



Relationship between Organizational Learning Culture and Customer Satisfaction in Nepalese Insurance Industry

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Abstract

This study examines the relationship between organizational learning culture and customer satisfaction in the Nepalese insurance industry. Customer satisfaction is the dependent variable. The selected independent variables are training and development programs, knowledge sharing mechanism, openness to new ideas and innovation, communication and feedback process, leadership support for learning and improvement, and employee engagement in learning activities. The primary sources of data are used to assess the opinions of respondents regarding training and development programs, knowledge sharing mechanism, openness to new ideas and innovation, communication and feedback process, leadership support for learning and improvement, employee engagement in learning activities and customer satisfaction. The study is based on the primary data of 127 respondents. To achieve the purpose of the study, structured questionnaire is prepared. The correlation and multiple regression models are estimated to test the significance and importance of relationship between organizational learning culture and customer satisfaction in the Nepalese insurance industry.

The study showed a positive impact of training and development program on customer satisfaction. It indicates that training and development program provided by insurance industry leads to increase in customer satisfaction. Similarly, the study showed a positive impact of knowledge sharing mechanism on customer satisfaction. It indicates that adoption of knowledge sharing mechanism leads to increase in customer satisfaction. Likewise, the study showed a positive impact of communication and feedback process on customer satisfaction. It indicates that practices of communication and feedback process leads to increase in customer satisfaction. Further, the study showed a positive impact of openness to new ideas and innovation on customer satisfaction. It indicates that practices of openness to new ideas and innovation leads to increase in customer satisfaction. In addition, the study also showed a positive impact of leadership support for learning and improvement on customer satisfaction. It indicates that activities of learning and improvement leads to increase in customer satisfaction. Similarly, the study showed a positive impact of employee engagement in learning activities on customer satisfaction. It indicates that practices of engagement in learning activities leads to increase in customer satisfaction.

Keywords: training and development programs, knowledge sharing mechanism, openness to new ideas and innovation, communication and feedback process, leadership support for learning and improvement, employee engagement in learning activities, customer satisfaction

1. Introduction

In today's dynamic and competitive business environment, organizations are increasingly recognizing the pivotal role of organizational learning culture in shaping their long-term success. The insurance industry, being a complex and rapidly evolving sector, faces unique challenges in adapting to changing market conditions and customer expectations. Culture of organizational learning is a culture which supports gaining information through sharing and distribution of learning and support and strengthens continuous learning and applies it for improvement and organizational development (Habibpour, 2011). Job satisfaction

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is also considered as one of those organizational studies and research topics whose amount of attention and its importance in organizations is very considerable, and it is often said that happy employee is an effective one and a happy employee should be satisfied with his/her job. The importance of job satisfaction stems from the fact that most people spend almost half of their waking hours at workplace. The results of the researches showed that employees with higher job satisfaction are in a better condition in terms of physical and intellectual abilities. On the other hand, experts believe that in case no one pay enough attention to the real needs of employees, we will be faced with reduced productivity in the organization. Interest and positive attitude toward the job will result in more effort and ultimately will cause expenses reduction. The concept of organizational learning culture is defined as a set of norms and values about activities which are carrying out in an organization. These norms and values should support systematically from deep efficiency and effectiveness attitude whose aim is to achieve high levels of organizational learning. Elements of organizational learning culture are obtaining information, interpreting information and cognitive and behavioral changes (Baharestan *et al.*, 2012).

Liao *et al.* (2012) examined the relationships among organizational culture, knowledge acquisition, organizational learning, and organizational innovation in Taiwan's banking and insurance industries. The study found that organizational learning serves as a partial mediator between organizational culture and organizational innovation. The study also found that organizational culture affects organizational learning and innovation through knowledge acquisition and organizational learning. Similarly, Osayande (2021) analyzed the knowledge management and organizational performance of selected deposit money banks in Nigeria. The study found that knowledge acquisition practices have significant positive relationship with performance. Likewise, Nouri *et al.* (2017) investigated the impact of knowledge management on organizational innovation with the mediating role of organizational learning (case study: Agricultural Bank in Iran). The study showed that knowledge management has a positive impact on customer satisfaction. Further, Kairu *et al.* (2013) observed the impact of balanced scorecard on performance of firms in the service sector. The study revealed that non-financial criteria are as important as financial criteria in measurement systems and when both measures are integrated in the system, they lead to superior results. In addition, Choi *et al.* (2017) examined the impact of transformational and shared leadership styles on employees' perception of team imp activeness. The study showed that different styles of leadership contribute to different aspects of team imp activeness.

