CHRISTIAN SERVICE UNIVERSITY COLLEGE SCHOOL OF BUSINESS

DEPARTMENT OF MANAGEMENT AND GENERAL STUDIES

AN ASSESSMENT OF ORGANISATIONAL CONFLICTS ON WORK
PERFORMANCE WITHIN SINAPI ABA SAVINGS AND LOANS LTD

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DECLARATION

We have read the University College's regulations relating to plagiarism and certify that this research is all our work and do not contain any unacknowledged work from any other source. We also declare that we have been under supervision for this research herein submitted.

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DEDICATION

We dedicate this work to our various families for their support and provisions. We also dedicate it to our church members for their prayers and also our class mates and to our school, Christian Service University College for equipping us with knowledge and skills.

ACKNOWLEDGEMENT

We sincerely appreciate our supervisor, Mr. Joseph Nkuah for reviewing every section of this work. To all lecturers of the Department of Management and General Studies of Christian Service University College, we say a very big thank you to you for their valuable contributions and suggestions to the organization of this work.

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ABSTRACT

Conflict management is a key factor in organizational success, and yet most leaders and their senior managers seem unaware of the negative impact that interpersonal conflict in the workplace can have on their businesses. Maintaining a good working environment devoid of interpersonal conflicts is critical for the survival of a company in a competitive environment as in the banking and finance sector as it can greatly influence the performance of an organization. Further, limited literature and studies related to interpersonal conflict exist in the banking sector in Ghana, hence the need for this study. The purpose of this study was to investigate the effect of interpersonal conflict on organizational performance of Sinapi aba Savings and Loans Company in Kumasi. This was carried out by investigating the types of interpersonal conflict, outcomes of interpersonal conflict and strategies for managing interpersonal conflict. The study employed both descriptive survey design and explanatory research design. The target population was three hundred and fifty four employees while the sample size was one hundred. Stratified random sampling was used to select the respondents and the criteria for stratification was according to the department worked in and the rank. Data was obtained from primary and secondary sources. Instruments for collecting primary data included selfadministered questionnaires. A pilot test was conducted to test the content validity of the data collection instruments while reliability was measured using the Cronbach's Alpha. Both descriptive and inferential analysis was performed to test the hypotheses. Results showed that interpersonal conflict strategies, relationship conflict and task conflict significantly affects organizational performance respectively. To improve the organizational performance of Sinapi Aba Savings and Loans, more emphasis should be

placed on improving strategies to cope with conflicts, followed by alleviation of task conflicts, relationship conflicts and finally outcomes of conflicts.

The recommendation from the study is the organization should prioritize training on conflict competencies and strategies particularly for supervisors, while employees should be trained on how to select and use the appropriate styles of handling interpersonal conflict so that various situations can be effectively dealt with.

TABLE OF CONTENTS

DECLARATION	. ii
DEDICATION	iii
ACKNOWLEDGEMENT	iv
ABSTRACT	. v
LIST OF FIGURES	хi
LIST OF TABLES	кii
CHAPTER ONE	. 1
INTRODUCTION	. 1
1.1 Background to the Study	. 1
1.2 Statement of the Problem	. 3
1.3 Objectives of the Study	. 3
1.4 Research Questions	. 4
1.5 Scope and Focus of the Study	. 4
1.6 Significance of the Study	. 4
1.7 Organisational Profile	. 5
1.8 Organisation of the Study	. 5
CHAPTER TWO	. 7
LITERATURE REVIEW	. 7
2.0 Introduction	. 7
2.1 Theoretical Framework	. 7
2.2 Concept of Organisational Conflicts	. 9

2.3 Concept of Organisational Performance	10
2.4 The Importance of Organisational Conflicts on Employee Performance	11
2.5 Review of related Literature	13
2.6 Conceptual Framework	16
2.6.1 Competing:	17
2.6.2 Collaborating:	17
2.6.3 Avoiding:	17
2.6.4 Accommodating:	17
2.6.5 Compromising:	18
CHAPTER THREE	19
METHODOLOGY	19
3.0 Introduction	19
3.1 Research Design	19
3.2 Research Population	20
3.3 Sample Size and Sampling Technique	20
3.3.1 Sample Size Determination	20
3.4 Research Instrument	21
3.4.1 Primary Data	21
3.4.2 Secondary Data	22
3.5 Administration of Research Instrument	22
3.6 Data Analysis	23
3.7 Ethical considerations	23

CHAPTER FOUR	24
DATA ANALYSIS AND INTERPRETATION	24
4.0 Introduction	24
4.1 Descriptive Statistics	24
4.1.1 Demographic Profile of the Respondents	25
4.1.2 Conflict Frequency	27
4.2 Types of Interpersonal Conflict	28
4.2.1 Task Conflict	29
4.2.2 Relationship Conflict	30
4.2.3 Levels of Interpersonal Conflict	32
4.2.4 Causes of Interpersonal Conflict	33
4.3 OUTCOMES OF CONFLICT.	35
4.4 Conflict management strategies.	37
4.5 Effects of managing Conflicts on Organizational Performance	39
4.6 Reliability Tests	42
CHAPTER FIVE`	44
SUMMARY OF FINDINGS, DISCUSSION, CONCLUSION AND	
RECOMMENDATIONS	44
5.0 Introduction	44
5.1 Discussions	44
5.1.1 Types of Interpersonal Conflict and Organizational Performance.	44
5.1.2 Outcomes of Interpersonal Conflict and Organizational Performance	48

5.1.3 Strategies for Managing Interpersonal Conflict and Organizational Performance	49
5.2 Conclusion.	52
5.3 Recommendations	53
5.4 Suggestions for Further Research	55
REFERENCES	. 56

LIST OF FIGURES

Figure	Page No.
Fig 2.1 Conceptual Framework	16

LIST OF TABLES

Table	Page No.
Table 4.1: Demographic Profile of the Respondents	26
Table 4.2: Frequency of interpersonal conflict	28
Table 4.3 Task conflict	29
Table 4.4 Relationship Conflict	31
Table 4.5 Levels of Interpersonal Conflict	32
Table 4.6 Levels of Interpersonal Conflict	34
Table 4.7 Outcomes of Conflict on Sinapi Aba Savings and Loans	36
Table 4.8 Conflict management strategies.	39
Table 4.10 Reliability Results	43

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Every firm needs employees who are committed to be able to compete favourably with its competitors. Employees are the people whose skills, knowledge, mental aptitude and fortitude drive an organization forward in tis march to perform creditably well. In a rapidly changing business environment, the impact of organizational conflict on employees' performance in organisations has emerged as a major issue of concern. In the organization context, performance is the ability to carry out the job well (Armstrong, 2006). According to Lebans& Euske (2006), performance is a set of financial and nonfinancial indicators which offer information on the degree of achievement of objectives and results.

Employees' Performance refers to performance criteria that are set standards for employee behaviour at work (Moore, 2007). Employees are rated on how well they do their jobs compared with a set of standards fix up by the employers. In any kind of relationship, commitment is core. Conflicts are predictable part of organizational management since the goals of different stakeholders such as managers and team members are often incompatible (Owizy, 2012).

Conflict is an unpleasant situation in any bank as long as employees of the bank compete for jobs, resources, power, recognition and security. Conflict in banks can be regarded as a dispute that occurs when interests, goals or values of different individuals or groups are incompatible with each other.

Conflict has both positive and negative effects (Hotepo, Asokere, Abdul-Azeez, and Ajemunigbohun, 2010). Conflict has significance at the workplace where it can be devastating to the overall organizational environment and employees' performance. Alternatively, from a positive perspective, it can be a beneficial tool for furthering institutional goals and objectives.

Concept of performance can be defined as dependent, independent or controlling variable measuring from an assortment of operating ratios, net profit after taxes (NPAT) and return on equity (ROE).

In spite of the grim picture painted about conflict as an organizational tremor, this social action can also foster posterity for business ventures. With constructive and a prudent approach, conflicts can revolutionize new ideas which can take business organizations to unprecedented heights in their endeavors. Conflicts in business organizations can enhance the quality of decisions and also catalyze participation in group discussion.

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. There is therefore the need to investigate whether this social variance is a bane or blessing to business organizations. This study aims at exploring whether conflicts have a positive or a damaging effect on the performance of Sinapi Aba Savings and Loans Company Limited Ghana.

1.2 Statement of the Problem

Conflicts between employees accounts for over 65 percent of performance problems representing a huge expense for organizations (Dana, 2001). In addition, he opines that unresolved interpersonal conflict represents the largest reducible cost in many businesses, yet it remains largely unrecognized.

