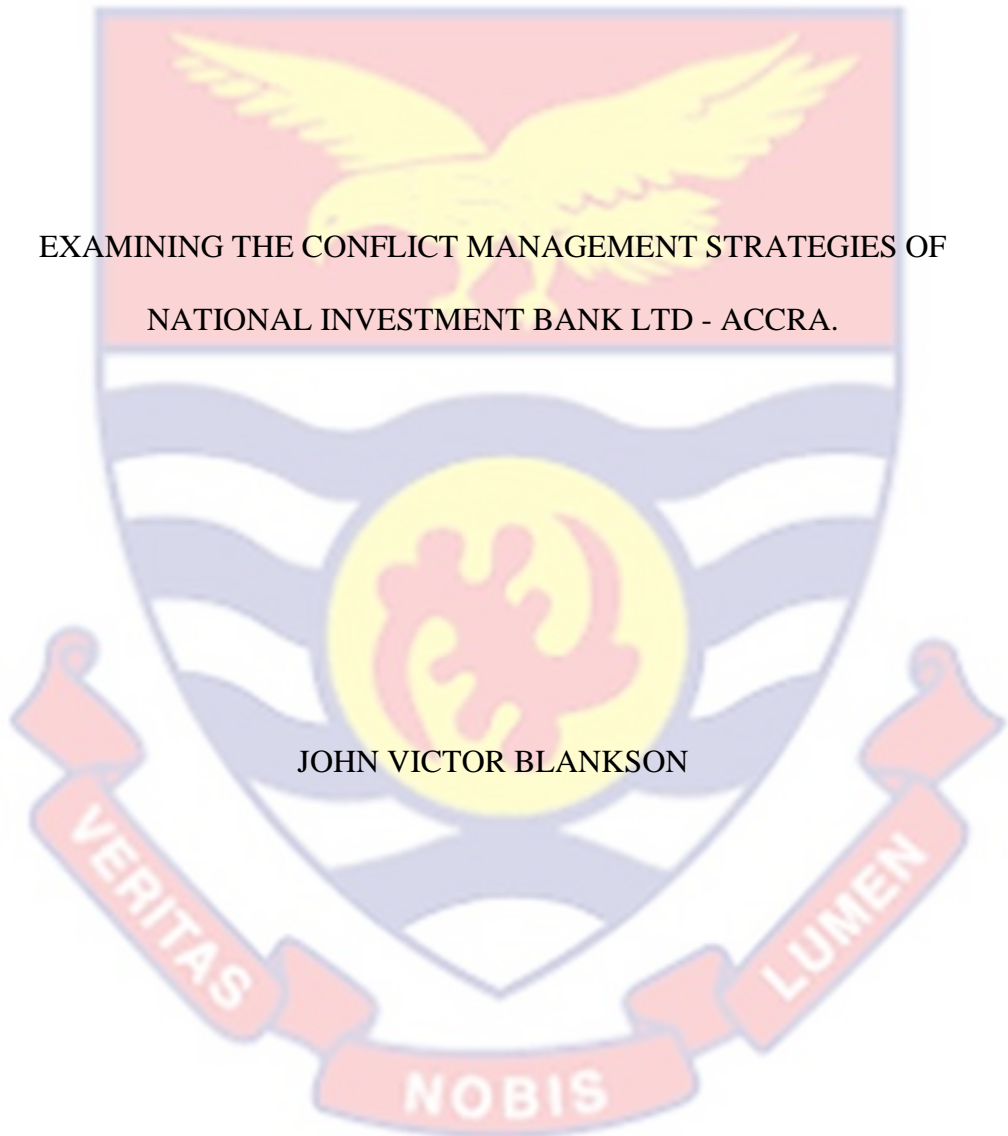UNIVERSITY OF CAPE COAST

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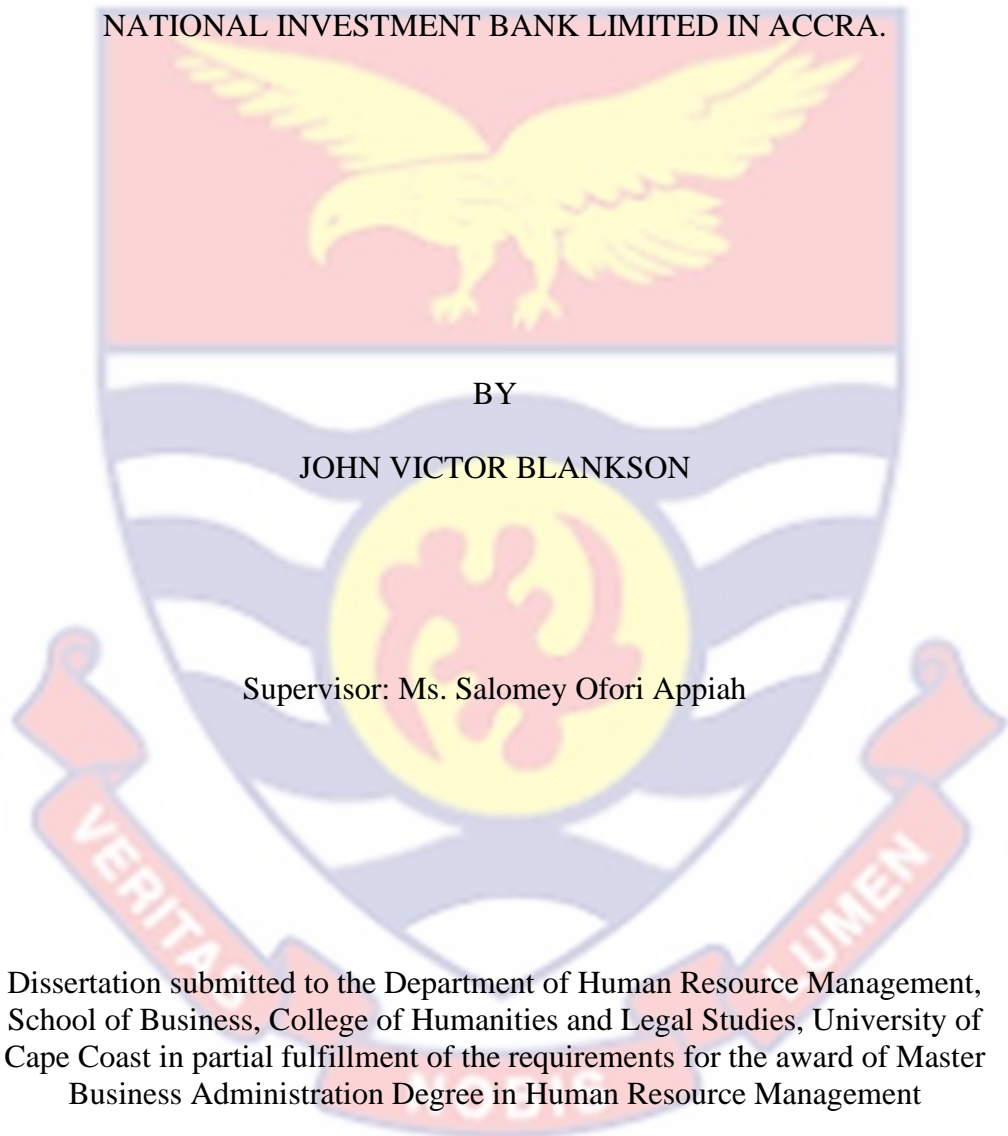
NATIONAL INVESTMENT BANK LTD - ACCRA.

JOHN VICTOR BLANKSON

2022

UNIVERSITY OF CAPE COAST

EXAMINING THE CONFLICT MANAGEMENT STRATEGIES OF

NATIONAL INVESTMENT BANK LIMITED IN ACCRA.

BY

JOHN VICTOR BLANKSON

Supervisor: Ms. Salomey Ofori Appiah

Dissertation submitted to the Department of Human Resource Management, School of Business, College of Humanities and Legal Studies, University of Cape Coast in partial fulfillment of the requirements for the award of Master Business Administration Degree in Human Resource Management

MAY 2022

DECLARATION

Candidate's Declaration

I hereby declare that this dissertation is the result of my original work and that no part of it has been presented for another degree in this University or elsewhere.

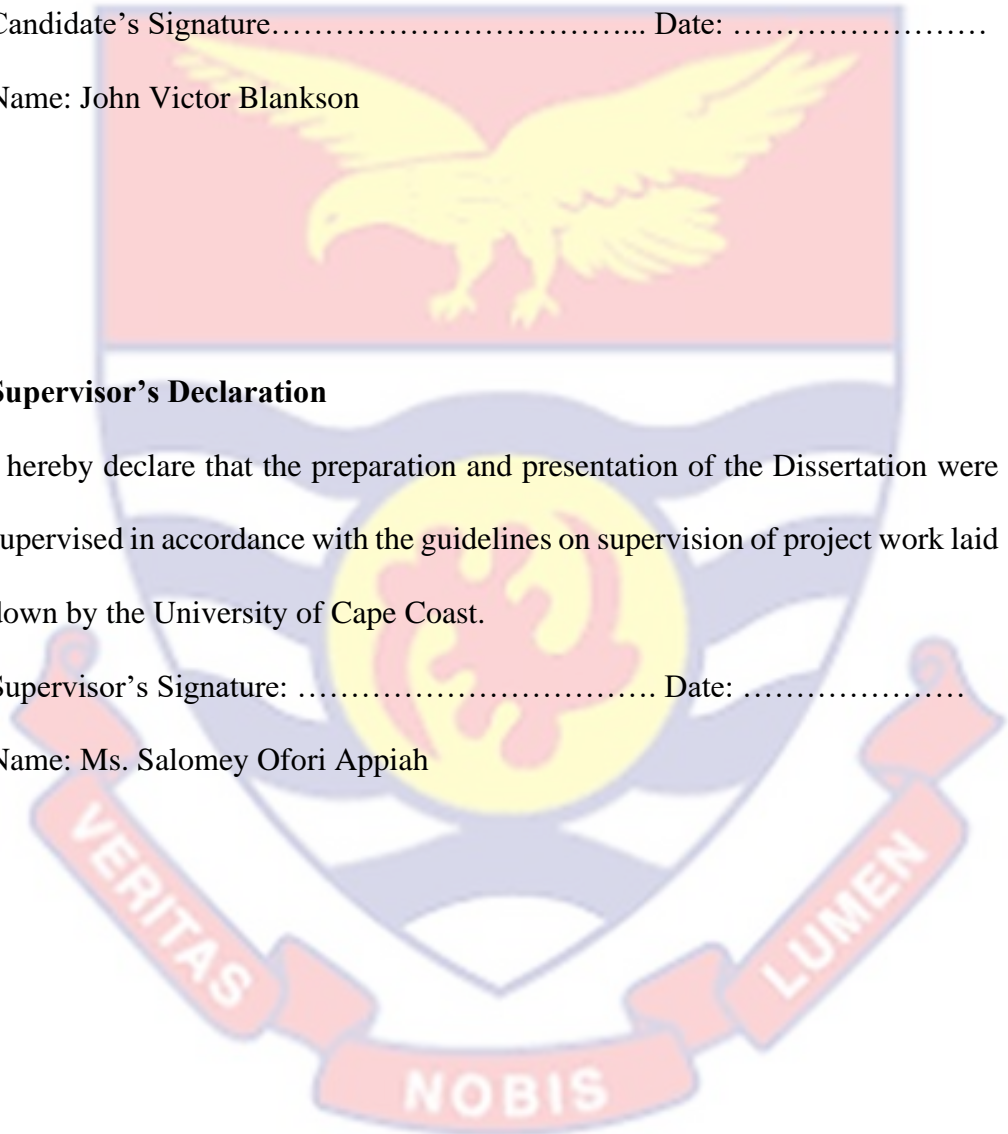Candidate's Signature…………………………... Date: ……………………

Name: John Victor Blankson

Supervisor's Declaration

I hereby declare that the preparation and presentation of the Dissertation were supervised in accordance with the guidelines on supervision of project work laid down by the University of Cape Coast.

Supervisor's Signature: …………………………. Date: …………………

Name: Ms. Salomey Ofori Appiah

ABSTRACT

The primary goal of this research was to investigate how National Investment Bank LTD in Accra deals with internal conflicts, while secondary goals included learning more about what kinds of conflicts arise there and why, as well as how the bank handles those conflicts and how they affect the bank's bottom line. Quantitative and descriptive research methods were used in this investigation. Based on the study question, a questionnaire was developed. A total of 128 people were used as research participants. Analyses of the data were performed using the frequency and percentage, mean, standard deviation, and multiple regression methods. According to the research, banks use collaborative, accommodating, and accommodating tactics for managing conflict. Research also shows that National Investment Bank Limited benefits significantly from these tactics for resolving internal conflicts. The research indicated that the bank might improve its dispute resolution by listening to employees' perspectives in addition to using collaborative, compromise, and accommodating approaches. The research suggests that bank management use more collaborative and accommodative tactics, where workers' perspectives are taken into account throughout settlement.

ACKNOWLEDGEMENTS

My sincere appreciation goes out to my dissertation advisor, Ms. Salomey Ofori Appiah. I doubt I would have been successful in my investigation without her insightful advice, helpful recommendations, and constant support. Likewise, I appreciate the help from the National Investment Bank Limited team here in Accra. I would also want to express my deepest appreciation to Mr. Samuel Inkoom of the Department of Accounting at the School of Business and Dr. Kofi Nyarko of the Department of Geography and Regional Planning for their invaluable assistance with my dissertation.

DEDICATION

To my wife Mrs. Portia Blankson and my son Jerome Kweku Blankson

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CHAPTER ONE

INTRODUCTION

Conflict occurs when the goals, interests, or values of distinct individuals or groups diverge and interfere with each other's attempts to achieve an organization's goals. Transactional connections in the workplace produce disagreement and dissonance between people and groups, and this is an unavoidable outcome of the communication that goes on as a result of it. As long as people are striving for employment, power, recognition, and security, there will always be conflict in the workplace. Instead of suppressing or settling all disagreements, management's responsibility is to handle them in a manner that promotes and not detracts from the organizational performance. So bank managers need to develop and implement conflict management solutions in order to handle conflicts that may arise in the banks.

Background to the Study

When bad organizational management was considered as an indication of weak management in the early 1900s, managers concentrated on conflict resolution. Conflict was passively accepted by managers by the mid-1950s and now has to be confronted and managed in an acceptable manner (Algert & Watson, 2002). Confrontation has always been seen as unpleasant and something to be avoided (Ajike, Akinlabi, Magaji & Sonubi, 2015). People thought that conflict was bad to the organization and should be eradicated or limited as much as possible based on their understanding of classical organization theory.

Theory of conflict has changed with the advent of open and social systems theories. One of the most significant interactions in social systems is

conflict. In all its good and bad manifestations, conflict exists in the real world. Emile Durkheim endorsed this approach, saying that conflict is necessary for a company to grow and develop for the better. All parts of a person's life include some level of conflict (Abiodun, 2014).

Conflicts at work are unavoidable (Viletta, Bankovs & Kay, 2012). Because of its widespread character, conflict has become a serious problem for management (Varhama & Björkqvist, 2004). Disputes are often caused by workers vying for a limited supply of resources. In the context of an organization, conflict is defined as the existence of disagreement between individuals with differing viewpoints, aims, and values that have an impact on the overall interests of the organization as a whole (Alebiosu & Akintayo, 2007). an unproductive fight) As a result of a lack of management, conflict may lead to a dysfunctional state. When handled correctly, conflict may spark new ideas and new approaches to old problems.

