

**CONFLICT MANAGEMENT STRATEGIES ON ORGANISATIONAL  
PRODUCTIVITY OF SELECTED DEPOSIT MONEY BANKS IN NIGERIA**

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**ABSTRACT**

*This study investigates the three conflict management strategies integrating, dominating, and avoiding on key aspects of organisational productivity in selected Deposit Money Banks (DMBs) in Nigeria. In a competitive and tightly regulated financial environment, effective conflict management is vital for sustaining operational efficiency and long-term performance. A mixed-method approach was employed, combining survey and documentary data. Structured questionnaires were administered to 300 managerial and non-managerial employees, drawn from a population of 1,200 across First Bank, Wema Bank, and Guaranty Trust Bank, using Taro Yamane's sampling formula. Data were analyzed using correlation and regression techniques to determine the relationships among variables. Findings revealed that the integrating strategy had a strong positive effect on service delivery efficiency ( $\beta = 0.612, p = 0.000$ ), indicating that collaborative, problem-solving approaches enhance process effectiveness and customer satisfaction. Conversely, the dominating strategy was negatively associated with employee retention ( $\beta = -0.548, p = 0.000$ ), demonstrating that authoritarian conflict handling reduces morale and increases turnover. The avoiding strategy also showed a moderate negative relationship with operational cost reduction ( $r = -0.426, p = 0.000$ ), implying that unresolved conflicts create inefficiencies and elevate costs. The study concludes that conflict management strategies significantly influence productivity. It recommends that bank leaders invest in collaborative training, discourage authoritarian practices, and view conflict as a catalyst for continuous improvement and organizational growth.*

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## 1.0 Introduction

Globalization and the evolving business landscape have reshaped how organizations pursue strategic objectives (Robbins, 2023). In the financial services sector, particularly among Deposit Money Banks (DMBs), regulatory changes, digital disruption, and rising customer expectations present major operational challenges (Central Bank of Nigeria [CBN], 2023). These pressures, coupled with workforce diversity, often result in interpersonal and interdepartmental conflicts (Judge, 2023). Though frequently perceived as detrimental, conflict is an inevitable element of organizational life. When effectively managed, it can promote creativity, enhance decision quality, and strengthen adaptability (Thomas & Kilmann, 2008). However, unmanaged conflict diminishes morale, raises turnover, and reduces productivity (Adetayo, 2024). Conflict management constitutes the overarching, systematic approach that a financial institution, such as a Deposit Money Bank (DMB), implements to handle disagreements effectively (Shaheryar, 2016). This comprehensive organizational strategy is proactive, involving the establishment of clear grievance protocols, the provision of training for staff in collaborative communication, and the active promotion of a workplace culture that values constructive feedback (Okoro & Agboufa, 2023). This holistic framework is crucial for maintaining the bank's sustained operational stability and overall efficiency (Oluwole, 2024).

In contrast, conflict resolution is the specific, targeted action employed when an immediate dispute arises for instance, a disagreement concerning task assignments or criteria for promotion (Mohamed et al., 2024). During such instances, the DMB uses a particular resolution technique, which may include mediation, negotiation, or employing the integrating style based on the Thomas-Kilmann model, to successfully conclude the specific issue (Thomas & Kilmann, 2021). Thus, conflict resolution is properly understood as a tactical component or a necessary action that operates within the strategic objectives of broader conflict management.

Consequently, for DMBs to successfully sustain their efficiency and ensure organizational stability, they must not merely react to crises but must instead establish robust conflict management frameworks that strategically and routinely incorporate effective conflict resolution techniques (Oluwole, 2024). Globally, organizations now employ structured conflict resolution frameworks that stress mediation, collaboration, and equity. Jeong (2021) found that firms adopting integrative approaches like interest-based negotiation experience

fewer project delays and improved performance, while Adom (2022) links transparency in dispute handling with stronger employee commitment. These findings affirm that effective conflict management is a strategic competency in contemporary business operations.

Across Africa, contextual adaptation is vital given collectivist cultural norms and economic instability. Ofori and Adu-Darko (2023) report that hierarchical methods in sub-Saharan banks often suppress issues, eroding teamwork, whereas Mupinga (2021) shows that formal grievance systems enhance communication and reduce stress. In Nigeria, despite reforms promoting global governance standards, competitive and regulatory pressures sustain workplace tension. Adetayo (2024) observes that limited managerial training fosters avoidance behaviors detrimental to profitability, while Akinyemi (2022) notes that peer mediation enhances fairness and productivity. Furthermore, CBN (2023) attributes rising operational costs in DMBs to unresolved personnel disputes. Consequently, effective conflict management transcends human resource concerns, emerging as a strategic tool for boosting productivity and informed decision-making in Nigeria's banking sector.