Maleki (2016) examined the relationship between organizational learning culture, and customer satisfaction in insurance industry. The study showed that there is a significant relationship between job satisfaction and organizational learning culture. The study also showed that there is a significant relationship between organizational learning culture and customer satisfaction in the insurance industry. Das and Choudhury (2023) examined the mapping the factors that support organizational learning: Evidence from insurance industry. The study revealed that the factors which influences organizational learning in insurance industry are trust and support, employee participation, communication, organizational structure/design, organizational culture, performance appraisal, flexibility, knowledge creation, organizational commitment, information technology. Similarly, Taheparvar *et al.* (2014) analyzed the customer knowledge management, innovation capability and business performance: A case study of the banking industry. The study indicated that knowledge from

customers has a positive impact on both innovation speed and innovation quality as well as operational and financial performances. Likewise, Martelo *et al.* (2013) investigated the use of organizational capabilities to increase customer value. The study showed that a specific combination of organizational capabilities can increase the customer value.

Bigliardi *et al.* (2012) examined the impact of organizational culture on the job satisfaction of knowledge workers. The study showed that a bureaucratic organizational culture has a negative influence on knowledge workers' job satisfaction, while innovative or supportive organizational culture have positive impact on knowledge workers' job satisfaction. Similarly, Dermal and Cater (2013) analyzed the influence of training and training transfer factors on organizational learning and performance. The study showed that there is a strong relationship between supervisor support and the volume and quality of training as well as between supervisor support and organizational incentives for training transfer. Similarly, Lam *et al.* (2021) investigated the relation among organizational culture, knowledge management, and innovation capability. The study showed that knowledge management is strongly correlated with innovation capability. Likewise, Ginting *et al.* (2020) examined the impact of knowledge management in supply chain of creative industry. The study showed that professional service firms (PSFs) should embrace, recommendation of adopting nondisclosure or trade secrets' contracts, patents, and trademarks to prevent creative staff from practicing knowledge hiding and knowledge hoarding, and consequently, promote knowledge sharing.

Kor and Maden (2013) examined the relationship between knowledge management and innovation in Turkish service and high-tech firms. The study showed that knowledge management processes relate positively to innovativeness, which in turn increases innovations in organizations. Similarly, Tohidi *et al.* (2012) analyzed the organizational learning measurement and the effect on firm innovation. The study showed that managerial commitment, experimentation, risk taking, knowledge transfer and knowledge integration have positive and significant impact on customer satisfaction. Likewise, Sung and Choi (2012) investigated the effects of team knowledge management on the creativity and financial performance of organizational teams. The study showed that the systematic cognitive style of leaders has positive impact on team creativity and positively moderated the relationship between team knowledge stock and team creativity. Further, Sani (2012) examined the strategic human resource management and organizational performance in the Nigerian insurance industry: The impact of organizational climate. The study stated that strategic HRM alignment, line management training, career planning system and job definition are the key strategic HR practices that influence learning culture of the organizations.

In the context of Nepal, Chaudhary (2021) examined the impact of knowledge management and human resources strategies on the Nepalese banks' efficiency. The study showed that Nepalese commercial banks need to determine different profiles of their organizational strategy based on the human resource that has the material impact on an organization. Similarly, Pradhan and Shrestha (2021) examined the impact of training and development and career planning on employee involvement. The study showed that it has a significant impact on employee involvement in their jobs and performance. Likewise, Mahato and Goet (2020) examined the service quality, customer satisfaction and customer loyalty in Nepalese restaurant industry. The study concluded that service quality has a strong positive impact on customer satisfaction, while consumer satisfaction has a positive and substantial

influence on customer loyalty.

The above discussion shows that empirical evidences vary greatly across the studies on the relationship between organizational learning culture and customer satisfaction. Though there are above mentioned empirical evidences in the context of other countries and in Nepal, no such findings using more recent data exist in the context of Nepal. In addition, in order to support one view or the other, this study has been conducted.

The major objective of the study is to examine the relationship between organizational learning culture and customer satisfaction in the Nepalese insurance industry. Specifically, it examines the relationship of training and development programs, knowledge sharing mechanism, openness to new ideas and innovation, communication and feedback process, leadership support for learning and improvement, and employee engagement in learning activities with customer satisfaction.

The remainder of this study is organized as follows: section two describes the sample, data, and methodology. Section three presents the empirical results and final section draws the conclusion.