Conflict in the workplace has long been a topic of discussion and attention, as Makinde, Akinlabi, and Ajike (2015) point out. In the course of their research, they discovered that workplace conflict is a typical occurrence. In the event that a desired aim or target, the desire to acquire more in both economic (wages, benefits) and non-economic (contract provisions and operational practices) sectors, is met. According to Adekunle, Abimbola, and Ehimen (2019), organizational conflict occurs when there is a state of discord or disagreement resulting from conflicting goals, interests, values, and needs of the people working together. In any organization, conflicts come as a result of opposing views between either those in authority and the workers or interpersonal conflicts involving the workers. Conflicts could be either at inter

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or intra level and should be addressed at these levels to improve organizational development (Govender & Grobl, 2017).

Instead of focusing on finding ways to resolve all disputes, Rahim (2002, 2003) suggests that the goal of successful dispute resolution should be finding a way to minimize the bad consequences of conflict while yet getting the most benefit possible from it. Organizational conflict, according to Fox (2001), arises when people lose faith in one another and their own abilities as a source of positive reinforcement. It is reasonable to assume, therefore, that conflict will always occur between groups, among administrative members or between businesses in the same industry (Kappmeier & Mercy, 2019). Management's capacity to show their competence to handle the welfare of subordinates may be tested in the context of organizational conflict. Workplace conflict may escalate into physical violence, posing significant legal and operational challenges for a company (Kappmeier & Mercy, 2019). Conflict saps a person's energy and concentration, which may lead to the development of harmful habits and other unhealthy behaviors. Threats, bullying, and other forms of verbal or physical abuse are all forms of violence (Kappmeier & Mercy, 2019).

Collective bargaining is a way to alleviate the dysfunctions of conflict in an organization by providing a platform for disgruntled people in the system to come together and work toward a common goal (Rahim, 2002). Managing conflict in the bank is essential since mismanaged employee disagreement changes the overall dynamic of the company and eventually generates an environment that adversely impacts production. ' (Khoetsa, 2019). Ineffective dispute resolution in the workplace may have a negative impact on company efficiency (Abdallah & Abdallah, 2020). Managing employee disagreement

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may lead to animosity, violence, and the loss of relationships if it isn't handled effectively by managers. 38 percent of managers' workdays are spent addressing employee disagreement (Katz & Flynn, 2013). Unresolved workplace conflicts may have a detrimental impact on employee productivity and the financial health of a firm (Lee, Jackson, Robbin & Buxton, 2019).

Conflict impacts not just the organization, but also the people that make up that organization (Mammen, Hills, & Lam, 2018). According to Katz and Flynn (2013), half of all workplace resignations are caused by workers who are poorly managed. In the long run, unresolved employee disagreement disrupts the workplace dynamic and has a detrimental impact on production (McGinnity & Russell, 2013). Ineffective dispute resolution in the workplace may have a negative impact on company efficiency (McGinnity & Russell, 2013). Managing employee disagreement may lead to animosity, violence, and the loss of relationships if it isn't handled effectively by managers. Unresolved workplace conflicts may have a detrimental impact on employee productivity and the financial health of a firm (Singleton, Toombs, Taneja, Larkin, & Pryor, 2011).

According to Ayoko (2016), this is a widespread problem in the workplace that has an adverse impact on workers. People's job performance, teamwork, organizational citizenship, and deviant conduct may all be negatively affected by conflict circumstances (Chung, 2015). Conflict, according to Dundon and Dobbins (2015), may have a negative impact on teamwork. In other words, since employees spend so much time at work, it's critical for coworkers to maintain friendly working relationships, according to Chung (2015).

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Maintaining peace and stability in the banks may be achieved via a variety of methods. Gibbons (2017) argues that this is the case.

Statement of the Problem

The existence of conflict in any organization is inevitable and unmanaged conflicts can seriously affect the smooth operation of organizational activities. This is because ineffective handling of conflict may spoil the managerial functions and result in the general collapse of the institution. The interaction that teachers create with school principals is one of the factors that can help them to develop a positive attitude and real commitment to their profession. Even while conflict is a given in the workplace, it may have a negative impact on an organization's productivity and financial health, as well as the mental and physical health of its employees (Leon-Perez, Medina, Arenas, & Munduate, 2015). (Ford, Myrden, & Kelloway, 2016).

The are several consequences of unmanaged and unresolved conflicts in an organization. Unresolved conflicts, for example, might have a severe impact on the organization's financial and human resources (Nneka, 2019). A shortage of meeting times may lead to irritation and conflict as well as poor morality, insecurity, low self-esteem, communication issues, absentia and legal action (Buss, 2009; Nneka, 2019). Conflict that isn't kept in check has a negative impact on work output (Rahim, 2017; Nneka, 2019). Employees' health and well-being are negatively impacted by unexplained disagreements, which in turn leads to a decrease in productivity. It's a frequent way to get out of a duty or absence (Jung, 2003; Nneka, 2019). Stress, poor self-esteem, and dissatisfaction may result from unsolved disagreements. In the end, this produces a lack of fulfillment at work as well as feelings of guilt, shame, and

stress, all of which may lead to physical and mental health problems. Increased conflict leads groups to avoid contact, terminate communication, reserve information, or give incorrect information (Rahim, 2017; Nneka, 2019).

Eighty-five percent of workers who had dispute at work believed that management had failed to settle the problem, according to a research by Bae and Patterson (2014). There is a widespread concern in the corporate world that workplace disagreement has a detrimental impact on productivity and financial viability (Caputo, Marzi, Pellegrini & Rialti, 2018). The research problem is that some accountants and managers of the study lack conflict management strategies to manage workplace conflict. Empirically, several scholars (Anku-Tsede & Adjadogo, 2016; Awan & Saeed, 2015; Wobodo, 2019; Nzilani, Wachira & Kiilu, 2019) have conducted studies on the issue of industrial conflict, the relationship between conflict management and organizational effectiveness, efficiency, and have found that conflict negatively affects the organizations and has a detrimental effect on employees in the organization. These studies did assess the effect of the conflict management strategies in NIB LTD. Because of this, this research aims to investigate National Investment Bank LTD's conflict management strategies.

Purpose of the Study

The main purpose of this study is to examine the conflict management strategies employed by management and staff of the National Investment Bank.

Objective of the Study

1. Examine the causes of conflict among the management and staff of the National Investment Bank LTD in Accra.

2. Examine the conflict management Strategies employed by management and staff to reduce conflict in the National Investment Bank LTD in Accra.

3. Examine the effects of conflict on National Investment Bank LTD performance.

Research Questions

The study was guided by the following research questions;

1. What are the causes of conflict among the management and staff of the National Investment Bank LTD in Accra?

2. What are the conflict management Strategies employed by management and staff of the National Investment Bank LTD to reduce conflict?

3. What are the effects of conflict management Strategies on banks' performance?

Significance of the Study

Research and academic interest in conflict resolution and management might potentially benefit from the results, which would provide significant empirical data for future study. Management at National Investment Bank LTD may also benefit from the study's findings by creating new models that integrate better methods for resolving conflicts and boosting productivity. The National Investment Bank LTD policymakers would use the data as evidence in their examination of conflict management practices. The findings of this research might be useful to both public and private enterprises when it comes to implementing effective conflict management techniques.

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Delimitation

The study was restricted to conflict management strategies in National Investment Bank LTD and covered the staff of National Investment Bank LTD. The study covered issues relating to the sources of conflict and conflicts management strategies of National Investment Bank LTD.

Limitation

There were, however, several obstacles that hindered the investigation. A few of the problems faced by the researchers included: inadequate financial resources, difficulty in getting some vital institutional documents relevant to this study. Again, there was difficulty in getting the respondents to answer the questionnaire, however, this did not affect the outcome of the study since the researcher was able to get the needed information for the study

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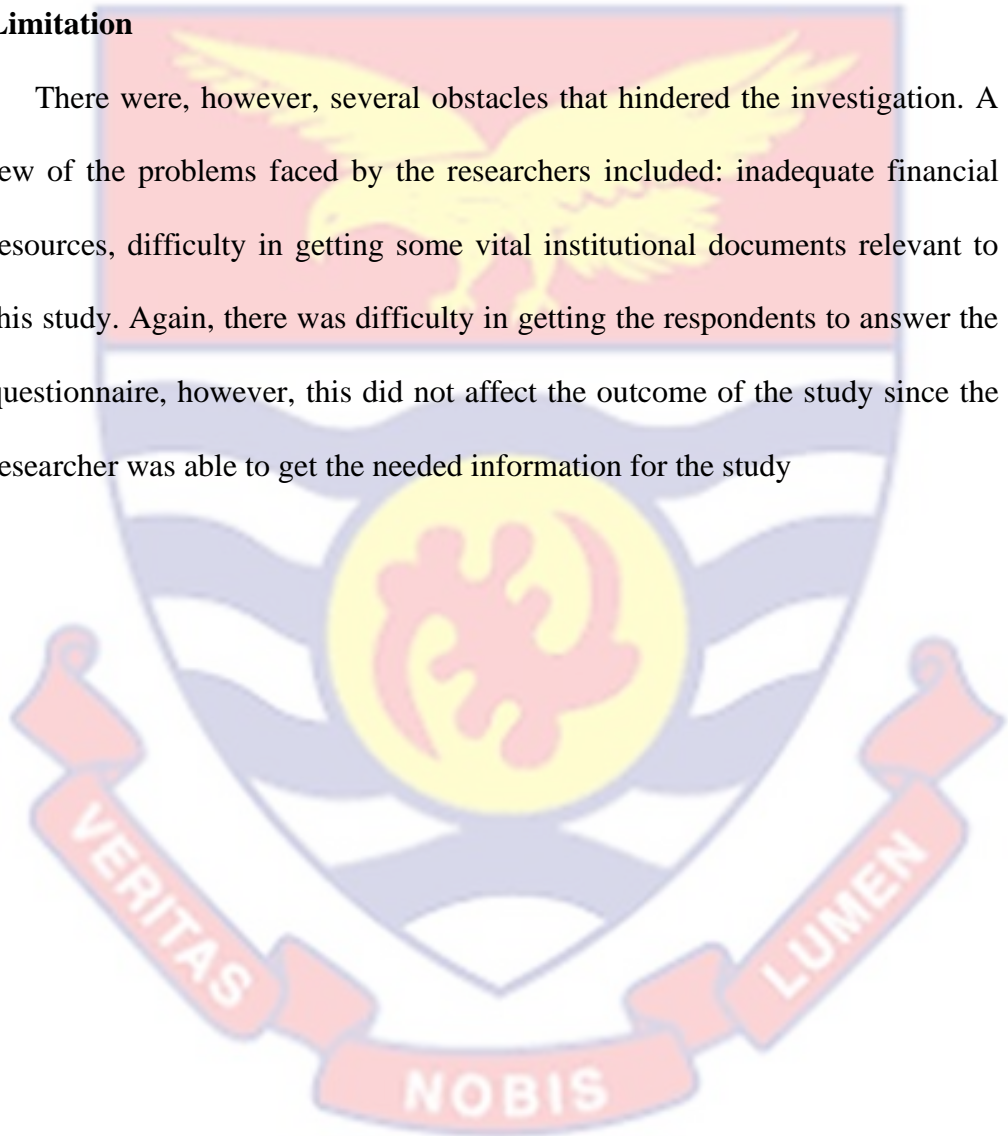
Organization of the Study

There were five main sections of the research. An overview of the study's context, issue, purpose, research aim, questions, findings, limitations, and implications are presented in the first chapter. A literature survey and theoretical foundations are presented in chapter two. The study's methodology is outlined in Chapter 3. The scope of this document includes the study's conception, population, sampling methods, data collecting tools, validity and reliability, data gathering processes, ethical considerations, and analysis. In the fourth chapter, the findings and analysis are presented. The suggestions, summary, and last thoughts are presented in chapter five.
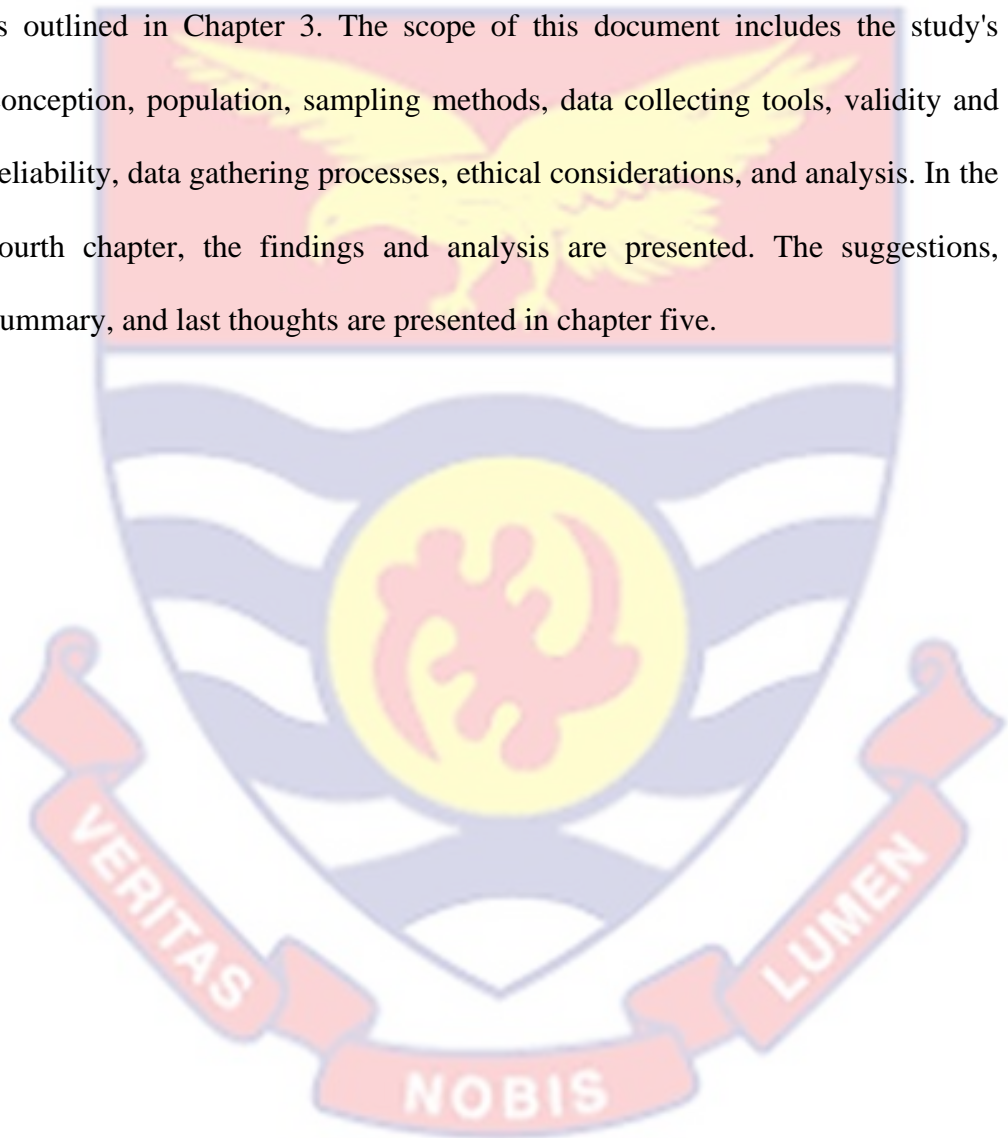
CHAPTER TWO

LITERATURE REVIEW

Introduction

This chapter review literature on Morphet's Conflict Resolution Theory, examines causes in National Investment Bank LTD in Accra, examines the conflict management strategies, the effects of conflict on National Investment Bank LTD performance, the conceptual framework, empirical review, and chapter summary.

