

Exploratory Study on Categorization and Cause of Conflicts of Interest Prevalent in the Banking Sector

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[Abstract] The study scrutinized types and causes of conflicts existing in public and private sector banks. Rigorous literature search and data collection have been done to highlight the various conflicts of interest and their causes in the banking sector. The outcome of the study revealed that officials of public sector banks had realistic conflict associated with goal-oriented disagreement. The major cause of conflict was officials' involvement in other administrative responsibilities. This often resulted in dissatisfaction among the officials. Private sector banks have entirely different causes of conflicts among management officials. IBM SPSS Statistics 25 software was used to perform frequency analysis, the Mann-Whitney U test, and factor analysis. Finally, it was concluded that banks should try to minimize dysfunctional conflicts. Parties in conflict must avoid attacking each other, and both sides must take part in thoughtful and constructive discussion. They should have empathy and responsiveness and must try to find equally advantageous solutions.

[Keywords] categories, conflict of interest, causes of conflict, banking sector

Introduction

A struggle or challenge among people with contrasting needs, thoughts, principles, morals, or goals can be regarded as a conflict. It can either intensify unproductive results or can be positively fixed to improve results. Therefore, for a team, the skills of conflict management must be learned, which requires skills related to self-awareness, communication, and a system for effective conflict management in an organization.

After doing an extensive review of the literature, the author found that there were numerous research articles on such issues as emotional intelligence, conflict and its management, and the impact of both on performance. There was much research on the topics of emotional intelligence and conflict management in government and private sector banks. However, the author found a lack of studies on the topic of types and causes of conflict in government and private sector banks. So, the author studied how management officials of government and private sector banks perceive conflict management and emotional intelligence.

The research investigated the types and causes of conflicts prevailing in public and private sector banks. The study is substantial, and its findings may be beneficial for bank officials/management officials and administrators, as well as for the industry. Banks may implement constructive conflict management strategies that will help adoption of measures to lessen the conflicts. The outcomes of the study will enable top management to make suitable modifications that improve performance of the banks.

Review of Literature

The majority of the research on this topic has been conducted by international researchers that have made this topic a subject and furthered the scope of future research. Indian research related to causes and destructive consequences of conflicts and leadership style and conflict management competence are cited. Conflicts are certain in one's personal and professional life (Mashanne & Glinow, 2008). Nebgen (1978) regarded conflict as a never-lasting gift of life, while many contrasting opinions regarding it may be thought. As per Coser (1967), the fight has been about morals and privileges, rare and few positions, authority, and

possessions. The opposing parties, thus, aim to nullify, harm, or remove the opponents (Hocker & Wilmot, 1985). Conflict is now seen to have the probability of growth. Deetz and Stevenson (1986) assumed conflict to be positive, natural, necessary, and based in reality.

Conflict Management

As cited by Violetta (2012) in his master's thesis, George Simmel (1955) claimed conflict as "designed to resolve divergent dualisms; it is a way of achieving some kind of unity, even if it will be through the annihilation of one of the conflicting parties." According to Simmel, conflict contributed to social drive and cooperation; on the contrary, Srinivasan and George (2005) added a new dimension and concluded that conflict mingles people, thus reducing tensions among them. In 1957, as quoted by Coser, conflict is "The clash of values and interests, the tension between that is and what some groups feel ought to be."

Types of Conflict

Generally, managers implement a tactical method to handle conflicts in an organization. Aula and Siira (2010) designated four types of administrative conflicts: interpersonal, intragroup, intergroup, and interorganizational. The following types of conflict exist in any organization:

1. Interpersonal conflict maybe due to personal displeasures or personality differences (Gareth & Jennifer, 2008).
2. Intragroup conflict exists within a team or department. This type of conflict involves more than one person within a group (Gareth & Jennifer, 2008). Intragroup conflict maybe connected with ethnic, religious, or gender prejudice, and various personality differences.
3. Intergroup conflict exists between dissimilar teams and departments.
4. Interorganizational conflict happens between different organizations (Jones & George, 2008).

