Assessing Employees' Perception of Conflict Management in the Banking Industry-A Survey of Selected Banks in Sekondi-Takoradi Metropolis of Ghana

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Abstract

Conflict is an inevitable part of organizational life. Its outcomes could either energize and improve the performance and productivity of individuals and organizations or create frustrations and impediments to the pursuit of individual and corporate objectives. Opinions of employees of banks about conflict management would be diverse in view of their perceptual differences which might influence their judgement and attitudes towards the phenomenon. This study investigated employees' perceptions of conflict management in relation to the causes, types, effects and strategies for managing conflict among staff of selected banks in Sekondi-Takoradi Metropolis of Ghana. Data was collected through content validated questionnaires from 60 employees who had worked in the selected banks for at least one year. Descriptive statistics was used to analyse the data in order to address the research questions. The results of the study indicate that staff of the selected banks perceive that conflict is real and occurs at their workplaces. The findings have significant implications for individual employees and management of the banks with respect to training, motivation, task assignment, and provision of resources for effective performance. A major recommendation is that staff of the banks concerned be provided with training opportunities to enable them acquire useful communication and diversity skills to improve on their ability to ameliorate the negative effects of conflict.

Keywords: Conflict, perception, employees, banks, strategies

1. Introduction

Conflict is a common phenomenon in human and organizational life. It is not farfetched to suggest that the life span and health of simple and complex relationships, a t l e a s t in part, a r e influenced by the outcomes of conflict which could vitalize the bond formed by the parties involved or culminate into painful collapse of the relationship. Conflict occurs in a variety of social settings. Since differences between people continue to thrive, the absence of conflict in relationships usually suggests a lack of meaningful interaction. Organisational conflict may occur when interests, goals or values of different individuals or groups are incompatible (Henry, 2009). Such incompatibility or differences may exist in reality or may only be perceived by the parties involved. Nonetheless, acting in opposition to, or being hostile towards another are clear manifestations of conflict. Bagshaw (1998) notes that conflict is integral to life in organisations as people compete for jobs, resources, power, r e c o g n i t i o n and security. Conflict resolution is a difficult task because the process could produce unhealthy emotions and perceptions. W h e n conflict occurs in organisations due to incompatible goals, diverse interests or values of individuals or groups, or ambiguous rules, and communication problems, individual and corporate objectives could be jeopardized.

Perception plays an important role in understanding, assimilating and managing conflict. Conflict is absent where no party perceives it. According to Mullins (2005), perception is the mental function of giving significance to stimuli such as shapes, colour, sound, pressures and feelings and so on. Perceptions give rise to individual behavioural responses to particular situations. Perception plays a major role in shaping the attitudes of people towards tasks, policies and programmes in an organisation. It influences an employee's understanding and behaviour towards organisational policies and programmes, including conflict management efforts. Perception influences our interpretations, judgement and evaluation of phenomena, and consequently, determines our attitudes. Perceptions of employees about the outcomes of conflicts would be positive depending on a number of factors. For example, employees are more likely to be tolerant and creative upon successful resolution of conflict if they perceive the phenomena as a useful source of motivation and strength for improving relationships and performance. Employees are likely to contribute meaningfully to conflict management efforts if they perceive it as an opportunity for sharing and harmonizing values as well as an avenue for personal development. On the other hand, if employees perceive conflict as a destructive experience, they are likely to react with apprehension which would not bode well for their performance.

A conflict-free company has never existed and never will. Antagonism, tensions, aggression, and frustrations will remain part o f organisational life as long as men live and work together. Conflict is an inseparable part of life. According to Boddy (2002) organisations may consider conflict as an opportunity for renewing and improving productivity by effectively managing the episodes of conflicts internally and minimizing its adverse effects. The staff of the selected banks for this study are not immune to conflict, and might have experienced one form of conflict or another in the course of work. Major sources of conflicts emerge from issues that border on promotion, appointment to headship of departments, remuneration, resource allocation, and staff development opportunities. Any conflicts among staff of the banks have implications for the achievement of both individual and corporate objectives. However, there seems to be little credible data, insights and guidelines for designing effective interventions to address conflict among staff in the banking industry in Ghana. Banks are crucial components of the economy of every country. Therefore, their performance (good or bad) affects the health of the economy. It is pertinent to explore into how banks as institutions, and staff as individuals and teams, can effectively harness and exploit the positive outcomes of conflict, and minimize its negative effects for effective performance. It is against this backdrop that this study was undertaken. The study sought to examine conflict management from the perspective of employees' perceptions of its causes, types, effects and management strategies of selected banks in Takoradi Metropolis. To this extent the study set out to find answers to the following questions: what are the views of employees about the main causes of conflict among staff of the selected banks? Which types of conflict, according to employees, are prevalent at the banks? What are the views of employees of the effect of conflict to individuals and the selected banks? What conflict management strategies are deployed to resolve conflict among employees at the banks? The essence of gathering and analysing information in this study is to assist in the development of innovative strategies for managing conflict to achieve both individual and corporate goals. The findings would also provide useful insights for perceiving, assimilating, understanding, and coping with conflict on the individual and organisational levels. The study was organised into sections, namely, introduction, literature review, methodology, results and discussion, and conclusions and implications.