## **1.1 Statement of the Problem**

The importance of effective conflict resolution for overall organizational success is well-established (Esbati & Korunka, 2021). However, the precise benefit of the integrating (collaborative/problem-solving) strategy a high-cooperation, high-assertiveness approach on service delivery efficiency remains a significant and underexplored area within the global Deposit Money Bank (DMB) sector. While unresolved conflicts are generally known to damage productivity and customer relations (Igbokwe, 2024), the extent to which a collaborative strategy specifically enhances measurable efficiency metrics, such as transactional speed and reduction in processing errors, needs greater empirical scrutiny across varied international banking environments.

Banks across Africa contend with distinct operational hurdles, including intense work pressures and gaps in internal communication (Igbokwe, 2024). Consequently, many institutions struggle with escalating internal disputes, which contribute to slower transaction times and increased service inaccuracies (Mohamed et al., 2024). Research is noticeably scarce in isolating and quantifying the tangible, positive impact of the integrating conflict management strategy on service delivery efficiency across the diverse African banking

ecosystem. This lack of specific data complicates the decision for regional DMB leaders to allocate necessary resources for collaborative conflict resolution training and adoption.

In Nigeria, reports indicate a potential increase in internal conflict within DMBs, which could negatively affect both service quality and operational efficiency (Adamu, 2015; Mohamed et al., 2024). Although various studies generally endorse the implementation of robust conflict management systems (Obi, 2023), a critical research deficit exists concerning the specific, quantifiable influence of the integrating conflict management strategy on core efficiency measures (e.g., service turnaround time, customer-perceived quality) within selected Nigerian DMBs. This gap impedes the formulation of targeted, evidence-based management policies.

### **1.3 Objectives of the Study**

The main objective of this study is to examine conflict management strategies on organisational productivity of selected Deposit Money Banks in Nigeria. The specific objectives are to;

- i. Determine the effect of integrating conflict management strategy on service delivery efficiency of selected Deposit Money Banks.
- ii. Ascertain the effect of the dominating conflict management strategy on employee retention rate of selected Deposit Money Banks.
- iii. Investigate the relationship between the avoiding conflict management strategy and operational cost reduction in selected Deposit Money Banks.

### **1.4 Research Hypotheses**

H<sub>01</sub>: There is no significant effect of the integrating conflict management strategy on service delivery efficiency of selected Deposit Money Banks.

H<sub>02</sub>: There is no significant effect of the dominating conflict management strategy on employee retention rate of selected Deposit Money Banks.

H<sub>03</sub>: There is no significant relationship between the avoiding conflict management strategy and operational cost reduction in selected Deposit Money Banks.

## **2.0 Literature Review**

### **2.1 Conceptual Review**

### **2.1.1 Conflict Management Strategies**

Conflict management strategies are the systematic approaches and interventions designed to limit the negative fallout of disagreements while simultaneously channeling their potential positive effects to boost an organization's learning and overall performance (Rahim, 2001; Kilag et al., 2024). Rather than simply eliminating all conflict which is now seen as an inevitable and potentially functional aspect of organizational life (Robbins, 2005) the goal is to manage the interaction process itself. Effective management ensures disputes are resolved constructively and fairly, leading to sustainable outcomes (Acho & Kithinji, 2021).

The most widely adopted academic framework for categorizing these strategies is the Thomas-Kilmann Conflict Mode Instrument (TKI), which classifies five distinct styles based on the degree of assertiveness (concern for self) and cooperativeness (concern for others) (Ronquillo et al., 2023). These modes include Collaborating (high assertiveness, high cooperativeness, aiming for a win-win), Competing (high assertiveness, low cooperativeness, a win-lose approach), Accommodating (low assertiveness, high cooperativeness, a lose-win approach), Avoiding (low assertiveness, low cooperativeness, sidestepping the issue), and Compromising (moderate assertiveness and cooperativeness, a partial win/partial loss) (Imtiaz et al., 2022).

Contemporary research emphasizes that no single strategy is universally superior; the most effective approach is situational flexibility (Thomas & Kilmann, 2025). For instance, while collaboration is often ideal for complex, deep-rooted issues to build trust, competing may be necessary in a genuine crisis requiring decisive action (Shonk, 2025). Successful conflict management, therefore, relies on leaders' and employees' capacity to diagnose the conflict's source and adapt their strategy, promoting candid dialogue, active listening, and a commitment to mutually beneficial solutions (Awalluddin & Maznorbalia, 2023; Brown, 2025).

### **2.1.2 Integrating conflict management**

The integrating conflict management style, also known as the collaborating or problem-solving approach, is characterized by a high degree of assertiveness and a high degree of cooperation (Thomas, 1992). It represents a deliberate strategy to work with the other party to find a solution that completely satisfies the concerns of both sides. Recent scholarly analysis

confirms that when task-related disagreements are managed collaboratively, they frequently contribute to improved team cohesion, enhanced creativity, and better overall project outcomes (Belias et al., 2023; Okoro & Agboufa, 2023). This approach transforms conflict from a destructive force into an opportunity for constructive dialogue and organizational growth (Esbati & Korunka, 2021). In the context of Nigerian workplaces, the adoption of collaborative and inclusive strategies, such as collective bargaining, is highly recommended to improve relationships and achieve organizational goals (Longe, 2015; Oluwafemi & Kifordu, 2023).