Theoretical Review

Morphet' Conflict Resolution Theory

In 1989, Morphet proposed his idea of conflict resolution. On the basis of his idea, he proposed three methods for settling disagreements. There are three ways to look at it, according to him: positive, neutral, and negative. There are two types of conflict resolutions: those that allow the parties concerned to get a better understanding of each other and those that result in a win-win situation for all parties involved.

Negative methods to dispute resolution do not assist to resolve it. Because one or more of the parties in the contentious scenario feel tricked or defeated, or both, these tactics likely to create unsatisfactory conflict resolution. The "third-party" or "bargaining-compromise" technique is a kind of conflict resolution that encourages a win-win conclusion for everyone concerned. Third parties that are not members of either side of the disagreement arbitrate it in order to find a solution that everyone can agree on. A compromise and mutual understanding for resolving the disagreement is another option. The parties exchanged views and examined each other's positions in a mutually respectful

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manner. What Morphet saw is comparable to what students in Nigerian secondary schools find out in science class. It would be impossible, unattractive, and uninteresting for any organization to have no conflict, according to Akinwonmi (2005). This is a clear sign that the conflict is being hidden.

This is important because it may be used to settle disputes between administrators and instructors in schools. We cannot dismiss the fact that these conflicts occur and the terrible consequences they have on those who experience them. When this mutual animosity is not handled, the end result is discord and a lack of peace. It has to be managed and resolved." It has been said that peace promotes growth and development. Order, fraternity, and life itself are all aspects of peace. Conflicts have had a negative impact on the school's structure. Schools suffer from a variety of negative effects, including a reduction in student engagement, academic program disruption, insufficient personnel, antagonism, distrust, and a general aversion to school life.

Conceptual Review

With limited resources, tasks being divided and power relations and roles being differentiated in all social circumstances there is always going to be some kind of conflict (Azamosa, 2004). Since it is so widely used, the term has taken on so many different meanings and implications that it has become a veritable semantic jungle. Various definitions of conflict have been provided by scholars from a variety of fields since there is no overall definition of conflict. Psychological, behavioral, sociological, and anthropological studies have spawned some of these. Several works, including Thomas (1992), Wall and Callister (1995), Vecchio (2000), and Rahim (2005), define conflict as a process

(2002). Conflict, as defined by Thomas (1992), "begins when one side feels that the other is frustrated, or is likely to frustrate some concern of his."

Depending on who you ask, "conflict" can mean anything from a minor disagreement to a full-blown war. According to Schramm-Nielsen (2002), "conflict" is defined as "a state of serious disagreement and argument over an issue that is significant to at least one of the parties involved," while "industrial conflict" is defined by Azamosa (2004) as "the entire spectrum of behavior and attitudes that are opposed between individual owners and managers on the one hand and workers on the other.". In the real world, it is argued that conflict leads to disagreements between various people, whose differing viewpoints, objectives, and beliefs adversely influence the company as a whole. As a result, it is a system where individuals work against one other (Alebiosu & Akintayo, 2007). There is a "process in which one party thinks that its interests are being contested or adversely harmed by another party," according to Wall and Callister (1995).

Conflict occurs when one person (or group of people) perceives another person (or group of people) as irritating or threatening to a critical issue. (Vecchio, 2000) "Interactive process exhibited in incompatibility, disagreement or dissonance inside or between social units (that is person, group, organization, etc.)" is how Rahim (2002) defined conflict. People like Jambrek and Peni think of conflict as an interplay between the interests and actions of people or organizations that either directly or indirectly interfere with the accomplishment of one party's goals.

Conflict is described by Donohue and Kolt (1992) as "a circumstance in which interdependent persons display (manifest or latent) differences in

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fulfilling their particular wants or interests and they face interference from each other in reaching their objectives" (Rose et al., 2006). As stated by Rahim, As stated by Garret, Buntzma, and Antonioni (1992 and 1999), conflict occurs when there is incompatibility, disagreement, or discord between groups of people. As a result of conflict between individuals, groups, organizations, and even nations (Rahim and Bonoma, 1979; Rahim, 1983, 1986). Tension arises when people from different backgrounds and cultures come together in the workplace. When two or more people working together seem to be incompatible, conflict is defined as this: According to Domenici & Littlejohn (2001), important components of conflict include expressed struggle, dependency, perceived incompatibility of aims, perceived limited rewards, and interference. Conflict may be characterized as an articulated battle between two or more interdependent parties who see irreconcilable aims, finite resources, and other people's involvement in their attempts to achieve their goals, in light of these fundamental elements (Hocker & Wilmot, 2001).

In all human organization, as well as in any social group, conflict is inevitable. Individuals may have misunderstood or misinterpreted an incident or a problem. It has been concluded that conflict is inevitable in a corporate context by Rahim (2002), who found that conflict occurs often between management, employees, or groups inside an organization. According to the findings, confrontation is harmful and may be avoided. There is a broad range of applications for conflict management, according to Anderson (1990) and Burton (1998). An important component of conflict management, according to Burton's (1998) research, is the ability of aggrieved individuals of an organization to effectively handle the cause of their problem before it escalates.

Conflict resolution, on the other hand, focuses on eliminating the underlying causes of the dispute. Similar to this, conflict management entails limiting conflict while also devising a long-term solution.

Causes of Conflicts in the Organization

Conflict inside an organization may take many forms, and it can stem from a range of sources. In general, they may be divided into a number of distinct groups. The root causes of workplace conflict have been discovered via empirical research. Conflict in the Nigerian service industry was identified by Hotepo, Asokere, Abdul-Azeez, and Ajemunigbohun (2010) as a result of a lack of resources, conflicting expectations, competition, dependency, and communication challenges. In Nigeria's banking sector, Obasan (2011) found that poor working conditions, poor management-worker relations, a lack of consultation with employees before making important decisions that affected them, management's anti-union stance, and a lack of an effective conflict prevention mechanism all contributed to conflict in the workplace. The banking industry was examined by the researchers of Adetunji and Adetunji (2018), who found that misunderstandings about communication, perception, values, and cultural differences were among the most significant sources of conflict. As a result, economic and objective incompatibilities are at the root of the majority of workplace conflict.

A dispute may have three causes, according to Thomas (2008). Managing the interconnection of several organizational sub-units causes structural conflict, role conflict (conflict deriving from specified behavior sets) and resource conflict (conflict stemming from interest groups competing for organizational resources). The three origins of organizational conflict identified

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by Tjosvold and Sun (2002) have been shown to increase conflict management effectiveness by knowing the root of a disagreement. Communicational, structural, and personal conflicts are highlighted as the key origins of conflict (conflicts stemming from individual differences). Disagreement is more likely when people have divergent aims, their work is interdependent, or there is a considerable deal of misunderstanding between them (Mullins, 2007; Tjosvold & Hui, 2001; Tjosvold & Su Fang, 2004). As a result, conflict may occur anywhere, at any time, and has inescapable consequences for an organization's overall success. Conflicts in banking have been worsened by factors such as lack of resources, divergent expectations, competition, lack of collaboration or interdependence and communication challenges.

Conflict in the workplace is exacerbated by poor interpersonal connections between management and employees, a management anti-union position, and decisions that have a significant influence on the lives of employees but are not discussed with employees (2011). It was found that communication failure, perception, values and cultural challenges were all significant factors in the Philippines banking industry. As a result, economic and objective incompatibilities are at the root of the majority of workplace confrontations.

Additionally, according to Hanson (1996) the core causes may be traced back to conflicting agendas and opinions. It is further affirmed that conflict happens owing to variations in opinion or performance due to roles perception, conflict over ethical concerns as well as disparities in standards by Holt (1993). In spite of the many reasons and types of conflict, disagreement between teachers and principals is mostly caused by conflicting personal beliefs and

objectives. Conflict may readily arise in the workplace when two or more people have differing viewpoints on the same issue. In the workplace, conflict arises most often when coworkers are charged with separate responsibilities yet working toward the same objective. Segregation in the office, according to (Hart, 2002), leads to workplace gossip, distrust, and, eventually, conflict. In order for the colleagues to thrive as a team, they must learn to tolerate diversity in the workplace. Values, according to Williams (1979), are the concepts and ideals that people cherish and use to give their life purpose. What is good or bad, right or wrong, or just or unfair is defined by one's values.

Differences in personality or behavior: Personality conflicts, communication gaps, unresolved power tussles, role conflict, and interpersonal conflict are only few of the origins of conflict in organizations (Oboegbulem & Onwurah, 2011). Differences in motivation, style, or ideals that cannot be reconciled are known as a personality clash. For example, if team members have different approaches to interacting with others, they will not be able to complete a job as a group. Each individual has a unique personality quirk that influences the way they approach situations. Conflict may arise as a result of the wide range of personalities present. Conflict is more likely because people's socioeconomic origins, beliefs, attitudes, and expectations vary, and since individuals seldom appreciate one another's differences (Mondy, Sharplin & Premeaux, 1991).

Another element that might lead to a rift among instructors is the design of their work flow. In most cases, intergroup issues and disagreements are the result of shoddy workflow organization and coordination needs, particularly when activities are interconnected. Additionally, the size of the organization, specialization and differentiation, task interdependencies as well as

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participation and goal setting are all factors that contribute to structural aspects of conflicts. Other factors include policies and procedures, rule-based systems as well as staff heterogeneity (Blau, 1972). By altering the structure and process of an organization, you may alleviate or avoid conflict based on structure. Generally speaking, the goal should be to decentralize as much as feasible in order to resolve most conflicts at the lower levels of the organization as quickly as possible. Identifying and clarifying poorly defined and badly organized interdependencies is essential since they are a significant source of conflict, and they may be adjusted in order to either eliminate or make sufficiently understood and trustworthy the interdependencies they now have. This may be done by unifying the process. This process may be set up to either enhance or decrease the degree of interdependence (Thakore, 2013).

Employees and managers are left in the dark about the company's direction when communication between the two groups is poor, according to Ugbaja (2002). A lack of trust and understanding is inevitable in this setting. As a consequence, there will be tension inside the company, as workers will be confused as to why some choices were made without their input. Interpersonal conflict and resistance at work may be brought on by issues including poor communication, poor human connections, an insufficient information flow, and wrong timing. These problems can all be solved through improving communication. As a consequence, the communication process might be disrupted by a lack of transparency and a policy that isn't receptive to the demands of others (Tourish & Hargie, 2004; Tourish & Robson, 2003, 2006).

Strategies for Managing Conflict in the Banks

Conflict management comprises taking steps to lessen the negative aspects of conflict and enhance the good aspects of conflict at a level that is on par with or greater than that at which the disagreement is taking place. Conflict resolution in the workplace is aimed at enhancing the effectiveness and efficiency of group learning and outcomes (Rahim, 2002). In order to deal with conflict in the workplace successfully, managers, in the words of Barmao (2013), require conflict resolution skills. Different strategies of conflict resolution include contending, compromising, avoiding, smoothing, collaborating, and constructing (Doan, 2016); these are only a few of them. Both boldness and thoughtfulness are required when both sides are looking for common ground to compromise in order to reach agreement. Marketing firms in Kogi State are more competitive if they use conflict management methods including accommodating, avoiding compromise and negotiation, according to Orugun, Orugun, and Yalo (2019). Kogi State's marketing organizations were found to be successful in managing conflict, according to the study. Organizational performance benefited significantly from all of the conflict management techniques examined by Nneka (2019), including negotiation, collective bargaining (CBA), joint consultations (JCC), and ADR (alternative dispute resolution). According to the results of the study, conflict management has a significant influence on achieving organizational objectives in selected breweries in South East Nigeria.

According to Nwadike (2019), accommodating strategy had a substantial beneficial impact on Brewery firms' organizational performance in Nigeria, whereas avoiding strategy had a significant negative impact..

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Collaboration and compromise strategies were also shown to have considerable beneficial effects on organizational performance, according to the research. Conflict management should be handled through collective bargaining, and organizations should work toward implementing an inclusive collaborative strategy for conflict management while involving union leadership/employee representatives in critical decisions that affect the workforce, according to findings.

It is a dynamic and cohesion technique, according to Gbadams, Baghestan and Al-Mabrouk (2014) that is conducive to both competition and settlement. Using this technique allows all stakeholders to discover the root causes of conflict and establish solutions that benefit all parties, as detailed by Wu, Zhang, Imran, Lu, and Hu (2018). The goal of a compromise approach is to enable all parties to agree on a solution rather than imposing one on them (Gbadams et al., 2014). Because the parties involved are forced to negotiate, trade, and finally negotiate their prices in order to achieve a solution using this technique, it promotes discussion (Wu, Zhao, & Zuo, 2017). "Giving and taking" is a strategy to conflict resolution that Bankovskaya (2012) characterizes as a "give-and-take" a situation in which one side gives up something valuable in order to fulfill the demands and expectations of the other side.

Compromise method of dealing with issues: In this technique, the parties involved must find a solution that is acceptable to both sides while maintaining their differences. Compromising may be seen as an approach to negotiation where the interests and resources of both parties are on an equal footing, according to Bankovskaya (2012). In exchange for others' requests,

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compromisers appreciate fairness and expect reciprocal give-and-take relationships. Controversy-resolution advocates feel that a willingness to compromise enables other parties involved to come to an agreement. In the words of Kipyego (2013), compromise seeks for an expedient and mutually acceptable resolution that all sides can agree with.

Compromise is the best approach to conflict resolution when the stakes are low and a quick and temporary solution is needed to a long-term problem (Bankovskaya, 2012). In conflict management, avoiding confrontation is a common tactic. An organization avoids an issue rather than addressing a current disagreement by method of avoidance. the manager or person in charge of the dispute resolution shows no regard for either of the parties involved (Bonache et al., 2016). As Bang and Endestad (2016) imply, managers sidestep confronting the issue by either withdrawing or sidestepping. As a consequence, there are no winners or losers. If a situation develops in which one has to diminish the relevance of the different persons, this method is applicable. An important aspect of conflict management is that when one avoids tackling the matter head-on, the dispute is less likely to escalate (Bang, 2016).

The optimum situation for avoidance is when victory is unattainable and someone else has a greater chance of solving the issue. When an adversary is threatening or aggressive, one may opt to retreat and postpone one's answer until the right conditions are in place for one to respond in a forceful manner (Bankovskaya, 2012). In addition, leaders of institutions might utilize the accommodating conflict resolution approach. Smoothing is more about addressing the issues of the disputing instructors than the worries of the mediating head (Afful-Broni, 2012; Abiodun, 2012; Bankovskaya, 2012). It is

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the purpose of a bank manager who uses smoothing to settle conflict to get his or her own goals, objectives, and intended results out of the way so that the competing staff members may attain their own goals and objectives. Negotiations between teachers may be strengthened if they use the smoothing or accommodating method for dispute resolution (Bankovskaya, 2012).