Extant research findings show that as much as 30 percent to 70 percent of a manager's time is spent simply dealing with employees in interpersonal conflict (Taylor, 2008).

Past researches have not covered thoroughly the impact of organisational conflict on individual level outcomes such as employee performance, more specifically in financial institutions. Therefore, this research will investigate the relationship conflict attributes that significantly impact on performance in Sinapi Aba Savings and Loans.

1.3 Objectives of the Study

The general objective of the study is to find out the effects of workplace conflicts on work performance of employees of Sinapi Aba Savings and Loans.

Specifically, the study sought to:

- To identify the antecedents of conflict among employees of Sinapi Aba Savings and Loans, Kumasi Branch.
- ii. To find out the types of conflicts.
- iii. To identify the strategies to mitigate conflict within Sinapi Aba Savings and Loans.

1.4 Research Questions

The following are the research questions for the study:

- 1. What are the antecedents of conflicts among employees of Sinapi Aba Savings and Loans?
- 2. What are the types of organizational conflicts within Sinapi Aba savings and Loans?
- 3. What are the strategies used to mitigate workplace conflicts within Sinapi Aba savings and Loans?

1.5 Scope and Focus of the Study

This study is primarily focused on the effects of organizational conflicts on work performance; ascertain the types of organizational conflicts and how it affects performance and to identify strategies to mitigate conflicts at work places. It also geared towards the effects of employee commitment on the performance of the organization. The study was delimited to the management and employees of the Sinapi Aba Savings and Loans Company.

1.6 Significance of the Study

This study would provide information to management of Sinapi Aba Savings and Loans Company on the best practices that they can adopt in conflict management so that work performance will always be high leading to profitability of the organisation. Furthermore, this study would enable the employees to improve their methods of managing and accepting each individual, thus increasing their productivity and achieving

organisational objectives. For future researchers, it would serve as a scholarly material for review in other similar studies in the future.

1.7 Organisational Profile

Sinapi Aba Savings and Loans is a company born out of Sinapi Aba Trust. It is a Non-Banking Financial Institution licensed under the Non-Bank Financial institutions Act 2008(Act 774), authorized to carry on the business of Savings and Loans on the 28th of March, 2013 in Ghana. All loan and savings activities that were previously managed by the Trust are new under the care of the savings and loans company. Sinapi Aba Savings and Loans offer a variety of loan and savings products.

Sinapi Aba Trust now focuses on non-financial services such as transformation, capacity building training, research and development, marketing activities, corporate relations and projects management. The Trust therefore provides support services to the Savings and Loans Company. Both institutions thus work together in transforming the lives of the economically active in Ghana.

1.8 Organisation of the Study

This study is organised into five chapters. Chapter one contains the introduction. It gives a background of the study, the statement of the problem, research objectives, the research questions and procedure. It also outlines the significance of the study, the scope and focus, limitations, organisational profile and the organisation of the study also included here. Chapter two provides a definition of employee commitment. It also provides literature on

the constructs used in the study; leadership, compensation and non-wage compensation and training and development and how they affect employee commitment. It also gives a summary of theories that form the theoretical framework of this research. It also highlights the conceptual framework of the study. Chapter three presents the methodology used for the study. The researcher explains the research design, the research population, the sample size and sampling technique, the research instruments, administration of research instruments, data analysis and ethical considerations. Chapter four presents the results of the study. Data collected through the questionnaire were organised into frequency and percentages. Chapter five is the summary, conclusion and recommendations and suggestions for further study.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

This chapter provides a definition of organisational conflict. It also provides literature on the effects of organisational conflicts on employee performance. It also gives a summary of theories that form the theoretical framework of this research. It also highlights the conceptual framework of the study.

2.1 Theoretical Framework

It is useful to review some of the theories underlying human behaviour in dealing with conflict situations for us to understand the effects of organizational conflicts on work performance. A variety of theoretical perspectives have emerged to explain people's behaviour in conflict situations.

The Attribution Theory, by Lindner, (2006), builds on studies revealing that it is in people's nature to attribute their own negative behaviour to external factors while attributing others' negative behaviour to internal factors. The Reciprocity Theory by Thompson, (2006), builds on research finding that individuals are likely to reciprocate what is done to them. The Face Negotiation Theory by Ting-Tommey (2008) refers to the potentially "face threatening" character of conflict. The theory explains that the various facets of individual and cultural identities are described as faces. Conflict occurs when people perceive their face threatened.

The transformational theory, views conflict as an important part of the development of relationships, organizations, and societies. Interpersonal conflict occurs when there is a perceived discrepancy between how things actually are and how we think things should be, and, through interpersonal conflict progress is made toward how things should be. Interpersonal conflict can initiate desired change and growth. A transformational approach to dealing with interpersonal conflict doesn't focus on simply finding a solution to the immediate problem, but rather on examining underlying factors and relationships and determining how they are creating and being affected by interpersonal conflict. The focus is on transforming relationships for long-term benefit.

While the aforementioned theories focus on specific aspects of human behaviour, according to Boyd, (2009), the Social Exchange Theory is broader and based on the idea that human beings in conflict are guided by self-interest and outcomes benefit considerations in achieving a specific goal. The possible relational or social goals can be relationship, power, identity (e.g. saving face and maintaining self -esteem) or justice, namely fairness. "Justice" and "fairness" are considered by some authors to be critical benchmarks in evaluation of human behaviour. They argue that there is only justice if fair procedures are provided for, Deutsch (2006). A corner stone of fair procedures is the right to be heard. According to Hampshire (2000), "only the principle of fairness in settling interpersonal conflict can claim universal ground as being a principle of shared rationality, indispensable in all decision making and in all intentional action". It is further argued that whatever the subject matter on which there can be considerable disagreement, interpersonal conflict is less likely when there is a perception of procedural justice,

including respect of the principle of "hearing the other side". The notions of "justice" and "fairness" seem to play an important role in determining people's reactions to interpersonal conflict.

2.2 Concept of Organisational Conflicts

Conflicts in general are inevitable and are found in daily human interactions. Many types of relationships such as marriages, families, churches, ethnic groups, nations and workplaces suffer from conflicts (Deutsch, Coleman & Marcus 2006; Afful-Broni, 2012). "Disagreement", "clash", "quarrel", "dispute", "controversy", "conflict" are all terms that are interchangeable in everyday speech in describing seemingly similar behaviour (Sandra, 2008). The literature on conflict does not provide a uniform conflict definition. According to Buss (2009), conflicts at the workplace result in psychological and physical distress among employees that even affects their family and friends. This consequently worsens medical conditions of employees, damages quality of work life, gives impression of ineffectiveness at work, increases labour turnover and above all declines productivity. As a result, clients also become dissatisfied because the quality of the product or service is tampered and above all the image of the organisation is destroyed (Riaz & Junaid, 2011; Buss, 2009). Schreiber (2003) defines conflict as a situation in which at least one person in his/her action, thinking or feeling perceives an encroaching difference in the action, thinking or feeling of at least one other person. These conflict definitions refer to situations of irreconcilable positions or behaviour among people.

Dana (2001) explains that workplace conflict is a condition between or among workers whose jobs are interdependent, who feel angry, who perceive the other as being at fault and

who act in ways that cause a problem. Workplace conflict may arise because of scarce resources (e.g. time, status, budgets) or values (such as political preferences, beliefs, religion, moral and social values) as argued by De Dreu and Gelfand (2007). Ramani and Zhimin (2010) further explains that organisational conflict occurs when members engage in activities that are incompatible with that of colleagues within their network, members of other groups or unaffiliated individuals who utilise the services or products of the organisation. Riaz and Junaid (2011) therefore outlined some outcomes of workplace conflict to include low job satisfaction, low confidence, and low organisational commitment, lack of job involvement, tension, anxiety and inability to influence decisions. A report by the Chartered Institute Personnel and Development (CIPD) (2008) revealed that employees spend, depending on the country in which the survey was conducted, between 0.9 hours and 3.3 hours a week dealing with badly managed conflicts, amounting to 2.3 per cent and 8.3 per cent of the weekly working hours.

2.3 Concept of Organisational Performance

Performance relates to output or results of an organisation as measured against its goals and objectives. Organisational performance should be related to factors such as profitability, improved service delivery, customer satisfaction, market share growth and improved productivity (Richard et al, 2009). Performance appraisal defines only one part of the broader process of performance management (Raymond, John, Barry, Patrick, 2010). Performance management means process through which managers make sure that employees' activities and outputs are harmonizing with the organization's goals.

Performance management system has three parts: defining performance, measuring performance, and feedback on performance.

