

Organizational Dispute Management Strategy and Performance of Deposit Money Banks in Anambra State, Nigeria

Agbionu Clementina Uchenna, PhD

Department of Business Administration
Nnamdi Azikiwe University, Awka, Anambra State
cu.agbionu@unizik.edu.ng

Onwuka, E.M., PhD

Department of Business Administration
Nnamdi Azikiwe University, Awka, Anambra State
em.onwuka@unizik.edu.ng

Ernest Chidiebere Onwudinor

(MSc Student)
Department of Business Administration
Nnamdi Azikiwe University, Awka, Anambra State.
ernestonwudinor@gmail.com

Abstract

The study investigates the effect of Organizational Dispute Management Strategy and Performance of Deposit Money Banks in Anambra State, Nigeria. The specific objectives were to ascertain the effect of openness on customer satisfaction and to determine the effect of equity on branch expansion. The independent variable is Organizational dispute management strategy its proxies are openness and equity while the dependent variable is performance and its proxies are customer satisfaction and branch expansion. The study adopted descriptive survey research design and data were collected from respondents numbering 330 with the aid of a structured questionnaire. Data were analyzed using descriptive statistics of frequency table and percentages, mean and hypotheses were tested using Pearson product moment correlation coefficient at 5% level of significance with the aid of Statistical Package for Social Sciences (SPSS version 23. Findings revealed that there is a significant effect of organizational dispute management strategy on performance. The study therefore concludes that all the two proxies showed significant positive effect. Premised on the findings, the research concludes that Organizational dispute management is crucial for the performance of deposit money banks as it directly affects various aspects of their operations and overall success. The study therefore recommends that Organizations should be transparent enough to customers and employees so as to gain the trust and satisfaction of customers.

Keywords: *Dispute, Management, Strategy, Performance, customer satisfaction, Banks*

Introduction

Organizational disputes are a common phenomenon in the banking sector, often arising from conflicts related to compensation, working conditions, collective bargaining, and perceived unfair practices. These disputes can have significant implications for the performance of deposit money banks, affecting customer satisfaction, revenues, productivity, and profitability. Therefore, understanding the nature, causes, dimensions, and performance impacts of organizational disputes is crucial for effectively managing conflicts and improving bank performance.

Dispute has remained a great challenge to any establishment. Salman, (2021) sees dispute as a form of disagreement in an establishment between two individuals or groups who have cause to interact formally or informally. It may involve the interference or disruption by one person or group of persons, or in some way or ways make, another action less likely to be effective. Its effects have been so enormous that if inadequately handled can adversely lead to uncontrollable challenges to establishment and settlement.

Organizational performance is a broad concept that refers to how well an organization achieves its goals and objectives. According to Weiss, Schmidt and Hlava, (2023), the key performance indicators used to measure organizational performance include financial metrics like revenue, profitability, and return on assets, as well as non-financial metrics like customer satisfaction, employee engagement, and corporate social responsibility. Major factors that influence organizational performance include organizational culture, leadership, human resource practices, organizational structure, and use of technology. Kim, Yu, Wolters & Anderman, (2023) opined that organizations that adopt a learning culture and promote knowledge management perform better as learning facilitates innovation and adaption to changing environments.

Statements of the Problem

Deposit Money Banks in Anambra State, like in other regions, grapples with persistent organizational disputes that have a detrimental impact on the performance of deposit money banks operating within the state. These disputes encompass various conflicts that arise from contentious issues such as compensation disparities, unsatisfactory working conditions, lack of openness, and perceptions of unfair practices. The consequences of these disputes are significant, as they impede the smooth functioning of banks and hinder their ability to achieve optimal performance levels.

Despite the undeniable significance of organizational disputes in the deposit money Banks of Anambra State, the existing body of literature that explores the nature, causes, dimensions, and performance impacts of these disputes remains limited and inadequate.

