



## Effect of Workplace Conflicts on the Performance of Deposit Money Banks in Enugu State

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*The study examined the effect of workplace conflicts on the performance of Deposit Money Banks in Enugu state. The objectives of the study were to: examine the extent relationship conflict has an effect on service delivery; the effect of Task conflict on employee turnover and the effect of process conflict on customer satisfaction of Deposit Money Banks in Enugu state. The study employed a survey research design. A sample of two hundred and seventy-six (276) was derived from a population of nine hundred and eighty-three (983). The study revealed that to an extent relationship conflict affects service delivery of Deposit Money Banks in the Enugu state; significant negative effect of Task conflict on employee turnover, and there was a significant effect of process conflict on customer satisfaction of Deposit Money Banks in the Enugu state.*

ABSTRACT  
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**Keywords:** Workplace Conflicts; Performance of Deposit Money Banks; Enugu State

## **Introduction**

Workplace conflict is inevitable when employees of various backgrounds and different work styles are brought together for a shared business purpose. Conflict is said to be friction or opposition resulting from actual or perceived differences or incompatibilities. Merriam-Webster Although many definitions exist, the basic definition of conflict is the same. Conflict is a difference or disagreement between two or more people. Conflict in the workplace is a normal part of human interaction, yet, handling and resolving conflicts that arise is probably one of the biggest challenges employees faces. Longe (2015) explains workplace conflict as the lack of good rapport that happens because the actual or perceived needs, goals, interests, or values of the different members of the same do not agree and there is frustration as each of them tries to bring their own contribution to the achievement of the firm's goals. Organizational conflicts are bound to occur especially because the firm has different individuals and the daily relationship with others can lead to disagreements and discord in the firm (Awan & Saeed, 2015).

Learning to effectively resolve conflict can turn potentially damaging situations into positive opportunities. The existence of positive work relationships also helps strengthen the banks' capacity to achieve its broader organizational goals. To that end, employees are strongly encouraged to address workplace conflict in healthy ways and utilize the resources provided. When conflict is unresolved, it often has damaging effects on the overall health of the workplace environment. Therefore, it is critical that conflicts be addressed quickly, constructively and professionally. Organizational conflict is focused primarily on three types of conflict: relationship, task, and process. Conflict can be expressed in numerous ways such as insults, noncooperation, bullying, and anger (Society for Human Resource Management (SHRM); 2017). Workplace conflict is thus endemic in most contemporary organizations and manifests in various forms including rivalries, fights for power and favor, jealousy, personal conflicts, or in more serious forms such as staff strikes and legal actions (Mughal & Khan, 2013). Thus, conflict in the workplace is common and will always happen especially because there is competition for security, recognition, power and roles (Olang, 2017).

In particular, Katie (2021) identifies three types of conflict that are common in the workplace: task conflict, relationship conflict, and value conflict. This type of workplace conflict is bad for business because it can lead to downturns in productivity and increases in absenteeism. On an individual level, workplace conflict is stressful and unpleasant. This anxiety may spill over into other areas of life and disrupt, for example, personal relationships. John-Eke, & Akintokunbo, (2020) opine that conflict can be constructive, but it has always been seen as evil, but constructive one is conflict management is a high point for any working environment. It causes can range from personality clashes and misunderstood communication to organizational mismanagement. The negative effects of workplace conflict can include work disruptions, decreased productivity, project failure, absenteeism, turnover and termination. Emotional stress can be both a cause and an effect of workplace conflict.

## **Statement of Problem**

In the process of achieving organizational objectives, disappointments, disputes and conflict will surely arise. This strongly suggests that the occurrence of bickering, backbiting, blame-shifting, gossiping, and undermining of others can never be completely eradicated from any human society. Co-worker disputes, though common, are dangerous because they involve delicate interpersonal relations that can explode and disrupt an office and an entire company. Conflict can interfere with the group process and create so much interpersonal hostility that group members may not be willing to corporate together to achieve organizational objectives. Furthermore, unsolved conflicts can generate bigger contentions which have the capacity to engendering more controversies leading to high levels of absenteeism, high staff turnovers, low job satisfaction and commitment that may result in low employee performance and ultimately low organizational performance. With the foregoing, this examines the effect of workplace conflict on the performance of deposit money banks in Enugu state. Employee conflict can create problems for a company. If your employees are not getting along it can affect customer service, productivity, and company morale. Discovering what type of employee conflict, you are dealing with can help you determine how to address it.