2. Literature Review

2.1 The concept of Conflict

Conflict as a concept has generated multiple definitions and connotations which present us with nothing short of a semantic jungle. In the absence of a comprehensive and universally acclaimed definition of conflict, various definitions have been offered by many researchers from a variety of backgrounds. Some of these have originated from disciplines such as psychology, behavioural sciences, sociology, communication and anthropology (Ajike et al., 2015). However, Mcshane et al. (2008) describe conflict as a process in which one party perceives that its interests are being opposed or negatively affected by another.

2.2 Causes of Conflict

The causes of conflict may be organised into two broad categories: (i) structural factors, and (ii) personal factors. Structural factors stem from the nature of the organisation and the manner in which work is organised. Personal factors arise from differences among individuals (Schnake, 1987; Nelson & Quick, 2003; McShane & V o n Glinow, 2000; Kreitner & Kinicki, 2004). Specific structural (organisational) factors include incompatible goals (occurs when personal or work goals seem to interfere with another person's or department's goals), differentiation (arising out of different values and beliefs), task interdependence (arises when team members must share common inputs to their individual tasks, need to interact in the process of executing their work, or receive rewards that are partly determined by the performance of others), scarce resources (occurs when each person or unit requires the same resource such that in competing for the available resource, the parties undermine each other's goals), ambiguous rules (encourage political tactics as employees battle to win decisions favourable to their interests), and communication problems (occurs due to lack of opportunity, ability or motivation to communicate effectively) (McShane et al., 2008). Personal factors that cause conflict generally spring from individual differences including skills and abilities, personality complexities, perceptions, values and ethics, emotional disposition, communication barriers and cultural differences.

2.3 Types of Conflict

2.3.1 Interpersonal Conflict

Inter-personal conflict occurs between two or more people. It normally arises as a result of two or more people competing for the same job position or for limited resources (Rao et al. 1987). According to Mcshane and Von Glinow (2000), the most commonly cited reasons for interpersonal conflict in organisations are personality differences, perceptions, clashes of values and interests, power and status differences, and scarce

resources. The most frequent type of conflict experienced by employees in many organisations is interpersonal conflict (Adomi & Anie, 2005; Hotepo et al., 2010).

2.3.2 Intra-personal Conflict

This type of conflict occurs within an individual. According to Nelson and Quick (2003), there are several types of intra-personal conflict, including inter-role and intra-role conflicts. The authors define a role as a set of expectations placed on an individual by others. The person occupying the focal role is the role incumbent and the individuals who place expectations on the person are role senders. The most common inter-role conflict among many employees is work/home conflict, where their role as workers clashes with their role as parents. Intra-role conflict often arises when a person receives conflicting messages from role senders as to what to perform in a certain role.

2.3.3 Intergroup Conflict

Shani and Lau (2000) refer to intergroup conflict as clashes and opposition between two teams or groups. According to the authors, intergroup conflict may be best understood by first considering conflict within the individual. With regard to the causes of intergroup conflict, Likert and Likert (1976) cite situations such as groups competing for scarce resources, differences in opinion about the appropriate ways of managing a unit in an organisation, dependence of one group on another, communication problems, different interests and goals, and unclear assigned responsibilities. Nelson and Quick (2003) observe that conflicts between groups can have positive effects within each group, such as increased group cohesiveness, increased focus on tasks, and increased loyalty to the group. The authors also confirm that four basic reasons account for intergroup conflict: when the groups are interdependent; when they have different goals; when their perceptions are different; and when the organisation increasingly promotes specialisation. Meanwhile, Hellriegel, Slocum and Woodman (1998) identify four types of intergroup conflict, namely: vertical conflict (occurs between groups of employees of different levels of authority within the hierarchy of an organization), horizontal conflict (occurs between groups of employees of similar level of authority within the hierarchy of the organisation), line-staff conflict (arises between support teams and teams responsible for creating goods and/or services), and diversity-based conflict (arises from characteristics such as race, religion, ethnicity, age, and gender).