Performance measurement is a fundamental building block of organizational objective achievement and a total quality organization. Historically, banks have always measured performance in some way through the financial performance, be this success by profit or failure through liquidation. However, traditional performance measures, based on accounting information criterion, provide little to support banks on 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 (DTI, 2010).

2.4 The Importance of Organisational Conflicts on Employee Performance

Wise (2000) regarded conflict as "two pieces of matter trying to occupy the same space at the same time". That is, a conflict can occur between two people in opposing positions on the same subject. This means that two individuals struggling to occupy a vacant position could be in conflict. Therefore, organizational conflict relates to arguments that occur when goals, interests or values of different individuals or groups are incompatible and they block or tend to frustrate each other's attempt to achieve their objectives. Jones, George, and Hill (2000) reiterate that these actions and reactions make conflict an inevitable part of an organization's life, since the goals of different stakeholders, such as senior management or executives and staff are often incompatible.

According to Sandra (2008), conflicts in organizations can lead to a variety of behavioural responses, many of which are counterproductive for the workplace. In an organization, people compete for jobs, resources, power, acknowledgement and security. Dealing with

conflict is difficult because it arouses primitive emotions such as people feeling threatened, which creates a version of the age old stress responses. Personal conflict is a conflict between two people, most often from a mutual dislike or personality clash. Boston University Faculty Staff Assistance Office (FSAO) mentioned in a study of their online report that workplace conflict can occur due to personality or style differences and personal problems such as substance abuse, childcare issues, and family problems.

Different conflicts are related with performance of the employee either in positive or negative outcomes. Management makes rational decisions because they know that conflict is very important and it has significant impact on employees' performance. It is an era of competition in banks, all banks are in pursuit to improve their services and products through giving importance to the customers. Any conflict from horizontal level or vertical level causes delay in service(s) provided to customers.

Conflict in the financial industry can affect employees' performance and banks' profitability. Conflict sometimes has a destructive effect on the individuals and groups involvement within the organization. At other times, however, conflict can increase the capacity of those affected to deal with problems, and therefore it can be used as a motivating force toward innovation and change.

Conflict is not always destructive, it may be a motivator. When it is destructive, however, senior management or executives need to understand and do something about it; a rational process for dealing with the conflict should be planned.

Conflict management leads to improved organization performance and effectiveness. Effective conflict management is the concept of how an organization is achieving planned objectives by harnessing the individual's and groups' efforts. According to Richard et al (2007) organization performance and internal performance outcomes of a team is generally associated with more efficient or effective operations and other external measures.

2.5 Review of related Literature

From review literature on the issue of employees performance and organization conflict, it can be concluded that organizational conflict is a state of discord caused by the actual or perceived contradictory needs, values and interests among people working together. Aminu and Marfo (2010) observed that conflict does not submit itself to a single and widely accepted pattern. According to Rahim (2001), conflicts can occur within an organisation (intra-organisational) and between two or more organisations (inter organisational). Advisory Conciliation and Arbitration Services (ACAS) in its 2009 booklet "managing conflict at work" however stated that not all conflicts are so obvious. Some individuals might hide their feelings as a way of coping with a problem; while a team might react to pressure by cutting itself from the rest of the organisation. In line with the distributive and the social exchange theories, employees are thus likely to relent on their efforts toward achieving individual targets and for that matter organisational goals not only if they think they are not benefiting from the organisation but when efforts outweigh returns. Conflict at any level in an organization leads to the decline in organization employees' performance and ultimately acts as a barrier in achieving the organization objectives. Again, in particular issues, conflict can bring positive outcome from employee performance. Conflict may arise from various factors such as long working hours, organization's hierarchical structure, poor communication, difference of intra-organizational values, differing interests, scarce

resources or time, poor performance and its related pressures, or uncertainty in tasks. Workplace conflict can be personality or style differences and personal problems such as substance abuse, childcare issues, and family problems. Organizational factors such as leadership, management, budget, and disagreement about core values can also contribute in creating conflict. Role conflict in banks takes place when the employees find that they are expected to meet the contradictory demands of two or more supervisors of the organization. Another source of conflict arises in groups is scarcity of freedom, designation of employees, and less than optimal resources allocation of a department for accomplishment of tasks. Relationship conflicts occur because of the presence of strong negative emotions, misperceptions or stereotypes, poor communication miscommunication, or repetitive negative behaviours.

A number of recent studies of conflict in the workplace in the United Kingdom and Canada found that personality clashes, stress and poor leadership were considered the main causes of interpersonal conflict. For instance according to CPP Global Human Capital Report, July 2008, When asked to state the main causes of interpersonal conflict, half of 5000 employees in nine countries around Europe and the Americas mentioned "Personality clashes"; other sources of interpersonal conflict mentioned in the same survey included: stress (34 percent), heavy workloads (33 percent), poor leadership (29 per cent), lack of honesty and openness (26 percent), poor line management (23 percent), lack of roles clarity (21 percent).

In another survey conducted with 357 HR professionals in Canada, when asked about the main causes of interpersonal conflict, almost nine in 10 respondents mentioned "Personality clashes", other sources of interpersonal conflict mentioned included: poor

leadership (73 percent), lack of honesty (67 percent) or stress (64 percent) (Psychometrics Canada Ltd. 2009).

Ayoko, Callan and Hartel (2003) observed that characteristics of intergroup conflicts are tasks and relationships related and that conflict is accompanied by emotions of frustration, anger, and behaviours of yelling, screaming and swearing. The authors argued that conflict is one of those specific events that arouse various emotional reactions at work. Similarly, Werner, Jan, Herman and Jenni (2012) also revealed that when employees experience intergroup conflict, it influences them and results in stress, anger, alienation and decline in cooperation among others. It also affects the functioning of the group and intergroup relations negatively. These feelings are said to manifest negatively in forms such as decline in performance, hostility towards colleagues, depression, job change, alienation from colleagues and physical health problems.

A report by the Psychometrics Canada (2008) on conflict in Canadian workplaces revealed that personality clashes and warring egos, leadership from top management and issues related to communication and stressful work environment play considerable roles in conflict generation at work. Indeed, these reflect in people leaving the organisation, sickness and absence, personal insults and attacks and firing of people. Furthermore, the Harvard Business School in 2009 on several thousand U.S. managers and employees who engaged in conflicts revealed outcome of conflicts as decrease in work efforts, decrease in time at work, decrease in work quality, decline in performance, loss of work time, worrying about the incident, avoiding the offender and decline in commitment to the organisation. In contrast, Aminu and Marfo (2010) as well as Jehn and Bendersky (2003) disagree with the claim that workplace conflict has nothing good to offer so must always be avoided. The

authors averred that workplace conflict contains something positive and that it is a way of achieving some kind of unity. Stimulation of interest and curiosity, feedback, motivation, relieving of tension and catalyst to change are some of the major positive outcomes reported to be churned out through conflicts.

2.6 Conceptual Framework

This study will adopt a conceptual framework where types of conflict, outcomes of conflict and strategies for managing conflicts was itemized as independent variables and organizational performance which was measured using the balanced score card is itemized as dependent variable. This is shown in figure 2.2.

It implies from the figure that if conflict is well managed by using the right strategies and reducing the outcomes of conflict, it would affect the performance of the organization.

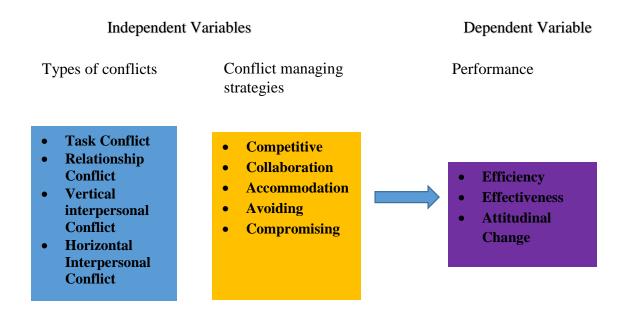


Fig 2.1 Conceptual Framework

Source, Authors (2019)

Using two dimensions- cooperativeness (the degree to which one party attempts to satisfy the other party's concerns) and assertiveness (the degree to which one party attempts to satisfy his or her own concerns), the study identifies five conflict- handling intentions: competing (assertive and uncooperative), collaborating (assertive and cooperative), avoiding (unassertive and un-cooperative), accommodating (unassertive and cooperative), and compromising (midrange on both assertiveness and cooperativeness) that managers or top management adopt strategy to reduce conflict that comes negative outcome from employee.

2.6.1 Competing:

When one employee seeks to satisfy his or her own interests in spite of the impact on the other employees to the conflict, that person is competing.

