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# EFFECT OF CONFLICT MANAGEMENT ON THE PERFORMANCE OF FINANCIAL SERVICE ORGANISATION IN NIGERIA: AN EMPIRICAL STUDY OF ACCESS BANK PLC

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#### Abstract

This study examines effect of conflict management on organizational performance of banks in Nigeria using Access Bank Plc as a case study. A sample size of eighty-one (81) out of the numerous employees of the bank was administered with questionnaires in three branches of the bank located in Lagos State. A descriptive and regression analysis with the aid of SPSS was used to analyze the relationship between conflict management on organizational performance of Access Bank Plc. The result of the study found that there was a significant positive relationship between conflict management and organizational performance (r= 0.715; p<0.05). It is therefore recommended that management should develop diverse but appropriate strategies to resolve and manage conflicts as they arise before escalating to unmanageable level in the organization.

Keywords: Conflict, conflict management, organizational performance, banking industry, HR



#### INTRODUCTION

In the early 1900's, conflict was seen as an indicator of poor organizational management which needed to be avoided, in the mid 1950's, it was accepted passively and perceived as normal and expected; manager focused on resolving conflict, while in the 1970's, conflict was viewed necessary as not good or bad but could be used to promote growth, in the 1990's, managers needed to confront and manage conflict appropriately (Algert and Watson, 2002). Conflict has historically been viewed as undesirable, something to be avoided (Esquivel 1997). The Classical organization theorists believed that conflict produced inefficiency and was therefore undesirable, detrimental to the organization and should be eliminated or at least minimized to the extent possible (dysfunctional conflict). Perceptions about conflict changed with the emergence of social systems and open system theory. According to the social system theories, conflict is one of the central forms of interaction. Conflict is normal and positive as well as negative. This view was supported by Emile Durkheim that conflict is normal and functional because it brings about positive changes in an organization. Conflict, however, becomes negative if it is not managed and allows reaching a dysfunctional stage.

Conflict in an employment relationship has been an issue of continuing interest and debate. Conflict is a common occurrence in organizational life. It occurs when a desire goal or objective, the desire to obtain more in both economic (wages and benefit) and non-economic (contract provisions and operation practices) areas. Labour union also expects to make these gains via the bargaining process, the grievance and arbitration procedure and management default. The organized private sector on the other hand, resists all efforts of the union to restrict management freedom to make decision necessary to run business profitably. Conflict in organized private sector like banks is endemic and such various procedures have been developed for the available amicable settlement of these disputes. One of such procedures lies in the institutionalization of grievance device like collective resolution of these conflicts determine the success or otherwise of the organization. Organizational leaders need to manage conflicts between individuals in order to have a positive effect on organization.

Many of the studies on the impact of conflict management on organizational performance were done outside Nigeria. These studies particularly focus on educational institutions and manufacturing organizations. Research on conflict management and bank organizational performance are very few. In Nigeria, most of the available studies about conflict management such as Adebile and Ojo (2012), Osisioma, Osisioma and Chukwuemeka (2012), Bankole and Lawal (2012), Fatile and Adejuwon (2011), Ige, Adeyeye and Aina (2011), and Obasan (2011) investigated causes of conflicts across various organizational settings and suggested several measures or strategies for managing organizational conflict. These

researches were also theoretical studies whose findings were subjectively based on researchers' personal opinions. It is noted that the past studies did not give attention to the impact of conflict management on organizational performance, as well as highlighting effective conflict management strategy that can stimulate better organization performance. It is perceived that the strategies developed by management to resolve or manage conflicts could increase subordinates' satisfaction and subordinates with high levels of satisfaction are more likely to be committed to the organization, thereby, improving organizational performance. This study set out to find out the impact of conflict management on effective and efficient service delivery and performance in banking industry in Nigeria. Given the fact that conflict is inevitable in organizations (a normal part of organizational life) and banks occupy a delicate position in the economic equation of any country such that their (good or bad) performance invariably affects the economy of the country (Wilson 2006), it is important to research into how banks manage their conflicts.