2. Methodological aspects

The study is based on the primary data. The data were gathered from 127 respondents through questionnaire. The study employed convenience sampling method. The respondents' views were collected on training and development programs, knowledge sharing mechanism, openness to new ideas and innovation, communication and feedback process, leadership support for learning and improvement, employee engagement in learning activities and customer satisfaction. This study is based on descriptive as well as causal comparative research designs.

The model

The model used in this study assumes that customer satisfaction depends upon organizational learning culture. The dependent variable selected for the study is customer satisfaction. Similarly, the selected independent variables are training and development programs, knowledge sharing mechanism, openness to new ideas and innovation, communication and feedback process, leadership support for learning and improvement and employee engagement in learning activities. In addition, the model takes the following form:

Customer satisfaction = f (training and development programs, knowledge sharing mechanism, openness to new ideas and innovation, communication and feedback process, leadership support for learning and improvement, employee engagement in learning).

More specifically,

$$CS = \beta_0 + \beta_1 TAD + \beta_2 KSM + \beta_3 CFP + \beta_4 ONII + \beta_5 LSLI + \beta_6 EELA + e$$

Where,

CS = Customer satisfaction

TAD = Training and development programs

KSM = Knowledge sharing mechanism

CFP = Communication and feedback process

ONII = Openness to new ideas and innovation

LSLI = Leadership support for learning and improvement

EELA = Employee engagement in learning activities

Training and development programs were measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “Workshops, online courses, on-the job training, or mentoring are training programs provided by organization”, “Training and development programs on job performance and skills development are perceive” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.727$).

Knowledge sharing mechanism was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “Such as meetings, documentation, or online platforms are the mechanisms to engage in knowledge sharing”, “Knowledge sharing mechanisms contribute to improved decision-making and problem-solving within our team or organization” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.785$).

Communication and feedback process was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “Receive constructive feedback from supervisors or colleagues”, “There is a transparent and open communication culture within our organization” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.736$).

Openness to new ideas and innovation was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “Recent instances actively sought out and supported new ideas and innovations in our work” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.744$).

Leadership support for learning and improvement was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “Our organization’s leadership has supported your learning and improvement efforts in the workplace”, “Believe that leadership support for learning and improvement influences personal and professional growth and development” and so on. The reliability of the items was measured by computing the Cronbach’s alpha ($\alpha = 0.764$).

Employee engagement in learning activities was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include “Engage in learning activities, and how doing activities contribute to our personal and professional development”, “I find learning activities particularly engaging and effective in my role” and so on. The

reliability of the items was measured by computing the Cronbach's alpha ($\alpha = 0.759$).

Customer satisfaction was measured using a 5-point Likert scale where the respondents were asked to indicate the responses using 1 for strongly disagree and 5 for strongly agree. There are 5 items and sample items include "Satisfied with current insurance provider", "Customer service, coverage and pricing is the factors contribute the most satisfaction with insurance company" and so on. The reliability of the items was measured by computing the Cronbach's alpha ($\alpha = 0.762$).

The following section describes the independent variables used in this study along with the hypothesis formulation.

Knowledge sharing mechanism

Muhammed and Zaim (2020) examined that the peer knowledge sharing and organizational performance. The results indicate that the extent of employees' engagement in knowledge sharing behavior with their peers and their managers' leadership support exert a positive impact on organizations' knowledge management success, which, in turn, can affect organizations' innovation performance positively and subsequently their financial performance. Similarly, Lam *et al.* (2021) examined that the relation among organizational culture, knowledge management, and innovation capability. The result indicated that the knowledge management was strongly correlated with innovation capability. The positively significant relationship between organizational culture and knowledge management was also confirmed. Likewise, Abbas (2020) investigated that the impact of total quality management on corporate sustainability through the mediating effect of knowledge management. The result showed that knowledge sharing had a positive impact on corporate environmental and economic sustainability, but not on corporate social sustainability. Shahzad *et al.* (2020) examined that the exploring the influence of knowledge management process on corporate sustainable performance through green innovation. The study revealed that the positive effect of knowledge dissemination on sustainable corporate performance. Based on it, this study develops the following hypothesis:

H₁: There is a positive relationship between knowledge sharing mechanism and customer satisfaction.