There are three types of interorganizational conflict: first is substantive conflict, which happens when a disagreement rises between the two organizations; emotional conflict takes place when employees from diverse organizations react on an emotional level; cultural conflict is based on cultural needs and desires; second is affective conflict, which is defined as "a state in which team members have interpersonal clashes characterized by anger, frustration, and other negative feelings (Plunkett & Raymond, 1989); third is substantive conflict, which is a disagreement among group members' concepts and views about the task to be performed (Jehn, 1997b). Conflict of interest may occur over the distribution of a scarce resource.

Causes of Conflict

Fisher (1997) argued that the poor communication, scarce resources (McShane & Glinow, 2008), and incompatible goals are the reasons of conflict. Plunkett and Attner (1989) and Gray and Starke (1984) added shared resources, uncommon goals, diverged roles, work types, and the level of development of an organization as the reason for conflict. Campbell et al. (1983) argued that several specialists may have conflicts. Interdependence may become the source of conflict. Authority relationships, jurisdictional uncertainties and diverse thoughtful roles (Whetten & Cameron, 2012) can eventually trigger conflicts.

N., Fatima and Rizvi, I. (2019) studied causes and destructive consequences of conflicts in educational institutions and concluded that conflict resolution must be promoted to reduce destructively managed conflicts in educational institutions and concluded that democratic leaders often manage conflicts by identifying personality clashes.

Hypothesis Development

The task interdependencies between individuals or groups are the initial antecedent of conflict. It has been established that there is a higher likelihood of conflict if there are divergent expectations or goals among individuals or groups and if they are dependent on one another. The stronger interdependency leads to high intensity relationships, making it nearly impossible to avoid conflict. As a result, a small dispute can turn into conflict very fast. In the banking industry, employees are highly interdependent and, most of the time,

share common resources. Conflict is also exacerbated by reliance on a common resource pool because several departments must compete for limited resources. These causes of conflicts must be studied in the government and private banking system separately. The present research is a comparative study between the causes of conflicts in government and private banks. Therefore, it is hypothesised that there is significant difference in the causes of conflicts in government and private banks.

Constructive or Destructive Conflict

Augsburger (1992) argued that the functional form or constructive conflict improves the performance of an organization and considered it as a normal and useful process for negotiation and conciliation. Kinicki and Kreitner (2008) referred to dysfunctional conflict as destructive, which leads to decreased productivity (Whetten & Cameron, 2012).

Factors Affecting Triggering of Conflict Events/ Causes

- Affective Conflict

It is “a condition in which group members have interpersonal clashes characterized by anger, frustration, and other negative feelings” (Plunkett & Raymond, 1989).

Handling interpersonal conflict

- Model of Two Styles

Deutsch (1949) emphasized a cooperative relationship rather than a competitive relationship in explaining the importance of managing conflict.

- Model of Three Styles

Forcing, smoothing, and confrontation, according to Lawrence and Lorsch (1967), are the important styles to leverage conflicting situations. Similarly, Putnam and Wilson (1982) claimed that interpersonal conflict can be resolved by styles like the following:

1. Non- resisting (cooperative),
2. Solution-centric(mixing), and
3. Regulate (dominating).

Further, Rands, Levinger, and Mellinger (1981) considered attack, ignore, and conciliation, while, cognitive, verbal anger, and ferocity were, as per Billingham and Sack (1987), the ways to tackle conflict among people.

- Model of Four Styles

The four styles of conflict handling as claimed by Pruitt (1983) were resilient, solving problems, delay, and competing. Kurdek (1994) proposed another four-style model to handle conflict: resolving problems, engaging conflicts, removal, and obedience.

- Model of Five Styles

Follett (1940) described a five-model style of managing conflict as dominion, cooperation, and integration, and some subordinate ways of solving conflict, like escaping and conquest. Also, Blake and Mouton (1964) theorized an outline for classifying the methods of resolving interpersonal conflicts.

Emotional Intelligence Training for Managing Conflict

Efficient and effective administration of employees can meaningfully affect the accomplishment of a firm by training its manpower (Kumar & Jauhari, 2016). Emotional intelligence is a crucial feature in efficacious performance (Kalaiarasi et al., 2014). Emotional intelligence competencies must be developed in workers (Sahdat et al., 2011), especially in banks (Danquah, 2014). Advanced levels of employee emotional intelligence led to higher levels of performance of any organizational (Lopez-Martinez, 2019).