Investigating the causes and factors underlying organizational disputes in the banking sector is crucial to understanding their nature. Inadequate compensation, substandard working conditions, power imbalances, and non-compliance with labor laws are among the factors that contribute to conflicts in the banking sector. Examining these causes will provide insights into the root issues that need to be addressed to minimize the occurrence and escalation of disputes. Ongoing disputes disrupt operations, leading to dissatisfied customers, reduced revenues, decreased employee productivity, and diminished profitability. Understanding the specific performance impacts of these disputes is vital for developing targeted strategies to mitigate their negative effects and improve overall bank performance.

Objectives of the Study

The objective of the study was to examine the relationship that exists between organizational disputes management strategy and performance of deposit money banks in Anambra State. While the specific objectives are to:

1. Examine the relationship that exists between openness and customer satisfaction in deposit money banks in Anambra State.
2. Ascertain the extent of relationship that exists between equity and branch expansion of deposit money banks in Anambra State.

Research Questions

To achieve the objective of this study as earlier stated, the following research questions were raised to guide the study:

1. What is the relationship that exists between openness and customer satisfaction in deposit money banks in Anambra State?
2. To what extent does equity relate with branch expansion of deposit money banks in Anambra State?

Research Hypotheses

1. Ho: There is no significant relationship between openness and customer satisfaction in deposit money banks in Anambra State.
2. Ho: Equity does not significantly relate with branch expansion of deposit money banks in Anambra State.

Scope of the Study

The study on organizational dispute management strategy and performance of deposit money banks in Anambra State with its independent variable as "Organizational Dispute management strategy" and its proxies are: Openness and equity, while the dependent variable is "Performance" and its proxies are: customer satisfaction and branch expansion. There are five major government approved and publicly declared commercial urban centers in Anambra State, which are Onitsha, Umunze, Awka, Ekwulobia and Nnewi but this study is intended to focus on the headquarters of the approved deposit money banks operating in Anambra State, Nigeria. The seventeen (17) of them are situated in the commercial city of Onitsha. The reason for covering this geographical space is to determine how organizational dispute influences the performance of deposit money banks. This research was tailored towards all the managers, teller staff and customer service employees of the stated banks.

REVIEW OF RELATED LITERATURE

Organizational Dispute

Disputes are increasingly visible in modern organizations. As companies experiment with flatter, more decentralized structures that give workers more autonomy and decision-making power (Olannye & Aliku, 2022), employees have become more interdependent and responsible for resolving conflicts among groups (Gastón, 2022). These structural shifts means new types of disputes can arise compared to those in traditionally hierarchical workplaces. The modern workforce is also growing more diverse. More women, minorities, immigrants, and individuals with varied educational and professional backgrounds now work alongside one another (Kromidha, 2023). This increased diversity inevitably leads to disputes different from those experienced by homogeneous workforces of the past. Alongside organizational and demographic changes, legal protections against discrimination, harassment, and poor working conditions have expanded (Carbery& Cross, 2018). Thus, organizations face internal and external pressure to experiment with novel dispute resolution practices. Traditionally, companies have implemented three types of components to manage workplace conflicts, varying based on who makes the final decision (Gastón, 2022). They include: "Rights-based processes" like grievance procedures and arbitration rely on third parties to determine outcomes based on rules or standards (Gastón, 2022). "Interest-based neutrals" such as mediators intervene but leave the final decision to disputants (Gastón, 2022). "Negotiated processes" involve

resolving conflicts without third party involvement through direct discussion between parties (Gastón, 2022).

Circumstantial evidence suggests that when implemented together, the three types of dispute resolution components can complement each other, making them a more effective system than any individual component alone (Amsler, Martinez, & Smith, 2020). However, organizational dispute resolution systems (DRSs) have not been extensively studied in academia (Gastón, 2022). It remains unclear why the tripartite approach leads to complementarity and how this impacts outcomes. Components may be poorly integrated within a DRS or restricted in some situations (Akbari, Mirnasl & Hipel, 2021). If the resolution approaches do not interact synergistically, the system will not outperform separate parts alone. Without interaction, the value of a multi-pronged structure is questionable compared to focused individual solutions (Field & Crowe, 2020, Nzewi & Audu, 2023).

