



Impact of Workplace Conflict on the Operational Performance of Deposit Money Banks in Enugu State.

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ABSTRACT

Organizational life usually involves workplace conflict, which, in many cases, is caused by communication failures, role ambiguity, resource competition, and leadership issues. Conflicts and disagreements in the banking industry, where productivity, efficiency, and teamwork are crucial, cannot be tolerated without affecting the performance of operations by decreasing productivity, service delivery, and customer satisfaction. Enugu State deposit money banks are not an exception of these problems, as growing competitions, workload pressure, and employee-management conflict remain to have an impact on performance results. This study aimed at examining how workplace conflict affects the operational performance of the deposit money banks in Enugu State. Particularly, the study aimed at identifying the key causes of workplace conflict, analyzing its impact on productivity, service delivery, customer satisfaction, and profitability, and discussing the methods of effective conflict management. The research design was a quantitative one, and data was gathered using a structured questionnaire designed using Google Forms and sent to 200 employees of the selected banks. To capture the perceptions of the respondents, the data were analyzed using the descriptive statistics, which included mean, standard deviation, and the rate of agreement. The results showed that the most notable causes of conflict are poor communication, role ambiguity, workload pressure, and inequitable reward systems. It was observed that workplace conflict adversely affected productivity, teamwork, and service delivery and conflict-management measures including training, open communication, and clear appraisal systems were highly recommended. This paper concludes that conflict is unavoidable but can be used as a growth opportunity through proactive management, hence increasing organizational efficiency, and sustainability.

Keywords: *Workplace conflict, operational performance, productivity, service delivery, customer satisfaction, deposit money banks.*

INTRODUCTION

Organizations are social structures that include individuals who have different backgrounds, interests, and expectations in their pursuit of shared objectives. Personalities, resources allocation, communication styles, and variations in values are common in such places where conflict is likely to arise (Omisore & Abiodun, 2014). Organizational conflict has become a common occurrence at the workplace in contemporary organizations including financial institutions like deposit money banks where employees are in close contact with one another, the management and the customers. Although some degree of fruitful conflict can encourage innovation and problem-solving, unresolved or destructive conflict can pose a risk to organizational harmony, affect operations, and overall performance (Ajike et al., 2015). The deposit money banks take a key role in the Nigerian economy as they act as middlemen in carrying out financial transactions, offering credit, and mobilizing savings. The metrics that determine their operational performance are efficiency, profitability, customer service quality, employee productivity and adherence to regulatory frameworks (Ewa et al., 2019). Nonetheless, the banking industry in Nigeria, especially in Enugu State has been experiencing mounting pressures like competition, technological developments, regulatory requirements, and customers expectations. Such pressures have increased stress in the workplace and in most situations they have led to work place conflicts among the employees the supervisors and the management (Adekeye et al., 2024). As an example, conflicts on workload allocation, reward system, career advancement or company policy may lead to disagreements that diminish trust, morale and cooperation in the banks. Past research has determined that conflict at work may adversely affect

work satisfaction, organizational commitment and service delivery among employees. The expenses of conflict can be particularly destructive in banking institutions where teamwork and decision-making speed are vital elements to consider (Igbokwe, 2024). Uncontrolled conflicts can lead to transaction delays, customer service errors, turnover, absenteeism and even reputation damage. On the other hand, well-managed conflicts have the potential to enhance communication, team building, and productivity. Therefore the manner in which the conflict in the workplace is managed will either make it a constructive or a destructive element in the organizational life. Deposit money banks are a crucial factor in the overall economic growth of a local economy like Enugu State in terms of funding businesses, providing jobs, and transacting trade (Adamu, 2015). There is, however, anecdotal evidence that the service quality and efficiency of these banks are possibly being compromised by continued conflicts within them. Although this issue is important, there is a dearth of empirical research to specifically explore the effect of workplace conflict on the operational performance of banks in Enugu State. This research, hence, aims to fill this gap by undertaking a study on the effects of workplace conflict on the operational performance of the deposit money banks within Enugu state. It is believed that the findings will offer some insights that will enable bank managers, employees and policymakers to design improved conflict resolution strategies that will improve organizational effectiveness and customer satisfaction.

