that organizational resilience plays an intermediary role in the relationship between organizational learning and nonfinancial organizational performance.

H4b: Organizational resilience plays an intermediary role in the relationship between organizational learning and financial organizational performance. The survey results showed that organizational resilience plays an intermediary role in the effect of organizational learning on financial organizational performance. This finding is consistent with those of previous studies (DiBella, 1996; Prieto & Revilla, 2006; Jimenez-Jimenez & Sanz-Valle, 2011).

As a result of our research, we can state the following: Based on the positive relationship identified, organizations can enhance their employees' organizational resilience by fostering increased organizational learning in their workforce. Furthermore, by elevating their levels of organizational learning and resilience, they can progress towards achieving organizational performance goals.

Limitations

As with any research conducted in the field of social sciences, this study has certain limitations. It was conducted with 541 bankers working at the headquarters -located in Istanbul- of 26 banks operating in Türkiye, as well as at their regional directorates and branches within the province of Istanbul. One significant limitation of this study is that it has not been expanded to include other regions of Türkiye or other countries. Additionally, if this study was applied to include the regional directorates and branches of the sampled banks outside Istanbul, examining the potential effects of distancing from headquarters on organizational learning and resilience would expand the scope of the study and allow for the identification of potential new limitations.

The survey method used in this study also had its own limitations. The susceptibility of surveys to subjective responses, the risk of not obtaining objective information from participants, time constraints, and some employees' preference not to answer questions are factors that can limit the reliability of the survey.

The fact that the research was conducted during a specific period and not repeated later can be noted as a time constraint.

Due to a busy work schedule, participants' partial or incomplete participation in the research and the later-than-expected submission of surveys disrupted timing plans.

The findings are specific to the banking sector in Türkiye and may vary for banks in other countries with different cultural, environmental, and political conditions.

Lastly, since this research focuses solely on the banking sector, it should be considered that the results may not be applicable to other sectors.

Suggestions

By providing the suggestions below, we aim to enable broader conclusions regarding the relationship between the "organizational learning" and "organizational resilience" variables and "organizational performance" for future research. The suggestions are as follows.

The sample for this study was composed of the head offices of banks operating in Türkiye, all located in Istanbul, as well as their regional directorates and branches in Istanbul, due to time and cost constraints. This study only explains the sample size, which covers the 541 analysis units where the research was conducted. To increase the likelihood of the accuracy of the generalizations, it is recommended that the sample set of the study be expanded and repeated; that is, research should be conducted in all regional directorates and branches of each bank across Türkiye, thus obtaining more detailed information about the similarities among employees within the respective bank. Thus, studies conducted on individuals with similar education, age, and work experience within the same bank could provide a new perspective in this field.

In this study, the survey method was used, and the analyses were completed with responses to the aforementioned surveys. The survey questions in the research were determined using scales proven reliable in the literature, and the reliability of these scales was found to be high in this study. However, the same variables can be tested at different scales in the banking sector.

Instead of solely conducting surveys with bankers as in this study, more time could be devoted to field research, and the study could be repeated and evaluated using qualitative research methods such as "observation," "interview," and "reportage." This approach made it possible to obtain more realistic results.

The period during which the field research was conducted could be changed, and longitudinal studies could be conducted. The comparative results of the measurements performed at different time intervals were evaluated.

The relationships between organizational learning, resilience, and performance on different topics can be assessed.

The number of variables can be increased and research can be conducted at different levels of impact with mediating and moderating variables.

Support from professional survey companies can be obtained for a more comprehensive study, which would facilitate broader generalization and more reliable results. This would allow more realistic outcomes.

The study need not be confined to the banking sector alone; it can also be conducted in other sectors outside the banking sector. The results of these studies can then be compared.

Additionally, this research can be applied not only across different sectors but also within the banking sector, albeit in different societies, for comparative analysis.

From a business perspective, if employees and managers become aware of the research topic mentioned above, organizations will be able to find ways to develop themselves in terms of organizational learning and organizational resilience capabilities.

Finally, in a study conducted by Diken et al. (2006) in the banking sector, the following suggestions were made to improve organizational learning in our country's banks, particularly among the banks that participated in the survey (Diken et al., 2006):

- All bank employees should be comprehensively trained in organizational learning and resilience.
- Banks should be careful to hire individuals who are willing to learn, because the human element is at the center of organizational learning.
- Banks should conduct training activities systematically and consciously.
- In banks, employee learning should be viewed as an investment rather than an expense.
- Learning should be integrated into every employee activity.
- Teaching and learning processes should be supported and rewarded.
- Teamwork, quality, and creativity should be encouraged and strengthened.
- Learning among employees of different departments and levels should be encouraged.
- Learning models based on master-apprentice relationships should be supported.
- Learning should become an integral part of business processes, workgroups, and meetings.
- Every employee, regardless of rank, should offer equal learning opportunities.
- Individuals' mental models should be developed and supported in a way that contributes to change processes.

In short, banks will achieve their goals to the extent that they prioritize the development of their employees, create opportunities for individual, team, and ultimately organizational learning, and integrate learning into the corporate culture.

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