### Objectives of the Study

The main objective of the study was to examine the effect of workplace conflicts on the performance of Deposit Money Banks in Enugu state. The specific objectives were to;

- I. Examine the extent relationship conflict has an effect on service delivery of Deposit Money Banks in Enugu state.
- II. Examine the effect of Task conflict on employees' turnover of Deposit Money Banks in Enugu state.
- III. Examine the effect of process conflict on customer satisfaction of Deposit Money Banks in Enugu state.

### Statement of Hypotheses

The following hypotheses guided the study;

- I. There are no extent relationship conflict affects the service delivery of Deposit Money Banks in Enugu state.
- II. There is no effect of Task conflict on employees' turnover of Deposit Money Banks in Enugu state?
- III. There is no significant effect of process conflict on customer satisfaction of Deposit Money Banks in Enugu state.

### Review of Related Literature

#### Conceptual Review

#### Workplace Conflict

Conflict is a disagreement between individuals or groups in the organization stemming from the need to share scarce resources or engage in interdependent work activities or from differences in status or culture (Stoner and Freeman 1989) It may be between individual members of the same organization arising out of differences in goals and values within a group, team or department, between groups or across the organization. Ojo and Abolade (2014) view conflict as a situation of competition in which the parties are aware of the incomparability of potential future positions in which each party wishes to occupy a position that is incompatible with the wishes of the other and views organizational conflict as competition by individuals and groups for organizational resources and organizational rewards.

Awolusi and Odulami (2015) assert that workplace conflict can be regarded as a dispute that occurs when the interest, goals, or values of different individuals or groups are incompatible with each other. Zafar, Ashfaq, Ali, and Imran (2014) maintain that conflict is a process of social interaction involving a struggle over claims to resources, power and status, beliefs, and other preferences and desires.

Conflict is perceived as any act or situation resulting from disagreement, incompatibility, or opposition between project participants within their contractual obligations, whereby such disagreements, incompatibility, or opposition have not matured into a dispute requiring the intervention of a third party. Rahim (2011) defines conflict as an interactive process manifested in incompatibility, disagreement, or dissonance within or between social entities (individuals, groups, and organizations).

#### Types of Workplace Conflict

**Relationship Conflict:** Relationship conflict happens when employees have different personalities or preferences that contrast with each other; for example, you might get frustrated with a coworker who's messy or with an aggressive team member who seems to rush you and pressure you with your work.

Relationship conflicts reflect disagreements and incompatibilities among group members about personal issues that are not task-related, such as social event gossip, and world news. Behavioural scientists sometimes describe an organization as a system of position roles. In the case of the banking industry, each member of the organization belongs to a role set, which is an association of individuals who share interdependent tasks and thus perform

formally defined roles. Rizzo, House, and Lirtzman (2005) view, role conflict as when the behaviors expected of an individual are inconsistent. That person will experience stress, become dissatisfied, and perform less effectively.

**Task Conflict:** Task conflict, often involves concrete issues related to employees' work assignments and can include disputes about how to divide up resources, differences of opinion on procedures and policies, and judgments and interpretation of facts. Task conflict, also called content conflict, refers to issues that occur when employees don't agree about how to perform a certain task or have different understandings of the company's policies and procedures (Donohoe; 2019). Task conflict can help make your employees more open with each other if they address it appropriately and promptly. It can also hurt your team's productivity and cause lower morale in the workplace if left uncontrolled. Task conflict happens due to disagreements about how to complete work tasks. It can often arise when employees interpret the company's policies and procedures or instructions given for work assignments differently.