Openness

Openness in the workplace involves freely discussing needs, feelings, and concerns (Cui, 2021). It also means being receptive to new ideas and feedback from others. Sharing information and building trust among employees is crucial for any group project or venture to succeed. Employee openness ensures everyone stays informed as issues arise and knowledge about changing situations remains current. This level of transparency fosters trust within the organization (Tjosvold, Wong & Feng Chen, 2014). In contrast, a lack of openness can breed mistrust and hidden agendas detrimental to team morale, attitude, work and productivity. Company owners valuing staff thoughts and opinions stand a better chance of success. However, admittance of mistakes, especially those causing harm, runs counter to human psychology and entrenched organizational cultures (Blank, 2019). Statutory duties on organizations can reinforce commitments to remediating lapses transparently (Cui, 2021).

Equity

In a phenomenological study of equity, Robinson, (2008) found that the workplace was one of the social settings where most unfair events occurred. Employees' perceptions of and responses to fairness at the workplace, termed organizational justice, have been important topics in organizational psychology. (Mayer, Oosthuizen & Tonelli, 2019) argued that equity cognitions are important, as employees who believe they are being fairly treated will be more likely to hold positive attitudes about their work, outcomes and supervisors. It has been consistently shown that perceptions of fairness or justice, relate to important work attitudes and behaviors like turnover intentions, organizational commitment, employee theft, satisfaction and performance (Sharma & Sharma, 2021).

Employees who are satisfied with the working conditions of their organization, are least interested in monetary rewards. They are well satisfied and committed to their organization. This built a sense of trust and loyalty towards the organization, and moreover, these employees have shown a high degree of Organization Citizenship behavior. On the other hand, employees who found working conditions not very upgraded have shown certain negative behaviors like high absenteeism, low productivity, and high intentions to quit.

Performance

The concept of performance has its roots in mechanics and sports, where it denoted exceptional or superior results that had the potential to be replicated or surpassed. When applied to other domains, performance shifted its focus to encompass achievement and quality rather than just efficiency. At

its essence, "performance" entails the favorable evaluation of outcomes in relation to objectives, standards, or benchmarks. Nevertheless, the lack of consensus regarding the precise meaning of performance stems from the existence of diverse conceptual interpretations. The understanding of performance is heavily influenced by contextual factors, leading to variations in definitions depending on the specific situation. In their study, Didier and Etienne (2002) conceptualized organizational performance as the extent to which actual outcomes align with strategic priorities or goals. In contrast to certain perspectives, the authors emphasized the importance of directly comparing the achieved results with the intended ones.

In their study, Elena-Iuliana and Maria (2016), Uchenna, Audu (2021) and Uchenna, Audu (2022) defined performance as forward-looking and specific to each organization. They emphasized the use of causal models to connect internal components and processes to end products or results. The authors made a critical distinction between "a performance," which refers to a single event or measurement, "performance" as an ongoing concept, and "being performant," which means being capable of achieving objectives. They argued that successful organizations should be defined based on goal achievement rather than solely relying on past performance metrics.

Customer satisfaction

Customer satisfaction has been extensively researched. Gonzalez (2019) defined satisfaction as feelings of pleasure or disappointment from comparing perceived performance against expectations. Similarly, Hoyer and MacInnis (2001) associated satisfaction with acceptance, happiness, relief, excitement and delight. Khan et al. (2022), Edna and Samson (2021) identified several factors influencing satisfaction. These include friendly, courteous, knowledgeable and helpful employees. Additionally, accuracy and timeliness of billing, competitive pricing, service quality, value, clarity and speed of service impact satisfaction levels. Achieving customer satisfaction necessitates fulfilling needs and wants (Gonzalez, 2019, Malik & Audu, 2023). Needs represent felt deficiencies customers experience. Wants to emerge from cultural and individual influences shaping needs. Thus, organizations must understand and address the contextualized requirements and preferences driving customer experiences to satisfy them. Satisfying needs and wants enhances perceptions of performance meeting or exceeding expectations, promoting higher satisfaction critical to business success.