Training and development programs

Omar and Mahmood (2020) examined mediating the effect of organizational culture on the relationship between training and development and organizational performance. The study showed that there was a positive relationship between training and development and organizational performance. Furthermore, the finding also revealed that organization culture mediated the relationship between training and development and organization performance. In addition, Abdelhamied (2019) examined the impact of training activities on quality of service, customer satisfaction and behavioral intention. The results suggested that training activities has a positive influence on quality of service, generating higher level of customer satisfaction, which boosts customers' behavioral intention. Moreover, Chaichi (2012) examined impact of staff training on customer satisfaction in travel agencies in Klang valley Malaysia. The findings of the study showed that training responsiveness and training empathy are positively related to customer satisfaction. Likewise, Okechukwu (2017) examined

influence of training and development, employee performance on job satisfaction on job satisfaction among the staff. The result found that training and development and employee performance positively influence on job satisfaction, and there is a significant relationship between training and development, employee performance, and job satisfaction. Based on it, this study develops the following hypothesis:

H₂: There is a positive relationship between training and development programs and customer satisfaction.

Openness to new ideas and innovation

Tohidi *et al.* (2012) examined organizational learning measurement and the effect on firm innovation. The study showed that the OLC (organizational learning culture) has a positive impact on innovation. Similarly, Taherparvar *et al.* (2014) examined customer knowledge management, innovation capability and business performance. The results of this paper indicate that knowledge from customers has a positive impact on both innovation speed and innovation quality as well as operational and financial performances. Likewise, Rew *et al.* (2020) examine the relationships between innovation, quality, productivity, and customer satisfaction in pure service companies. The study showed that quality and productivity are positively related when innovation is present in pure service companies. Similarly, Daragahi (2017) examined impact of innovation on customer satisfaction: A study of the Iranian cosmetics product users. The study indicated that innovation in product presentation had a positive effect on the satisfaction of customers consuming cosmetics. Furthermore, Khan *et al.* (2014) examined impact of innovation on customer satisfaction and brand loyalty. The study showed that innovation has positive and significant impact on customer satisfaction and innovation also has positive relation with brand loyalty. Based on it, this study develops the following hypothesis:

H₃: There is a positive relationship between openness to new ideas and innovation and customer satisfaction.

Communication and feedback process

Usman (2011) examined moderating effect of employees' education on relationship between feedback, job role innovation and organizational learning culture the study showed that the feedback and job role innovation have a significant impact on organizational learning culture. Similarly, Ramanathan *et al.* (2017) examined role of social media in retail network operations and marketing to enhance customer satisfaction. The study showed when promotions interact well with service operations, the level of customer satisfaction is significantly affected. Likewise, Fida *et al.* (2020) examined impact of service quality on customer loyalty and customer satisfaction in Islamic banks in the Sultanate of Oman. The study showed that empathy and responsiveness dimensions have a significant positive impact on customer satisfaction. Furthermore, Hu (2012) examined managing employee compliance with information security policies: The critical role of top management and organizational culture the study refined the theories about the role of organizational culture is significant in shaping employee compliance behavior. Likewise, Van *et al.* (2015) examined effects of feedback in a computer-based learning environment on students' learning outcomes. The study showed that immediate feedback was more effective for lower order learning than delayed feedback and vice versa. Based on it, this study develops the following hypothesis:

H₄: There is a positive relationship between communication and feedback process and customer satisfaction.

Leadership support for learning and improvement

Hasson *et al.* (2016) analyzed improving organizational learning through leadership training. The study showed that the leadership training intervention had positive effects on managers' perceptions of individual-level and on employees' perceptions of organizational-level aspects of organizational learning. Similarly, Refaie (2011) examined the effects of quality management practices on customer satisfaction and innovation: a perspective from Jordan. The study showed that the (customer Satisfaction) cs is directly and positively related to customer focus, continuous improvement and human resource (HR) management, while innovation is directly and positively affected by leadership and HR management. likewise, Chang and Lee (2007) examined a study on relationship among leadership, organizational culture, the operation of learning organization and employees' job satisfaction. The study indicated that the various operation extents of learning organization have significant difference under the dimensions of leadership, organizational culture and the operation of learning organization. In addition, Abbasi and Zamani (2013) examined the role of transformational leadership, organizational culture and organizational learning in improving the performance of Iranian agricultural faculties. The study showed that transformational leadership and learning organizational culture with the effect on organizational learning process not only improve the agricultural faculty performance, but also change them to learning organizations. Based on it, this study develops the following hypothesis:

H₅: There is a positive relationship between leadership support for learning and improvement and customer satisfaction.