**Process Conflicts:** Process conflict means disagreement over the procedures or methods the team or group should use for completing its tasks. It happens when procedures, policies, and strategies clash. It is defined as controversies about aspects of how task accomplishment will proceed (Jehn, 2007). More specially, process conflict pertains to issues of duty and resource delegation, such as who should do what and how much responsibility different people get. It can include disagreements about factors such as meeting dates and times, individual task assignments, group organization and leadership, and, curiously, methods of resolving disagreements. While unresolved procedural conflicts can prevent work on collaborative projects from even getting started, discussion of different procedural approaches can lead to a compromise that is mutually acceptable to the collaborators and productive for their decision-making.

### Causes of Conflicts

Several factors have been identified as causes of conflicts in the workplace. These include;

**Poor Communication:** Communication is the exchange of ideas, information, or knowledge between individuals. Through communication, management informs employees about decisions taken on the workers' welfare and the workers inform management about their needs and problems. Thus, communication enhances interpersonal relationships in the organization and fosters understanding among everybody in the organization. However, Ugbara (2002) observes that when communication is ineffective, there is an information gap between the management team and employees on the one hand and between the employees on the other, and even among the managers. This situation is bound to create mistrust, misunderstanding, and suspicion. The result is organizational conflict as employees would not understand why certain decisions are taken as they are not consulted.

**Organizational Policies and Objectives:** Organizational policies and objectives are always conflict-prone areas in corporate organizations. Organizational goals are always task-oriented and not always welfare-oriented. Darel (2003) states that this always creates tension and conflicts in the organization as such goals often conflict with employees' goals. For instance, the policy of profit plowing back leaves little funds for the improvement of workers' welfare.

**Individual Goals and Objectives:** Individual employees have personal goals while working in the organization. In fact, the essence of taking up a job in the organization is to have a means of attaining personal goals. In many instances, these personal goals. Darel (2003) also states that such goal incongruence when employees are unable to achieve their personal aims and objectives.

**Nature of Assignments:** The nature of tasks undertaken by workers could be a source of conflict. Some tasks are easy and do not stress the individuals to perform. Others are very difficult and stressful to perform. Ankwor (2006) remarks that difficult and stressful tasks are a serious factor that causes conflicts in organizations, especially where the principle of job rotation does not obtain, such jobs give workers frustrations.

**Management Style:** This can also be referred to as leadership style or employer-employee or superior-subordinate relationship. Generally, workers resent dictatorial or autocratic management or leadership style. Ankwor (2006)

observes that this leads to the oppressive or master-slave relationship in corporate organizations. The feeling of resentment and anger associated with such a relationship often leads to conflict.

### Employees Performance

The term performance is often used indiscriminately to describe everything from efficiency, and effectiveness to improvement. According to McCloy, Campbell, and Cudeck, (1994), the term performance has to do with those behaviors or actions which are regarded as relevant to the goals of the said organization in question. They further argued that performance itself cannot be said to be the outcome itself, consequences, or the result of behaviors or actions but rather performance can be said to be the action itself. Thus, they argued that performance tends to be multidimensional, a situation whereby for any specific type of job, there tends to be a number of substantive performance components that are distinguished in terms of their intercorrelations and patterns on co-variation with other variables.

Banking performance measurement parameter in a broad framework includes marketing for deposit and extending credit for business development purpose, reduction of nonperforming loan, recovery of the overdue amount from asset customers (loan customers), and maintenance of compliances as per Bangladesh Bank's prescribed rules and regulations from time to time (Fahmida, 2016).