Methodological Tools Administered

Being exploratory in nature, the present study was planned to discover the types and causes of conflicts between existing government and private banks. The study was based on primary data collected from officials of private and government banks in the NCR region. To fulfil the objectives of the research, data was collected using the quota sampling technique using direct questionnaires with a five-point LIKERT scale. The target population comprised 500 management officials working in public sector banks and private sector banks in U.P., India. Further, IBM SPSS STATISTICS 25 software was utilized for analyzing the data.

The demographic profile of the respondents exhibits that there were 500 respondents; the majority of which were in the 31-to-40-year age group, while the remaining respondents belonged to the 21-to-30-year age group, the 41-to-50-year group, and the 51-to-60-year group with the least number of respondents being in the last age group. Further, it was also revealed that 51.2% of the respondents were from middle level management, and the rest, 48.8%, of the respondents were from the higher levels of management. A total of 250 respondents were from public sector banks (SBI, PNB, and Canara Bank), and 250 respondents were from the private sector banks (ICICI, Yes Bank and Axis Bank). Last, it was revealed that all the banking officials covered in this research agreed that intergroup conflicts exist in their banks, and they had attended EI training programs.

Results and Discussion

Factor Analysis: Identifying Most Important Variables of Causes of Conflict: Public Sector Banks

The value of KMO was 0.433, which means there is sufficient correlation between variables.

Table 1

Total Variance

Total Variance Explained									
Comp onent	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulati ve %	Total	% of Variance	Cumulati ve %	Total	% of Variance	Cumulati ve %
1	5.525	25.114	25.114	5.525	25.114	25.114	4.362	19.828	19.828
2	3.818	17.356	42.470	3.818	17.356	42.470	3.654	16.610	36.438
3	2.551	11.597	54.067	2.551	11.597	54.067	2.768	12.583	49.020
4	1.852	8.418	62.484	1.852	8.418	62.484	2.679	12.177	61.197
5	1.331	6.052	68.536	1.331	6.052	68.536	1.425	6.477	67.674
6	1.018	4.627	73.163	1.018	4.627	73.163	1.208	5.490	73.163

After extraction and rotation, the most important factor, Factor 1, explained 25.114% of total variance and Factor 2 explained 17.356%; hence, the two factors can be extracted. As evident from the above Table 1, it was found that from the 6 components, the first factor is the most important and can be extracted.

Table 2*Rotated Component Matrix- Causes of Conflict*

Rotated Component Matrix^{a,b}						
	Component					
	1	2	3	4	5	6
V 14. Realistic conflict (associated with “mostly rational or goal-oriented” disagreement).	.931	.050	-.164	-.053	-.028	-.103
V 18. Involvement in Other administrative responsibilities.	.889	-.067	-.364	-.056	.010	-.087
V 15. Non-Realistic conflict (having little to do with group or organizational goals.	-.855	.079	.333	.065	.042	.013
V 3. Lack of financial support to attend training and development programs.	.725	-.289	-.086	.016	-.013	.042
V 2. Lack of other perks and incentives.	.664	-.328	.506	.009	.084	.099
V 7. Attitudinal issues	.656	.130	-.053	.016	.130	-.404
V 6. Socio-cultural biasness	.095	.888	-.161	-.031	-.012	-.155
V 16. Working hours	-.193	.871	-.053	-.032	-.075	.083
V 5. Favouritism & nepotism	-.019	.814	.166	.009	-.034	.118
V 20. Scarcity of resources	.170	-.711	.550	.099	.063	.005
V 9. Differing personalities are the reasons of conflict	-.257	.701	.370	.024	.033	.038
V 4. Caste & Religion biasness	-.243	.080	.831	.057	.032	-.013
V 10. Conflict of interest	-.343	-.117	.733	.070	-.058	.048
V 8. Conflict due to personal ego	-.430	.290	.608	.059	.081	.020
V21. Quality of my services remains unacknowledged.	-.145	.069	-.002	.856	-.198	.154
V12. Interpersonal clashes characterized by anger, frustration and other negative feelings.	.063	.013	-.056	.801	.230	-.092
V19. Responsibility and accountability without authority.	.032	.068	.018	-.715	-.292	-.298
V 1. Salary is not at par with other Banks.	-.133	-.243	.325	.698	-.083	.009
V 11. Conflict of values	.098	.196	.164	.255	-.064	-.084
V 17. Improper job task allotment.	-.012	-.065	.042	-.113	.840	.197
V 13. Disagreements among group members’ ideas and opinions about the task being performed.	.045	-.050	-.005	.417	.686	-.147
V 22. Goal conflict	-.135	.095	.025	.145	.104	.881