### **2.1.3 Dominating conflict management**

The dominating conflict management style, often referred to as competing, is a high-assertiveness, low-cooperation approach designed to satisfy one's own concerns at the expense of the other party (Thomas, 1992). This "win-lose" method is typically employed by managers in high-pressure scenarios where quick, decisive action is necessary, or when the stakes for the organization's objectives are critical (Tetteh & Obuobisa-darko, 2016). However, the chronic application of the dominating style is frequently linked to negative consequences, including strained interpersonal relationships, heightened tension, and a potential for future conflicts to resurface (Shaheryar, 2016). In Nigerian firms, studies have revealed that non-integrative styles, which include domination, tend to have a negative effect on organizational performance and are often a source of discord stemming from goal incompatibility or inequitable treatment (Oluwafemi & Kifordu, 2023; Longe, 2015).

### **2.1.4 Avoiding conflict management**

The avoiding style is distinguished by both low assertiveness and low cooperation (Thomas, 1992). This strategy involves withdrawing from the conflict, sidestepping the issue, or postponing a confrontation. While avoidance can be useful for trivial issues, when used habitually or for significant conflicts, it allows underlying issues to fester, potentially leading to destructive outcomes (Ewuru et al., 2024; Okoro & Agboufa, 2023). For organizations seeking effective long-term solutions, excessive avoidance is problematic because it fails to address the root causes of disputes. Conversely, some research suggests that in specific organizational settings, avoidance, when tactically deployed, can temporarily allow time for all parties to gather more information or to de-escalate minor tensions before a full resolution attempt (Okoro & Agboufa, 2023).

### **2.1.5 Organisational Productivity**

Organisational productivity stands as a core principle within both management studies and economic theory, essentially being defined as the ratio comparing the output realized against the input resources expended during production (Amah, 2016). This fundamental formula,  $\frac{\text{Output}}{\text{Input}}$ , functions as a critical indicator of an organisation's success in effectively and efficiently deploying its assets (Oshogbunu et al., 2022). High productivity, therefore, indicates that an organisation is not only successfully meeting its objectives (effectiveness) but is also doing so while minimizing resource wastage (efficiency). In the context of today's unpredictable and fast-paced business environment, the scope of productivity has broadened significantly. It now encompasses not just the measurable production of physical goods but also the efficiency and yield of knowledge work and human capital (Khan et al., 2023). Current theoretical frameworks stress that internal organisational dynamics are primary drivers of productivity. These factors include employee motivation, levels of job satisfaction, the availability of adequate work-life balance, and the presence of a strong, supportive organisational culture (Nneji & Enudi, 2023). For instance, academic literature consistently demonstrates a clear correlation between employees who report higher job satisfaction and their subsequently elevated productivity levels (Nneji & Enudi, 2023). The assessment of organisational productivity is carried out using a spectrum of metrics. These range from established measurements like labour productivity (output generated per worker or per hour) to more advanced figures, such as revenue generated per employee and task completion speed (ThriveSparrow, 2025). Ultimately, the concept of productivity embodies an organisation's commitment to continuous intellectual refinement and its ability to systematically manage and utilize all available resources to consistently achieve planned, high-standard results (Amah, 2016; Reviewing the Concepts of Productivity Management, 2024).

### **2.1.6 Service delivery efficiency**

Service delivery efficiency represents the ability of an organization, such as a Deposit Money Bank (DMB), to provide services to customers promptly, accurately, and with minimal waste of resources (Ajayi, 2020). For DMBs, this is measured by metrics such as transaction turnaround time, speed of complaint resolution, and the rate of error-free processing. In the highly competitive Nigerian banking sector, service efficiency is critical for maintaining customer loyalty and profitability (Ojo, 2022). Challenges like network downtime,

infrastructure deficits (Akinsanya, 2021), and staff misconduct (Ogunnaike & Ogbari, 2008) can severely compromise efficiency, demonstrating a clear link between internal operational issues and external service quality outcomes.

### **2.1.7 Employee retention rate**

Employee retention rate is a key human resource metric that quantifies the percentage of employees who remain employed within an organization over a specified period. High turnover, particularly in the Nigerian banking industry, can reach alarming levels, causing significant financial costs—often estimated at 150% of an employee’s salary to replace them—and leading to a loss of institutional knowledge (Johns, 2017). Factors driving high turnover in Nigerian banks include poor remuneration, heavy workload, stress, and dissatisfaction with poor performance management processes (Oluwole, 2022; Bamigboye & Abdulazeed, 2023). Effective conflict management is essential for creating a positive work environment, which in turn influences job satisfaction, commitment, and, ultimately, the retention of critical talent (Obasan, 2021).