2.6.2 Collaborating:

When employees in a department of a bank conflict separately, each employee desire to fully satisfy the concern of all employees, there is cooperation and a search for a mutually beneficial outcome. In collaborating, the employees intend to solve a problem by clarifying different rather than by accommodating various points of view.

2.6.3 Avoiding:

An employee may recognize a conflict exists and want to withdraw from or suppress it. Examples of avoiding include trying to ignore a conflict and avoiding others with whom one disagrees.

2.6.4 Accommodating:

An employee who seeks to settle an opponent may be willing to place the opponent's interests above his or her own, sacrificing to maintain the relationship.

2.6.5 Compromising:

In compromising, there is no clear winner or loser. Rather, there is a willingness to ration the object of the conflict and accept a solution that provides incomplete satisfaction of both conflicting concerns. The distinguishing characteristic of compromising, therefore, is that each employee engaged in conflicts intends to give up something.

Composition of human resources in the banking industry in Bangladesh is of various religion and academic background with diversified experience or with no experience. When all employees work as team for achieving organization objectives, it is usual that difference of opinion among individual employee in general and groups are seen. Under the circumstances, it is important to establish how conflict among employees would effect on the employee's performance and to what extent some of the conflict can be absorbed as a course of normal outcome for achieving overall objectives.

CHAPTER THREE

METHODOLOGY

3.0 Introduction

The chapter presents the methodology used for the study. The researcher explains the research design, the research population, the sample size and sampling technique, the research instruments, administration of research instruments, data analysis and ethical considerations.

3.1 Research Design

The cross-sectional survey research design was adopted for the study. The survey method was used to describe the characteristics of the employees with respect of the kind of leadership used by top management, the compensation and non-wage compensation benefits and the training and development schemes and how they affect employee commitment (Jackson, 2011). The survey method was used because it is relatively simple to analyse, quote and inter-relate the data obtained by this method. Furthermore, data is reliable and the variability of results is reduced. Surveys can be conducted faster and cheaper compared to other methods of primary data collection such as observation and experiments. However, in some cases, human bias of respondents affected its ability to provide accurate information. The researcher overcame the limitations of the survey method through careful framing and phrasing of questions (Blair, Czaja, & Blair, 2013; Fowler Jr, 2013).

3.2 Research Population

The population is the broader group of people to whom the researcher intends to generalize the results of the study. The population included the management heads and the other staff at the Ashanti Regional Office, Sinapi Aba Savings and Loans. They were about 135.

3.3 Sample Size and Sampling Technique

According to Saunders, Lewis and Thornton (2012), a sample is a subset of a population selected to participate in the study. Thus, in this survey, a sample size of 44 respondents was selected for the study using the simple random sampling technique. The process of simple random sampling involved writing "yes or no" on pieces of paper that were folded, put in a container and mixed up together. One paper was picked at random. Employees who picked a "yes" paper were included in the study while those who picked a "no" paper were not included. The simple random sampling was used because the study intended to select a representative without bias from the accessible population. This ensured that each member of the population had an equal and independent chance of being included in the sample.

3.3.1 Sample Size Determination

In order to draw a random sample of the staff, the researcher first collected a list of all the staff working in the Ashanti Regional Office of the Sinapi Aba Savings and Loans. The total sample size was drawn from this list. Using a confidence interval of 95 percent, the sample size for in the study was determined using the formula used by Yamane (1967). The formula is:

$$n = \frac{N}{1 + N(a)^2}$$

Where:

n= the sample size,

N= the sample frame and

 α = the margin of error (5%).

For example, using Yamane formula to determine the sample size of 134 respondents for the study is as follows:

$$N = 134$$
, $a = 0.05$ $a^2 = 0.0025$

$$1 + 134(0.05)^2$$

Thus, a sample of 100 employees was then drawn using the simple random sampling technique.

3.4 Research Instrument

In this study, primary data were collected by using questionnaires and interview, while secondary data were collected by using documentary reviews.

3.4.1 Primary Data

Data is collected specifically for the research being undertaken can be referred to as primary data (Saunders, Lewis, & Thornhill, 2012). The survey methods were used to

collect primary data. Simple survey is the method of collecting and gathering information from the sample by using a structured questionnaire. Questionnaire comprising Likert scale questions were used to obtain views from the respondents.

3.4.2 Secondary Data

Secondary data is data that have been already collected by and readily available from other sources. It is more inexpensive and ca be obtained in quicker way (Churchill & Iacobucci, 2015). Data was collected from the company's policy documents, annual reports, books and journal articles and other human resource internet websites.

3.5 Administration of Research Instrument

The questionnaire were drafted and thoroughly piloted and tested on staff of Sinapi Aba Savings and Loans who have similar needs and preferences as the target organization. The respondents were told of the objectives of the study. They were assured that data collected was for academic purposes and that their privacy and confidentiality of their responses was secured. They were informed of the time it would take them to complete the questionnaire. They were impressed upon to answer the question objectively and honestly. Questionnaires were self-administered and respondents were given the freedom to seek for clarification on any points they had challenges. Questionnaire items were written in simple clear and unambiguous terms so that they do not confuse respondents. Respondents were given mobile air time of five Ghana Cedis depending on their mobile phone network as a sign of appreciation for the time they spent answering the questionnaires.

3.6 Data Analysis

Data collected for the questionnaires were edited and coded for consistency. The data were organised into frequency tables with percentages using SPSS v. 25.0.

Descriptive and inferential statistics was performed. Descriptive statistics makes use of measures of central tendency such as means, median and mode and measures of dispersion such as range deviation and variance to describe a group of subjects. Multiple regressions was conducted to check multiple independent variables (type of conflict, outcomes of conflict and strategies for managing conflict) against the dependent variable (perceived organisational performance).

3.7 Ethical considerations

The researcher obtained permission from the Operations Manager in charge of the Ashanti Regional Office of the Sinapi Aba Savings and Loans to use respondents in the office. A consent form was designed and distributed amongst all the respondents to gain informed consent of all the respondents. The researcher also made the respondents aware that they had the right to withdraw from the research at any point in time and that it would be their choice to participate or not. The researcher cited references for all the works and materials consulted to avoid plagiarism.

CHAPTER FOUR

DATA ANALYSIS AND INTERPRETATION

4.0 Introduction

This chapter presents an analysis of the data collected from the field on the assessment of work conflicts on work performance in Sinapi Aba Savings and Loans Kumasi. The research aimed at fulfilling the following objectives:

- To identify the antecedents of conflict among employees of Sinapi Aba Savings and Loans, Kumasi Branch.
- ii. To find out the types of conflicts.
- iii. To identify the strategies to mitigate conflict within Sinapi Aba Savings and Loans. It is subdivided into two sections; the first section presents results of descriptive analysis and the second section presents results on inferential statistics. Descriptive statistics were used to present distribution of scores using indices while inferential statistics were used to make inferences about the population based on the results obtained from the sample. The results and discussions are based on the questionnaire responses of employees and managers of the Sinapi Aba Savings and Loans. 100 questionnaires were issued and all were correctly filled and analyzed.

4.1 Descriptive Statistics

Descriptive statistics are used to describe the basic features of data in a study. They provide simple summaries about the sample and the measures together with simple graphics analysis. They form the basis of virtually every quantitative analysis of data. The primary use of descriptive statistics is to describe information or data through the use of numbers

and to give a clear view of raw data by presenting quantitative descriptions in a manageable form (Kumar, 2005).

4.1.1 Demographic Profile of the Respondents

The demographic profile of the respondents was generated from the bio data collected through the questionnaires which specifically focused on their age, gender, academic qualification, job title, duration of employment and department worked. The results in table 4.1 indicate that 62% of the respondents were male while a sizeable percentage of 38% were female. 69% of the respondents were below 40 years while only 31% were above 40 years, which could mean that majority of the employees are young. With regard to level of education, 75% of the respondents had attained tertiary level education, followed by secondary level education (20%), while only 5% had primary level education. This could mean that most of them have the ability to undergo training on issues pertaining to interpersonal conflict management.

72% of the respondents had worked in the establishment for a period of less than 5 years which implies that there could be a high rate of employee turnover in Sinapi Aba Savings and Loans. This may be due to ineffective interpersonal conflict management leading to their destructive effects on employees, thus forcing employees to look for better work conditions elsewhere. A summary of the demographic profile of respondents is as shown on table 4.1.