#### LITERATURE REVIEW

# The concept of Conflict

Conflict is endemic to all social life; it is an inevitable part of living because it is related to situations of scarce resources, division of functions, power relations and role-differentiation (Azamosa, 2004). Because of its ubiquity and pervasive nature, the concept has acquired a multitude of meanings and connotations presenting us with nothing short of a semantic jungle. With the absence of a comprehensive definition of conflict, various definitions have been offered by many researchers from multiple disciplines. Some of these have originated from disciplines such as psychology, behavioral sciences, sociology, communication and anthropology. Several researchers such as Thomas (1976); Wall and Callister (1995); Vecchio (2000) and Rahim (2001) described conflict as a process. For instance, Thomas (1976) defined conflict as "the process which begins when one party perceives that the other is frustrated, or is about to frustrate, some concern of his." Wall and Callister (1995) viewed conflict as "a process in which one party perceives that its interests are being opposed or negatively affected by another party." Vecchio (2000) described conflict as "the process that results when one person (or a group of people) perceives that another person or group is frustrating, or about to frustrate an important concern." Rahim (2001) looked at conflict as "an interactive process manifested in incompatibility, disagreement or dissonance within or between social entities (that is individual, group, organization, etc.)." Jambrek and Penić, (2008) conceive conflict as a process of social interaction and a social situation, where interests and activities of participants (individuals or groups) actually, or apparently, confront, block and disable the realization of one party's

objectives. Drawing upon Donohue and Kolt (1992), conflict is defined as "a situation in which interdependent people express (manifest or latent) differences in satisfying their individual needs or interests and they experience interference from each other in accomplishing these goals" (Rose et al., 2006).

Deutsch (1973) as cited in Adebile and Ojo (2012) opined that conflict exists whenever incompatible activities occur. An action which is incompatible with another action prevents, obstructs, interferes with, injures, or in some way makes it less likely or less effective. Rahim, (2002) noted that organizational conflict occurs, as actors engage in activities that are incompatible with those of colleagues within their network, members of other organizations, or unaffiliated individuals who utilize the services or products of the organization. Rahim (1992) and Antonioni, (1999) identified conflict as an interactive process manifested in incompatibility, disagreement or dissonance within or between social entities. Conflict can occur between individual, groups, organizations, and even nations (Rahim and Bonoma, 1979; Rahim, 1983, 1986). As human being interacts in organizations, differing values and situations create tension. Conflict is thereby viewed as a situation in which two or more individuals operating within a unit appear to be incompatible. Domenici & Littlejohn (2001) believed that conflict is conceptually dependent on major components such as expressed struggle, interdependence, perceived incompatibility of goals, perceived scarce rewards, and interference. In light of those major components, conflict is defined as an expressed struggle between two or more interdependent parties perceiving incompatible goals, scarce resources, and interference from others in achieving their goals (Hocker & Wilmot, 2001).

Organizational conflict appears in a variety of forms and has varying causes. These can generally be separated into several categories. Kilmann (2008) identifies three sources of conflict. These are structural conflict (conflict arising out of the need to manage the interdependence between different organizational sub-units); role conflict (conflict arising from sets of prescribed behaviour) and resources conflict (conflict stemming from interest groups competing for organizational resources). Also, Tjosvold and Sun (2002) identify three sources of organizational conflict and indicates that an understanding of the source of a conflict improves the probability of effective conflict management. The main factors which serve as sources of conflict are identified as communicational (conflicts arising from misunderstandings etc.), structural (conflicts related to organizational roles), and personal (conflicts stemming from individual differences).