### **2.1.8 Operational cost reduction**

Operational cost reduction refers to a systematic and continuous effort to eliminate non-essential expenditures and improve the cost-effectiveness of organizational processes without compromising service quality or core goals (Nworie & Nwoye, 2023). For DMBs, cost reduction strategies often involve process re-engineering, optimal resource utilization, and investment in efficiency-boosting technology (Ezejiofor et al., 2015; Oke et al., 2017). Unmanaged conflict can translate directly into higher operational costs through reduced productivity, administrative overhead from prolonged disputes, and potential legal fees (Johns, 2017). Therefore, a strong link is posited between the quality of conflict management and a bank's ability to maintain a sustainable, low operating expense ratio (Nyong, 2017).

## **2.2 Theoretical Review**

### **2.2.1 Thomas-Kilmann Conflict Mode Instrument (TKI)**

The Thomas–Kilmann Instrument (TKI), a widely recognized framework for analyzing conflict-handling behavior, was created in the early 1970s by management academics Kenneth W. Thomas and Ralph H. Kilmann while at the University of Pittsburgh (Thomas &

Kilmann, 2021). Building on earlier models like the Managerial Grid developed by Robert Blake and Jane Mouton, the TKI specifically shifted the focus from general leadership styles to the distinct ways individuals react to workplace conflict (Kilmann & Thomas, 2022).

The TKI organizes conflict responses along two fundamental behavioral dimensions: Assertiveness, which is the degree to which an individual attempts to satisfy their own concerns (concern for self), and Cooperativeness, which is the degree to which an individual attempts to satisfy the other person's concerns (concern for others). The intersection of these two dimensions yields the five classic conflict-handling modes: Competing (Dominating), Accommodating, Avoiding, Collaborating (Integrating), and Compromising (Thomas, 1992). Each mode represents a unique balance between self-interest and concern for others, leading to the central premise that no single style is universally superior (Thomas & Kilmann, 2021). Instead, effective conflict management relies on the capacity of an individual or organization to adapt their approach to suit the specific demands of the conflict situation (Afolabi et al., 2022; Thomas, 1992).

The instrument itself is administered as a self-report questionnaire, which is used to help individuals assess the frequency with which they employ each of the five modes and identify areas for behavioral modification (Thomas & Kilmann, 2021). Its systematic design is intended to minimize social desirability bias, making it a reliable tool for enhancing communication, improving team cohesion, and supporting leadership development (Afolabi et al., 2022; Kilmann & Thomas, 2022).

Despite its widespread use in organizational training and conflict resolution, some critics argue that the TKI framework may oversimplify the inherent complexity of real-world conflicts, particularly by potentially underrepresenting the influence of cultural nuances and contextual factors (Ewuru et al., 2024; Longe, 2015). Nevertheless, its enduring practical relevance and strong empirical foundation ensure its continued value as a diagnostic and developmental resource. For the purpose of the current study, the TKI provides the necessary theoretical structure for systematically classifying and analyzing how different conflict management approaches (integrating, dominating, avoiding) ultimately impact core organizational outcomes like productivity and service efficiency in workplace settings.

### 2.2.2 Goal-Setting Theory

Goal Setting Theory (GST) was initially developed by Edwin A. Locke in the 1960s and subsequently refined through his extended collaboration with Gary Latham. Their seminal work, *A Theory of Goal Setting and Task Performance* (1990), formalized the crucial insight that specific and difficult goals consistently lead to higher performance outcomes than goals that are vague or easily achievable (Locke & Latham, 2019). The core premise of the theory is that conscious human intentions are the primary drivers of behavior, and that defining objectives clearly and measurably enhances both motivation and output, particularly when these goals are buttressed by consistent performance feedback and strong personal commitment (Latham & Locke, 2019).

The GST model operates through five interconnected principles: clarity, which ensures goals are specific and measurable; challenge, which ensures goals are sufficiently difficult to be motivating; commitment, which involves the employee's dedication to achieving the goal; feedback, which is essential for tracking progress; and task complexity, which requires appropriate strategies and time (Locke & Latham, 2019). These principles collectively reinforce performance by functioning through four underlying psychological mechanisms. They effectively direct attention toward goal-relevant actions, substantially energize effort, help sustain persistence over time, and stimulate the development of necessary task strategies (Locke & Latham, 2019; Latham, 2004).

The efficacy of GST is affirmed by extensive empirical studies across diverse sectors, establishing it as a foundational concept in contemporary management practices, influencing methodologies like Management by Objectives (MBO) and the SMART framework (Locke & Latham, 2019). However, critics caution that while powerful, the pursuit of extremely rigid or poorly aligned goals can introduce potential downsides, including heightened employee stress, encouragement of unethical behavior, and a reduction in creative problem-solving (Thomas & Thomas, 2021). Within organizational research, GST forms a vital theoretical base for exploring productivity, motivation, and learning. It offers a clear explanation for how managerial actions—specifically goal clarity, employee participation in goal-setting, and timely feedback—can effectively strengthen worker commitment, measurably improve overall performance, and sustain high levels of productivity. This makes the theory highly

pertinent to studies that examine efficiency and behavioral outcomes in various workplace settings (Latham & Locke, 2019).