2.3.4 Organisational Conflict

Rahim (1992) describes organisational conflict as an interactive process which manifest in incompatibility, disagreement or dissonance within or between social entities. The effect of this type of conflict is multi-dimensional and capable of threatening organisational performance and survival if not addressed effectively and timeously. Meanwhile, Tjosvold (1998) submits three sources of organisational conflict and indicate that an understanding of the source of a conflict improves the probability of effective conflict management. The key sources of conflict according to the authors include communicational (conflicts arising from misunderstandings), structural (conflicts related to organisational roles), and personal (conflicts stemming from individual differences). However, Hotepo et al. (2010) suggest that lack of resources and communication problems are the most frequently cited causes of organisational conflict.

2.4. The Effect of Conflict

Two main orientations influence perceptions of the effect of conflict on both individuals and organisations: (1) functional or constructive - which is deemed a positive outcome and (2) dysfunctional or destructive - which is considered as a negative outcome. Functional orientation to conflict relates to perceiving conflict in positive light and focusing on the benefits rather than adverse outcomes. This perception of conflict may actually encourage greater effort to task performance, inspire development of new ideas, learning and growth, and improve relationships among individuals as Kreitner and Kinicki (2008) point out. Conflict can inspire creativity if managed effectively. Thus conflict can impact work environments positively. However, when a major conflict occurs, it must be resolved at the appropriate level to avoid any harmful and dysfunctional situations arising in the company (Leung, 2009). Dysfunctional conflict is thought to be destructive. This perception of conflict usually hinders organisational performance and leads to decreased productivity. This orientation of conflict is characterised by competing interests of individuals that seem to override the organisation's interests, which provides an incentive for managers to withhold information from one another. In those circumstances, some employees may sabotage the work of others either openly or subtly, and this could develop indifference to teamwork (Kreitner & Kinicki, 2008).

2.5 Strategies for Managing Conflict

Snowden and Gorton (2002, p. 89) define conflict management as the "efforts designed to prevent, ameliorate, or resolve disagreements between and among individuals and groups" Individuals need to have the skills and

knowledge on how to manage conflict as competently as possible when one occurs. Management of conflict is an important responsibility of managers in organisations (Roper, 2005) just as managing conflict at the workplace is one of the crucial investments for long term viability and success in business organisations (Oudeh, 1999). However, Cetin and Hacifazlioglu (2004) argue that the way conflict is handled determines whether it will be beneficial or destructive. Masters and Albright (2005) suggest five conflict management approaches including avoidance, competition, accommodation, collaboration and compromise. However, Nelson and Quick (2003), contend that those five conflict management styles are based on two major influencing factors - assertiveness (the extent to which one wants his goals to be met) and co-operativeness (the extent to which one would want to see the other party's concerns addressed). According to McShane et al. (2008), the choice of a particular strategy for managing conflict is influenced by two main orientations – the win-win orientation (based on the belief that conflicting parties will find a mutually beneficial solution to their disagreement), and the win-lose orientation (based on the belief that conflicting parties are drawing from a fixed pie, so the more one party receives, the less the other party gets). The authors submit five interpersonal conflict management strategies including problem solving, avoiding, forcing, yielding, and compromise.

The authors explain that problem solving involves trying to find a mutually beneficial solution for both parties. The parties engage in collaboration to identify common ground and potential solutions satisfactory to all. Avoiding involves trying to smooth over or avoid conflict situations altogether. Avoiders try to suppress thinking about the conflict (McShane et al., 2008). This strategy to conflict management is non-confrontational, and involves passive behaviours such as withdrawal from or side-stepping issues in contention in order to avoid damaging relationships. The authors further submit that forcing involves trying to win the conflict at the other's expense. This strategy has the strongest win-lose orientation, and relies on some of the "hard" influence tactics, particularly assertiveness, where one seeks to achieve one's own way. Yielding involves one giving in completely to the other's wishes, or at least co-operating with little or no attention to one's own interests. It involves making unilateral concessions and unconditional promises, as well as offering help with no expectation of reciprocal benefit. According to Mchane and Von Glinow (2000), compromise involves one party trying to reach a middle ground with the other party in such a way that one's losses are offset by equally valued gains from the other. Nelson and Quick (2003) note that compromise impacts both assertiveness and cooperativeness because each party must give up 'something' to reach an amicable resolution of the conflict.