Historically, banks have always measured performance in some way through financial performance, be this success by profit or failure through liquidation. However, traditional performance measures, based on accounting information criteria, provide little to support banks in their quality services. Banks' performance is measured by the improvements seen by the customer as well as by the results delivered to other stakeholders, such as the shareholders. This study focused on three indices of organizational performance namely profitability, quality of service delivery, and customer satisfaction

**Profitability:** Profitability refers to money that a firm can produce with the resources it has. The goal of the most organization is profit maximization (Niresh & Velnampy, 2014). Profitability involves the capacity to make benefit from all the business operations of an organization, firm, or company (Muya & Gathogo, 2016). Profit usually acts as the entrepreneur's reward for his/her investment. As a matter of fact, profit is the main motivator of an entrepreneur for doing business. Profit is also used as an index for performance measuring of a business (Ogbadu, 2009). Profit is the difference between the revenue received from sales and total costs which includes material costs, labor, and so on (Stierwald, 2010).

**Service Delivery:** In the Nigerian banking industry, different types of services have emerged but can be categorized into three major arms, namely, general banking covers account opening, deposit management and cash handling, credit such as loan disbursement and loan management and foreign exchange such as foreign currency and remittance management (Masukujjaman & Akhter 2010)

For deposit money banks, some banking services such as account openings, deposit mobilization, advancing of loans, agency services such as making payments and collecting receipts, among others, and general utility services such as issuing letters of credit and safe custody of valuables, among others, are offered. In the case of merchant banking, services offered include but are not limited to corporate finance services such as management of private and public equity shares to corporate debt securities and providing expertise on investment advisory services, finance of large-scale industrial projects, advice on portfolio management, company floatation, financial planning as well as mergers and acquisitions. Basic services rendered by the merchant bank in Nigeria are the provision of medium- and long-term credits, arrangement of syndicated loans, provision of acceptance of credit facilities to their clients, equipment leasing, issuing house function, acceptance of deposits, provision of foreign exchange services, management/advice on a portfolio of investment and unit trust management.

**Customer Satisfaction:** The most popular view of customer satisfaction in academia is that customer satisfaction is the judgment borne out of the comparison of pre-purchase expectations with a post-purchase evaluation of the product or service experience (Kirubel 2018). Customer satisfaction occurs when the perception of product performance matches expectations that are at, or above, the minimum desired performance level. According to

Hague & Hague (2016), satisfaction reduces the level of decision-making the next time the problem is recognized. For instance, a satisfactory purchase is rewarding and encourages one to repeat the same behaviour in the future. Satisfied customers are likely to engage in positive word of-mouth communication about the brand. Customer satisfaction can also be described as the meeting of a set of parameters that the customers associate with satisfaction (Sabir, Irfan, Akhtar, Pervez, & Rehman, 2014).

### **Theoretical Framework**

The two theories that formed the basis of this study were human relations theory and contingency theory.

#### **Human Relations Theory**

Human relations theory is attributed to Elton Mayo who is hailed for its development in 1933. Mayo examined the impact of motivation, social relations and satisfaction levels of workers on the productivity of the employees. Mayo stressed on the power that is in natural teams where he explained that social relations are always more important than the structure of the organizations. According to him, communication which is a two-way process between the employee and the manager and vice versa is important. Additionally, leaders should effectively communicate to the employees their work objectives to allow them to make the right decisions (Currie et al., 2017).

Firms also expect their members of staff to efficiently communicate information to others, to openly express their feelings, to deduce the feelings of others and to amicably resolve disputes and come to an understanding as this theory does not recognize conflict as a creative force (Prause & Mujtaba, 2015). When executives are able to have such competencies, they can maintain good relationships with their customers (Mughal & Khan, 2013). The theory emphasizes conflict resolution and its effect on employee performance making it relevant to the current research study.

#### **Contingency Theory**

Contingency theory is a behaviorist theory formulated in 1958 by Woodward. The theory argues that there are many ways of managing a firm. The best course of management is contingent or depends on internal and external forces. Firms should come up with the best managerial system for that time after considering the conditions and situation the firm is in (Armstrong & Taylor, 2014). Thompson points out a big challenge for firms in his 1967 classic organization in action model as the achievement of originality in a world faced by uncertainties. According to him, firms seek to meet certain results. However, they are in a dynamic environment that is surrounded by uncertainties which makes it difficult for them to come up with the right plan that can be fully employed to give the desired results. According to Thompson, although firms are open systems the environment in which they are is uncertain and the firms have little control over it (Cole & Kelly, 2011).