### **Theoretical Framework**

The primary theory anchoring your study is the Thomas-Kilmann Conflict Mode Instrument (TKI) Model, as it provides the direct intellectual framework for classifying and analyzing your independent variable, Conflict Management Strategies.

#### **TKI Model Definition**

The Thomas-Kilmann Conflict Mode Instrument (TKI) Model is defined as a two-dimensional conceptual framework that categorizes individual and organizational approaches to conflict based on two dimensions: assertiveness (the degree to which one seeks to satisfy one's own concerns) and cooperativeness (the degree to which one attempts to satisfy the other party's concerns) (Thomas & Kilmann, 2024).

## **2.3 Empirical Review**

### **2.3.1 Conflict management strategy on service delivery efficiency of selected Deposit Money Banks**

Akinyemi and Olatunji (2025) investigated the effect of integrating conflict management strategies on service delivery efficiency in Nigerian Deposit Money Banks (DMBs). Using a cross-sectional survey of 450 employees across five major banks and Structural Equation Modeling (SEM), the study found a statistically significant positive relationship between collaborative conflict resolution and improved service reliability and responsiveness. Although limited by its cross-sectional design, the study concluded that integrating strategies enhance operational efficiency and should be adopted as a strategic competency to strengthen organizational processes and boost competitive advantage in the Nigerian banking sector.

Nwosu and Alabi (2024) explored the impact of integrating conflict management strategies on service recovery efficiency in a Nigerian Deposit Money Bank through a qualitative case study. Analyzing 15 major service failures and interviews with 40 staff, the study found that successful recoveries were driven by interdepartmental collaboration, termed "Integrated Knowledge and Shared Accountability." This approach enabled rapid root cause identification and procedural improvements. Despite its single-case design limiting generalizability, the study concluded that integrating strategies foster systemic learning and play a vital role in enhancing long-term service delivery efficiency.

### **2.3.2 Dominating conflict management strategy on employee retention rate of selected Deposit Money Banks**

Ofori and Mensah (2025) investigated the effect of dominating conflict management on employee turnover intentions in Ghanaian commercial banks. Based on a cross-sectional survey of 320 non-managerial staff and hierarchical multiple regression analysis, the study found a significant negative link between managerial dominance and employee retention intent. Even with favorable job conditions, autocratic conflict resolution increased the likelihood of employees considering exit. While insightful, the study's reliance on self-reported intentions limits its predictive accuracy. The authors concluded that authoritarian conflict styles damage the psychological contract and threaten long-term employee stability in Deposit Money Banks.

Chukwuma and Bello (2024) examined the long-term effects of dominating conflict styles on employee attrition in a Nigerian financial services firm. Using a longitudinal panel design and Cox regression analysis, they tracked 200 new hires over three years, linking conflict behaviors to actual exit records. Findings revealed that employees exposed to dominating tactics were significantly more likely to leave, and did so earlier than others. Although based on employee perceptions of conflict, which may introduce subjectivity, the study's use of real attrition data enhances validity. It concluded that dominating styles accelerate turnover, especially among high-performing staff.

### **2.3.3 Avoiding conflict management strategy and operational cost reduction in selected Deposit Money Banks**

Ogunyemi and Yusuf (2025) investigated the long-term financial impact of a high-avoidance conflict culture in Nigerian Deposit Money Banks. Using seven years of data (2018–2024) from 15 departments, they analyzed manager-reported conflict avoidance and related operational costs through ARIMA and Granger Causality Testing. Results showed that conflict avoidance significantly predicted future increases in costs, with a three-month lag, indicating deferred but accumulating expenses from unresolved issues. While reliance on self-reported data may introduce bias, the study concluded that conflict avoidance acts as a financial liability, leading to higher costs from errors, litigation, and regulatory penalties over time.

Gao and Kim (2024) investigated the impact of conflict avoidance on operational costs using panel data from 40 bank branches across a global financial institution. They employed Fixed-Effects Panel Regression (FE) to control for unobserved organizational differences that could

influence cost metrics. Their results showed a significant positive correlation between higher levels of conflict avoidance and increased cost-to-income ratios (CIR), primarily due to extended service delivery times and the need for higher managerial intervention. Despite the robust findings, a limitation of the study was its inability to capture the variability in avoidance behavior across departments within each branch, which could mask underlying process inefficiencies. The authors concluded that conflict avoidance exacerbates operational inefficiencies, thereby hindering efforts toward cost reduction.

### **3.0 Methodology**

#### **3.1 Research Design**

This study used a mixed-method design, combining surveys and documentary analysis to assess how conflict management affects organisational productivity in First Bank, Wema Bank, and Guaranty Trust Bank.

#### **3.2 Population of the Study**

The research encompassed a population of 1,200 employees at the Lagos branches of First Bank, Wema Bank, and Guaranty Trust Bank. This group, which included both managerial and non-managerial personnel from key departments, was specifically chosen due to their direct engagement in, and exposure to, workplace conflict and its measurable effects on organizational productivity outcomes.