In the present study, factor analysis exhibits the following most important causes of conflict.

Factor 1 includes the following 6 variables:

1. V 14. Realistic conflict (associated with “mostly rational or goal-oriented” disagreement).
2. V 18. Involvement in Other administrative responsibilities.
3. V 15. Non-realistic conflict (having little to do with group or organizational goals.
4. V 3. Lack of financial support to attend training and development programs.
5. V 2. Lack of other perks and incentives.
6. V 7. Attitudinal issues.

Factor 2 includes the following 5 variables:

1. V 6. Socio-cultural biasness.
2. V 16. Working hours.
3. V 5. Favouritism & nepotism.
4. V 20. Scarcity of resources.
5. V 9. Differing personalities are the reasons of conflict.

Factor Analysis: Identifying the Most Important Variables of the Causes of Conflict: Private Sector Banks

The value of KMO was 0.519, which pinpoints the suitability for factor analysis.

Table 3
Total Variance

Total Variance Explained^a									
Component	Initial Eigenvalues			Extraction Sums of Squared Loadings			Rotation Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	5.925	26.933	26.933	5.925	26.933	26.933	4.676	21.256	21.256
2	2.151	9.777	36.710	2.151	9.777	36.710	2.555	11.613	32.869
3	1.609	7.315	44.024	1.609	7.315	44.024	1.742	7.920	40.789
4	1.574	7.153	51.177	1.574	7.153	51.177	1.738	7.902	48.691
5	1.505	6.842	58.020	1.505	6.842	58.020	1.616	7.346	56.037
6	1.442	6.552	64.572	1.442	6.552	64.572	1.593	7.241	63.278
7	1.164	5.290	69.862	1.164	5.290	69.862	1.449	6.585	69.862

After extraction and rotation, the most important was Factor 1, which explained the largest, 26.933%, of the total variance; hence it can be extracted. As evident from Table 3, it was found that from the 17 components, Factor 1 is the most important and can be extracted.

Table 4
Rotated Component Matrix- Causes of Conflict

Rotated Component Matrix^{a,b}							
	Component						
	1	2	3	4	5	6	7
V 20. Scarcity of resources	.860	.091	.003	.205	.000	.012	.166
V 15. Non-Realistic conflict.	.856	-.162	.102	.033	.260	-.035	-.082
V 3. Lack of financial support to attend training and development programs.	.784	.167	.066	.174	.074	.133	.098
V 4. Caste & Religion biasness	.774	.187	-.054	-.008	.056	.002	.035
V 21. Quality of my services remains unacknowledged.	.646	.096	-.366	.040	.085	-.121	.168
V 9. Differing personalities are the reasons of conflict	.473	.350	-.036	-.031	-.080	-.022	-.261
V 5. Favouritism & nepotism	.059	.857	-.007	.025	.184	.020	-.175
V 22. Goal conflict	.104	.586	.106	-.031	.223	-.047	.260
V 10. Conflict of interest	.408	.557	-.396	-.005	-.323	-.183	.049
V 7. Attitudinal issues	.547	.552	.321	-.062	.195	-.090	-.028