With regard to strategies for managing organisational or structural conflict, McShane et al. (2008) suggest that managers should get staff to focus on the company's superordinate goals rather than their conflicting individual or departmental-level goals; reduce differentiation by promoting integration of values and beliefs of staff through socialization activities; improve communication and understanding; reduce task interdependence; provide adequate resources and clarify rules and work procedures.

3. Methodology

The research design was a descriptive survey. This design was adopted because it is most appropriate and helpful in determining and describing the perception and attitude of respondents on the variables studied (Gay, 1992; Newman, 2003). The target population comprised employees who had worked in any of the selected banks for at least one year. Out of a total of 65 questionnaires of closed ended items distributed to respondents, 60 answered questionnaires were received giving a response rate of 92 per cent. In order to obtain high response rate and relevant information from the staff of the banks who generally have busy work schedules, respondents were conveniently sampled. The instrument for the main study was pre-tested at an analogous financial institution. The outcome of the pre-test enabled the researchers to review the final instrument for the study. The data for the study was collected between September and November 2015. The data collected were edited, coded and processed with the Statistical Package for Science Solutions (SPSS) version 21, and discussed in narrative style for clarity and better understanding.

4. Results and Discussions

As can be observed from Table 1, respondents worked in three main departments with 58.3 per cent of the respondents being retail staff at the banks. Since the convenience sampling technique was used, which meant that the researchers contacted staff who were readily accessible for sampling. It is, therefore, not farfetched that retail staff were generally more accessible and constituted the majority of respondents for this study.

Table 1: Departments of Respondents

Department/Unit	Frequency	Percentage
Business Development	10	16.7
Corporate Banking	15	25.0
Retail Banking	35	58.3
Total	60	100.0

Source: Survey Data, 2015

It is evident from the results in Table 2 that most (48.3%) of the respondents had worked in the banks for between 6 and 10 years, and a further 15 per cent for between 11 and 15 years. In effect, majority (85%) of the respondents had worked in the banks for at least 10 consecutive years. This group of employees, most certainly might have experienced one type of conflict or another, and could be said to have gained considerable insights into the conflict management processes in the banks concerned. Therefore, they might be better placed to provide information to facilitate fairer assessment of their perceptions about conflict management at their various workplaces.

Table 2: Years Worked by Respondents in the Banks

No. of Years Worked	Frequency	Percentage
1 – 5 years	22	36.7
6 – 10 years	29	48.3
11 – 15 years	09	15
16 years and above	00	00
Total	60	100.0

Source: Survey Data, 2015

Respondents indicated that incompatible goals, different values and beliefs, interdependence, scarce resources, ambiguous rules, and communication problems constituted the major causes of conflict at the banks concerned. It can be observed that 35 per cent of the respondents perceived that communication problems were the most common cause of conflict (Table 3). This supports the suggestion by Hotepo et al. (2010) that communication challenges rank high among the sources of conflict in organisations. Task interdependence and scarce resources were perceived to be significant sources of conflict as they ranked second and third with 23.3 per cent and 16.7 per cent respectively. However, respondents perceived that incompatible goals, different values and beliefs, and ambiguous rules constituted the least sources of conflict among staff of the banks.

Table 3: Respondents' Perceptions on the Causes of Organisational Conflict

Causes	Frequency	Percentage
Incompatible goals	04	6.7
Different values and beliefs	06	10
Task interdependence	14	23.3
Scarce resources	10	16.7
Ambiguous rules	05	8.3
Communication problems	21	35
Total	60	100.0

Source: Survey Data, 2015

On the main types of conflict, 33.3 per cent of the respondents, as shown on Table 4, believed that interpersonal conflict was the most common among staff of the banks. This state of affairs corroborates the suggestion that the most frequent type of conflict experienced by employees in many organisations is interpersonal conflict (Adomi & Anie, 2005; Hotepo et al., 2010). It is essential to note that inter-group (26.7%) and organisational (21.7%) conflicts were also perceived as prevalent types of conflict at the banks. The prevalence of intergroup conflict might be due to group interdependence, different goals, perceptual differences, and increased specialisation as suggested by Nelson and Quick (2003). However, the authors observe that conflicts between groups can have positive effects such as increased group cohesiveness, increased focus on tasks, and increased loyalty to the group, which bodes well for team success. Only 18.3 per cent of the respondents admitted to have experienced intra-personal conflict.