Employee engagement in learning activities

Hanaysha (2016) examined testing the effects of employee engagement, work environment, and organizational learning on organizational commitment. The study indicated that employee engagement has a significant positive effect on organizational commitment. Similarly, Omar and Mahmood (2020) examined mediating the effect of organizational culture on the relationship between training and development and organizational performance. The study showed that there was a positive relationship between training and development and organizational performance. Furthermore, the finding also reveals that organization culture mediate the relationship between training and development and organization performance. Likewise, Potnuru *et al.* (2018) examined team building, employee empowerment and employee competencies. The study suggested that organizational learning culture significantly strengthens the relationships of team building and employee empowerment on employee competencies. Similarly, Skerlavaj *et al.* (2007) examined organizational learning culture—the missing link between business process change and organizational performance. The result showed that OLC has a positive direct impact on all three aspects of non-financial performance included in the model: performance from the employee, customer, and supplier perspectives. Based on it, this study develops the following hypothesis:

H₆: There is a positive relationship between employee engagement in learning activities and customer satisfaction.

3. Results and discussion

Correlation analysis

On analysis of data, correlation analysis has been undertaken first and for this purpose, Kendall's Tau correlation coefficients along with mean and standard deviation has been computed and the results are presented in Table 1.

Table 1

Kendall's Tau correlation coefficients matrix

This table presents Kendall's Tau coefficients between dependent and independent variables. The correlation coefficients are based on 127 observations. The dependent variable is CS (Customer satisfaction). The independent variables are TAD (Training and development), KSM (Knowledge sharing mechanisms), CFP (Communication and feedback process), ONII (Openness new ideas and innovation), LSLI (Leadership support for learning and improvement,) and EELA (Employee engagement in learning activities.)

Variables	Mean	S.D.	CS	TAD	KSM	CFP	ONII	LSLI	EELA
CS	3.898	0.476	1						
TAD	3.988	0.524	0.106	1					
KSM	3.698	0.315	0.021	0.233**	1				
CFP	3.896	0.537	0.309**	0.432**	0.302**	1			
ONII	3.954	0.543	0.376**	0.204**	0.358**	0.523**	1		
LSLI	3.832	0.374	0.335**	0.173*	0.298**	0.512**	0.553**	1	
EELA	3.874	0.498	0.561**	0.004	0.163*	0.314**	0.530**	0.499**	1

Note: The asterisk signs (**) and (*) indicate that the results are significant at one percent and five percent levels respectively.

Table 1 reveals that training and development program is positively correlated to customer satisfaction. It indicates that training and development program provided by insurance industry leads to increase in customer satisfaction. Likewise, knowledge sharing mechanism is positively correlated to customer satisfaction. It indicates that adoption of knowledge sharing mechanism leads to increase in customer satisfaction. Further, communication and feedback processes are positively correlated to customer satisfaction. It indicates that practices of communication and feedback process leads to increase in customer satisfaction. In addition, openness to new ideas and innovation is also positively correlated to customer satisfaction. It indicates that practices of openness to new ideas and innovation leads to increase in customer satisfaction. Moreover, leadership support for learning and improvement is positively correlated to customer satisfaction. It indicates that activities of learning and improvement leads to increase in customer satisfaction. Similarly, employee engagement in learning activities are positively correlated to customer satisfaction. It indicates that practices of engagement in learning activities leads to increase in customer satisfaction.

Regression analysis

Having indicated the Kendall's Tau correlation coefficients, the regression analysis has been carried out and the results are presented in Table 2. More specifically, it shows the regression results of training and development programs, knowledge sharing mechanism,

openness to new ideas and innovation, communication and feedback process, leadership support for learning and improvement, employee engagement in learning activities and organizational learning culture and customer satisfaction.

Table 2

Estimated regression results of training and development, knowledge sharing mechanism, communication and feedback process, openness to new ideas and innovation, leadership support for learning and improvement, and employee engagement on customer satisfaction

The results are based on 127 observations using linear regression model. The model is $CS = \beta_0 + \beta_1TAD + \beta_2KSM + \beta_3CFP + \beta_4ONII + \beta_5LSLI + \beta_6EELA + e$ where the dependent variable is CS (Customer satisfaction). The independent variables are TAD (Training and development), KSM (Knowledge sharing mechanisms), CFP (Communication and feedback process), ONII (Openness new ideas and innovation), LSLI (Leadership support for learning and improvement,) and EELA (Employee engagement in learning activities).