Table 4.1: Demographic Profile of the Respondents

w		D (00)
Variables	Frequency (f)	Percentage (%)
Gender		
Male	62	62%
Female	38	38%
Total	100	100.0%
Age		
20 – 24 years	5	5%
25 – 29 years	24	24%
30 – 34 years	30	30%
35 – 39 years	10	10%
40 – 44 years	31	31%
Total	100	100.0%
Duration of Employmen	t	
< 5years	72	72.0%
6 – 10 years	18	18.0%
> 10 years	10	10.0%
Total	40	100.0%

Highest Education	nal	
Qualification		
Tertiary level	75	75.0%
Secondary School	20	20.0%
Primary School	5	5.0%
Total	100	100.0%
/C D 1 1 7 E	1: 11 1 2020)	

(Source: Researcher's Fieldwork, 2020)

4.1.2 Conflict Frequency

According to Dana (2001) most people consider conflict as negative. If asked about conflict, they may simply consciously or unconsciously repress facing such situations. An organizational culture of conflict avoidance can add to such a reaction. In reference to the question on how frequently employees face interpersonal conflict at work, 8.0 % pointed out that they face interpersonal conflict 1-2 times a year, 26% indicated that they face interpersonal conflict every 2-3 months, while 48% face interpersonal conflict once a month. In addition, 18% of the respondents were in agreement that they face interpersonal conflict every week while 5% of the respondents, were of the opinion that they face interpersonal conflict several times a week. Summary of the responses are as shown on table.

Table 4.2: Frequency of interpersonal conflict

Frequency of conflict situation	NO		YES	
	f	%	f	%
1 - 2 times a year	15	15.0	8	8.0
2-3 months	7	7.0	26	26.0
Once a month	2	2.0	48	48.0
Every week	28	28.0	18	18.0
Several times a week	48	48.0	5	5.0
Total	100	100.0	100	100.0

(Source: Researcher's Fieldwork, 2020)

4.2 Types of Interpersonal Conflict

The interpersonal conflicts under study were relationship conflict and task conflict. The respondents were asked to indicate the extent to which they agreed that certain types of interpersonal conflict were experienced in their organizations. The attributes were analyzed on a 5-point Likert scale to establish the level of agreement, where strongly agree was assigned 1 while strongly disagree was assigned 5.

4.2.1 Task Conflict

The analysis of the questionnaire in respect of task conflict indicated that, 53% of the respondents were in agreement that there are conflicts about ideas in their department, while 47% were in disagreement. In response to whether people in their department disagree about opinions, 57% of the respondents were in agreement while 43% disagreed on the same. 60% of the respondents agreed that members of their department disagree about who should do what while 40% disagreed.

In relation to whether members of their department disagree about the way to complete a group task, 32% strongly agreed, 15% agreed, 28% disagreed while 20% strongly disagreed and 10% neutral. 64% of the respondents were in agreement that there is conflict about delegation of tasks while 36% were in disagreement on the same, as shown in table 4.3 below.

Table 4.3 Task conflict

Task Conflict	SA		A		N		D	D		SD	
	\overline{f}	%	f	%	f	%	F	%	f	%	
There are conflicts	30	30.0%	23	23.0%	-	-	27	27.0%	20	20.0%	
about ideas in my											
department.											
Staff disagree about	7	7.0%	50	50.0%	-	-	40	40.0%	7	7.0%	
opinions											
People in my	23	23.0%	37	37.0%	-	-	27	27.0%	13	13%	
department disagree											
on job tasks											

Staff disagree on 32 32.0% 15 15.0% 10 10.0% 28 28.0% 5 20.0% the way to complete

task

There is conflict 42 42.0% 22 22.0% - - 30 30.0% 6 6.0% about delegation of

task

Key: $SD = Strongly \ Disagree, \ D = Disagree, \ N = Neutral, \ A = Agree, \ SA = Strongly \ Agree.$

(Source: Researcher's Fieldwork, 2019)

4.2.2 Relationship Conflict

75% of the respondents were in disagreement that there is friction among members in their department, while 16% were in disagreement and 9% neutral. 39% of the respondents were also in agreement that there are personality clashes (conflicts) among members of their department, while 61% were in disagreement.

In reference to whether there are grudges (emotional conflict) among members in their department, 39% of the respondents indicated that they strongly agreed, 25% agreed while 20% disagreed and 13% strongly disagreed, with 3% neutral. 13% of the respondents strongly agreed that there is tension among members in their department, 32% agreed, 36% disagreed and only 19% strongly disagreed.

Table 4.4 Relationship Conflict

Relationship conflicts	SA		A		N		D		SD	
	\overline{f}	%	f	%	f	%	f	%	f	%
There is friction among	6	6.0%	11	11.0%	9	9.0%	29	29.0%	46	46.0%
members in my										
department										
There are personality	25	25.0%	14	14.0%	-	-	52	52.0%	9	9.0%
clashes (conflicts)										
among members in my										
department.										
There are grudges	39	39.0%	25	25.0%	3	3.0%	20	20.0%	13	13.0%
(emotional conflict)										
among members in my										
department.										
There is tension among	13	13.0%	32	32.0%	-	-	36	36.0%	19	19.0%
members in my										
department.										

 $\overline{Key: SD = Strongly \ Disagree, \ D = Disagree, \ N = Neutral, \ A = Agree, \ SA = Strongly \ Agree.}$

(Source: Researcher's Fieldwork, 2020)

The results above (table 4.3 and table 4.4) show that both task and relationship conflicts occur in the organization. This could be attributed to the interdependent nature of the

organization and interpersonal incompatibilities among staff, including personality differences as well as differences of opinion and preferences regarding non-task and task issues. Task and relationship conflict can also share some conceptual overlap, as each type of conflict may affect the other. Task conflict may turn into relationship conflict if perceived as a personal disagreement.

4.2.3 Levels of Interpersonal Conflict

Interpersonal conflict at work can relate to relationships among colleagues at different hierarchical levels (vertical interpersonal conflict) and at the same hierarchical level (horizontal interpersonal conflict). In reference to the question on whom employees have ever had interpersonal conflict(s) at work with, 10% indicated that they are always in conflict with their managers, 30% with their supervisors, 50% with their co-workers, 64% with workers from other departments, and 35% were always in conflict with workmates from a lower hierarchical level as shown in the table 4.5 below.

Table 4.5 Levels of Interpersonal Conflict

Variables 0	f :	5		4		3		2		1	
conflict parties	j	f	%	f	%	f	%	F	%	f	%
Manager		17	17.0%	23	23.0%	29	29.0%	13	13.0%	33	33.0%
Supervisor	,	30	30.0%	50	50.0%	18	18.0%	15	15.0%	31	31.0%
Co-workers	4	43	43.0%	17	37.0%	-	-	27	27.0%	22	22.0%
Workers from lowe	r .	35	35.0%			28	28.0%	20		16	16.0%
hierarchical level											

Workers from other 64 64.0% 15 15.0% 13 13.0% 28 28.0% 13 13.0% departments

AVERAGE 37.8% 22.0% 17.6% 30.0% 23.0%

Key: 5 = Always, 4 = Often, 3 = Sometimes, 2 = Rarely, 1 = Never.

(Source: Researcher's Fieldwork, 2020)

4.2.4 Causes of Interpersonal Conflict

The prevalence of conflicts in organisations seem to be one of the distinctive features of their operation (Rajinder, 2002). In reference to the question on the common causes of interpersonal conflict in the organisation, a total of 33% of the respondents responded as strongly agree and agree that there is poor leadership by their managers, while 57% responded as disagree and strongly disagree. These indicated that poor leadership is not a very strong cause of interpersonal conflict in the organisation. 69% of the respondents pointed out that unfair treatment was practiced at the institution, while 63% were in agreement that individual differences exist with their workmates. 75% of the respondents indicated that there is poor communication. In reference to lack of honesty, openness and trust as a cause of conflict at the organisation, 14% strongly agreed, 25% agreed, 5 % were neutral, 42% disagreed while 2% strongly disagreed. 60% of the respondents pointed out that lack of cooperation was evident among employees in the organisation while 78% of them indicated that lack of resources creates pressure in the organisation which could be attributed to the fact that interpersonal conflicts increase when there is a struggle for scarce resources employees.