The approach of smoothing involves downplaying disagreements and focusing on the shared interests of the opposing parties. For situations when one has little option or where more competition would be counterproductive, smoothing is a good solution, since it may assist safeguard more vital interests while letting go of less important ones (Bankovskaya, 2012). There are opposing parties who work together to come up with a mutually advantageous solution, according to Afful-Broni (2012). week (1994) claims that when the problem isn't as significant for one person as the other, smoothing may be a useful tool for providing brief reprieve from conflict or allowing for more time for a response. As long as one party recognizes that they're wrong, it's best to smooth things over and work toward a mutually beneficial solution rather than continuing to compete.

Style of collaboration: Using this method, the two parties with a positive attitude work together to clear up any misunderstandings and come up with the best solution available. In order to generate new solutions and promote justice and fairness, the approach must also include confrontation and open discussion of the issue, as well as vital ingredients for successful cooperation (Chen & Tjosvold, 2002; Rahim, 2002; Tjosvold, 2008). Conflicts may be resolved via the use of a collaboration conflict resolution technique. Collaboration is a

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critical component of conflict resolution and is sometimes referred to as "win-win" because of this.

In a collaborative approach to conflict resolution, both sides use their creative energies to develop a solution that benefits both of them while also achieving the intended objectives for everyone concerned (Johnson & Johnson, 2010).

Effects of Conflict on the Bank's Performance

Violent incidents in the workplace may lead to serious legal and operational problems for a business. Due to conflict's exhausting effect on a person's mental and physical resources, it may lead to the formation of undesired habits and other behaviors that have a detrimental influence on one's health. Threats, bullying, and other forms of verbal or physical abuse are all forms of violence (Nierle, 2013). Unresolved conflict in the business, community, and family, according to Chidi (2012), has the potential to lead to a number of undesirable outcomes. It's common for these fees to be disguised in plain sight. These expenditures, on the other hand, have a devastating effect on people, communities, and businesses. Conflicts between employees, no matter how trivial, may have a big influence on a company's bottom line. Nemeth, Personnaz, and Goncalo (2004), on the other hand, claimed that conflict is a catalyst for organizational innovation, creativity, and growth.

Organizational conflict may take a variety of forms and is considered a social issue. In terms of the organization's performance, it might have a favorable or negative impact, or perhaps both. Public and private organizations, according to Pawlak (1998), benefit much from study on conflict. Conflicts may lead to tensions, stress, disputes, and other unpleasant social pressures and

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arguments if they are not properly handled within an organization. Conflict between individuals and groups has a negative and unconstructive effect on the functioning of the organization. As a result, it is critical to investigate the possible reasons of workplace disagreement, divergence, and collisions in order to establish their influence on performance and identify the most effective techniques for managing such disputes. Thus, the purpose of this research is to investigate the link between conflict management practices and organizational performance..

The team's efficacy may be hampered by a lack of collaboration, inflexibility, or aversion to new ideas among the bank's employees (Kuhn & Poole, 2000; Rahim, 2001, 2002; Somech, 2008; Tjosvold; Li, Su, Zhang & Mao,2018). For example, disputes may assist a group acquire recognition, whether it is big or little; conflicts can help a group define and clarify its community agenda; conflicts can enhance decision-making; and conflicts can increase group cohesiveness. When conflict occurs, regardless of what it is, or how it is brought about, it is important to manage it well so that it does not overwhelm a community, including and particularly the leadership. Remember that not every argument can be resolved, and not every conflict can be handled tactfully (Sagimo, 2002).

They say that disagreements have an adverse effect on banks' performance because they interfere with their ability to carry out their day-to-day activities. It may be difficult, if not impossible, for banks to fulfill their goals if these disputes are not handled early on. Conflict has a startlingly high impact on an organization's bottom line, according to Thompson, Beauvais, and Lyness (1999). Conflicts in companies may lead to a loss of productivity and a

decrease in morale. According to Song, Dyer, and Thieme (2006), conflict in the workplace occupies up to 20 percent of workers' working time. There are certain disputes that take a long time to settle. In other words, valuable time that might have been spent on achieving corporate objectives is being squandered. Trust and mistrust, a weakening of the family's spirit, hatred and the desire to harm even loved ones, loss of property, division and antagonism, unneeded strain and paralysis of progress, and more are all consequences that may occur when families do not communicate well (DiPaola & Hoy, 2001). Resolving conflicts costs money for the organization.

Conflict Management and Banks Performance

The concept of organizational performance plays a significant role in determining how executives should go about managing their companies. Organizational performance, according to previous studies, is a multifaceted notion that represents the diverse nature, conditions, and goals of organizations at any particular point in time. [source] Because of this, organizational effectiveness is still a matter of debate, as noted by Bryson, Forth, and Kirby (2005). According to Ejimabo (2015), good judgment and understanding of how present activities effect future outcomes are required to define organizational performance. The authors go even farther, arguing that an assessor's biases might influence how performance is interpreted. Performance, as described by Corvellec (1995), is relative to context, goals, and indicators used by the company.

One definition of organizational performance is "the extent to which an organization achieves its objectives via the efficient and effective use of its resources" (Zumitzavan, Udchachone, and Intrama, 2013). The fact that its

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production can be measured monetarily speaks much about the company's performance. Organizational performance refers to how well a firm executes on its strategy to fulfill its goals of maximization of profit, production of a high-quality product, maximization of market share, maximization of financial outcomes, and maintenance of the company over the long term (Koontz & Donnell, 1993). An enterprise's profitability, market share, and product quality may also be evaluated by comparing it to its rivals in the industry. Since revenue and profit are indicators of productivity, they may be used to gauge an organization's potential for development (Kehinde, Jegede, and Akinlabi, 2012).

Researchers use a variety of methods to evaluate their findings' success. Objective and subjective measurements have been used to classify the many methods of measurement. An objective measure, according to Tang and Zhang (2005), is based on financial records, while a subjective measure is based on managers' assessments of the organization's success. The data for objective criteria may be inaccurate, deceptive, and difficult to collect if subjective assessments are used. It's possible that even if statistics are accessible, they may not accurately reflect the true performance of a business (Zulkiffli, & Perera, 2011). It is also influenced by the industry variables that make it inappropriate for cross-industry comparisons. That's why the objective metrics aren't good for study, according to Falshaw and Glaister (2006). Subjective measurements, on the other hand, are more straightforward.

Empirical Studies

Nneka (2019) researched how conflict is handled and how organizations work by focusing on breweries in the South East of Nigeria. The study's research on the connection between conflict management and organizational

performance made use of a number of different forms of alternative dispute resolution, including negotiation and collaborative consultation. An extensive review of relevant theoretical and empirical literature was conducted as part of this research project. Unitarian, pluralist, and radical thought are the foundations of this investigation. The investigation was conducted using a survey methodology. Primary sources were employed to get the information. There were five breweries assessed. Frequency tables and percentage analyses were used to decipher the data. Regression analysis was done to check whether the assumptions were reasonable. The research shows that conflict management techniques including negotiation, collective bargaining, joint consultation, and alternative dispute resolution significantly improve business outcomes. Conflict management was shown to have a significant positive influence on organizational performance using data from a sample of breweries in South East Nigeria. Because of their effectiveness in resolving organizational disputes, researchers suggest that managers use the conflict management tactics listed above.

Research on the effects of conflict management on the productivity of Nigerian banks used Access Bank Plc as a case study. From the numerous employees at the bank, 81 were selected at random to fill out questionnaires at three different locations in Lagos State. SPSS was used to conduct a descriptive and regression study of Access Bank Plc's organizational performance in relation to conflict management. Organizational performance improved significantly when conflict was well managed ($r= 0.715$; $p0.05$), according to the study's findings. As a result, it is essential that management establish a

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variety of conflict resolution and management solutions in order to prevent disputes from spiraling out of control.

For instance, Olukayode (2015) researched how resolving conflicts at work affected productivity in Nigerian factories. The 250 people who took part in the study were chosen using a stratified random sampling method. Data were gathered with the use of a verified, structured questionnaire. The data gathered from the respondents was analyzed using descriptive and inferential statistics. Organizational performance is positively correlated with conflict management tactics (collective bargaining, compromise, and accommodation), according to the findings of an empirical study that used Spearman correlation analysis. Due to non-integrative conflict management strategies, there was a statistically significant negative influence on organizational performance (competition, dominance, and avoidance). The greatest correlation between collective bargaining technique and organizational performance was discovered using regression analysis. The studies also showed that disputes developed in the workplace due to economic and purpose incompatible tendencies in numerous aspects of organizational experiences. It was determined that the union-management dispute was the most common kind of industrial conflict inside the company.

When investigating the relationship between conflict management and business results, Abdul and Sehar (2015) employed Askari Bank Ltd as a case study. To gather information from a specific demographic, a survey approach and a formal questionnaire were used. These descriptive methodologies included frequency, percentage, mean & standard deviation and variance analysis as well as the use of the component analysis method. It is necessary to

undertake a ratio analysis in order to determine how well Askari Bank is doing financially. Researchers found that respondents' views on Conflict Management Strategies were unaffected by their level of education. There is also no substantial difference in opinions on what leads to conflict between the sexes, according to the survey respondents. However, disagreement may have a substantial impact on the effectiveness of an organization. Public sector conflict management and resolution were explored in Nigeria by Osabiya (2015). It examined the causes that led an organization to seek an alternative to standard disciplinary and grievance processes; it also examined the hurdles and implementers to incorporating intervention into workplace practice and culture. Conflict in the Nigerian Public Service may be traced back to two different causes, and it can also be resolved in two different ways. Descriptive statistics are used to examine the data gathered from a sample of 170 Nigerian Public Service personnel. Respondents' replies were analyzed using percentages and frequencies. Public sector studies on conflict management and resolution indicated that a compromise between management and workers can handle conflict. "This kind of leadership might lead to conflict inside the company. "

Okpalibekwe, Onyekwelu, and Dike (2015) evaluated collective bargaining and organizational performance using the Nigeria Union of Local Government Employees of Idemili North Local Government Council in Anambra as a case study. The analysis was conducted using survey research, which drew heavily on both primary and secondary sources of information. A simple random sample strategy was used for the inquiry, using three assumptions as a guide. On the basis of percentages and mean scores, we used one-sample t-tests to assess if our hypotheses were right. Employees were

encouraged to strive for their best job performance and maximize the advantages of collective bargaining thanks to the Nigeria Union of Local Government Employees' efforts to keep the workplace pleasant. Individuals and organizations alike might benefit from the Nigeria Union of Local Government Employees of Idemili North, according to the findings of researchers.

Rahman and Hossain dissect conflict management at every level, analyzing its origins, types, costs, and effects on both people and organizations (2015). Uses self-administered questionnaire in order to get information. For this research, Bangladeshi business leaders from eight different industries were surveyed. Each of the research participants received one of 120 questionnaires. According to the findings, the two most prevalent forms of conflict are those that occur inside and between individuals. Workers and managers expressed worry about the detrimental consequences conflict has on productivity and job performance, rather than the good benefits it delivers to the company as a whole. However, managers and other workers tend to use three of the most common conflict management strategies: involving, enforcing, and negotiating, out of the five most often used.

A study by Uchendu, Anijaobi-Idem, and Odigwe (2013) in Nigeria's Cross River State looked at how well principals handle conflict. The authors employed a questionnaire to collect their data. 32 questions were asked on a Likert-type scale. The Pearson Product Moment Correlation Coefficient Analysis was used to do the data analysis of the data (PPMCA). Researchers identified a substantial correlation between administrators' capacity to resolve disagreement between teachers, students and administrators, as well as the overall success of their organizations. According to Rahim, there is a correlation

between democratic management approaches and long-term organization stability (2002). A more democratic approach, he argues, will make workers feel more invested in the company's success and strengthen their commitment to it.

Lazarus (2014) investigated how to manage conflict and increase productivity in the Nigerian State Civil Service. Negotiation, avoidance, and imposition are all methods of resolving disputes. This model was developed using all four of these techniques. The data was gathered using a self-created survey the researchers called the Conflict Management Strategies and Employees' Productivity Questionnaire. The overall dependability of the instrument was found to have a Cronbach Alpha value of 0.92 throughout testing. 240 respondents were selected from four different Akwa Ibom State Civil Service in Nigerian ministries using a stratified random selection approach and Taro Yamane's algorithm. A "Pearson Moment of Truth" Correlation and multivariate regression were used for the purpose of hypothesis testing. As a result of collective bargaining and negotiation, workers were found to be more productive, whereas those who avoided and imposed were less productive. Also, workers' productivity was favorably correlated with collective bargaining and negotiations.

According to Longe (2015), researchers have looked at the connections between conflict management and leadership development. Key aspects in conflict management are the author's conclusion, namely, leadership methods as a result of the research, managers in diverse firms should advocate an open communication culture in order to ensure that all workers get timely and accurate information. Interpersonal conflict was shown to have a stronger effect

on student learning than process conflict in a study conducted in 2010. Chinese cultural conflict was examined as a moderator by using cognitive style as a moderator. Their research demonstrated a quadratic relationship between learning outcomes and process conflict. According to studies, conflict in interpersonal relationships has a greater effect on academic achievement than conflict in the learning process itself.

When it comes to the effectiveness of organizations, Hotepo and colleagues (2010) looked at how conflict affects that performance. A questionnaire is used to collect data from 96 managers from Lagos City's selected airlines, road transportation, and insurance companies. According to the findings, conflict has both good and bad consequences on an organization, but the positive effects may be exploited to promote organizational innovation and foster collaboration among the workers when appropriately handled.

A study by Uchendu, Anijaobi-Idem, and Odigwe (2013) in Nigeria's Cross River State looked at how well principals handle conflict. The authors devised a questionnaire in order to collect data. There were 32 inquiries designed around a Likert scale. Pearson's product-moment correlation coefficient technique was used to examine the data (PPMCA). The findings demonstrate a strong correlation between a school or district's success and the skill with which its administrators deal with disputes among instructors, teachers and students, and principals and teachers.

In Nigerian libraries, Adomi and Anie (2006) look at how disagreement is handled. Three Nigerian university libraries' librarians and paraprofessionals were surveyed using a descriptive methodology and questionnaire. More than two-thirds of those surveyed believe that conflict may be encouraged by library

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administrators. Interpersonal disputes were found to be the most prevalent in Nigerian libraries, while accommodation was shown to be the most effective method of dealing with them.

Interpersonal conflict's effect on business performance was examined at a number of Kisii town hotels. The study, which included 368 hotel employees, relied on descriptive and explanatory research methodologies. The hypotheses were tested by descriptive and inferential statistics, including multiple regression analysis. Techniques for managing conflict, the nature of conflict within relationships, and the nature of conflict within tasks all had a discernible effect on organizational performance, whereas the consequences of conflict within these areas had no effect.

Conceptual Framework

In this conceptual framework, the independent variables are the conflict management strategies such as collaborating, accommodating, avoiding, compromising and the dependent variable is the bank's performance as shown in Figure 1.