In the same parlance, March and Simon (1969) are the thinkers who analytically examined the sources of conflict in organizations (Eren, 2003):

- 1.) Change is the factor that most often leads to conflict. Change is unsettling, sometimes threatening. Of course, it is inevitable and often highly desirable.
- 2.) A second factor which might cause institutional conflict is conflicting goals and objectives as well as opposing values and priorities. Often, if the interested parties earnestly desire to resolve such kinds of conflict; improved, honest and good-faith communication can be very helpful.
- 3.) A third source of conflict is limited resources. Limited resources can practically mean anything: Not enough security, lack of space, outdated equipment, and most often, lack of money (Burnside, 2008).

# **Conflict Management**

Conflict management involves implementing strategies to limit the negative aspects of conflict and to increase the positive aspects of conflict at a level equal to or higher than where the conflict is taking place, the aim of conflict management is to enhance learning and group outcomes (effectiveness or performance in organizational setting) (Rahim, 2002). It is not concerned with eliminating all conflict or avoiding conflict. Conflict management, as a concept, has been conventionally associated with conflict containment and settlement. Conflict management is the practice of identifying and handling conflict in a sensible, fair, and efficient manner, it requires such skills as effective communicating, problem solving, and negotiating with a focus on interests (Gordon, 2004).

There are various styles that can be used to manage conflicts in organizations. Among the early writers, Follett suggested three main ways to handle conflict: domination, compromise and integration. Moreover, she also found other such as avoidance and suppression. Blake and Mouton (1964) were the first management thinkers to present the conceptualization of the five conflict styles into an avoiding, obliging, dominating, compromising and integrating (Rose et al., 2006). Visinki (1995) cited in Saduna (2012) suggested that one of the five methods of coping with conflict is competition. The competition approach to conflict resolution is an attempt at complete victory (Saduna, 2012). It is a win/lose approach, a "winner takes all" position. Usually, the focus is on winning the conflict at all costs, rather than seeking the most appropriate solution for everyone concerned. The second method of coping with conflict is accommodation, which is the opposite of competition. It is a lose/win approach. The third method is avoidance, where both sides in the conflict withdraw. It is referred to as the lose/lose outcome in managing conflict because neither side is able even to deal with the issue, much less manage or resolve it. The fourth one is collaboration, which is usually considered the best method to cope with conflict. It is called a win/win approach. It does not require either side to give up a valued position. Rather, both sides honestly seek new and common higher grounds. This kind of problem-solving

requires an atmosphere of trust and mutual respect, the surfacing of hidden agendas, and a genuine willingness on both sides to resolve the conflict. The fifth method is compromise-conflict resolution. It involves negotiation and a high degree of flexibility. It is referred to as the win/losewin/lose position since both parties in the conflict will get some of what they want, while at the same time giving up something in the process (Burnside, 2008).

Hotepo et al (2010), quoted by Fatile and Adejuwon (2011) noted that conflict can be managed in different ways, some focusing on interpersonal relationships and others on structural changes. Robinson et al (1974) advocates that managing conflict toward constructive action is the best approach in resolving conflict in organization. When conflict arises, we need to be able to manage them properly, so that it becomes a positive force, rather than a negative force, which would threaten the individual or group.

Butler (1993) has discussed styles used by negotiators and found that those negotiators who use integrating (collaborating), obliging (accommodating) or avoiding style were more effective than those who use dominating (competing) style. Individuals who use integrative (collaborative style) conflict handling style experience lower level of work conflict and stress at job, but people using avoiding or dominating (competing) style were facing more conflicts and work stress (Friedman et al. 2000).

Overall conflict management should aim to minimize affective conflicts at all levels, attain and maintain a moderate amount of substantive conflict, and use the appropriate conflict management strategy to effectively bring about the first two goals, and also to match the status and concerns of the two parties in conflict (Rahim, 2002). Conflict management strategies should satisfy certain criteria. These criteria are particularly useful for not only conflict management, but also decision making in management. The first criteria are organization learning and effectiveness. In order to attain this objective, conflict management strategies should be designed to enhance critical and innovative thinking to learn the process of diagnosis and intervention in the right problems. The second criterion is the needs of stakeholders. Sometimes multiple parties are involved in a conflict in an organization and the challenge of conflict management would be to involve these parties in a problem solving process that will lead to collective learning and organizational effectiveness. Organizations should institutionalize the positions of employee advocate, customer and supplier advocate, as well as environmental and stockholder advocates. Ethics is noted to be the third criterion for conflict management strategies to be effective. A wise leader must behave ethically, and to do so the leader should be open to new information and be willing to change his or her mind. By the same token subordinates and other stakeholders have an ethical duty to speak out against the decisions of supervisors when consequences of these decisions are likely to be serious. Without an understanding of ethics, conflict cannot be handled" (Algert, and Watson, 2002).