Table 4.6 Levels of Interpersonal Conflict

Statements (Causes of	SA		A		N		D	D		
interpersonal	\overline{f}	%	f	%	f	%	f	%	f	%
Conflicts)										
Poor managerial	25	25.0%	8	50.0%	10	10.0%	15	15.0%	42	42.0%
leadership.										
There is unfair treatment	11	11.0%	58	58.0%	3	3.0%	5	5.0%	23	23.0%
practiced in the bank										
There is poor	8	8.0%	67	67.0%	8	8.0.0%	11	11.0%	6	6.0%
communication.										
There is lack of honesty	14	14.0%	25	25.0%	5	5.0%	42	42.0%	2	2.0%
and transparency.										
Lack of cooperation is	15	15.0%	45	45.0%	8	8.0%	27	27.0%	5	5.0%
evident among										
employees	13	13.0%	50	50.0%	5	5.0%	24	24.0%	8	8.0%
Individual differences										
exists among workmates	28	28.0%	50	50.0%	-	-	14	14.0%	8	8.0%
Pressure from lack of										
resources										

Key: $SD = Strongly \ Disagree, \ D = Disagree, \ N = Neutral, \ A = Agree, \ SA = Strongly \ Agree.$

(Source: Researcher's Fieldwork, , 2020)

4.3 OUTCOMES OF CONFLICT.

The study sought to establish the effect of interpersonal conflict outcomes on organizational performance. The Respondents were asked to indicate the extent to which they agreed that certain outcomes of interpersonal conflict were experienced in their organizations. The attributes were analyzed on a 5-point Likert scale to establish the level of agreement. The responses were as shown in table 4.7.

A majority, 69% of the respondents stood by the point that conflicts reduces efficiency at work, whilst 21% were of a different opinion and 10% remained neutral. 78% of the respondents were in agreement that poor solutions to problems and challenges are derived due to conflicts while 22% were in disagreement. In response to whether conflicts at workplace resulted in high employee turnover, a majority of 76% of the respondents strongly agreed and agreed, 3% were neutral while 21% of the respondents strongly disagreed and disagreed. A cumulative percentage of 75% strongly agreed and agreed that there is low performance in teams, 17% strongly disagreed and disagreed while 8% took a neutral position.

63% of the respondents were of the opinion that individual differences exist among employees, 5 % neither agreed nor disagreed while 32% disagreed.

Table 4.7 Outcomes of Conflict on Sinapi Aba Savings and Loans

Statements	SA		A		N		D		SD		M	;	S
(Outcomes												•	d
of	\overline{f}	%	f	%	f	%	f	%	f	%	_		_
Conflicts)													
Low	35	35.0%	34	34.0%	10	10.0%	15	15.0%	6	6.0%	2.213	1.246	
efficiency at													
work													
High	46	46.0%	30	30.0%	3	3.0%	5	5.0%	16	16.0%	2.825	1.385	
employee													
turnover at													
the bank													
There is low	8	8.0%	67	67.0%	8	8.0.0%	11	11.0%	6	6.0%	2.156	1.348	
employee													
performance.													
There is lack	14	14.0%	25	25.0%	5	5.0%	42	42.0%	2	2.0%	1.925	1.200	
of honesty													
and													
transparency.													
Lack of	15	15.0%	45	45.0%	8	8.0%	27	27.0%	5	5.0%	2.090	1.521	
cooperation													
is evident	13	13.0%	50	50.0%	5	5.0%	24	24.0%	8	8.0%			
											1.975	1.181	

among 28 28.0% 50 50.0% - - 14 14.0% 8 8.0%

employees

Individual

differences

exists among

 $Key: SD = Strongly \ Disagree, \ D = Disagree, \ N = Neutral, \ A = Agree, \ SA = Strongly \ Agree$

M = Mean, Sd = Standard Deviation

workmates

(Source: Researcher's Fieldwork, 2020)

Table 4.7 shows that all the outcomes of conflict experienced in the hotel attained a mean statistic of between 1.9 and 3.0 with standard deviations of between 1.1 and 1.6 This could also imply that outcomes of interpersonal conflicts experienced in the hotel could affect organizational performance as majority of the responses were skewed towards 2 (agreed) based on the means.

4.4 Conflict management strategies.

Resolution of conflicts simply means turning opposed positions into a single outcome. The decision on which approach to take will impact on the costs of interpersonal conflict resolution, the outcome, the relationship and the possible recurrence. The survey requested respondents to explain their personal reaction when faced with conflict situations.

The Likert scaled responses indicated that a majority 81% of the respondents were in agreement that they try to find a compromise when faced with a conflict, a minority 14%

were in disagreement, while those in a neutral position were only 5%. 95% of the respondents were in agreement that they try to avoid conflict, 3% were in disagreement while 2% were in a neutral position. In addition, 85% of the respondents were also in agreement that they prefer a competitive strategy when handling an interpersonal conflict, 9% disagreed, while 6 % were in a neutral position.

The Likert scaled responses indicated that only 25% of the respondents were in agreement that they collaborate with the party they are in interpersonal conflict with, and 38% of the respondents agreed that they use an accommodating strategy when faced with interpersonal conflict. Table 4.7 shows that the strategies for managing interpersonal conflict were found to affect organizational performance, with the mean statistics of between 2.0 and 4.3 and standard deviation of between 0.7 and 1.3. Compromising, avoidance and competitive strategies had a mean statistics of between 4.1 and 4.3 which could imply that they are the strategies mostly used by the respondents when faced with an interpersonal conflict situation as the responses were skewed towards anchor 4 (agreed) based on the means. This could be attributed to the fact that goal differentiation between the departments makes the environment competitive as each department has its own goals to achieve, for instance the chef's concern is primarily with quality of food prepared and that of service staff primarily with speed.

Collaborative and accommodating strategies had a mean statistics of between 2.0 and 2.1 which could imply that they are the strategies rarely used by the respondents when faced with an interpersonal conflict situation as the responses were skewed towards anchor 2 (disagreed) based on the means. The collaborative strategy employs and requires teamwork and cooperation to attain a mutually acceptable goal. While this style may be the most

efficient one in achieving win-win solutions, it takes longer and requires that people put their individual needs aside for a common good, which is very difficult to achieve when parties are emotionally engrained in an interpersonal conflict situation.

TABLE 4.8 Conflict management strategies.

 $Key: SD = Strongly \, Disagree, \, D = Disagree, \, N = Neutral, \, A = Agree, \, SA = Strongly \, Agree$ $M = Mean, \, Sd = Standard \, Deviation$

STRATEGIES	SA		A		N		D		SD		M	Sd
	\overline{f}	%	f	%	F	%	f	%	f	%		
Compromising	31	31.0%	50	50.0%	5	5.0%	5	5.0%	9	9.0%	4.100	1.017
Avoidance	80	80.0%	15	15.0%	2	2.0%	-	-	3	3.0%	4.388	0.727
Competitive	72	72.0%	13	13.0%	6	6.0%	6	6.0%	3	3.0%	4.119	1.162
Collaborative	13	13.0%	12	12.0%		5.0%	44	44.0%	26	26.0%	2.025	1.104
					5							
Accommodating	16	10.0%	22	22.0%	8	8.0%	30	30.0%	24	24.0%	2.106	1.316

(Source: Researcher's Fieldwork, 2020)

4.5 Effects of managing Conflicts on Organizational Performance

The data on the effect of managing interpersonal conflict on organizational performance is presented in Table 4.8. Respondents were asked to indicate the extent to which they agreed that certain dimensions of performance were experienced in their organizations as a result

of effectively managing interpersonal conflict. The attributes were analyzed on a 5-point Likert scale to establish the level of agreement.

The Likert scaled responses to the prompt, "Increased profitability," revealed that majority of the respondents 87% were in agreement that increased profitability was experienced in the bank, 8% were neutral, while only 5% were in disagreement on the same.

The Likert scaled responses to the prompt, "Good organizational repute," 77% of the respondents agreed that good organizational reputation was experienced, while 19% were neutral, and 4% disagreed. In regard to increased customer satisfaction, 41% indicated that they strongly agreed, 45% agreed, only 6% remained neutral while 8% disagreed. This could be attributed to the fact that most of the respondents 81 % also pointed out that the bank had repeat customers and client referrals while only 19% were in disagreement. Effective management of interpersonal conflict will not result in cases of reduced motivation of staff leading to lower quality products or services or mistakes that can even threaten clients' loyalty. Instead customers will not complain when they are satisfied with the services given thus leading to their satisfaction with the organization. Satisfied customers will spread positive word of mouth about the bank to others, thus increasing the organization's market share. This will consequently increase the bank's profitability.

The Likert scaled responses to the prompt in relation to reduced absenteeism, revealed that a majority of the respondents 89% were in agreement, 2% were neutral while a minority 9% were in disagreement. In reference to whether there was improved productivity among employees of the bank, 73% of the respondents were in agreement, 17% of the respondents differed with them and another 10 % had a neutral position. These findings support the

study conducted by the Harvard Business School (2009) which found that as a result of workplace conflict, employees' commitment, performance, effort towards work and time at work decreases. It is also in line with the distributive justice theory (Bartos &Wehr, 2002) which propounds that people feel unjustly treated if their reward is not proportional to their investment made into their jobs. Commitment to work is therefore crucial for the survival and profit making for organisations desirous to succeed in any competitive business environment. Also, it shows that conflict at the workplace coerce employees to become less committed, less cooperative and less productive. This affirms the study of Werner et al (2012) who established that conflict significantly wanes productivity and decreases cooperation, with Rahim (2001) also emphasising that conflict results in diminishing of workgroup commitment.