Independent Variables   Dependent Variables

Collaborating Dominating Conflict Avoidance Accommodating compromising	→	Organisational performance
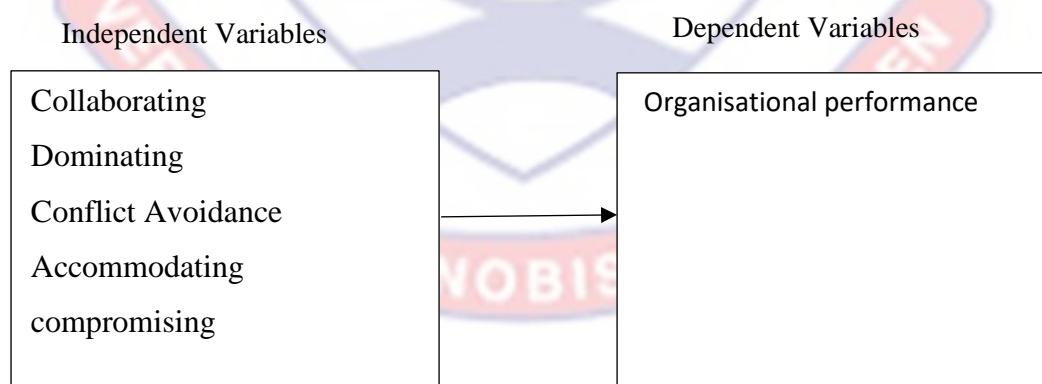
Figure 1: Conceptual Framework depicting the relationship between

Source: Author's construct (2020)

In Figure 1, as shown in the conceptual framework, the independent variables are the conflict management strategies such as collaborating, accommodating, avoiding, compromising can have effects on the dependent variable which is the bank's performance.

Chapter Summary

According to Putman and Boys (2006), unresolved conflicts may have far-reaching detrimental effects on individuals, groups, and organizations. The cost of unmanaged is great and very detrimental to individuals, groups, and organizations. Reviewing existing research, it became clear that conflict management entails using measures to reduce conflict's bad effects while simultaneously raising conflict's positive ones to a level at least as high as that at which the conflict is raging. In an organizational environment, conflict management seeks to improve learning and group effectiveness or performance.

Conflict will always arise in every firm; thus, it is essential that employees become adept at handling it. Both the person and the business may benefit from conflicts in the workplace. Using the right conflict management approaches, the positive aspects of conflict may be considerably enhanced. It makes the employees develop high morale towards the job since they have the conviction that any differences or conflicts existing in the organization would be addressed. Once peace prevails in the organization productivity also increases.

CHAPTER THREE

RESEARCH METHODS

Introduction

This chapter describes the approaches used to conduct the research. The study begins with an overview of the research design, demographic, sample, sampling techniques, instruments used to gather data, instrument reliability, data processing, analysis, and a summary of the study's findings per chapter.

Research Design

Research design is the plan and methodology used to conduct a study. In research, a research design is a plan that lays out the steps a researcher will take, from formulating a hypothesis through analyzing the results. The study's framework facilitates the collection of data that supports the study's stated goal (Cooper & Schindler, 2014). The study's design is seen as a guide that helps the researcher answer the research questions and so address the research issue. It lays out an in-depth plan for answering research questions (Kothari, 2011). Descriptive research methods were used in this investigation. The researcher may examine the links between dynamic objects and the state of affairs with the aid of descriptive research. The researcher may evaluate the effect of NHIS financing on a subset of hospitals in Central Ghana by using descriptive research methods.

Descriptive research, according to Akhtar (2016), is used to gather data about the present state of a person or item. A quantitative method was employed since the data received from surveys by respondents may be simply examined using basic statistical techniques. Quantitative approaches, on the other hand, rely on procedures, measurements, and strategies that provide numerical data

(Williams, 2007). Design factors such as verifiability, confirmation and substantiation of evidence are also critical to a successful experiment. It is also assumed that quantitative research is concerned primarily with the objective determination of facts, with little regard for the status of individuals (Krauss, 2005).

Research Approach

A quantitative technique was applied in the investigation. Quantitative approaches, on the other hand, rely on procedures, measurements, and strategies that provide numerical data (Williams, 2007). Design factors such as verifiability, confirmation and substantiation of evidence are also critical to a successful experiment. It is also assumed that quantitative research is concerned primarily with the objective determination of facts, with little regard for the status of individuals (Patton, 2002).

It is possible to confirm or reject assumptions or hypotheses using a quantitative method since it enables researchers to describe the variables included in the study and to understand the connections between them (Graue 2015).

Adopting suitable statistical tests and methods, the quantitative approach facilitates data analysis and hypothesis testing. Additionally, it made it easier to present and explain the findings in a way that demonstrated an in-depth knowledge of the topic at hand and addressed the original study objectives.

Quantitative research strategies employed systematic techniques to data collecting. There are several instances of these techniques, including questionnaires and surveys, in which respondents are given with a series of

questions and are only required to choose one of the possibilities from a predetermined selection of replies (Creswell & Hirose 2019). Calculating the frequency with which respondents pick certain multiple-choice answers is made easier with the use of questionnaires and surveys (Bryman & Bell 2015).

Data collection and analysis may be made easier by using standardized instruments in quantitative methods, such as questionnaires and surveys. Creswell (2014) argues that it is possible to replicate the findings of a wide range of study samples. In addition, the presence of personal bias in replies is minimized when data is collected via tools like questionnaires since respondents and researchers do not interact throughout the data gathering process. There is less of an influence on respondents' replies due to this method (Bryman & Bell 2018).

Quantitative research, on the other hand, has significant drawbacks. As a result, human perceptions cannot be fully captured in the numerical data representation. Respondents are severely restricted in their ability to communicate their true sentiments and ideas about the study topic because of the questionnaires' use of a limited number of options. Some studies, such as Wahyuni (2012) and Almalki (2016), backed up these claims, arguing that when a quantitative technique is used, only numerical descriptions of the respondents are obtained, and human perspectives are not taken into account.

Population

As a general term for a large collection of people, events, or items that have certain similar traits (Asenahabi 2019). A population, according to Cooper

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and Schindler (2008), is a collection of all the factors from which inferences are to be drawn. The population consists of 189 respondents. The population consists of 20 Tema community-9, 13 credit officers, 14 accountants, 21 Accra main,28 Head Office, 12 Dansoman, 14 branch managers, 28 customers service staff, and the 57 customers of the bank

Sample and Sampling Procedures

Due to the limited population size, a census was conducted for this research. Because of this, a total of one hundred twenty-eight (128) workers were utilized, including those at the senior, medium, and entry levels of management.

Although huge populations can't afford to do a census, small ones are more likely to do so because of its benefits (e.g., 200 or less). As a result of conducting a census, all members of the population may be counted and their information collected. As a result, all workers are afforded the same level of opportunity. Not all staff members will take advantage of this chance, but none will be excluded on principle. In addition, census tends to increase confidence in the reliability of the findings since certain expenses, like the questionnaire and establishing the sampling frame, are "fixed," meaning they will be the same for samples of 50 or 200. (Parker, 2011).

Last but not least, to have a good enough accuracy, we'd have to survey almost the whole population in little groups. This means that a census survey is less difficult to manage than a sample survey since it covers a larger population. Because all workers are encouraged to take part, there is a higher likelihood of receiving answers that are representative of all sub-groups within the organizational structure, allowing for more precise "dig down" into the structure

and highlighting of departmental findings. A census may increase the number of surveys that need to be sent out, but it's easy to determine who should get one: absolutely everyone (Kraut, 1996).

Sample frames are lists that simply reference each part of an investigation's analysis one time (Welman & Krugler, 2001). It was suggested by Omona (2003) that in order to get a truly representative sample, the researcher must take care to account for all of the subgroups included in the study. Random sample and purposive sampling approaches were used in the investigation. Selecting the participants will be done via the use of a simple random sampling approach. The formula for sample size determination and the limited population will be used to produce a representative sample for this investigation. The final size of the sample was determined by Kothari (2004) using a formula as shown below: $n = \frac{N}{1+N(e)^2}$
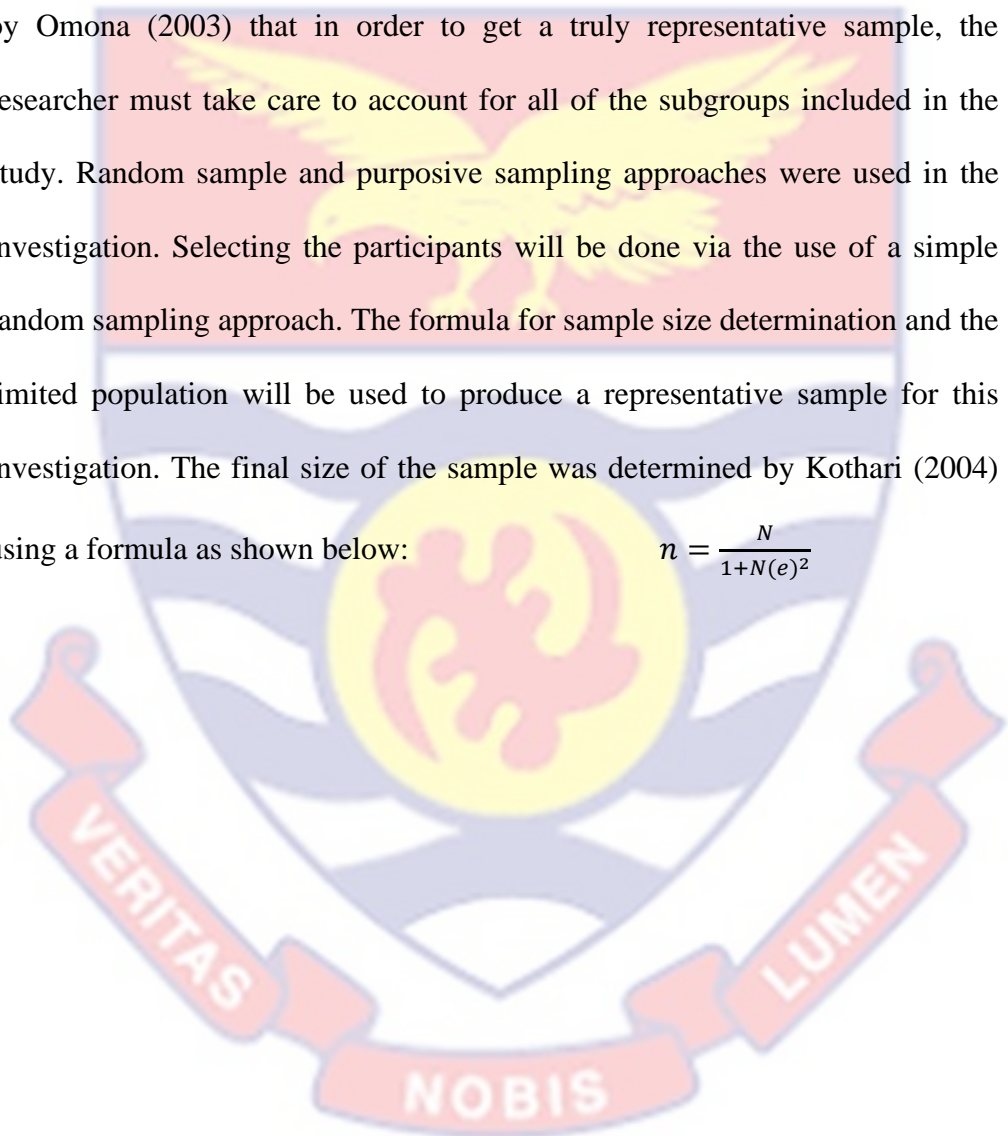
Where:

n = sample size,

N= population universe and

e= the confidence level

The study used a 95% confidence level, which yields a 5% margin of error—a figure often accepted in social scientific studies. The breakdown for each category is as follows: $n = \frac{N}{1+N(e)^2}$

$$n = \frac{189}{1 + 172(0.05)^2}$$

$n = \frac{189}{1+172(0.0025)} = 128$

A sample of 128 respondents was drawn using a formula and taking into account the population (N) of 189 respondents. A randomized controlled trial, a process of opportunity that the researcher used to select respondents. This method consists of dividing people into small groups (line) and taking each group a simple random sample (Allen, 2006). Amedahe (2002) suggested that at least 10 percent be used as a suitable sample. In any large, large population survey. In quantitative studies, any percentage between 5 and 20% is sufficient for normal operation. Therefore, for an estimated 189 bank staff, the study used a sample of 128. How to create random action examples, a possible process was used by the interviewer to select respondents. This method consists of dividing the population into smaller groups (line) and taking each group a simple random sample. One of the main advantages of this approach, Kothari (2006), states that the researcher classifies respondents based on specific factors. The researcher used the Lotto process to select subjects from strata, a simple randomized testing procedure.

Data Collection Instrument

To gather important information from the respondents, Data will be obtained mainly from a primary. The questionnaire is appropriate because respondents could read it before answering the questions. Mugenda and Mugenda (2003) state that a list of questions can be used to obtain important information in a short period, ensuring the availability of more people. In addition, Sekaran (2003) states that a questionnaire is an effective tool for gathering data in which the researcher knows exactly what is required and how interest rates can be measured. He also says that the use of questionnaires is cheaper and less time-consuming than interviews. It is up to the respondents to complete the questionnaire at a time that suits them. Additionally, respondents are granted anonymity, which may be a major element in people participating and providing honest replies, particularly to sensitive issues (Lavrakas, 2008).

All study materials were rated on a 5-point Likert scale. Participants were asked to rate how much they agreed or disagreed with each statement. On a scale of 1 (strongly disagree) to 5 (strongly agree), each product was given a score between 1 and 5. The Likert scale is widely used because it is simple to create, responds well to replies, makes it simpler to classify, and encourages respondents to react to all statements, even if they are quiet, in order to accurately capture their thoughts (Kothari & Garg, 2014). Respondent demographics are shown in the first section. Section B examines the various sources of conflict management Strategies applied in NIB LTD, Section C the effects of conflict on Strategies applied in NIB LTD, Section D examined the conflict management Strategies applied in NIB LTD, management of NIB LTD and Section E capture the role in managing conflicts in NIB LTD. The Likert

scale was used for this study and respondents were asked to state their level of agreement or disagreement on the asymmetrical "agreement-disagree" scale for several statements. The secondary source will be from publications in journals, articles, books, and relevant literature. Triangulation is a method used by researchers to verify information from a variety of sources (Burau & Andersen, 2014).

Data Collection Procedure

After explaining the study's goal and ensuring any participants who had concerns that their information would only be used for academic reasons, the researcher was able to collect data. The study equipment will be dropped off and picked up by the respondents using the drop and pick procedure. When the researcher addressed each participant, he explained the study's nature and goal before requesting them to complete the survey by checking the boxes and making selections. It is necessary to get permission from management before distributing a questionnaire. When the study's aims were described, the researcher reassured the participants of their privacy and invited them to participate in the study. Participants were requested to engage voluntarily in the study and were given questionnaires to complete. The data gathering process began in September 2021 and was completed on November 2021, both on the eastern standard time zone. Monday through Friday, from 9:30 am to 2:00 pm, the questionnaire was handed out to the respondents. The questionnaire administration for each respondent lasted between 20 and 40 minutes.

Validity and Reliability of the Instrument

An instrument's content validity is measured by the degree of accuracy with which data obtained using that instrument reflect certain domains or

concepts in that domain. (Mugenda & Mugenda 2012). Instruments that are regarded beneficial in obtaining accurate and relevant data on the variables of interest are referred to as having facial validity. The researcher did a pre-test to assess the instrument's validity and reliability. The selection of these respondents is based on the fact that they all have the same qualities. When the research instrument was reviewed and sent to the researcher's supervisor to verify for readability, clarity, and comprehensiveness, the results were confirmed to be accurate. Questions that are unclear or difficult to answer will be reevaluated in light of the supervisor's input.