Table 4: Respondents' Perceptions on the Prevalence of Types of Conflict

Types of Conflict	Frequency	Percentage
Interpersonal	20	33.3
Intra-personal	11	18.3
Inter-group	16	26.7
Organisational	13	21.7
Total	60	100.0

Source: Survey Data, 2015

A significant majority (60%) of the respondents perceived conflict as a negative experience (Table 5). This perception of conflict by employees has serious implications for management of the banks because it could hinder organistional performance by incubating competing interests of individuals that seem to supersede the interests of the organisation. In such circumstances, some employees may sabotage the work of others either openly or subtly, and this could develop indifference to teamwork (Kreitner & Kinicki, 2008). Meanwhile, 40 per cent of the respondents believed conflict had positive consequences. This could encourage the staff of the banks to exert greater effort to task performance, inspire development of new ideas, learning and growth, and improve relationships among individuals (Kreitner & Kinicki, 2008).

Table 5: Respondents' Perceptions on the Effects of Conflict

Responses	Frequency	Percentage
Positive	24	40
Negative	36	60
Total	60	100

Source: Survey Data, 2015

Table 6 presents the major strategies for managing conflicts related to personal factors in the selected banks. Problem solving ranked highest as indicated by 35 per cent of the respondents, which suggests that it was the most popular conflict management strategy used at the banks. This promotes a win-win orientation to resolving conflict as suggested by McShane et al. (2008) because the strategy calls on the parties in dispute to collaborate to identify common ground and potential solutions that satisfy all sides. The results also indicated that compromise was the second most popular approach to managing conflict as indicated by 21.7 per cent of the respondents. This suggests that there was high degree of assertiveness and co-operativeness among staff of the banks in resolving conflict. Similarly, Nelson and Quick (2003) note that compromise impacts both assertiveness and co-operativeness because each party must give up 'something' to reach an amicable resolution of the conflict. Avoiding (18.3%) and forcing (16.7%) also featured prominently as claimed by respondents. However, yielding was the least used strategy for resolving conflict among staff of the banks.

Table 6: Respondents' Perceptions on the Strategies for Managing Conflict

Strategies	Frequency	Percentage
Problem Solving	21	35
Avoiding	11	18.3
Forcing	10	16.7
Yielding	05	8.3
Compromise	13	21.7
Total	60	100.0

Source: Survey Data, 2015

5. Conclusions and Implications

This study invesgtigated the perception of employees on conflict management in selected banks within the Takoradi Metropolis in Ghana. The results indicated that communication problems, task interdependence, and scarce resources were the dominant causes of conflict in the banking industry within the study area. Effective communication is essential for optimum performance of tasks in any organisation. Communication problems could create misunderstanding of information or instructions culminating into serious performance lapses with significant financial implications to the organisation concerned. Task independence has the potential to create room for staff to sabotage the work of others through a variety of red tapes. Limited resources lead to competition which could become chaotic or breed resentment among staff or departments of the organisation. The most prevalent type of conflict among staff of the banks was interpersonal conflict which was closely followed by inter-group conflict. Majority of the employees considered conflict as a negative experience,

although a significant minority held a positive view that conflict actually provides opportunity for improving relationships and performance. Problem solving, avoiding and forcing were the predominantly used strategies for managing conflict among staff of the banks. Forcing is in consonance with the win-lose orientation that often results in dissatisfaction, and creates difficulty in seeking genuine reconciliation.

The findings have critical managerial implications for training, motivation and provision of resources for effective management of conflict. To create understanding, develop the necessary skills and design effective strategies for managing conflict, certain approaches are recommended:
Management should, from time to time, organise seminars, workshops, and durbars to help equip employees with requisite knowledge, skills and attitudes for perceiving conflict positively and resolving conflict with win-win orientation to promote reconciliation and eliminate antagonism.
Additionally, management should promote interaction and integration of different values and beliefs among staff through socialization activities such as sporting competitions and picnics during statutory holidays where individuals have the opportunity to touch base with one another and potentially bond better. There is also the need to establish clear communication channels and prescribed procedures that eliminate the potential for ambiguity and blurred instructions in assignment of roles. It is also helpful to establish effective grievance redress system to address grievances promptly. Last but not least, management should provide for meaningful participation of employees in the decision-making process to promote employees' commitment to the goals of the organisation.

Meanwhile, the results of this study need to be interpreted subject to the usual limitation of survey research. This is because the focus was on perception of employees on conflict management within selected banks in one Metropolis of Ghana. Therefore, the findings cannot be conclusively assumed to apply to all banks in the country.

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