# **Empirical Studies**

Hotepo et al. (2010) investigate the effect of organizational conflict on organizational performance. The study employs descriptive research design and uses questionnaire to collect data from 96 managers in some selected Airlines, Road Transport and Insurance companies in Lagos Metropolis. The research revealed that limited resources is the major cause of conflict and that conflicts have both negative and positive effects on organization, but when managed properly, the positive effects can be used to encourage organizational innovativeness and build cooperation among the employees.

Uchendu, Anijaobi-Idem and Odigwe (2013) examined the relationship that exists between principals' conflict management and organizational performance in Cross River State, Nigeria. The authors employed questionnaire to gather their data. The instrument was a 4 point likert type scale consisting 32 items. Pearson Product Moment Correlation Coefficient Analysis was used in analyzing the data. The result of the analysis revealed that, there is a significant relationship between principals' conflict management in terms of teacher-teacher conflict (TTC), teacher-student conflict (TSC), principal-teacher conflict (PTC) and organizational performance.

Adomi and Anie (2006) investigate the pattern of conflict management in Nigerian libraries. The researchers employed descriptive design and questionnaire to collect data from professional and para-professional staff of three Nigerian University libraries. Majority of the respondents perceive conflict as positive and can be stimulated by library managers. The study further found out that interpersonal conflicts are the dominant conflicts in Nigerian libraries, and accommodation ranks highest as technique of conflict avoidance.

Rahim (2001) reported a positive correlation between democratic management styles and organizational stability. He noted that democratic strategies would promote inclusion in decision and by consequence workers identification with decisions and commitment to the organization. Schramm-Nielsen (2002) indicated that a confrontation style dealing with group conflict was used to a significant degree in higher than in lower performing organizations. Lang (2009) commented on the integrating style of handling conflict which shows that this style results in high joint benefits for the parties. While Rahim (2004) have suggested that the nature of leadership power in an organization mediates the needs of conflict management strategies. Thus, organisational stability may be maintained even when the leader is low in conflict management because workers sometimes exhibit acceptance behaviour over the superior's

attitude thus reflecting apathy and subjugation with little manifestation of aggression (Kilmann, 2008).

Kazimoto (2013) analyzed the elements of a conflict management process and leadership organizational change and the benefits of managing conflict. The author concludes that leadership approaches are the key important factors for conflict management. The study recommends that managers in various organizations should encourage open communication policy, so that all employees get the right information at the right time.

Min-Chih, Ching-Ting, Huo-Tsan Chang and Yu-Yuan Ko (2010) examined the relationship conflict has a greater impact on learning performance than does process conflict. The effects of dysfunctional conflict on learning performance in a Chinese cultural context were explored with cognitive style as a moderator. The results of their analysis show that the relationship between process conflict and learning performance is quadratic. In addition, it was discovered that relationship conflict has a greater effect on learning performance than does process conflict.

Mukolwe, Korir, Eliza, Milka, and Musyoki (2014) investigated the effect of interpersonal conflict on organizational performance of selected hotels in Kisii town. The study employed both descriptive survey and explanatory research designs and targeted a population of 368 employees of purposively selected hotels. The data was analyzed using descriptive and inferential statistics while multiple regression was used to test the hypotheses. The results indicated that interpersonal conflict strategies, relationship conflict and task conflict significantly affect organizational performance respectively, while outcomes of interpersonal conflict does not significantly affect organizational performance.