Problem Statement

Conflict in the workplace is an inevitable reality of the organizational being and when mismanaged, its impact may extend everywhere into performance (Mohamed et al., 2024). Unaddressed issues among employees and managers in the deposit money banks that have made efficiency and accuracy, as well as customer satisfaction, important, might interfere with the normal running of the banks. Competition over resources, failure to communicate, and poor definition of job descriptions, or view of unfair treatment are most likely causes of conflicts (Obiora Anthony, 2023). Anecdotal reports recorded in the Enugu State show that cases of interpersonal conflicts, poor employee employer relationship and employee turnover are on the rise in banks, which can negatively affect the quality of services offered and efficiency in the running of banks. Much as a certain level of disagreement is healthy, a continued and unchecked conflict may lead to diminished productivity, slow service delivery and loss of customer confidence. Although deposit money banks are strategic in the process of financial intermediation and economic growth, empirical evidence on the direct impact of workplace conflict on the operation of the banks in Enugu State is minimal. This study attempts to bridge that gap.

Literature Review

Concept of Workplace Conflict

Conflict at the workplace is a condition of disagreement or tension among individuals or groups of people in an organization where each is perceived to have conflicting interests, values, or goals. It is a natural and inevitable occurrence in the organizational life, as there is a variety of employee backgrounds, personalities, roles and expectations (Wogwu et al., 2024). Poor communication, unfair treatment, competition among scarce resources, sharing responsibilities, or differences in attitudes and work styles may be a few of the factors that could trigger a conflict in the workplace. There are three broad types of conflict in the workplace, commonly identified by scholars. The interpersonal conflict involves two or more people, and it may happen due to personality conflicts or misunderstanding (Deep et al., 2016). Intragroup conflict occurs within a team as it occurs due to the differences between how to process occurs, how to distribute the tasks or how to perform them. On the other hand, intergroup conflict is conflict that takes place between departments or units that are in competition over resources, recognition or influence in the organization (Yusoff et al., 2023). Although conflict is commonly seen as destructive, it might also be something positive should it be dealt with properly. Constructive conflict promotes critical thinking, boosts creativity, enhances communication and assists companies in solving the root causes (Isidori et al., 2023). The destructive or unmanaged conflict may decrease employee morale, stress, delays in service delivery and, eventually undermine the performance of the organization. In banking where teamwork, accuracy and efficiency are very crucial, the existence or lack of conflict management is a key determinant of the outcome of operations (Okwuise et al., 2022). Therefore, workplace conflict is an essential concept that should be understood in order to maximize productivity, healthy relations in the workplace, and performance of the organization.

Types of Workplace conflict

1. Relationship Conflict: Relational conflict arises among employees as a result of disparities in personalities or individual differences regarding preferences. Frustration arises when one is faced with a disorganized colleague or when one is on the receiving end of the pressure push from an overzealous team member. Such conflicts tend to arise from personal issues which are not task related, and which include gossips during social functions, or disagreements in world issues. Behavioral scientists sometimes describe an organization as a system of position roles. Using the banking industry as a case in point, every member of the organization is associated with a role set. These are individuals who share interdependent tasks, and who, therefore, perform formally defined roles. Rizzo, House and Lirtzman (2005) observe that role conflict exists when the actions expected of a person are, themselves, contradictory. Such a person is bound to suffer stress, dissatisfaction and in the end, reduced performance.

2. Task conflict: Task conflicts involve concrete aspects of work such as work assignment disputes. These include disagreements over the allocation of limited resources, disagreements over the different policies and procedures, and over the judgment and interpretation of facts. "Task conflict is also known as content conflict which refers to disagreements that arise when employees have divergent views on the proper procedures for accomplishing a task or have different interpretations of policies and procedures" (Donohoe, 2019). If handled in an effective manner within a certain timeframe, task conflicts can enhance the openness among employees. If unchecked, the conflict can reduce the productivity of the workgroup and lower the morale of the organization as a whole. Task conflict is the result of disagreements on how to perform certain work activities

3. Process Conflict: Process conflict refers to disagreements involving details of how the team will go about accomplishing its tasks. It is the conflict that arises when there is a disagreement about the order of activities in a set policy or a defined strategy concerning the completion of a task. More particularly, process conflict is described as controversies about division of work and the control over the resources available, that is, who does what, and the different degree of control multiple individuals will exercise over multiple resource. It may include disagreements about calendar scheduling, distribution of activities, or anything in between. While unresolved procedural conflicts can block work on team-based assignments from even being initiated, discussion of alternative procedures may produce a compromise that all collaborators find acceptable, one that is favorable to their decision making process.