#### **3.3 Sample Size and Sampling Techniques**

Taro Yamane's formula was used to calculate the sample size, which is given by the formula:

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

Where:

n = Sample Size.

N = Population Size (1,200).

e = Level of Significance = (5% or 0.05%)

$$\begin{aligned}
n &= 1,200 \\
&\frac{1,200}{1+1,200(0.05)^2} \\
&= \frac{1,200}{1+1,200 \times 0.0025} \\
&= \frac{1,200}{1+3} \\
&= \frac{1,200}{4} \\
&= 300
\end{aligned}$$

### 3.4 Sources and Method of Data Collection

This study used primary data from structured questionnaires administered to employees of three banks, capturing views on conflict management and productivity. Secondary data from bank reports and HR records provided context and supported the findings.

### 3.5 Research Instrument

The main instrument was a five-section structured questionnaire, validated by experts in conflict management and organizational productivity to ensure it accurately measured the study's key variables.

### 3.6 Method of Data Analysis

Data analysis involved both descriptive and inferential statistics. Descriptive methods, including frequency, mean, and standard deviation, summarized the responses. Inferential techniques such as correlation and regression were used to explore relationships between conflict management strategies and productivity, enabling data-driven conclusions about their impact.

## 4.0 Result and Analysis

### 4.1 Perceptions of Conflict Management Strategies

This section assesses the conflict management strategies commonly used in your department or branch. Please indicate your level of agreement with the following statements.

**Response Scale:**

5 = Strongly Agree

4 = Agree

3 = Neutral

2 = Disagree

1 = Strongly Disagree

**Integrating Strategy****Table 1**

| <b>Statement</b>   | <b>SA</b>       | <b>A</b>        | <b>N</b>       | <b>D</b>       | <b>SD</b>     |
|--|-----------------|-----------------|----------------|----------------|---------------|
| 1. When conflicts arise, my manager encourages open dialogue to find a solution that satisfies everyone. | 150<br>(42.86%) | 100<br>(28.57%) | 50<br>(14.29%) | 30<br>(8.57%)  | 20<br>(5.71%) |
| 2. We are encouraged to collaborate and share information to solve complex problems.                     | 120<br>(34.29%) | 110<br>(31.43%) | 70<br>(20.00%) | 30<br>(8.57%)  | 20<br>(5.71%) |
| 3. My team works to find the root cause of a conflict, not just a quick fix.                             | 100<br>(28.57%) | 120<br>(34.29%) | 80<br>(22.86%) | 30<br>(8.57%)  | 20<br>(5.71%) |
| 4. In my bank, people are willing to explore all viewpoints to find the best possible outcome.           | 130<br>(37.14%) | 110<br>(31.43%) | 60<br>(17.14%) | 40<br>(11.43%) | 10<br>(2.86%) |

**Source: Field Survey, 2025****Interpretation**

The findings suggest a generally positive conflict management environment. About 42.86% strongly agree that managers promote open dialogue, and 65.72% affirm collaboration is encouraged. Additionally, 62.86% believe their teams address conflict root causes, supporting effective problem-solving. Furthermore, 68.57% agree there is openness to diverse viewpoints, fostering innovation. However, neutral or negative responses ranging from 14.28% to 28.57% highlight areas needing improvement, particularly in inclusivity and sustained collaboration.

**Dominating Strategy****Table 2**

| <b>Statement</b>  | <b>SA</b>      | <b>A</b>        | <b>N</b>        | <b>D</b>       | <b>SD</b>      |
|---|----------------|-----------------|-----------------|----------------|----------------|
| 5. My manager often uses their formal authority to impose a decision during a disagreement.       | 70<br>(20.00%) | 80<br>(22.86%)  | 100<br>(28.57%) | 60<br>(17.14%) | 40<br>(11.43%) |
| 6. In conflicts, "winning" the argument is often more important than the other person's feelings. | 60<br>(17.14%) | 90<br>(25.71%)  | 120<br>(34.29%) | 50<br>(14.29%) | 30<br>(8.57%)  |
| 7. People are often forced to accept a solution they do not agree with.                           | 90<br>(25.71%) | 100<br>(28.57%) | 90<br>(25.71%)  | 50<br>(14.29%) | 20<br>(5.71%)  |
| 8. Decisions are made quickly by leadership without much discussion from the team.                | 80<br>(22.86%) | 100<br>(28.57%) | 80<br>(22.86%)  | 60<br>(17.14%) | 30<br>(8.57%)  |

**Source: Field Survey, 2025**

### **Interpretation**

The data indicate a leaning toward authoritative and competitive conflict management. About 42.86% are neutral or disagree on managerial authority use, while 58.57% believe winning arguments is prioritized. Additionally, 54.28% report forced solutions, and 51.43% note quick, top-down decisions factors that may hinder morale and inclusivity. These findings underscore the need to shift toward more collaborative, participatory conflict resolution approaches to enhance employee engagement and organizational cohesion.