#### **Theoretical Framework**

Over the years three distinct views have evolved about conflict in organizations. These include: traditional view, behavioural or contemporary view, and interactionist view. The traditional view (dominant from the late nineteenth century until the mid-1940s) assumes that conflict is bad, always has a negative impact, and leads to declines in performance as the level of conflict increases. Conflict must therefore always be avoided. Although that approach worked sometimes, it was not generally effective; when they are suppressed, the root causes cannot be identified, and the potentially positive aspects of conflict cannot emerge. The behavioural or contemporary view, also known as the human relations view, emerged in the late 1940s and held sway through the 1970s. It argues that conflict is natural and inevitable in all organizations and that it may have either a positive or a negative effect, depending on how the conflict is handled. Performance may increase with conflict, but only up to a certain level, and then decline

if conflict is allowed to increase further or is left unresolved. This approach advocates acceptance of conflict and rationalizes its existence. The interactionist view assumes that conflict is necessary to increase performance. While the behavioural approach accepts conflict, the interactionist view encourages conflict based on the belief that a harmonious, peaceful, tranquil, too-cooperative project organization is likely to become static, apathetic, stagnant, and unable to respond to change and innovation. This approach encourages managers to maintain an appropriate level of conflict—enough to keep organizations self-critical, viable, creative, and innovative.

#### **METHODOLOGY**

The design for this study was survey research design of the descriptive type. A survey is a planned collection of data over a large area for the purpose of analyzing the relationships between variables (Oppenheim, 1992). The independent variable of the study was conflict management, while the dependent was organizational performance. The population of study consisted of bank employees in all commercial banks operating in Nigeria. Almost ninety percent (90%) of the banks in Nigeria have their head offices in Lagos. This research focused on Access Bank Plc, a second generation bank with its corporate Headquarter located in Victoria Island, Lagos, Nigeria.

The sample for this study consisted of four (4) branches of Access Bank Plc namely Adetokunbo Ademola branch, Damole/Idejo branch, Ligali Ayoride branch and Ikorodu branch, all in Lagos state. A sample size of 81 respondents was selected for the study. Using random/probability sampling method, the sample was drawn from all the departments in the bank and it also encompassed the top management, middle management and the junior management cadre in order to ensure adequate representation of view and generalizations.

The instrument used was structured questionnaire tagged "Conflict Management and Organizational Performance Questionnaire" (CMOPQ). The questionnaire consisted of two sections (A & B); Part A consisted of questions necessary to generate adequate personal information about the respondents, while Part B consist questions necessary to generate useful data for the study, i.e. it measures the variable involved in the conflict management and its impact on efficiency and effectiveness (organizational performance) of banking industry. Using a Likert scale of 1-5 where 5 is strongly agree and 1 strongly disagree, scores were given for each question by the respondents. Secondary source also contributed immensely to the study. This was collected from information published in Journals, Magazines, Reports presented at various seminars and meetings, past write-ups, textbooks and research projects. In order to ensure the validity and reliability of the instrument, 20 copies of the questionnaire were pre-tested among staff of Wema Bank Plc at the their Headquarter located in Marina (WEMA TOWER), Lagos. However, they did not form part of the total respondents used for this study. The Cronbachalpha method was used to determine reliability co-efficient of the instrument and the value of 0.85 was obtained for conflict management scale and 0.82 for organizational performance scale.

The administration of the questionnaire was done by the researchers, which divided themselves into various branches of the study studied bank. Out of the 81 copies of the questionnaire distributed to respondents, 65 questionnaires were retrieved representing 80.2% return rate. Statistics such frequency count and percentages were put to use in the analysis of research questions while research hypotheses were tested using correlation analysis and simple regression analysis. The research hypotheses were tested at 0.05 level of significance. Analysis was carried out with the aid of Statistical Package for Social Sciences (SPSS).