Model	Intercept	Regression coefficients of						Adj. R_bar ²	SEE	F-value
		TAD	KSM	CFP	ONII	LSLI	EELA			
1	2.420 (8.104)**	0.371 (4.993)**						0.160	0.4370	24.935
2	2.763 (5.632)**		0.307 (2.324)*					0.034	0.4686	5.403
3	2.234 (0.427)			0.427 (6.147)**				0.226	0.4194	37.780
4	2.129 (7.916)**				0.448 (6.646)**			0.255	0.4114	44.169
5	1.502 (3.942)**					0.626 (6.321)**		0.242	0.236	39.953
6	1.723 (6.368)**						0.562 (8.112)**	0.340	0.3874	65.809
7	2.158 (4.507)**	0.350 (4.375)**	0.307 (2.324)*					0.156	0.4379	12.663
8	2.099 (4.599)**	0.166 (1.828)	0.051 (0.386)	0.340 (3.694)**				0.234	0.4171	13.852
9	2.099 (4.599)**	0.149 (1.709)	0.173 (1.323)	0.247 (2.693)**	0.318 (3.597)**			0.302	0.3982	14.633
10	1.474 (3.008)**	0.149 (1.709)	0.194 (1.512)	0.134 (1.325)	0.215 (2.244)*	0.328 (2.475)*		0.330	0.3901	13.423
11	1.474 (3.008)**	0.149 (1.709)	0.168 (1.403)	0.163 (1.732)	0.014 (0.143)	0.014 (0.143)	0.400 (4.389)**	0.418	0.3636	16.086

Notes:

- i. Figures in parenthesis are t-values.
- ii. The asterisk signs (**) and (*) indicate that the results are significant at one percent and five percent level respectively.
- iii. Customer satisfaction is dependent variable.

Table 2 shows that the beta coefficients for training and development are positive with customer satisfaction. It indicates that training and development has a positive impact on customer satisfaction. This finding is consistent with the findings of Okechukwu (2017). Similarly, the beta coefficients for knowledge sharing mechanism are positive with customer satisfaction. It indicates that knowledge sharing mechanism has a positive impact on customer satisfaction. This finding is consistent with the findings of Lam *et al.* (2021). Likewise, the beta coefficients for communication and feedback process are positive with customer satisfaction. It indicates that communication and feedback process has a positive impact on customer satisfaction. This finding is consistent with the findings of Usman (2011). Furthermore, the beta coefficients for openness to new ideas and innovation are positive with

customer satisfaction. It indicates that openness to new ideas and innovation has a positive impact on customer satisfaction. This finding is consistent with the findings of Tohidi *et al.* (2012). Moreover, the beta coefficients for leadership support for learning and improvement are positive with customer satisfaction. It indicates that leadership support for learning and improvement has a positive impact on customer satisfaction. This finding is consistent with the findings of Hasson (2016). Similarly, the beta coefficients for employee engagement in learning activities are positive with customer satisfaction. It indicates that employee engagement in learning activities has a positive impact on customer satisfaction. This finding is consistent with the findings of Hanaysha (2016).

4. Summary and conclusion

In today's dynamic and competitive business environment, organizations are increasingly recognizing the pivotal role of organizational learning culture in shaping their long-term success. The insurance industry, being a complex and rapidly evolving sector, faces unique challenges in adapting to changing market conditions and customer expectations. Culture of organizational learning is a culture which supports gaining information through sharing and distribution of learning and support and strengthens continuous learning and applies it for improvement and organizational development. Job satisfaction is also considered as one of those organizational studies and research topics whose amount of attention and its importance in organizations is very considerable, and it is often said that happy employee is an effective one and a happy employee should be satisfied with his/her job. The importance of job satisfaction stems from the fact that most people spend almost half of their waking hours at workplace. The results of the researches showed that employees with higher job satisfaction are in a better condition in terms of physical and intellectual abilities.

This study attempts to examine the relationship between organizational learning culture and customer satisfaction in the Nepalese insurance industry. The study is based on primary data of 127 respondents.

The major conclusion of this study is that the change in culture of the insurance and the facilities and services pertaining to training and development program, knowledge sharing mechanism, communication and feedback process, openness to new ideas and innovation, leadership support for learning and improvement, employee engagement in learning activities enhance the customer satisfaction of Nepalese insurance industry.

The study also concludes that leadership support for learning and improvement followed by employee engagement in learning activities are the most influencing factors that affect the consumer satisfaction.

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