According to the contingency theory, a firm should come up with clear decisions and actions which have a relationship with some defined environments that are able to create a match (Islam & Hu, 2012). The theory further postulates that the organization does not only owe a duty of care to its shareholders only but to its stakeholders too. Examples of these stakeholders include employees, suppliers, customers, communities, creditors, government and regulatory bodies, and current and potential investors all who impact the firm performance in a significant way (Agusioma, 2018). But those who are against the theory's arguments base their arguments on the notion that the theory lacks an explanation on the action to be taken where the leader and the situation at hand do not match and that the theory further fails to give an explanation as to the reasons why some leaders with their leadership styles do well in some situations but fail terribly in others (Lazarus, 2014).

When applied to organizational conflict management, this theory argues that the choice of the conflict management techniques is contingent on the setting/context from which the conflicts arise (Toku, 2014). This theory thus advances the notion that conflict management approaches or mechanisms can vary considerably, depending on the organizational circumstances that led to the emergence of the conflicts. Thus, the management must carefully select conflict management techniques in light of prevailing circumstances in the organization and the desired conflict



outcomes (Cole & Kelly, 2011). The theory was relevant to the current research since it evaluates the impact of contingent variables such as conflicts on organizational workforce performance.

### Empirical Studies

Mwaniki and Muathe (2021) examined Organizational Conflict Management in Kenya. This study sought to determine the effect of organizational conflict management techniques, namely negotiation, mediation, collaboration and avoidance, on employees' performance in selected public universities in Kenya. Gathered data was analyzed using descriptive and inferential statistics with the help of the Statistical Package for Social Sciences. Both ANOVA and regression analysis were utilized in analysis of the data. The study established that there was a strong positive and significant relationship between negotiation, mediation as well as collaboration and employees' performance in the selected public universities in Kenya as the three variables had positive beta coefficients and p-values less than the set significance level threshold.

Akif and Bassam (2021) investigated Organizational conflicts in hospitals and their impact on employee turnover in Jordan. The collected data were analyzed using the SPSS program, and initial statistical techniques were applied. The results showed that the highest level of impact of organizational conflicts on the internal turnover of employees was related to the conflict between employees and direct supervisors.

Agbo (2020) examined the effect of conflict management on organizational performance with reference to Broadcasting Corporation of Abia state. Descriptive survey research design was adopted. Sampling random sampling technique was adopted in analyzing eighty-five (85) questionnaires distributed with the help of SPSS package. Findings indicated that conflict management had a positive and significant relationship with organizational performance. Motivational packages adopted by the organization had the potential to positively influence the organization's workforce when given the adequate attention it deserves.

Ogaga (2017) studied impact of Organizational Conflict on Employees Performance: Evidence from Dangote Cement Plc, Gboko Plant Nigerian. The study employed two estimation procedures; the Pearson correlation and the logit estimation method. The marginal effect extracted from the logit estimation exhibited that of the three types of conflict – only relationship conflict has a significant effect on the performance of employees. The Pearson correlation also revealed that whilst relationship conflict adversely affects performance, both task and process conflicts have a positive influence on output of workers. The association between process conflict and performance was however, unanticipated. Lastly, the Pearson correlation method brought to view that there is a very weak linkage between all the three types of organizational conflict and the performance of workers in Dangote Cement Plc.

Mukolwe, Korir, Buyeke, Wafula, & Joseph Musyoka (2015) investigated the effects of interpersonal conflict on organizational performance in selected hotels in Kisi town, Kenya. The study employed both descriptive survey and explanatory research designs. The data was analyzed using descriptive and inferential statistics and multiple regression was used to test the hypotheses. The results indicated that interpersonal conflict strategies, relationship conflict and task conflict significantly affects organizational performance respectively, while outcomes of interpersonal conflict does not significantly affect organizational performance.