65% of the respondents were of the opinion that controlled variable outcomes was experienced in the organization, however 20% of the respondents differed with them and another 15% had a neutral position. This is attributed to the fact that effectively managing interpersonal conflict can result in constructive task conflict, which results in improved productivity and controlled variable outcomes by the staff. In addition, task conflicts have the potential to create value by stimulating creative thinking and divergent thought processes. Task conflict may help employees confront task-related issues, learn to take different perspectives, and address task-related inefficiencies.

Findings from the study deduce that well managed interpersonal conflict in an enabling environment allows for issues to be tabled and discussed with objective language. Each party is empowered to state his or her position with confidence that the other party is genuinely listening, wanting to understand. Possible solutions are explored with open minds therefore improving organizational performance.

4.6 Reliability Tests

Cronbach's alpha was used to test the reliability of the data collected. The highest value stood at 0.924 while the lowest value stood at 0.798. These results showed that the indicators used to measure the variables were reliable in explaining each of the variables under study because they were all above the 0.7 threshold. The independent variables for the study were relationship conflict, task conflict, outcomes of conflict and strategies to cope with conflict. Relationship conflict which was denoted as X1 had five indicators with a Cronbach's Alpha of 0.879. Task conflict denoted as X2 with five indicators had a Cronbach's Alpha of 0.880. Outcomes of conflict denoted as X3 with ten indicators had a Cronbach's Alpha of 0.798. Strategies to cope with conflicts denoted as X4 with fourteen indicators had a Cronbach's Alpha of 0.817 while the dependent variable organizational performance (Y) with eight indicators had a Cronbach's Alpha of 0.924. A summary of the results are illustrated in table 4.9 below.

Table 4.10 Reliability Results

Reliability Statistics	N of items	Cronbach's Alpha
Relationship conflict (X 1)	5	0.879
Task conflict (X 2)	5	0.880
Outcomes of conflict (X 3)	10	0.798
Strategies to cope with conflicts (X 4)	13	0.817
Organizational performance (Y)	8	0.924
All Variables (X1,X2,X3,X4,Y)	41	0.865

Source: Researcher's Fieldwork, 2020

CHAPTER FIVE'

SUMMARY OF FINDINGS, DISCUSSION, CONCLUSION AND RECOMMENDATIONS

5.0 Introduction

The chapter presents discussions, conclusions, recommendations and areas for further research for the study.

5.1 Discussions

5.1.1 Types of Interpersonal Conflict and Organizational Performance.

There are friction, personality clashes, grudges (emotional conflict) and tension among staff of Sinapi Aba Savings and Loans, with respect to the findings. These findings concur with the literature's definition of relationship conflict as a conflict that is focused on interpersonal incompatibilities among group members and may include personality differences as well as differences of opinion and preferences regarding non task issues (Jehn, 2005). In addition, relationship conflict could also be thought of as an awareness of personality clashes, interpersonal tension, or conflict characterized by anger, frustration, and uneasiness. As such, relationship conflict is defined as "interpersonal incompatibilities among group members which typically includes tension, animosity, and annoyance among members within a group" (Jehn & Mannix, 2011).

According to Ulrich (2005) the means of a group of items can be related to the anchor on the Likert scale, this could therefore imply that relationship conflict is experienced in Sinapi Aba Savings and Loans and could affect organizational performance. These study findings are consistent with the fact that relationship conflict is uniformly considered to

negatively relate to performance, and has a more adverse effect than task conflict (Jehn, 2005). This was based on the rationale that in the presence of relationship conflict, arousal and cognitive load increases, which in turn affects cognitive flexibility and creative thinking and decreases performance. Further, De Dreu & Weingart, (2013) believe that employees who experience relationship conflict often spend most of their time and effort resolving interpersonal problems. As such, they mobilize less energy and fewer resources to deal with task-related issues, which lead to process losses.

Additionally, there is a rare unanimity about the consequences of relationship conflict. In virtually every instance examined empirically, the emergence of relationship conflict has been shown to be detrimental to performance (De Dreu & Weingart, 2003). The harm induced by relationship conflict appears at both the individual and group level (Jehn & Bendersky, 2003) and includes reduced productivity (Wall & Nolan, 2006), reduced creativity (Amabile, Conti, Coon, Lazenby, & Herron, 2006), and reduced satisfaction within the members of a group or a department (Jehn et al., 2009). Together, these studies show that the presence of relationship conflict should provide highly diagnostic information about its ability to perform well and its effect on organizational performance. Based on the study findings, it can be deduced that there are conflicts about ideas in the departments, people in their department disagree about opinions and on who should do what. Members of the department disagreed about the way to complete a group task and that there is conflict about delegation of tasks within the department. These findings are in conformity to Jehn and Bendersky (2003) definition of task conflict, which states that task conflict is focused on the substantive issues associated with the group's task and can involve differences in viewpoints, ideas, or opinions. Task conflict may also involve the discussion or awareness of different preferences or approaches to a task. More formally, task conflict is defined as "disagreements among group members about the content of tasks being performed, including differences in viewpoints, ideas, and opinions" (Jehn, 2005). These findings on task conflict are further supported by the research findings on the causes of interpersonal conflict, which showed that that there is no clarity of roles and responsibilities in the bank and that there is heavy workloads in the organization.

These findings are consistent with researchers (Triandis, Marin, Lisansky, & Betancourt, 2004) who conform to the more traditional view of task conflict, and contend that task conflict may have an adverse effect to performance. This is based on the rationale that the tension and antagonism that can result from task conflict may further distract employees from their objectives (task). However, it differs with the more contemporary position in the interpersonal conflict literature that has emerged within the last ten years or so. Researchers believe that task conflicts have the potential to create value by stimulating creative thinking and divergent thought processes. Task conflict may help employees confront task-related issues, learn to take different perspectives, and address task-related inefficiencies. Conceptually, they suggested that task conflict is positively related to performance.

It can thus be deduced from the study findings that both task and relationship conflicts occur in the organization. This could be attributed to the interdependent nature of organization and interpersonal incompatibilities among staff, including personality differences as well as differences of opinion and preferences regarding non-task and task issues. Task and relationship conflict can also share some conceptual overlap, as each type of conflict may affect the other.

Task conflict may turn into relationship conflict if perceived as a personal disagreement. On the levels of interpersonal conflict experienced in organisations, the study findings indicated that horizontal interpersonal conflict is experienced more in the organization as compared to vertical interpersonal conflict. These findings on levels of interpersonal conflict are further supported by the study findings on the causes of interpersonal conflict, which showed that the main cause of interpersonal conflict in the organizations was due to interdependence with other departments, this is consistent with the suggestion that the prevalence of interdepartmental conflict in organisations seems to be one of the distinctive features of their operation (Hornsey, 2013).

Customers' satisfactory service is dependent on the high level of interdependence between departments in many situations. A number of studies by Slaikeu and Hasson (2008) have indicated that where there are high perceived levels of interdependence between departments then interdepartmental interpersonal conflict tends to increase and it affects organizational performance. In fact, they can often be measured in minutes or seconds. Furthermore, the study findings indicated that interpersonal conflict between co-workers was experienced; this could be because of scarce resources that were also cited as another cause of interpersonal conflict. This reiterates earlier findings of Henry (2009), which stated that employees compete in organization because of limited resources. This competition can take the form of financial, promotion, manpower equipment, etc. According to Rajinder (2002) goal differentiation between the parties, environment, rewards and Status and stigma are other cause of interpersonal conflict in institutions. It can be inferred from the research findings that there is low vertical interpersonal conflict being experienced in the bank. This could be due to the fact that poor leadership by their

managers was not cited as a major cause of interpersonal conflict. This point is further illustrated by Brewer N, Mitchell P, and Weber N, (2002), that in vertical conflict; apparently individuals in lower organizational level seek to avoid conflicts with higher hierarchical levels.