Reliability of the Instruments

Validity, as defined by Hayashi, Abib, and Hoppen (2019), is the degree to which a measure is true to its intended construct. Content validity and face validity are the two most popular types of validity utilized in social science research (Hayashi, Abib & Hoppen, 2019). There are many different ways to quantify content validity, according to Mugenda (2012), but the most often used is the percentage of data obtained that accurately reflects the content of a certain notion. Face validity, according to Fraenkel, Wallen, and Hyun (2012), is the degree to which an instrument is deemed important in getting accurate and meaningful data on the variables of interest. Different procedures were employed to assure both content and face validity of the study's research tools (Fraenkel, Wallen, and Hyun, 2012). Supervisors, coworkers, and other research specialists all reviewed and probed the instruments to ensure they were sound in content and face validity. Their input was invaluable in fine-tuning the data gathering equipment. The Table below shows Cronbach's alpha of all indicators.

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Reliability of Scales and Cronbach's Alpha of Study Variables

Variable	Items Retained	Cronbach's Alpha
Causes of Conflicts	6	0.868
Conflict Management Strategies	8	0.887
Effects of proper Conflict Management Strategies	6	0 .935

Ethical Considerations

Ethical consideration was observed in conducting the study. The subjects' informed permission, confidentiality, and anonymity were among the ethical issues in the study. The researcher sought permission sought from the study organization to enable him gathered data from the respondents.

Data Presentation and Analyses

SPSS version 22 was used to edit, screen, and code the data. The demographic characteristics were analyzed using frequency tables and descriptive statistics. Analysis of conflict and conflict management strategies at NIB LTD was done using the mean and standard deviation. The impact of conflict management practices on bank performance will be investigated via the use of multiple regression.

To conduct the simple linear multiple regression, Regression assumptions were checked to ensure that the data meet the assumptions. The study checked the normality of the data using a histogram. The study checked

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the multicollinearity test using VIF and tolerance. The study Durbin Watson to check the autocorrelation Durbin Watson test.

The Multiple Regression Model followed this format:

$$Y = \beta 0 + \beta 1 X1 + \beta 2 X2 + \beta 3 X3 + \beta 4 X4 + \varepsilon$$

Where Y= National investment bank conflict resolution strategies

B0 = Constant

X1 = Collaborating

X2 = Compromising

X3 = Avoiding

$\beta 1$ = the slope or change in Y

$\varepsilon = E$rror term

Chapter Summary

Research results from data analysis were presented in chapter four. The chapter captures the methodology of the study. Sampling and procedures and the research instrument were captured, the pilot study and the method of data collection were then discussed, data processing was presented. The next chapter presents the research findings based on the analysis of data.

CHAPTER FOUR

RESULTS AND DISCUSSIONS

Introduction

This chapter covers research outcomes. Quantitative data was gathered to fulfill the study's goal. 128 individuals completed a five-point Likert-scale questionnaire. 140 questionnaires were issued to Bechem Government Hospital, and 130 were returned. Mugenda & Mugenda (2012) consider a 50% response rate acceptable, 60% decent, and 70% extraordinary. Kothari (2011) stated a response rate between 60 and 70% is adequate and anything beyond 70% is unusual.

The researcher had a 94% response rate, which is ideal for analysis and making conclusions. Using descriptive and inferential statistics, researchers evaluated survey data. Assessing demographic data using frequency and percentages. The research employed mean and standard deviation to assess data on National Investment Bank LTD's conflict reasons and management strategies. The research employed linear multiple regression to analyze conflict's impact on National Investment Bank LTD. The chapter was summarized.

Demographic Data of Respondents

The demographic characteristics of respondents that were considered relevant for the study were the gender of respondents, age, number of years of service, and educational qualification of respondents. The results are shown in the table below.

Table 1: Descriptive Statistics of Respondent

Gender of Respondents	Frequency	Percentages %
Male	62	48.4

Female	66	51.6
Total	**128**	**100**
Age of respondents		
Below 20 years	4	3.1
20-29	34	26.6
30-39	43	33.6
40-49	27	21.1
50-59	15	11.7
60 years and above	5	3.9
Total	**128**	**100**
Number of years of service		
1-5	40	31.3
6-10	35	27.3
11-15	25	19.5
16-20	17	13.3
21 years and above	11	8.6
Total	**128**	**100**
Educational qualification		
SSCE/O' Level	13	10.2
GCE 'A' Level	8	6.3
Diploma	25	19.5
Bachelor Degree	51	39.8
Master's Degree	23	18
Other qualifications	8	6.3
Total	**128**	**100**

Field Survey (2022)

According to Table 1, 62 of the responders were men (48.4% of the total), while 66 (51%) were girls. This suggests that more women than men participated in the survey. In addition, the data reveal that out of the 180 respondents, 43 (33.6%) were between the ages of 30–39, 34 (26.6%) were between the ages of 20–29, and 27 (21.1%) were between the ages of 40–49. Fifteen (11.7%) of the respondents were aged 50–59; five (3.9%) were aged 60+; and the remaining four (3.1%) were aged 20–and-under.

In addition, respondents were asked how long they had been employed with the bank. The responses show that 40 (31.3%) reported 1-5 years of working experience, 35 (27.3%) reported 6-10years working experience, and 25 (19.5%) reported 11-15 years of working experience. 17 (13.3%) respondents, 11 (8.6%) respondents reported 16-20 years working experience, and 21 years and above working experience respectively. This suggests that the majority of those polled had worked at National Investment Bank LTD in Accra for a long enough time to evaluate the conflict management tactics used there.

Moreover, the study sought to establish the educational qualification of the respondents. The results from Table 1 show that 51 (39.8%) of the respondents had bachelor's degrees, 25 (19.5%) had a diploma, 23 (18.0%) were master's degree holders. 13 (10.2%) respondents, 8 (6.3%) respondents, and 8 (6.3%) respondents had SSCE/O' Level, GCE 'A-Level, and other qualifications respectively. This implies the respondents were literate, hence could read, understand and be able to provide relevant information about the study.

The Causes of Conflicts in National Investment Bank LTD

Question one of the study was to discover the root reasons of conflict within the Accra-based National Investment Bank LTD. The questionnaire was used to collect data on eight different Likert scale questions in order to determine the answer to this research topic. The data on the study's goal was analyzed using the mean and standard deviation. We categorized each person's answer into one of the following categories: 5 = Definitely (SA), 4 = Agree (A), 2 = Disagree (D), 4 Definitely (SA) disapprove (SD). Likert scale categorization (Rensis, 1932) was used to determine how the mean scores should be interpreted. 1.00-1.49 was regarded strongly disagree, 1.50-2.49 was considered disagree, 2.50-3.49 was considered not sure, 3.50-4.49 was considered agree, and the mean score range of 4.5-5.00 was deemed strongly agree. Table 2 displays the findings.

Table 2: Causes Conflicts in National Investment Bank LTD in Accra

Statement	Mean	Std. D
Competition for scarce Resources is the results in conflict in the bank	3.79	1.13
personality differences cause conflict in the bank	2.75	1.57
Conflict is caused by a lack of cooperation among employees in the bank	3.85	1.15
Poor human relation between management and employees in the bank is another beading ground for conflict in the bank	3.66	1.19
Task interdependence in the bank also cause conflict among the staff of the bank	3.75	1.12

High level of misunderstanding among workers in the bank cause conflict	3.47	1.24
Composite mean and standard deviation	**3.55**	**1.23**

Mean Scale: 1.00-1.49 (*Strongly Disagree)*; 1.50-2.49 (*Disagree)*; 2.50-3.49 (*Neither agree nor disagree)*; 3.50-4.49 (*Agree)*; 4.5-5.00 (*Strongly agree*).

Source: Field Survey (2022)

The results from Table 2 presents that the composite mean and standard deviation were (*M*=3.55, *SD*=1.23) respectively. Respondents agreed (*M*=3.85, *SD*=1.15) with the statement that conflict is caused by a lack of cooperation among employees in the bank. This is shown by the mean score of (*M*=3.85) which is above the composite mean (*M*=3.55).   The standard deviation of (*SD*=1.15) which is below the overall standard deviation (*SD*=1.23) shows that the opinions of the respondents on this statement tended to converge. The results added that respondents agreed (*M*=3.79, *SD*=1.13) with the statement competition for scarce resources is the result of the conflict in the bank. This is shown by the mean score (*M*=3.79) which is above the composite mean (*M*=3.55). The standard deviation of (*SD*=1.13) was below the overall standard deviation (*SD*=1.12) which suggests that the opinion of respondents on the statement converged.

Furthermore, respondents agreed (*M*=3.75, *SD*=1.12) that a high level of misunderstanding among workers in the bank causes conflict. The mean score (*M*=3.75) was higher than the composite mean (*M*=3.55) which shows that respondents agreed with the statement. The standard deviation of (*SD*=1.12) was below the composite standard deviation (*SD*=1.23) which implies that respondents consistently agreed with the statement. Similarly, respondents

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affirmed (*M*=3.66, *SD*=1.19) that poor human relation between management and employees in the bank is another breeding ground for conflict in the bank. This is revealed by the mean score (*M*=3.66) which is higher than the composite mean (*M*=3.55). The standard deviation of (*SD*=1.19) was lower than the overall standard deviation (*SD*=1.12) illustrating that the opinions of respondents on the statement converged.

On the contrary, respondents disagreed (*M*=3.79, *SD*=1.06) with the statement that task interdependence in the bank also causes conflict among the staff of the bank. This is shown by the mean score (*M*=3.47) which is below the composite mean (*M*=3.55). The standard deviation of (*SD*=1.24) was higher than the overall standard deviation (*SD*=1.23) which implied that the opinion of respondents on the statement diverged. Respondents further disagreed (*M*=2.75, *SD*=1.57) with the statement that personality differences cause conflict in the bank. The mean score (*M*=2.75) was beneath the composite mean (*M*=3.80) which implied that respondents disagreed with the statement. The standard deviation of (*SD*=1.57) was higher than the overall standard deviation (*SD*=1.12) which suggests that the opinions of the respondents diverged.

The Conflict Management Strategies Applied in National Investment Bank LTD.

The second research question focused on the methods used by National Investment Bank LTD to resolve disputes. To address this study question, we employed a questionnaire with eight Likert-scale items. The mean and standard deviation were used to evaluate the data from the study's primary outcome. We categorized each person's answer into one of the following categories: 5 = Definitely (SA), 4 = Agree (A), 2 = Disagree (D), 4 Definitely (SA) disapprove

(SD). Likert scale categorization (Rensis, 1932) was used to determine how the mean scores should be interpreted. 1.00-1.49 was regarded strongly disagree, 1.50-2.49 was considered disagree, 2.50-3.49 was considered not sure, 3.50-4.49 was considered agree, and the mean score range of 4.5-5.00 was deemed strongly agree. Table 3 displays the findings.

Table 3: Collaborating Strategies Applied in National Investment Bank LTD

Statement	Mean	Std. D
The managers seek co-workers views in finding a solution to the conflict in this bank	3.84	1.12
The managers use a collaboration strategy by seeking factual views from the co-workers to address conflict in the bank	3.84	1.03
The bank encourages the use of dialogue between the conflicting parties	4.01	0.94
The managers try to merge others' views and opinions in making decisions to address conflict in the bank	3.83	1.09
The managers use collaboration to discuss issues openly and find a solution to the problems	3.93	1.02
The managers use collaboration by finding mutually acceptable solutions resolving conflicting issues	3.89	0.99
Composite mean and standard deviation	3.81	1.06

Mean Scale: 1.00-1.49 (*Strongly Disagree*); 1.50-2.49 (*Disagree*)**;** 2.50-3.49 (*Neither agree nor disagree*); 3.50-4.49 (*Agree*); 4.5-5.00 (*Strongly agree*)**.**

Source: Field Survey (2022)

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The results from Table 3 reports that Respondents agreed (M=4.01, SD=0.95) that the bank encourages the use of dialogue between the conflicting parties. This is revealed by the mean score of (M=4.01) is above the composite mean (M =3.81). The standard deviation of (SD=0.94) is lower than the overall standard deviation (SD=1.06) shows that the opinions of the respondents on this statement converged. The results further indicated that respondents agreed (M=3.93, SD=1.02) with the statement that the bank managers use collaboration to discuss issues openly and find a solution to the problems. This is confirmed by the mean score (M=3.93) which is above the composite mean (M=3.81). The standard deviation of (SD=1.02) was less than the overall standard deviation (SD=1.06) which implies that the opinion of respondents on the statement was unanimous.

The respondents agreed (M=4.01, SD=0.95) that the bank also uses joint consultation to resolve conflict in the bank. This is shown by the mean score of (M=3.93) which is higher than the composite mean (M=3.81). The standard deviation of (SD=1.02) which is lower than the overall standard deviation (SD=1.06) implies that the opinions of the respondents on this statement converged. The results further indicated that respondents agreed (M=3.93, SD=1.02) with the statement that the bank uses the building of mutual understanding among groups in conflicts as a conflict management strategy. This is confirmed by the mean score (M=3.93) which is above the composite mean (M=3.81). The standard deviation of (SD=1.02) was less than the overall standard deviation (SD=1.06) which implies that the respondents unanimously agreed with the statement.

Similarly, respondents agreed that the managers seek co-workers' views in finding a solution to the conflict in this bank (*M*=3.84, *SD*=1.12). This is revealed by the mean score of (*M*=3.84) which is greater than the composite mean (*M*=3.81). The standard deviation of (*SD*=1.12) which is higher than the overall standard deviation (*SD*=1.06) implies that the opinions of the respondents on this statement diverged. Respondents further agreed with the statement that the managers use collaboration strategy by seeking factual views from the co-workers to address conflict in the bank (*M*=3.84, *SD*=1.03) collaboration is one of the strategies used by the bank to resolve conflicts. This is indicated by the mean score (*M*=3.84) which is higher than the composite mean (*M*=3.81). The standard deviation of (*SD*=1.03) was below the overall standard deviation (*SD*=1.06) which implies that the respondents commonly agreed with the statement. Also, respondents answered in the affirmative (*M*=3.83, *SD*=1.09) that promoting negotiation among powerful group leaders in the bank is used to prevent conflicts in the bank. This is indicated by the mean score (*M*=3.83) which is higher than the composite mean (*M*=3.43). However, the standard deviation of (*SD*=1.09) was above the overall standard deviation (*SD*=1.06) showing that respondents had contrasting opinions. The results also show that the respondents agreed that the managers use collaboration by finding mutually acceptable solutions to resolving conflict in the bank (*M*=3.89, *SD*=1.02).

Table 4: Compromising Strategy Applied in National Investment Bank LTD

Statements	M	SD
The managers employ compromising strategies to achieve the objectives goals and of the bank	3.773	1.152
The results show that we use negotiation to agree in resolving conflicting issues in the bank	3.945	1.052
We compromise to find a solution to difficult problems in the bank	3.879	.952
The managers stress on sacrificing by the staff to achieve the goals when there are conflict issues in the banks	3.929	1.029
We try to adopt a halfway approach when there is a deadlock to issues	3.734	1.187
I give up my desire in exchange for others' views to agree on conflicting issues	4.133	.925
Composite Mean and Standard Deviation	3.786	1.096

Source: Field Survey (2022)

The results that the managers of the banks employ compromising strategies to achieve the objectives goals and of the bank ($M = 3.773$, $SD = 1.152$). The standard deviation of this item was greater than the composite standard deviation indicating the respondents' opinions on this statement were

diverse. The results also show that the staff uses negotiation in resolving conflicting issues in the bank (M = 3.945, SD = 1.052). The opinions of the respondents were in agreement since the standard deviation was lower than the composite standard deviation. The results also revealed that staff gives up their interest in exchange for others' views to research agreement on conflicting issues (M = 4.133, SD = .925). The observation of the standard deviation shows that the respondents' opinions on this statement were in agreement. The results also show that the managers ask staff to sacrifice during conflict resolution to achieve the goals (M = 3.929 SD = 1.029). The respondents also agreed that We compromise to find a solution to difficult problems in the bank (M = 3.879, SD = .952). The respondents also disagreed that they try to adopt a halfway approach when there is a deadlock to issues (M = 3.734, SD = 1.187).