Longe (2015) sought to know the impact of conflict in the workplace on organizational performance using the case of a Nigerian manufacturing organization. Data analysis was made with the help of inferential and descriptive statistics. Regression analysis outcomes showed that the variable that gave the highest positive correlation with the performance of the organization was collaboration. The results indicated a favorable and significant positive association between collaboration as an integrative conflict management technique and the organizational performance of the selected manufacturing firm.

Mwikali (2016) investigated the impact of the use of methods of managing conflict on the performance of staff of Kenya Power Limited. Inferential and descriptive statistics with the assistance of SPSS version 20 analyzed the primary data. The results of the study showed that many of the participants were in agreement to a great extent that mediation as a conflict resolution mechanism influenced employees' performance and that involvement of

impartial third parties to mediate parties in conflict had a high chance of achieving a positive outcome in relation to resolving of organizational conflicts.

Akiring (2011) studied organizational conflict and employee performance in selected districts in Eastern Uganda. Descriptive correlation design was used. The research found out that there is no significant relationship between Organizational conflict and employee performance where  $F=69.798$  which further suggest that independent variable significantly affects the dependent variable. In conclusion employee's performance evaluation criteria should be clearly spelled out and be evaluated impartially considering the performance standard set.

Abdul (2015) investigated conflict management and organizational performance of Askari Bank. Descriptive analytical techniques such as frequency, percentage, mean, standard deviation & variance and factor analysis were applied to analyze and interpret the data. Ratio Analysis is used to analyze Askari Bank's performance. The major findings are that Education does not have any effect on the opinion of respondents on Conflict Management Strategies. Similarly, there is no significant difference between the opinion of male and female respondents regarding the causes of conflict. However, there is a significant effect of conflict on organizational performance.

### Methodology

The study employed survey research design. The survey method is appropriate for this study as it facilitated the collection of data from a large population. The study adopts a primary source of data. This involves the use of questionnaire, observation and oral interview in gathering information required for the study. The study was conducted in Enugu state of Nigeria with reference to Deposit Money Banks. The information required for the study is obtained directly from the target population. The population of the study includes employees of money deposit banks in Nigeria that have their regional offices in south eastern states in Nigeria. Reliability focuses on the correctness and exactness of the testing methods and design while assessing the coefficients of stability, equivalence, and internal consistency. Measurement of reliability coefficients occurs numerically through correlation formulas. Determination of internal reliability occurred by calculating Cronbach's Alpha for all combinations of the variables tested. Cronbach's alpha determines the internal consistency or average correlation of items in a survey instrument to gauge its reliability. The Alpha can take values from zero (no internal consistency) to one (complete internal consistency). Cronbach's Alpha coefficient of 0.70 and above indicates sound and reliable measures for further analysis. In this study, a lower limit of 0.70 was accepted as a sound and reliable measure. The data generated from the study was analyzed using the simple percentages, mean and standard deviation. The hypotheses were tested using the ANOVA. To obtain the sample size from population Freud and Williams (1986) statistical sampling formula was applied. The formula is given as thus:

$$n = \frac{Z^2 N p q}{N e^2 + Z^2 p q}$$

Where,

Z	=	Probability given under 95% reliability
N	=	Population of the study
e	=	Sampling error
p	=	proportion of success
q	=	proportion of failure
n	=	sample size sought

Substituting the value into the formula, we have:

$$n = \frac{(1.96)^2 (983) (0.5) (0.5)}{983 (0.05)^2 + (1.96)^2 (0.5) (0.5)}$$

$$n = \frac{(3.8416) (983) (0.25)}{983 (0.0025) + 3.8416 (0.25)}$$

$$n = \frac{944.0732}{2.4575 + 0.9604}$$



$$n = \frac{944.0732}{3.4179}$$

$$n = 276$$

Therefore, two hundred and seventy-six became the sample size.

### Presentation and Analysis of Data

The data collected with regards to each of the questions were analyzed using in tables, frequencies, percentages, mean, standard deviation and z test.