Pondy (1992) observed that it is expected that the top management peers perceive more conflict internally between their groups than those of lower position. This happens because of various reasons: Firstly people in higher hierarchical level, rather than the lower ones, are engaged in non-routine activities and development of politics, where orientation for the actions are less clear and chances for disagreement, bigger and; secondly, people in higher hierarchical level, rather than the lower ones, are probably less flexible in their points of view. Hence conflict resolution is more difficult, as a result negatively affecting organizational performance

5.1.2 Outcomes of Interpersonal Conflict and Organizational Performance.

On the objective of investigating how outcomes of conflict affects organizational performance of Sinapi Aba Savings and Loans, the findings from the study indicated that all the listed outcomes of Interpersonal conflict such as low efficiency at work, high employees turnover, poor working relationships are experienced, low performance of employees, bad ideas are produced, increase in employee turnover, people are forced to search for new approaches to managing conflicts, distance between people increases, there is no clarification of individual views and long-standing problems are not brought to the surface to be resolved, negatively affected organizational performance. These findings also conform to the arguments of McClure, (2008) who opined that unmanaged or badly

managed interpersonal conflict is detrimental not only to the working relationship, but also to those with whom they work, as energy is used in fueling the interpersonal conflict rather than in furthering the performance of the individuals or of the team. Moreover, reduced motivation of staff can lead to lower quality products or services or mistakes that can threaten clients' lives.

These findings are consistence with Taylor, 2008; Watson, & Hoffman, (2006) who suggested that interpersonal conflicts can either be constructive or destructive in nature. Disagreement occurs even in the best working relationship and challenging another's ideas can strengthen an outcome. The right kind of friction and constructive confrontation and arguments over ideas in an atmosphere of mutual respect can help any organization and has the potential to drive greater performance and creativity and help produce major improvement in productivity.

5.1.3 Strategies for Managing Interpersonal Conflict and Organizational Performance.

On the objective of establishing the effects of the strategies used to manage interpersonal conflict on organizational performance, the research findings pointed out that one strategy is not sufficient for managing interpersonal conflict as different interpersonal conflict cases need to be managed differently for positive improvement in performance to be seen. Accordingly, based on the research findings, avoidance was the most frequently used strategy to manage interpersonal conflict and improve the hotels performance. This could be because avoidance is a natural response of many people to interpersonal conflict. The prospect of dealing with the complexity of interpersonal conflict is often overwhelming

and leads to the natural response to do nothing. While doing nothing or at least initially delaying a reaction can be helpful, avoidance, though often built on legitimate feelings such as fear, intimidation or anger carries great potential to aggravate the interpersonal conflict (Kellner, 2000). As a result, those who deny interpersonal conflict and its reasons risk indirectly contributing to interpersonal conflict escalation which consequently affects the hotels performance negatively. These findings also conform to the arguments of McClure, (2000) who opined that conflict should not be avoided, hoping it will go away. The participants should be asked to describe specific actions they would like the other party to take. It would also be beneficial to have a third party (meaning a non-direct superior with access to the situation) involved. This could be an individual member or a board dedicated to resolving and preventing issues.

Compromising as a strategy is an inherent part of any interpersonal conflict resolution if the organizational performance is to be improved. While compromise often reflects personal perceptions it can also be objective, such as dividing money in half. This style is often chosen by those who wish to avoid the emotional aspects of interpersonal conflict management. Relying on this approach however results in both parties' needs not being fully met, thus affecting the performance of the organization. According to Rahim (2002) compromising involves give-and-take whereby both parties give up something to make a mutually acceptable decision. However this strategy is only appropriate when both parties involved in the conflict are powerful and when the problem is not complex. This point is further illustrated by Brewer N, Mitchell P, and Weber N, (2002), who suggested that an Integration strategy be used in complex situations and when one party is weak as it involves

openness, exchanging information, looking for alternatives, and examining differences so as to solve the problem in a manner that is acceptable to both parties.

Competitive strategy was ranked third. This could be attributed to the fact that goal differentiation between the departments makes the environment competitive as each department has its own goals to achieve, for instance the chef's concern is primarily with quality of food prepared and that of service staff primarily with speed. These finding are illustrated by Weinstein (2001) who contends that competitive strategy is about achieving one's goal. He argues that while a competitive style is indeed about winning and losing, competitive people are not necessarily aggressive or adversarial, often view competition as a sport and does not necessarily have the intention to harm others. However, for others who do not share this perception, competitive people can be quite threatening. A competitive style can be a valid strategy when what is under discussion is too important to risk such as customer satisfaction which subsequently can affect organizational performance. However these findings did not conform to the arguments of Renner (2007) who opined that in a hospitality establishment a competitive strategy should not be encouraged as both parties have to work together for the satisfaction of the guest and when personal conflict leads to frustration and loss of efficiency, counseling may prove to be a helpful antidote.

Accommodating and Collaborative strategies were ranked last as the least favourite strategies used. This could be because collaborative strategy employs and requires teamwork and cooperation to attain a mutually acceptable goal. While this style may be the most efficient one in achieving win-win solutions, it takes longer and requires that people put their individual needs aside for a common good, which is very difficult to

achieve when parties are emotionally engrained in an interpersonal conflict situation. In the same vein, Accommodating strategy consists of capitulating in order to gain or maintain something else of value such as relationships. According to Thomas and Kilmann (2008) while accommodation can be a necessary step in resolving interpersonal conflicts, there is a risk that accommodation masks the problematic issues with a short-lived feel-good agreement. Consequently, most of the respondents do not prefer using these strategies as it negatively affects organizational performance. The findings of this study signify a positive relationship between Strategies adopted for managing interpersonal conflict and organizational performance, hence a rejection of the hypothesis: Strategies adopted for managing interpersonal conflict do not significantly affect organizational performance.

5.2 Conclusion.

From the research findings, conclusions can be drawn based on the independent variables; types of interpersonal conflict, outcomes of conflict and strategies used to manage interpersonal conflict and their effects on the dependent variable organizational performance. An improvement in the management of interpersonal conflict through the use of the right strategies would likely result into improved organizational performance. First, types of interpersonal conflict affect organizational performance. This conclusion is drawn from the fact that the findings from the study pointed out that relationship and task conflict negatively affected the performance of organization. It was noted that relationship conflict has a more adverse effect on performance than task conflict. Further, the research findings indicated that horizontal interpersonal conflict is frequently experienced in the organization when compared to vertical interpersonal conflict.

Secondly, outcomes of interpersonal conflict do not affect organizational performance. This conclusion is drawn from the fact that although the research findings showed that outcomes from unmanaged or badly managed interpersonal conflict were detrimental to the performance of the hotels, the extent to which the organizational performance was affected was insignificant.

Strategies for managing interpersonal conflict affect organizational performance. This conclusion is drawn from the fact that the research findings pointed out that one strategy is not sufficient for managing interpersonal conflict as different interpersonal conflict cases need to be managed differently for positive improvement in performance to be seen.

5.3 Recommendations

Based on the ubiquitous and destructive nature of conflict, it may be helpful for Sinapi Aba Savings and Loans to adopt proactive rather than reactive tendencies in resolving them. This could significantly prevent both the employees and the organization from attaining such heights where conflicts may escalate into undesirable outcomes such as stress, depression, and decline in commitment among others. Since conflicts may be fueled by personality traits, it is imperative for the organization to incorporate conflict resolution mechanisms into placing workers on the job. For growth and increased productivity, there is the need for organizations to limit the impasse and standoffs associated with conflicts. Working groups must be encouraged to work to promote trust and healthy communication among themselves. For future studies, larger and nationwide surveys and longitudinal studies of workplace conflict and other facets of human resource management such as

selection and placement among prospective employees, merger and organizational change among others may prove worthwhile.

In summary we recommend the following:

- 1. Efforts should be made by the managers to occasionally stimulate constructive task conflict by encouraging divergent views and rewarding staff and department for outstanding performance while relationship conflict should be completely prevented.
- 2. Outcomes of interpersonal conflict should not be overlooked by managers and accounted for as part of the normal outcomes of doing business but should be minimized by clarifying to staff at large where to go for advice in case of conflict and build peer-support structure of conflict advisors.
- 3. Managers should develop diverse but appropriate strategies to resolve and manage conflicts as they arise before escalating to unmanageable level.
- 4. Proper communication procedures should be put in place to resolve conflict. For instance, when any disagreements arise among the employees, it should be reported to the management and then management should get statements from the parties involved, brainstorm the issue and make recommendation on how to resolve the conflict.
- 5. Efforts should be made by the management to organize in house training/seminars/workshops on organizational conflict management from time to time for the employees. This will enable employees learn about conflict and how it can be effectively managed for individual and organization effectiveness.
- 6. Lastly managers should review existing rules and procedures for their impact on the hotel's conflict culture, i.e. do they sanction and suppress conflict or do they invite dealing with conflict in a constructive way.

5.4 Suggestions for Further Research

It is recommended that further research on the topic should be conducted in several companies on a larger scale using quantitative techniques.

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