The conflict management strategies mostly applied in National Investment Bank Limited

- Dominating strategy
- Avoidance strategy
- Accommodation
- Compromising stratrgy
- Collaborating strategy

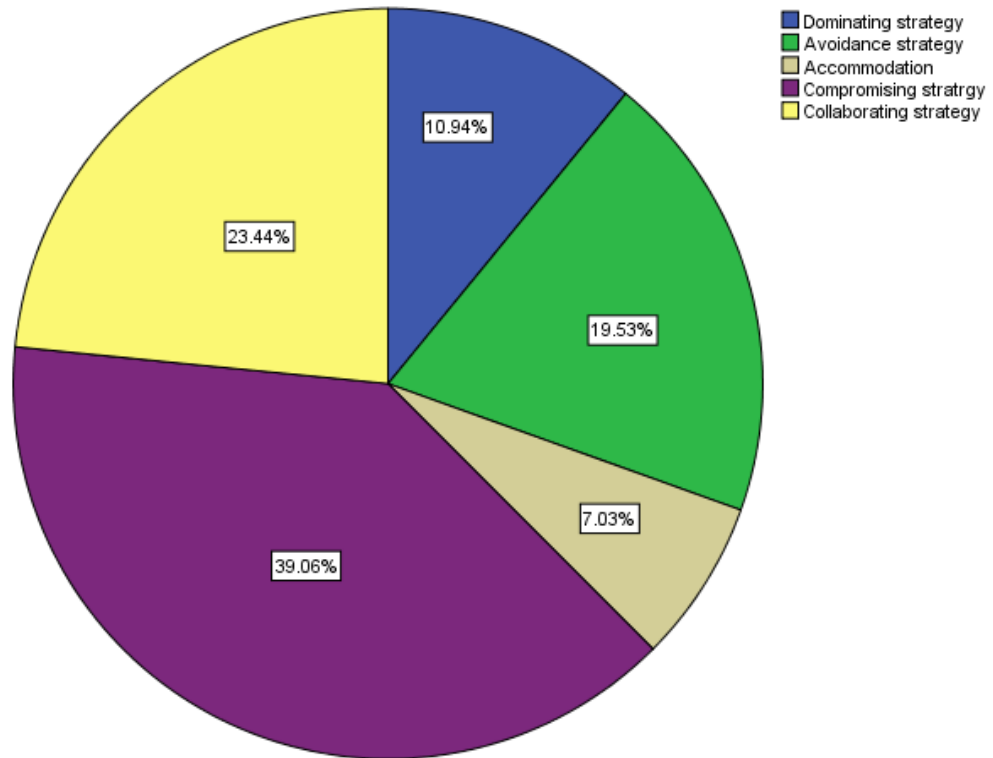10.94%

19.53%

7.03%

39.06%

23.44%

Figure 2: Respondents' views on conflict management strategies applied in National Investment Bank LTD.

Source: Field Survey (2022)

The study further sought to examine respondents' conflict management strategies applied in National Investment Bank LTD and the results are displayed in Figure 2. The results show that 39.06% of the respondents indicated that the bank use compromising strategy, 23.44% agreed that the bank use collaborating strategy 19.53% said the bank use avoidance strategy to manage conflict issues, and 10.94% indicated that that the bank use dominating strategy and 7.09% said they use accommodating strategy. The results imply the majority of the respondents indicated that the bank uses a compromising strategy.

Research question three: What are the effects of Conflict Management Strategies on Banks' Performance?

To conduct the regression analyses, regression assumptions such as normality test, multicollinearity, autocorrelation were checked to avoid inaccurate interpretation of the data. The study presented the normality test assumption using histogram and the results are presented in Figure 3.

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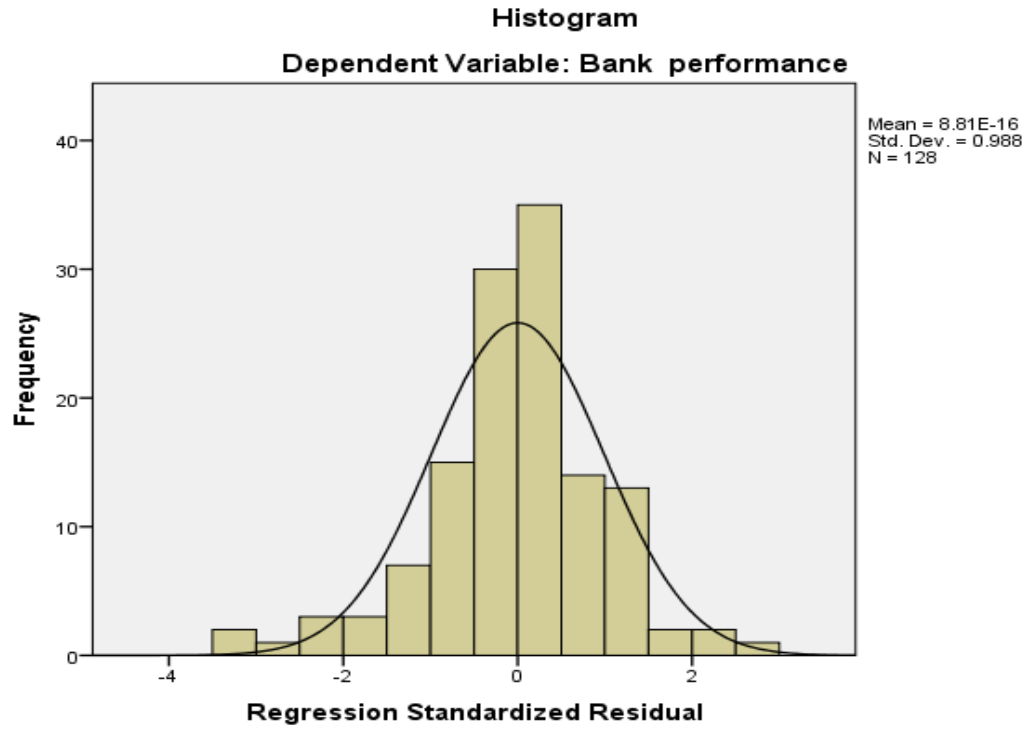**Figure 3: Regression Standardized Residual**

The histogram showed that the data were normally distributed and does violate the regression as an assumption. The study also used the normal probability plot to check the normality of the data and the results are shown in Figure 3.

Normal P-P Plot of Regression Standardized Residual

Dependent Variable: Bank performance
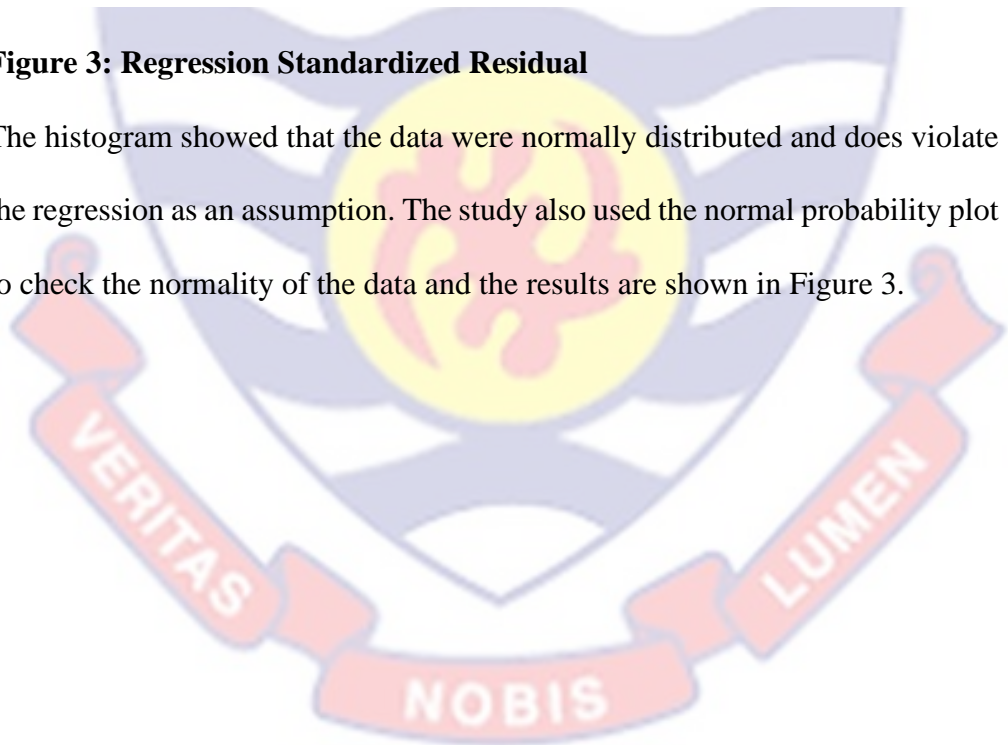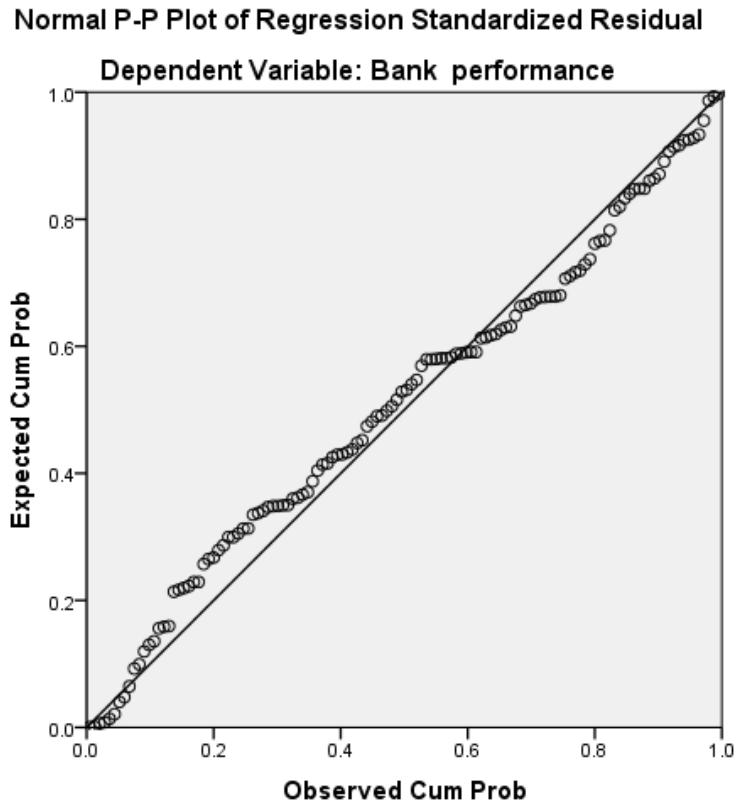
Figure 4: Plot of Regression Standardized Residual

The results showed that the data is normal. The graph shows that the points are arranged in a circle around the diagonal line, and as a result, the points travel in the same direction as the diagonal line.

Durbin Watson Test

In order to determine whether an autocorrelation issue exists, the Durbin-Watson test statistic is utilized. In the case of all variables, the Durbin-Watson was 1.720, indicating that there was no autocorrelation issue. Durbin-Watson values should fall within the range of 1.7 to 2.5. (Alseed, 2005).

Table 4: Multicolinearity Test

Variables	Tolerance	VIF
Collaboration strategy	.571	1.750
Compromising strategy	.492	2.031
Avoidance strategy	.682	1.467

Source: Field Survey (2022)

Regression multicollinearity was quantified by means of the variance inflation factor (VIF). A study conducted Multicollinearity Test to ensure the regression assumption of Multicollinearity is not violated and the results shown in Table 6

Table 5: Model Summary

Model	R	R Square	Adjusted R Square	Std. An error of the Estimate	Durbin-Watson
1	.772[a]	.597	.587	1.61393	1.716

a. Predictors: (Constant), Avoidance strategy, collaborating strategy, Compromising strategy

b. Dependent Variable: Banks' performance

Source: Field Survey (2022)

Regression analyses were conducted to examine the effects of conflict management Strategies on banks' performance. The results of the study are displayed in Table 6. The results of the study showed that the coefficient of determination R-Square was .772 indicating that independent variables (Avoidance strategy, collaborating strategy, compromising strategy explain about 77.2% of the variation in banks' performance. This means that 22.8% of

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banks' performance can be attributed to other factors not captured in the study.

The findings agree with a study conducted

The results in Table 7 showed the ANOVA results at a 95% level of significance

Table 6: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	477.979	3	159.326	61.168	.000[b]
	Residual	322.990	124	2.605		
	Total	800.969	127			

a. Dependent Variable: Banks' performance

b.   Predictors: (Constant),   Avoidance   Strategy,   Collaborating   strategy,

 Compromising strategy

Source: Field Survey (2020)

The ANOVA results in Table 10 show the fitness of the model. The results

show that conflict management strategies can statistically significantly National

Investment banks' performance (F=3, 124) =61. 168, P< 0.05). The results

imply that conflict management strategies have a statistically significant

positive effect on National Investment banks' performance in Accra. The

findings of the. The regression results are presented in Table 8.

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Table 7: Regression Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients			Collinearity Statistics	
		B	Std. Error	Beta	t	Sig.	Tolerance	VIF
1	(Constant)	2.540	.811		3.132	.002		
	Collaborating strategy	.277	.060	.348	4.614	.000	.571	1.750
	Compromising strategy	.229	.056	.330	4.062	.000	.492	2.031
	Avoidance strategy	.158	.046	.239	3.461	.001	.682	1.467

a. Dependent Variable: Banks' performance

The study conducted a multiple regression analysis to examine the effect of conflict management strategies on banks' performance.

The Multiple regression Model was as follows:

$Y = 2.665 + .277X_1 + .229X_2 + .158X_3 + e$

X1= Collaborating strategy, X2= Compromising strategy, X3= Avoidance strategy, E= error term

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The results that when all holding all other variables constant, banks' performance would be at 2. 540. The beta value of (b =.277, t=4.614, p<0.5). The results mean that a 1% increase in collaborating strategy while holding all other factors constant, would lead to a 27.7% increase in banks' performance. This result was statistically significant since p<0.05. The results mean that applying collaborating strategy has a statistically significant positive effect on banks' performance in Accra. The finding supports the study of

The study further established that the beta value of transactional leadership is (b=229, t=4.062, p<0.05). The results mean that a 1% increase in using compromising strategy while holding all other factors constant would lead to a 22.9% increase in banks' performance. The result was statistically significant since the P<0.05. The results implied that compromising has a statistically significant positive effect on banks' performance.

The results also showed that the beta value of avoidance strategy is (b=.158, t=3.461, p<0.05). It can be seen that a 1% increase in use while holding all other factors constant, would lead to a 15.8% increase in banks' performance. This result was statistically significant at p<0.05. The results mean that avoidance has a statistically significant positive influence on banks' performance.