### Distribution and Return of Questionnaire

**Table 1: Distribution and Return Rate of Respondents**

S/N	Bank	Copies of questionnaire sent out	Copies of questionnaire returned	Copies of questionnaire not returned	Percentage of returned and verified copies
1.	First	61	55	6	20
2.	Union	46	41	5	15
3.	Fidelity	44	42	2	15
4.	Zenith	70	65	5	24
5.	Access	55	50	5	18
	Total	276	253	23	92

**Source: Field Survey, 2022**

From Table 1, it was shown that out of the total number two hundred seventy-six (276) questionnaire administered, two hundred and fifty-three (253) of them were returned giving a percentage of 92% while eleven (23) of them were not returned giving a percentage of 8%.

### Data Analysis

**Table 2: To an extent relationship conflict has effect on service delivery of Deposit Money Banks in Enugu state**

STATEMENT	VGE 5	GE 4	UD 3	VLE 2	LE 1	MEAN	ST.DEV
Relationship conflict has positive effect on service delivery	101	78	37	20	17	3.8	21.049
Relationship conflict has no positive effect on service delivery	27	25	2	118	81	2.18	1.224

**Source: Field Survey 2022**

The response in table 2 reveals that 101 respondents to a very great extent believe that relationship conflict has effect on service delivery of Deposit Money Banks in Enugu state. 88 respondents believe to a great extent that it has a positive effect, 37 respondents were undecided, 30 respondents believe to a very less extents while 20 respondents consider to a less extent. With a mean score of 21.049

**Table 3: Task conflict has effect on employees' turnover of Deposit Money Banks in Enugu State**

STATEMENT	VGE 5	GE 4	UD 3	VLE 2	LE 1	MEAN	ST.DEV
Task conflict has significant effect on employees' turnover	109	70	29	27	19	3.8	21.747
Task conflict has no significant effect on employees' turnover	32	20	2	113	86	2.18	1.226

**Source: Field Survey 2022**

Table 3 reveals that 109 respondents to a very great extent agree that Task conflict has significant effect on employees' turnover of Deposit Money Banks in Enugu state. 80 respondents opine to a great extent that it has a positive effect, 39 respondents were undecided, 29 respondents believe to a very less extents while 19 respondents consider to a less extent. With a mean score of  $21.747 \pm 1.226$ , the respondent is of the opinion that Task conflict has significant effect on employees' turnover of Deposit Money Banks in Enugu state.

**Table 4: Process Conflict Has Effect on Customer Satisfaction of Deposit Money Banks in Enugu State**

STATEMENT	SA 5	A 4	UD 3	SDA 2	D 1	MEAN	ST.DEV
Process conflict has significant effect on customer satisfaction	118	103	3	17	12	4	21.823
Process conflict no has significant effect on customer satisfaction	15	22	2	125	89	2	1.224

Source: Field Survey 2022

Table 3 reveals that 128 respondents strongly agree that Process conflict has significant effect on customer satisfaction of Deposit Money Banks in Enugu state. 113 respondents agree that it has a positive effect, 3 respondents were undecided, 20 respondents strongly disagree; while 12 respondents disagree. With a mean score of 21.823, the respondent is of the opinion that Process conflict has significant effect on customer satisfaction of Deposit Money Banks in Enugu state.

### Test of Hypotheses

#### Hypothesis One

H<sub>0</sub>: There is no extent relationship conflict affect service delivery of Deposit Money Banks in Enugu state.

**Table 5: ANOVA**

ANOVA					
Model	Sum of Squares	Df	Mean Square	F	Sig
1 Regression	75.378	1	75.378	238.378	.000 <sup>b</sup>
Residual	141.663	330	.316		
Total	217.041	329			

a. Dependent Variable: productivity b. Predictors: (Constant), relationship conflict

The result of Analysis of Variance (ANOVA) for regression coefficient revealed ( $F=238.378$ ,  $p$  value = 0.000a). The results indicated that the significance of the P value is 0.00 which is less than 0.05, this, therefore, implies that the regression model statistically and significantly predicts the outcome variable and is, therefore, a good fit for the data. This is an indication that to an extent relationship conflict affect service delivery of Deposit Money Banks in Enugu state.