V 16. Working hours	.294	.342	.733	-.113	-.090	-.061	-.026
V 6. Socio-cultural biasness	.518	.155	-.723	.077	.027	.068	-.047
V 18. Involvement in Other administrative responsibilities.	.052	.090	-.235	.793	.014	.005	-.085
V 1. Salary is not at par with other Banks.	.155	-.099	.082	.773	-.011	.016	.058
V 14. Realistic conflict	.119	.366	.070	.223	.794	.053	-.016
V 8. Conflict due to personal ego	.213	.054	-.148	-.177	.774	-.100	.160
V 19. Responsibility and accountability without authority.	-.059	.143	-.148	.117	.127	.767	.131
V 12. Interpersonal clashes	.060	.094	-.049	.358	.059	-.745	.003
V 11. Conflict of values	.171	-.204	.057	.240	-.178	.582	-.148
V 17. Improper job task allotment.	.071	.136	.181	.178	-.086	-.063	-.672
V 2. Lack of other perks and incentives.	.393	.178	.251	.235	.030	-.083	.644
V 13. Disagreements	.483	.465	.216	.212	.033	.015	.511

Factor Analysis exhibits the following most important causes of conflict.

Factor 1 includes the following 6 variables:

1. V 20. Scarcity of resources.
2. V 15. Non-realistic conflict.
3. V 3. Lack of financial support to attend training and development programs.
4. V 4. Caste and religion biasness.
5. V 21. Quality of my services remains unacknowledged.
6. V 9. Differing personalities are the reasons of conflict.

Mann Whitney U Test: Difference between Public & Private Sector Banks for Causes of Conflict

Figure 1

Mann-Whitney U Test: Type of bank

Hypothesis Test Summary

(Asymptomatic significances are displayed. The significance level is .05)

	Null Hypothesis	Test	Sig.	Decision
1.	The distribution of V1. Salary is not at par with other Banks is the same across categories of Type of Bank.	Independent-Samples Mann-Whitney U Test	.000	Reject the Null Hypothesis
2.	The distribution of V2. Lack of other perks and incentives is the same across categories of Type of Bank.	Independent-Samples Mann-Whitney U Test	.000	Reject the Null Hypothesis
3.	The distribution of V3. Lack of financial support to attend training programs is the same across categories of Type of Bank.	Independent-Samples Mann-Whitney U Test	.000	Reject the Null Hypothesis
4.	The distribution of V4. Caste & amp: Religion biasness is the same across categories of Type of Bank.	Independent-Samples Mann-Whitney U Test	.000	Reject the Null Hypothesis
5.	The distribution of V5 Favoritism & amp; nepotism is the same across categories of Type of Bank.	Independent-Samples Mann-Whitney U Test	.000	Reject the Null Hypothesis
6.	The distribution of V 6. Socio-cultural biasness is the same across categories of Type of Bank.	Independent-Samples Mann-Whitney U Test	.000	Reject the Null Hypothesis
7.	The distribution of V7. Attitudinal issues is the same across categories of Type of Bank.	Independent-Samples Mann-	.000	Reject the Null Hypothesis

		Whitney U Test		
8.	The distribution of V8. Conflict due to personal ego is the same across categories of Type of Bank.	Independent-Samples Mann-Whitney U Test	.000	Reject the Null Hypothesis
9.	The distribution of V9. Differing personalities are the reasons of conflict is the same across categories of Type of Bank.	Independent-Samples Mann-Whitney U Test	.000	Reject the Null Hypothesis
10.	The distribution of V10. Conflict of interest is the same across categories of Type of Bank.	Independent-Samples Mann-Whitney U Test	.000	Reject the Null Hypothesis
11.	The distribution of V11. Conflict of values is the same across categories of Type of Bank.	Independent-Samples Mann-Whitney U Test	.000	Reject the Null Hypothesis
12.	The distribution of V12. Interpersonal clashes characterized by anger, frustration and other negative feelings is the same across categories of Type of Bank.	Independent-Samples Mann-Whitney U Test	.000	Reject the Null Hypothesis
13.	The distribution of V13. Disagreements among group members' ideas and opinions about the task being performed is the same across categories of Type of Bank.	Independent-Samples Mann-Whitney U Test	.000	Reject the Null Hypothesis
14.	The distribution of V14. Realistic conflict (associated with "mostly rational or goal-oriented" disagreement) is the same across categories of Type of Bank.	Independent-Samples Mann-Whitney U Test	.000	Reject the Null Hypothesis
15.	The distribution of V15. Non-Realistic conflict (having little to do with group or organizational goals is the same across categories of Type of Bank.	Independent-Samples Mann-Whitney U Test	.000	Reject the Null Hypothesis
16.	The distribution of V16. Working hours is the same across categories of Type of Bank.	Independent-Samples Mann-Whitney U Test	.000	Reject the Null Hypothesis
17.	The distribution of V17. Improper job task allotment is the same across categories of Type of Bank.	Independent-Samples Mann-Whitney U Test	.000	Reject the Null Hypothesis
18.	The distribution of V18. Involvement in Other administrative responsibilities is the same across categories of Type of Bank.	Independent-Samples Mann-Whitney U Test	.000	Reject the Null Hypothesis
19.	The distribution of V19. Responsibility and accountability without authority is the same across categories of Type of Bank.	Independent-Samples Mann-Whitney U Test	.000	Reject the Null Hypothesis
20.	The distribution of V20. Scarcity of resources is the same across categories of Type of Bank.	Independent-Samples Mann-Whitney U Test	.000	Reject the Null Hypothesis
21.	The distribution of V21. Quality of my services remains unacknowledged is the same across categories of Type of Bank.	Independent-Samples Mann-Whitney U Test	.000	Reject the Null Hypothesis
22.	The distribution of V22. Goal conflict is the same across categories of Type of Bank.	Independent-Samples Mann-Whitney U Test	.000	Reject the Null Hypothesis