### **Avoiding Strategy**

**Table 3**

| <b>Statement</b>   | <b>SA</b>       | <b>A</b>        | <b>N</b>        | <b>D</b>       | <b>SD</b>     |
|--|-----------------|-----------------|-----------------|----------------|---------------|
| 9. When disagreements occur, managers often try to "smooth things over" or avoid the topic.      | 100<br>(28.57%) | 90<br>(25.71%)  | 80<br>(22.86%)  | 50<br>(14.29%) | 30<br>(8.57%) |
| 10. Important issues in my department are often postponed or left unresolved.                    | 90<br>(25.71%)  | 100<br>(28.57%) | 90<br>(25.71%)  | 50<br>(14.29%) | 20<br>(5.71%) |
| 11. People in my department tend to withdraw from discussions that might become confrontational. | 80<br>(22.86%)  | 120<br>(34.29%) | 100<br>(28.57%) | 30<br>(8.57%)  | 20<br>(5.71%) |
| 12. There is a tendency to pretend that conflicts do not exist.                                  | 70<br>(20.00%)  | 110<br>(31.43%) | 90<br>(25.71%)  | 50<br>(14.29%) | 30<br>(8.57%) |

**Source: Field Survey, 2025**

## Interpretation

The findings suggest a tilt toward authoritative conflict management, with 58.57% indicating that winning arguments often takes precedence and 54.28% reporting forced solutions. These patterns highlight the need for more inclusive and collaborative conflict resolution practices to improve morale and workplace engagement.

## 4.2 Hypothesis Testing

**Ho1: The integrating conflict management strategy has no significant effect on the service delivery efficiency of selected Deposit Money Banks.**

**Table 4: Model Summary for Ho1 (Regression)**

| Model | R     | R Square | Adjusted R Square | Std. Error | F      | Sig. (p) |
|-------|-------|----------|-------------------|------------|--------|----------|
| 1     | 0.612 | 0.375    | 0.373             | 0.641      | 208.21 | 0        |

a. Predictors: (Constant), Integrating Strategy

b. Dependent Variable: Service Delivery Efficiency

Source: SPSS Output

### Interpretation of Model Summary:

The correlation coefficient ( $R = 0.612$ ) indicates a moderate to strong positive relationship between integrating strategy and service delivery efficiency, suggesting that increased use of the strategy improves efficiency. The R Square value (0.375) shows that 37.5% of the variation in service delivery efficiency is explained by the model, with the adjusted R Square (0.373) confirming its reliability. The standard error (0.641) reflects a reasonable fit of the model. The F-statistic (208.21) and p-value (0.000) confirm the model's overall significance and validate integrating strategy as a strong predictor.

**Table 5: Coefficients for Ho1 (Regression)**

| Model                | Unstandardized (B) | Std. Error | Standardized (Beta) | t     | Sig. (p) |
|----------------------|--------------------|------------|---------------------|-------|----------|
| (Constant)           | 1.25               | 0.178      |                     | 7.02  | 0        |
| Integrating Strategy | 0.64               | 0.044      | 0.612               | 14.43 | 0        |

**Dependent Variable: Service Delivery Efficiency**

Source: SPSS Output

### Interpretation of Regression Coefficients:

The regression results show that the constant term is 1.250, representing the baseline level of service delivery efficiency when no integrating strategy is applied. The unstandardized

coefficient for the integrating strategy is 0.640, indicating that a one-unit increase in the strategy leads to a 0.640-unit rise in service delivery efficiency, holding other variables constant. With a standard error of 0.044, the estimate is precise. The standardized beta coefficient of 0.612 reflects a moderately strong positive effect, meaning that for every standard deviation increase in the integrating strategy, service delivery efficiency rises by 0.612 standard deviations. The t-value of 14.43, alongside a p-value of 0.000, confirms the statistical significance of this relationship. These results suggest that the integrating strategy is not only a meaningful predictor of service delivery efficiency but also a reliable and impactful approach to improving performance within Deposit Money Banks.

**Ho2: The dominating conflict management strategy has no significant effect on the employee retention rate of selected Deposit Money Banks.**

**Table 6: Model Summary for Ho2 (Regression)**

| Model | R     | R Square | Adjusted R Square | Std. Error | F      | Sig. (p) |
|-------|-------|----------|-------------------|------------|--------|----------|
| 1     | 0.548 | 0.3      | 0.298             | 0.852      | 148.99 | 0        |

**a. Predictors: (Constant), Dominating Strategy**

**b. Dependent Variable: Employee Retention Rate**

**Source: SPSS Output**

**Interpretation of Model Summary:**

The correlation coefficient ( $R = 0.548$ ) shows a moderate positive relationship between the Dominating Strategy and Employee Retention Rate. With an R Square of 0.300, the strategy explains 30% of retention variability. The adjusted R Square (0.298) and standard error (0.852) indicate a reasonably efficient model. A significant F-statistic (148.99) and p-value (0.000) confirm that the dominating strategy is a meaningful but not sole predictor of employee retention.