#### Hypothesis Two

H<sub>0</sub>: There is no effect of Task conflict on employees' turnover of Deposit Money Banks in Enugu state.

**Table 6: ANOVA**

ANOVA					
Model	Sum of Squares	Df	Mean Square	F	Sig
1 Regression	61.823	1	61.823	178.438	.000 <sup>b</sup>
Residual	155.218	330	.346		
Total	217.041	329			

a. Dependent Variable: employee satisfaction b. Predictors: (Constant), Task conflict

The result of Analysis of Variance (ANOVA) for regression coefficient revealed ( $F=178.438$ ,  $p$  value = 0.000a). The results indicated that the significance of the P value of 0.00 which is less than 0.05, this, therefore, implies that the

regression model statistically and significantly predicts the outcome variable and is, therefore, a good fit model for the data analysis. This is an indication that there was a significant effect of Task conflict employees' turnover of Deposit Money Banks in Enugu state.

### Hypothesis Three

Ho: There is no significant effect of process conflict on customer satisfaction of Deposit Money Banks in Enugu state.

**Table 7: ANOVA**

ANOVA					
Model	Sum of Squares	Df	Mean Square	F	Sig
1 Regression	27.968	1	27.968	66.268	.000 <sup>b</sup>
Residual	189.073	330	.422		
Total	217.041	329			

*a. Dependent Variable: service quality b. Predictors: (Constant), process conflict*

The result of Analysis of Variance (ANOVA) for regression coefficient revealed ( $F=66.268$ ,  $p$  value = 0.000a). The results indicated that the  $p$  value is 0.00 which is less than 0.05, this, therefore, implies that the regression model statistically and significantly predicts the outcome variable and is, therefore, a good fit for the data. This is an indication that there was a significant effect of process conflict on customer satisfaction of Deposit Money Banks in Enugu state

### Discussion of Findings

The results indicated that the significance of the  $P$  value is 0.00 which is less than 0.05, this, therefore, implies that the regression model statistically and significantly predicts the outcome variable and is, therefore, a good fit for the data. This is an indication that to an extent relationship conflict affect service delivery of Deposit Money Banks in Enugu state. This agrees with the study by Mukolwe, et al (2015) that interpersonal conflict strategies, relationship conflict and task conflict significantly affect organizational performance respectively, while outcomes of interpersonal conflict do not significantly affect organizational performance. There is an indication that there was a significant effect of process conflict on customer satisfaction of Deposit Money Banks in Enugu state.

### Summary of Findings

- I. The study revealed that to an extent relationship conflict affect service delivery of Deposit Money Banks in Enugu state.
- II. This is an indication that there was a significant negative effect of Task conflict on employees' turnover of Deposit Money Banks in Enugu state.
- III. There is an indication that there was a significant effect of process conflict on customer satisfaction of Deposit Money Banks in Enugu state

### Conclusion

The three types of conflict on organizational performance as measured by service delivery, productivity and customer satisfaction. This showed that disagreements and incompatibilities among group members about personal issues that are not task related between members of an organization and occurs because of differences, in their goal and values between two managers who are competing for limited capital and manpower resources can have significant effect on service delivery. Also, task conflict is consequence of disagreement about allocation of funds, implementation of policies, decisions about procedure, modalities of assignments and interpretation of facts. Task conflict may coincide with animated discussions and personal excitement but, by definition, are void of the intense interpersonal negative emotions that are more commonly associated with relationship conflict.

### Recommendations

From the findings and conclusion, the following recommendations were made;

- I. Managers should develop diverse but appropriate strategies to resolve and manage conflicts as they arise before escalating to unmanageable level.
- II. Compromise can also be used as a temporary method to avoid conflict until the parties involved can implement a more permanent solution.
- III. Efforts should be made by the management to organize seminars/workshops on organizational conflict management from time to time for the employees. This will enable employees learn about conflict and how it can be effectively harnessed and managed for individual and organization effectiveness.

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