Interpretation & Findings

According to the output generated by SPSS for the Non-Parametric Test, the Mann-Whitney U-test, it was found that the value of asymptotic significance comes out to be less than 0.05 in the case of all 22 variables- (V-1: salary is not at par with other banks; V-2: lack of other perks and incentives; V-3: lack of financial support to attend training and development programs; V-4: caste and religious biasness; V-5: favoritism and nepotism; V-6: socio-cultural biasness; V-7: attitudinal issues; V-8: conflict due to personal ego; V-9: differing personalities are the reasons of conflict; V-10: conflict of interest; V-11: conflict of values; V-12: interpersonal clashes; V-13: disagreements among group members' ideas and opinions about the task being performed; V-14: realistic conflict; V-15: non-realistic conflict; V-16: working hours; V-17: improper job task allotment; V-18: involvement in other administrative responsibilities; V-19: responsibility and accountability without authority; V-20: scarcity of resources; V-21: quality of my services remains unacknowledged; V-22: goal conflict). Therefore, significant difference between the two groups of banks (public sector banks (SBI, PNB and Canara Bank) and private sector banks (ICICI; AXIS; YES BANK) for the causes of conflict can be seen.

Conclusion & Suggestions

Officials of public sector banks had realistic conflicts associated with goal-oriented disagreement. The major cause of conflict was officials' involvement in other administrative responsibilities. This often resulted in dissatisfaction among the officials. Non-realistic conflict, which has a diminutive impact on the group or organizational aims, were also a major cause of conflict, as it involves attitudinal issues among the bank employees. It can be considered as a normal cause of conflict that cannot be avoided in banks and other organizations. Lack of financial support to attend training and development programs and lack of other perks and incentives, also, resulted in dissatisfaction and conflicts. For such conflicts' resolution, public sector banks must make policies considering the welfare of all the employees.

Unlike the public sector banks, private sector banks have entirely different causes of conflicts among management officials. A dearth of resources was one of the major causes of conflict. It can be concluded that bank policies are responsible for such conflicts more than the attitude of employees. If there is a lack of financial support to attend training and development programs and the quality of employees' services remains unacknowledged, there will always be dissent among the employees, which may result in conflicts and decreased employee loyalty.

For the past several years, conflict has been predominately considered as a negative force by managers because they had been trained, subconsciously, to regard conflict as a damaging force. However, in contrast to this is the functional form of conflict, constructive conflict, which cares for fulfilling the aim of organization and advances its performance, has regarded conflict differently. Dysfunctional conflict is supposed to be negative in nature. It typically works differently than constructive conflict because it obstructs organizational performance. Also, this form of conflict is denoted by competing individual interests over the organization's group interests. Hence, it can be concluded that banks should try to minimize the dysfunctional conflict. Parties in conflict must avoid attacking each other, and both sides must take part in thoughtful and constructive discussion. They should have empathy towards each other and strive to attain equally advantageous solutions.

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