Causes of Conflicts

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

1. Poor Communication: Communication encompasses the transfer of thoughts and ideas from one endpoint to another. In a management context, from the perspective of the management, information is shared regarding decisions made to enhance the workers' welfare while the workers provide information to the management regarding the management regarding their problems and needs. Communication, therefore, improves interaction amongst people within and outside the organization and improves relations in the organization. In the same vein, Ugbaja (2002) noted the absence of ineffective communication in an organization results in the information gap within the management and the workers on one side and the employers and workers on the other, and also among the managers themselves. Such a scenario is likely to breed mistrust, misunderstanding, and suspicion. Organizational conflict will be the outcome of such a scenario, as employees will not justify the rationale behind some of the decisions made, as consultation is not part of the process.

2. Organizational Policies and Objectives: In today's corporate institutions, conflicts are very easily derived from policies of the organization and the way those policies are implemented. In Darel's view, such goals are usually task sensitive and seldom sensitive to the needs of the people, and this creates tension and conflicts within the organization. For example, the profit plough back policy allocates very little funds for worker's welfare improvement.

3. Individual Goals and Objectives: Every employee has certain objectives which they try to achieve in an organization. Approaching an organization is in fact to pursue one's objectives. In numerous cases these objectives. Darel (2003) also refers to goal incongruence when an employee is unable to pursue personal goals.

4. Nature of Assignments: The nature of tasks is sometimes a source of conflict. It is a fact that some tasks will not stress the individual while others are very difficult and are bound to cause stress. Difficult and stressful tasks are a serious factor of conflict within an organization as pointed out by Ankwor (2006). Such conflicts are common in offices where job rotation is not a policy. Within such an office, the workers are likely to suffer job dissatisfaction.

5. Management Style: In the workplace, the working relations can also be termed as 'leadership style' or 'employer employee' relations, or 'superior-subordinate' relations. In most cases, employees do not appreciate the authoritarian or autocratic leadership style of many managers or leaders. Ankwor (2006) notes of the existence of such relationships in corporate institutions as the oppressive or master-slave relation. As a consequence of such relationships, the feelings of resentment and anger in most cases result in conflict.

METHODOLOGY

This study employed a quantitative survey approach to assess the impact of conflict on the operational performance of deposit money banks in Enugu State. All employees of deposit money banks operating in Enugu State constituted the study population. Yamane's sample size population formula ($N=200$) was used to determine sample size by setting $e=0.05$ (5 percent margin of error). A sample frame was developed by using employee records from the banks that had been previously selected. In order to enhance representativeness, banks were selected purposively to include national, regional, and commercial banks operating in Enugu State. Within the developed sample frame, a simple random sampling technique was employed. Each eligible staff member was registered within the system and their names assigned unique identifiers. In total, 200 identifiers were systematically chosen and linked to the survey to ensure they had an equal opportunity of being selected. Data was gathered from the respondents using a well-structured questionnaire, which was distributed using Google Forms. Respondents were asked to provide their data in form of a questionnaire distributed in 4 main parts: section A which includes the respondents' demographics, section B, which assesses the various levels of conflict in the workplace, section C which entails measurement of operational performance and section D that captures respondent's consent and clarifications on the ethical considerations made in the process of data collection. The constructs of conflict and operational performance were assessed through multiple-item Likert scales (5-point scale: 1 = Strongly Disagree to 5 = Strongly Agree). This instrument was built by using validated literature and adding constructs when necessary; constructs and their sources are exhibited in Appendix B. Clarity and timing were assessed through a pilot study ($n = 30$); this study let them refine their wording. Construct validity was assessed through exploratory factor analysis (EFA) and confirmatory factor analysis (CFA). Reliability was assessed using Cronbach's alpha (acceptable threshold $\alpha \geq 0.70$) and composite reliability and internal consistency. The data analysis plan was a combination of inferential and descriptive analysis. Respondent demographics and descriptive statistics (means, standard deviations, frequencies) were used to analyze item distributions. Pearson correlation analysis was done to analyze the relationships between workplace conflict and operational performance (for continuous/approximate-normal variables). The impact of conflict dimensions on operational performance was assessed through multiple linear regression models while controlling for demographic covariates (e.g. age, tenure, job level). Regression diagnostics were used to assess assumed violated by the use of robust standard errors or nonparametric alternatives (e.g. Spearman's rho, quantile regression). 95% confidence intervals, effect sizes and p-values were calculated. All statistics were conducted in SPSS and the threshold for significance was set at $\alpha = 0.05$. All necessary ethical approvals were secured prior to the commencement of the study. As defined in the ethical guidelines, consent to participate in the study was given voluntarily at the onset of the survey, starting with a preliminary explanation of the survey's purpose and the privacy and confidentiality measures. Respondents have the right to not answer specific questions. In this study, sensitive, personal information was collected. Theory suggests the information will be stored on encrypted fom rams accessible only to the researcher, however, the reliability of this method is debatable.