Chapter Summary

There were many sections in this chapter dedicated to the study's results. The chapter was laid out in accordance with the study's goals. The data was analyzed using both descriptive and inferential statistics, including percentages, means, and standard deviations. Employees at Bechem Hospital have a modest degree of dedication, according to the results, and they embrace the principles

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and aims of the company and are willing to work there for the remainder of their careers. The study found that leaders used a variety of various leadership styles based on the scenario they were in. Transformational, transactional, Laissez-faire, and Autocratic leadership styles were among the types used by leaders, according to the research. Bechem Government Hospital's employees were shown to be more committed to their jobs when they were led by leaders who used transformational, transactional laissez-faire, and autocratic leadership styles. In other words, the survey could not account for 40.7% of employees' job dedication. Statistically substantial beneficial effects were found on staff commitment by leaders at Bechem Government Hospital using leadership styles.
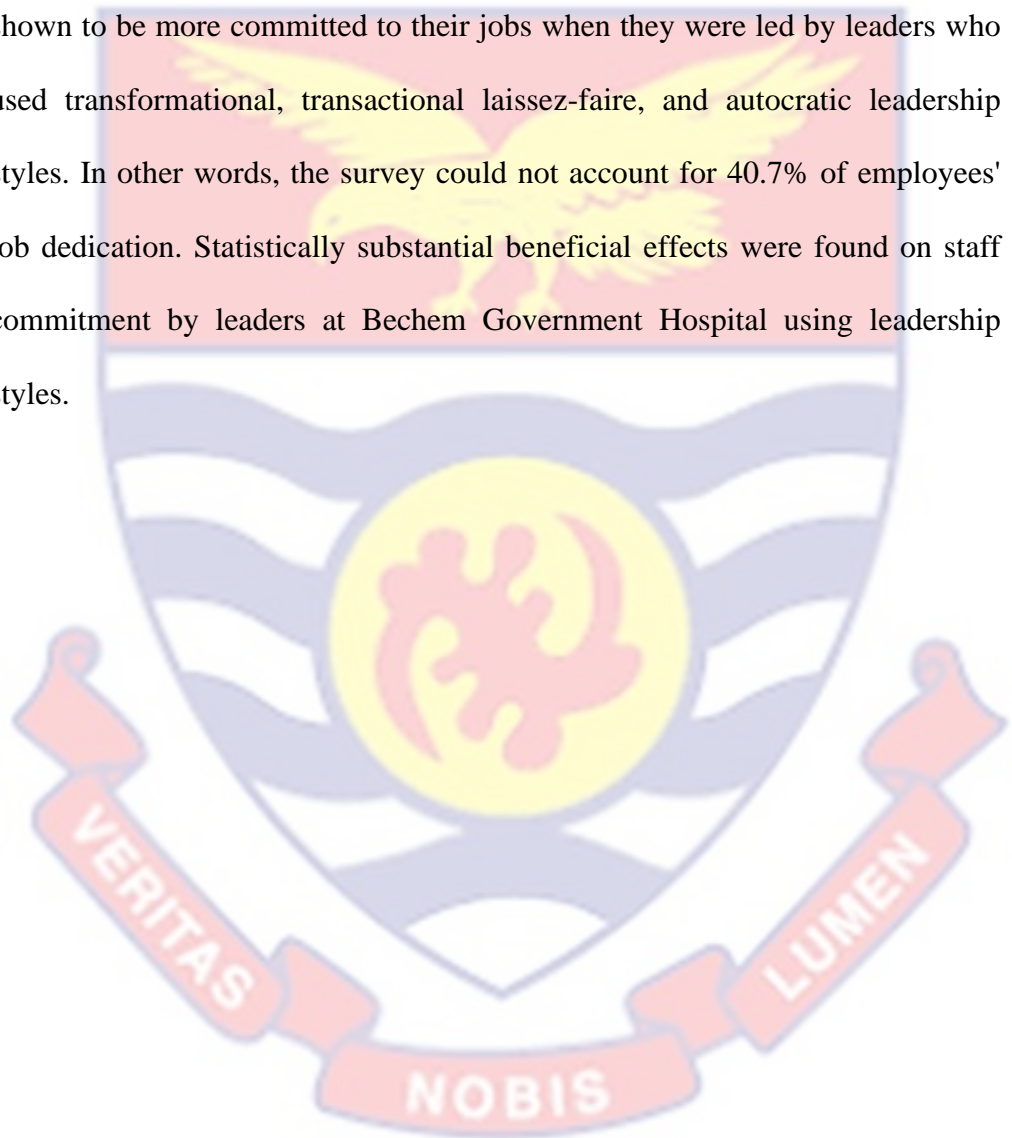
CHAPTER FIVE

SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

Introduction

In this section of the study, we will discuss the study's overview, its main results, its conclusions, its recommendations, and its ideas for further study. Contributions to knowledge, practice, and policy are also included. The primary goal of this research is to analyze the methods currently in use at National Investment Bank LTD for resolving internal conflicts. The objective of the study was to:

study was guided by the following research questions;

1. What are the causes of conflict among the management and staff of the National Investment Bank LTD in Accra?

2. What are the conflict management Strategies employed by management and staff of the National Investment Bank LTD to reduce conflict?

3. What are the effects of conflict management Strategies on banks' performance?

Research Questions

The study was guided by the following research questions;

1. What are the causes of National Investment Bank LTD in Accra?

2. What are the conflict management Strategies used by National Investment Bank LTD to reduce conflict?

3. What are the effects of conflict management Strategies on banks' performance?

A descriptive survey approach was utilized in the research. Random sampling was utilized to obtain a sample size of 128 participants in the research. Primary data for the study's goals was gathered via the use of a questionnaire. The results were tallied using a Likert scale with a maximum of five points. In order to ensure that the questionnaire's content and face validity were both confirmed by the researcher's superiors, a pilot test was carried out. We found that the instrument has a Cronbach's alpha of 0.970, indicating that it could acquire trustworthy data. The data was entered into Statistical Package for the Social Sciences (SPSS) version 22.0. Analysis of the data was done using the descriptive statistics Mean and standard deviation and Linear multiple regression.

Summary of Key Findings

Based on the descriptive and inferential analyses of the data gathered, the following findings were obtained

1. The findings on causes of conflict in National Investment Bank LTD in Accra showed that among some of the factors that cause conflict in the banks were lack of cooperation, personality differences, competition for scarce resources, high level of misunderstanding among workers, poor communication, task interdependence of workers, poor human relation between management and employees in the bank.

2. Research Question Two examined the conflict management Strategies applied in National Investment Bank LTD. The findings on the conflict management strategies applied in National Investment Bank LTD showed that the most common strategies applied are the compromising strategy, collaborating strategy, avoidance strategy dominating strategy,

and accommodating strategy. The results imply the majority of the respondents indicated that the bank uses a compromising strategy.

3. Research Question Three examined the effects of conflict management Strategies on banks' performance. The findings showed that the coefficient of determination R-Square was 0.772 indicating that Avoidance strategy, collaborating strategy, compromising strategy explain about 77.2% of the variation in banks performance. The results imply that conflict management strategies have a statistically significant positive effect on National Investment banks' performance in Accra.

Conclusion

The study made the following conclusion based on the research findings:

The study concluded that the causes of conflict in National Investment Bank LTD were lack of cooperation, personality differences, competition for scarce resources, high level of misunderstanding among workers, poor communication, task interdependence of workers, poor human relation between management and employees in the bank. The study concluded that the bank can reduce the conflict by

- The results indicated that the bank mostly used four conflict management strategies: accommodation, collaboration, avoidance, and dominance.

- Several conflict management tactics, including avoiding confrontation, working together, and finding common ground, have been shown to improve the performance of National Investment Banks in Accra.

Recommendation

The study recommends that the management of the National investment bank ensure cooperation resolve personality differences, provide enough resources

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for the staff to reduce a situation where the staff competes for scarce resources. Managers at the bank need to set the tone for bad communication and build a hostile work environment for their staff. Based on the findings, the bank has the potential to significantly cut down on internal conflicts. According to the results, management at the National Investment Bank should avoid utilizing a dominant method to resolve conflicts and instead communicate with and integrate the opinions of staff members.

The study goes on to suggest that the National Investment Bank's management use a variety of conflict management strategies, including the avoidance strategy, the collaboration strategy, and the compromise strategy, to resolve conflicts, all of which have been shown to improve the bank's performance in Accra.

The study's results on conflict management suggest that the National Investment Bank's management should take immediate and forceful action to reduce workplace conflict, which in turn would boost staff morale, commitment, and productivity. Second, leadership has to be analytical when it comes to workers' complaints and cautious about the kinds of actions that might spark internal strife and make lower-level workers feel like they're just another cog in the machine rather than valued members of the team.

Suggestions for Further Research

The study employed a descriptive survey to examined the conflict management strategies applied in National Investment Bank LTD. The study used only a questionnaire in gathering data to analyze the data collected. This suggests that future researchers should use an interview guide in addition to the questionnaire to gather qualitative data to allow the respondents to share their

views on the effect of conflict management strategies on banks' performance in Accra.
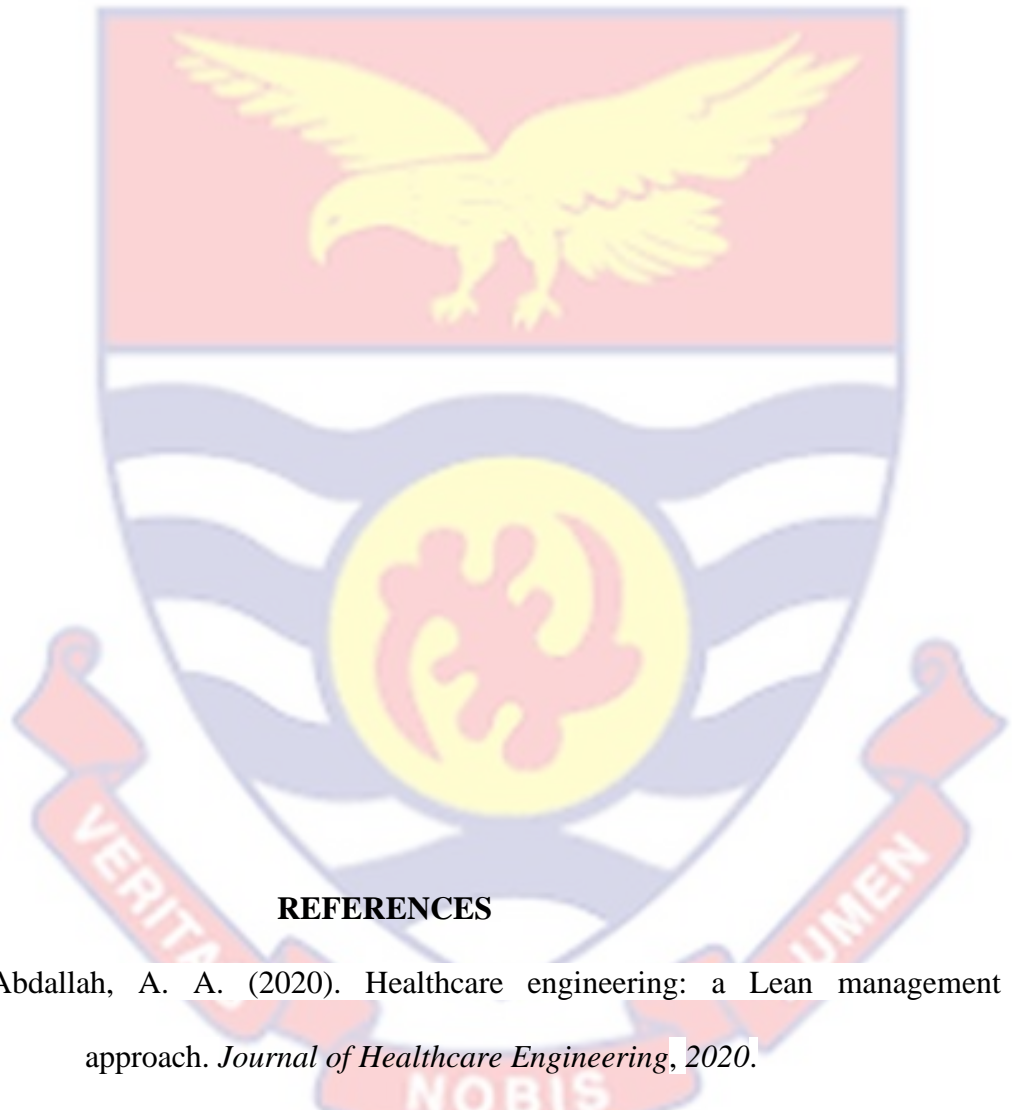
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APPENDIX 1

UNIVERSITY OF CAPE COAST

QUESTIONNAIRE FOR BANK STAFF

Dear, respondents

For his thesis, University of Cape Coast master's student in human resources Robert Baidoo is using this survey. The purpose of this research is to to examine the conflict management strategies applied in National Investment Bank LTD. All information provided will be kept strictly secret and used only for scholarly reasons. You are encouraged to be as honest and forthright as possible with your responses. Thank you.

Section A: General Characteristics of Respondents

1. Gender: Male   [ ]   Female   [ ]

2. Age :   20-29 years   [ ]   30-39 years   [ ]

                        40-49 Years   [ ] Above 50 years   [ ]

3. Number of years of service

    1-5 Years   [ ] 6-10 Years   [ ] 11-15 Years [ ]

    16 Years and above [ ]

4. Educational qualification: Diploma [ ]   1stDegree   [ ]   Masters [ ]

    PhD   [ ]

Section B: This section examines your understanding of causes of conflicts in the bank. **Please read each item below and then choose the option (shown by a tick) that most closely reflects your view on the statement. I am in Strong Disagreement with Statement #1. Defeater #3: I Disagree. No way to tell with 4 No way to tell with 5 I agree. I completely agree.**

S/No	Causes of conflicts in bank	1	2	3	4	5

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5	Competition for scarce Resources					
6	personality differences					
7	Lack of cooperation among employee in the bank					
8	Poor human relation between management and employees in the bank					
9	Task interdependence in the bank					
10	High level of misunderstanding among workers in the bank					

Section C: This section examines your understanding of Conflict Management Strategies in the bank. **Please read each item below and then choose the option (shown by a tick) that most closely reflects your view on the statement. I am in Strong Disagreement with Statement #1. Defeater #3: I Disagree. No way to tell with 4 No way to tell with 5 I agree. I completely agree.**

S/No	statements	1	2	3	4	5
11	Conflict avoidance is used in resolving conflict in this bank					
12	Collaboration is one of the strategies used by the by to resolve conflict					

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13	Building of mutual understanding among groups in conflicts					
14	Accommodating strategy is also used to manage conflict the ban					
14	The bank encourages the use of dialogue between the conflicting parties					
15	Promoting negotiation among powerful group leaders					
16	The bank also uses joint consultation to resolve conflict in the bank					
17	The bank managers use compromise strategy to allow parties to the to find their own solution in resolving conflict					

Section C: This section examines your understanding of the effect of proper Conflict Management Strategies used in the bank. Please read each item below and then choose the option (shown by a tick) that most closely reflects your view on the statement. I am in Strong Disagreement with Statement #1. Defeater #3: I Disagree. No way to tell with 4 No way to tell with 5 I agree. I completely agree.

S/No	Effects of proper management of conflict in the bank	1	2	3	4	5
18	Retards developmental projects					
19	Leads to the growth of the bank					
20	Properly managed in the bank will lead to the attainment and achievement of organizational					
21	It leads to increased profitability					
22	There is job satisfaction among banking staff					
23	The is able to achieve its targets					