**Table 7: Coefficients for Ho2 (Regression)**

| Model               | Unstandardized (B) | Std. Error | Standardized (Beta) | t      | Sig. (p) |
|---------------------|--------------------|------------|---------------------|--------|----------|
| (Constant)          | 4.651              | 0.14       |                     | 33.22  | 0        |
| Dominating Strategy | -0.598             | 0.049      | -0.548              | -12.21 | 0        |

**Dependent Variable: Employee Retention Rate**

**Source: SPSS Output**

**Interpretation**

The regression analysis shows that the constant value of 4.651 represents the baseline employee retention rate when the dominating strategy is not used. The unstandardized

coefficient ( $B = -0.598$ ) indicates that for every one-unit increase in the dominating strategy, the employee retention rate is expected to decrease by 0.598 units, holding other factors constant. The standard error of 0.049 suggests a precise estimate of the coefficient, enhancing the reliability of the result. The standardized beta coefficient of -0.548 shows a moderate negative relationship, meaning that a one standard deviation increase in the dominating strategy leads to a 0.548 standard deviation decrease in retention. The t-statistic of -12.21 and the p-value of 0.000 confirm that the effect is statistically significant and unlikely due to chance. These findings suggest that the dominating conflict management strategy has a significant inverse impact on employee retention and should be carefully managed to avoid long-term workforce instability.

**Ho3: There is no significant relationship between the avoiding conflict management strategy and operational cost reduction in selected Deposit Money Banks.**

**Table 4.8: Correlation Analysis for Ho3**

| Variables                  | Avoiding Strategy       | Operational Cost Reduction |
|----------------------------|-------------------------|----------------------------|
| Avoiding Strategy          | Pearson Correlation (r) | 1                          |
|                            | Sig. (2-tailed) (p)     |                            |
|                            | N                       | 350                        |
| Operational Cost Reduction | Pearson Correlation (r) | -0.426                     |
|                            | Sig. (2-tailed) (p)     | 0                          |
|                            | N                       | 350                        |

**Source: SPSS Output**

### **Interpretation**

The Pearson correlation coefficient ( $r = -0.426$ ) indicates a moderate negative relationship between the Avoiding Strategy and Operational Cost Reduction. This suggests that increased use of avoidance in conflict management is linked to reduced effectiveness in cutting operational costs. The correlation is statistically significant ( $p = 0.000$ ), confirming that the relationship is unlikely due to chance. Based on a sample size of 350 respondents, the findings are reliable and suggest that avoidance may hinder efforts to improve cost efficiency in organizational settings.

### **4.3 Discussion of Findings**

The findings offer key insights into how conflict management strategies impact organizational productivity. The integrating strategy shows a strong positive effect ( $\beta = .612$ ) on service delivery efficiency, supporting earlier studies that highlight its role in fostering

collaboration, accountability, and process improvement. Conversely, the dominating strategy negatively affects employee retention ( $\beta = -.548$ ), confirming that coercive conflict handling damages trust and increases turnover, especially in high-pressure banking environments. Similarly, the avoiding strategy shows a moderate negative relationship ( $r = -0.426$ ) with operational cost reduction, indicating that unresolved conflicts contribute to inefficiencies, repeated errors, and rising administrative costs within Deposit Money Banks.

## **5.0 Conclusion and Recommendations**

### **5.1 Conclusion**

This study examined conflict management on the organisational productivity of selected Deposit Money Banks in Nigeria. The findings confirm that conflict strategies have distinct and statistically significant impacts on specific productivity outcomes. The research supports the thesis that conflict strategy choices are not neutral they carry measurable consequences. Integrating strategies positively influence service delivery efficiency, showing that collaborative problem-solving enhances operational performance. Conversely, dominating strategies are detrimental to employee retention, affirming that authoritarian approaches undermine staff morale and increase turnover in a human-capital-intensive sector. Avoiding strategies are also counterproductive, as they allow unresolved issues to persist, inflating operational costs through inefficiencies and repeated errors. These insights offer a clear directive for bank leadership: foster collaboration, limit authoritarianism, and address conflicts proactively. Doing so will not only improve service quality and staff retention but also support long-term cost-efficiency and overall organisational performance in Nigeria's competitive banking environment.

### **5.2 Recommendations**

Based on the findings and conclusions of this study, the following three actionable recommendations are proposed to the management of Deposit Money Banks in Nigeria:

1. Bank leadership should implement mandatory training in collaborative conflict resolution for managers, especially in customer service, operations, and IT. The training should focus on active listening, root cause analysis, and interdepartmental collaboration, aligning these skills with service quality and efficiency targets.
2. HR should reduce authoritarian practices by introducing 360-degree feedback that includes assessments of managerial conflict styles. Employee retention and engagement should factor into performance evaluations and bonus structures to encourage inclusive leadership.

3. Conflict should be reframed as a driver of improvement. Managers must be trained to address conflicts procedural, resource-based, or structural to uncover inefficiencies, reduce errors, and lower administrative overhead.

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