RESULTS

Research Question 1

What are the major causes of workplace conflict among staff of deposit money banks in Enugu State?

Table 1: Causes of workplace conflict among staff of deposit money banks

S/N	Statement	Mean (x)	Standard Deviation (S.D)	Agreement (%)	Remark
1.	Poor communication between staff and management	4.35	0.72	87.0%	High agreement
2.	Role ambiguity and unclear job descriptions	4.12	0.81	82.4%	High agreement
3.	High workload and job-related pressure	4.05	0.88	81.0%	High agreement
4.	Perceived unfairness in promotion and incentives	3.78	0.95	75.6%	High agreement
5.	Autocratic or poor leadership style	3.90	0.85	78.0%	High agreement
6.	Competition for limited resources (e.g., tools, support)	3.20	1.10	70.0%	High agreement
7.	Organizational changes and restructuring	3.65	1.25	64.0%	Moderate agreement
8.	Personality clashes among colleagues	3.65	1.02	73.0%	High agreement

Table 1 indicates that the most important contributors to workplace conflict among the employees of the deposit money banks in Enugu State include poor communication (87%), role ambiguity (82.4%), and workload pressure (81%). The other aspects that are also significant include unfair promotion practices (75.6%), the leadership style (78%), and the personality clashes (73%). There was the lowest agreement of 64 percent in organizational changes and restructuring, which had a moderate effect. Generally, the results imply that communication breakage, role ambiguity, and job overload are the main causes of conflicts in banks and adversely influence the work relationships and work efficiency.

Research Question 2

To what extent does workplace conflict affect the operational performance of deposit money banks in Enugu State in terms of productivity, service delivery, customer satisfaction, and profitability?

Table 2: Effect of Workplace Conflict on Operational Performance

S/N	Statement	Mean (x)	Standard Deviation (S.D)	Agreement (%)	Remark
1.	Conflict reduces employee productivity and efficiency	4.25	0.78	85.0%	High agreement
2.	Conflict disrupts service delivery and slows operations	4.10	0.82	82.0%	High agreement
3.	Workplace conflict reduces customer satisfaction	4.05	0.90	81.0%	High agreement
4.	Conflict leads to financial losses and reduced profitability	3.95	0.88	79.0%	High agreement

5.	Conflict increases staff turnover and absenteeism	3.85	0.92	77.0%	High agreement
6.	Conflict affects teamwork and organizational harmony	4.15	0.80	83.0%	High agreement

Table 2 indicates a strong agreement by the respondents that conflict at the workplace adversely affects operational performance. The greatest impacts are on productivity (85%), teamwork (83%), and service delivery (82%). Though profitability (79%) and employee turnover (77%), are a bit lower, they are still high, which proves that unmanaged conflict deteriorates the efficiency, customer experience, and financial results of banks.

Research Question 3

What strategies can be adopted to effectively manage workplace conflict and improve the operational performance of deposit money banks in Enugu State?