#### **ANALYSIS AND RESULTS**

Hypothesis one, which stated that there is no relationship between conflict management and organizational performance of Access Bank Plc, was tested using simple regression analysis. The result is presented in Table 1. The result in Table 1 shows that conflict management influence organizational performance ( $F_{1.63} = 34.00$ ;  $R^2 = 0.54$ ; p<.05). The coefficient of conflict management assumes a positive sign and statistically significant. This implies that there was a significant relationship between conflict management and organizational performance of the respondents. The result is in conformity with the literature on conflict management which posits positive relationship between conflict management and organizational performance, because proper conflict management promotes stable working environment which will encourage organizational performance. Hence, the way an organization settles conflict has a direct impact on the workplace climate, and in particular on the conflict aspect of this climate (Poitras & Tareau, 2007). From the results, conflict management accounted for 54% of the organizational performance, while the remaining 46% could be due to the effect of extraneous variables. Therefore, the prediction of organizational performance by the predictor variable was not due to chance. The study reveals that conflict management in Nigerian banking industry impact positively on organizational performance. That is, effective conflict management style reduces banking crisis in Nigeria. In addition, the results suggested a notion that the effectiveness of conflict handling style does relate to the situation and context of the job environment. It was revealed that the main sources of conflict in the organization relate to perception and value problems. The specific issues bother on employee compensation, welfare and inadequate communication. It was further revealed that the managers prefer the compromise, problem

solving and dominating strategies. The results also show that the conflict management strategies in place at the organization have been relatively useful in minimizing the incidence of disruptive conflicts while conflict management strategies have positive impacts on workers' productivity.

Table 1: Model Summary showing relationship between Conflict Management and Organizational Performance

			Adjusted R Std. Error of the	
Model	R	R Square	Square	Estimate
1	.715ª	.540	.519	.67965

Table 2: Simple Regression Analysis Showing the Conflict Management Prediction of Perceived Organizational Performance of Access Bank Nigeria Plc

	Unstandardized Coefficients		Standardized		
Model			Coefficients	t	Sig.
(Constant)	4.283	.471		9.090	.000
CM	.102	.115	.015	3.107	.915

a. Dependent Variable: OP

## CONCLUSION AND RECOMMENDATIONS

The study tries to assess empirically, the effect of conflict management on organizational performance in banking industry in Nigeria. It has been argued in the literature that the impact of conflict on organizational performance have two overriding effects, the positive and negative effects. Though conflict is often viewed as negative, it is capable of increasing organizational innovativeness and productivity, thereby improving organizational performance. To Henry (2009), conflicts build the spirit of teamwork and cooperation among the employees of an organization. However, in the case of banking industry the empirical findings revealed that there was a positive relationship between conflict management and organization performance. The study established that conflict could be dysfunctional if not properly managed, because both the management and employees mutually depend on the end product that is employees who depend on the organization for their salaries put their best performance. This improved performance would lead to increased productivity that would in turn yield profit for the industry. In view of this and based on the findings, the following recommendations are upheld;

 Management should develop diverse but appropriate strategies to resolve and manage conflicts as they arise before escalating to unmanageable level;

- Management must be flexible in the adoption of styles of conflict management. The circumstances of each organization and the relationship subsisting between the parties must be allowed to determine the choice of management style. A mindset that accommodates conflicting viewpoints is necessary for effective resolution of conflicts;
- Conflict preclusion structures should be put in place to address issues that can produce conflicts before they break open. In a similar vein, conflict situations should be promptly confronted and addressed whenever they occur rather than being avoided;
- Efforts should be made by the management to organize seminars/workshops on organizational conflict management, from time to time for the employees. This will enable employees learn about conflict and how it can be effectively managed for individual and organization effectiveness;
- In order for bank employees to deal with conflict properly, it may be necessary for the bank officers to disseminate information or give orders clearly by formally instructing their employees on the use of written guidelines (Obasan, 2011) such as memos, circular etc. and procedures to prevent communication gap, so that bank staffs will have a clear understanding and correct interpretation of all information and instructions.

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