Table 2: Effectively manage workplace conflict and improve the operational performance

S/N	Statement	Mean (x)	Standard Deviation (S.D)	Agreement (%)	Remark
1.	Regular conflict-management and communication training for staff	4.40	0.65	88.0%	Very high agreement
2.	Establish clear job roles and well-defined job descriptions	4.25	0.70	85.0%	High agreement
3.	Open communication channels and regular feedback mechanisms	4.30	0.72	86.0%	Very high agreement
4.	Transparent promotion, reward, and incentive systems	4.10	0.85	82.0%	High agreement
5.	Encourage participative leadership and employee involvement in decisions	4.05	0.88	81.0%	High agreement
6.	Implement Employee Assistance Programs (counselling/support services)	3.65	1.05	73.0%	Moderate–high agreement
	Regular team-building and staff engagement activities	3.90	0.95	78.0%	High agreement
	Transparent performance appraisal and formal grievance procedures	4.00	0.90	80.0%	High agreement

Table 3 indicates that the respondents strongly believe in a number of important conflict management strategies in deposit money banks in Enugu State. Conflict-management training (88%), open communication channels (86%), and clear job roles (85%) were rated as the most popular options and have an explicit influence on achieving transparency and preventing misunderstandings. Cleared reward and appraisal systems (82% and 80% respectively) were also noted as being important in the perceived unfairness reduction. Although the support in employee assistance program (73) and team-building (78) was slightly less, the programs are still significant. The evidence indicates that active, collaborative, and open practices are critical to conflict management.

DISCUSSION

The results of this research indicate that workplace conflict has a strong impact on the performance of the

operations of the deposit money banks within the Enugu State. According to the results provided in Table 1, the most common causes of conflict in the bank staff are poor communication, role ambiguity, and workload pressure. This is in line with available literature that notes that lack of clarity in responsibilities and communication gaps are some of the main catalysts of organizational disagreements. Unresolved conflicts among them tend to lead to poor working relationships in the workplace, as this will ultimately weaken cooperation and productivity. Table 2 results also demonstrate that workplace conflict has a significant negative impact on bank performance. In particular, it was found that productivity, teamwork, and service delivery were the most influenced areas in which more than 80 percent of the respondents concurred. These results help sustain the perception that unresolved conflict decreases efficiency and slows down operations, thus deteriorating customer satisfaction and profitability. Conflict threatens the stability of customer loyalty and sustainable financial performance in a competitive banking environment where timely service and accuracy are the primary determinants of success. As shown in Table 3, the respondents are aware of the significance of proactive approaches when dealing with conflicts. The highest levels of agreement were obtained with conflict-management training, open communication and well-defined job roles, which highlight the necessity of transparency and capacity building at the workplace. The focus on participative leadership, reward fairness, and grievance procedures also demonstrates that the employees appreciate inclusion and equitable managerial practices. They had moderate scores in terms of employee assistance programs and team building although they are still applicable in promoting the long-term harmony. Overall, the discussion indicates that conflict in deposit money banks is unavoidable but the effects can be reduced by the adoption of effective management techniques. The proactive measures placed in place will not just improve the relationship between employees but the levels of productivity, customer satisfaction, and profitability, increasing the overall performance of the operations.

CONCLUSION AND RECOMMENDATIONS

This research investigated the extent to which workplace conflict affects operational performance of the deposit money banks in Enugu State. The results indicated that conflict in banks is the biggest by poor communication, role ambiguity, heavy workload, and perceived unfairness in promotions. These conflicts were observed to have adverse effects on the performance of operations through employee productivity, service delivery, customer satisfaction and profitability. It was also demonstrated that the outcomes of unresolved conflicts undermine teamwork, raise staff turnover, and bring harm to organizational harmony. Nevertheless, the research also revealed that appropriate conflict-management practices could convert conflicts to growth and efficiency. On the findings, some recommendations are made. To start with, the management of the bank would be advised to institutionalize frequent conflict-management and communication training so that the employees would be armed with skills to deal with conflicts constructively. Second, job roles and responsibilities ought to be outlined to minimize confusion and overlapping responsibilities. Third, the management ought to maintain free channels of communication and regular feedback devices that promote dialogue and trust. Fourth, there should be clear reward systems and performance appraisals to respond to the fears of employees about fairness. Fifth, banks must embrace participative styles of leadership, which entails inclusion of staff in decision making to promote inclusiveness and ownership. Lastly, employee assistance programs, counselling services, and team-building activities need to be reinforced to attain healthy relations and staff welfare. To sum up, conflict is a normal process in the workplace, but, with proper management, it may contribute to organizational learning and resilience. Deposit money banks in Enugu state can enhance employee relations, operations efficiency, and performance sustainability by following proactive practices.

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