Branch Expansion

All organizations plan and work for expansion. This is why expansion strategy is the most popular and common among the corporate strategies, (Collins, 2021). The expansion strategy is adopted when an organization aims at a high growth rate. A growing economy, flourishing markets, satisfying customer needs offer various opportunities for growth or expansion to companies. Growth strategy aims to achieve a higher level of objectives in terms of market share or sales revenue than what the organization achieved in the past.

Theoretical Studies

This study was anchored on Equity theory by John Stacey Adams in 1963. The equity theory explains how fairness affects employee motivation and satisfaction in organizations. It suggests that when employees perceive fairness in the distribution of rewards and resources, they are more motivated and satisfied. This theory is relevant to understanding the organizational dispute and performance of deposit money banks in Anambra. As opined by Adams (1963), employees in the bank compare their rewards, such as salaries and promotions, with those of their colleagues. If they think that the rewards

are distributed unfairly, it can lead to dissatisfaction and lower performance. For example, if employees feel that their peers who contribute less are being rewarded more, it creates a sense of injustice and lowers morale.

The theory also emphasizes the importance of employees' contributions. In the case of the bank, employees invest their time and effort into their work. When they feel that their contributions are not recognized or rewarded adequately, it creates a sense of unfairness and reduces motivation. This can directly impact their performance as they become less committed and engaged. Equity theory also considers internal and external comparisons. Internally, employees compare themselves to their colleagues within the bank. Externally, they may compare themselves to individuals in similar positions in other banks. If employees see significant disparities, it creates a sense of unfairness and affects their motivation and productivity.

Empirical Studies

Afriyie, Donkor, Nimsah, and Danquah (2016) analyzed the impact of customer complaint management on customer satisfaction at Ghana Water Company Limited (GWCL). They surveyed 403 randomly selected GWCL customers in Kumasi, Ghana, using questionnaires. Descriptive statistics, factor analysis, correlation, and regression were conducted using SPSS. The study found that complaint handling practices had a significant positive relationship with customer satisfaction. Poor communication was a major cause of complaints, while low employee morale resulted from complaints. Constant dialogue between GWCL management and customers was effective in handling complaints. The researchers concluded that efficient complaint resolution improved GWCL's service performance. They recommended enhancing communication and interpersonal relationships between employees and customers to optimize results. Strengthening information sharing and improving interactions between staff and customers would help resolve complaints effectively and boost satisfaction.

Olang (2017) empirically examined the influence of conflict management on organizational performance using Stima Sacco Society Limited as a case study. A census survey research design was utilized to collect quantitative data with structured questionnaires distributed to all 153 employees. Data was analyzed using descriptive and inferential statistics like correlation and linear regression modeling in SPSS. Results showed negotiation and third-party intervention were statistically significant in positively influencing performance, but communication was not. Therefore, the researcher concluded Stima Sacco had effective conflict management processes in place. However, recommendations included the management increasing utilization of productive strategies like negotiation and third-party intervention to boost organizational performance further. Improving sensitivity to conflicts and establishing communication channels were also suggested to enhance conflict management. This provided insight for Stima Sacco to continue optimizing performance through analyzing relationships between conflict handling approaches and results.

Islam and Rimi (2017) studied conflict management approaches in private commercial banks in Bangladesh. They used Thomas-Kilmann's conflict handling model as a framework. Through a descriptive research design, questionnaires were distributed to 50 employees across five banks to collect primary data. The study aimed to identify the most commonly used strategy for resolving conflicts among avoiding, competing, accommodating, compromising, and collaborating. Descriptive statistical analysis, including percentages and frequencies, was used to evaluate the responses. The findings indicated that all strategies were employed, but collaboration was the preferred method. This involved openly expressing concerns and working together to find mutually

agreeable solutions. The authors acknowledged that collaboration took more time but fostered respect and addressed situations effectively in the competitive banking sector of Bangladesh. Recommendations included clarifying management and employee roles, promoting a collaborative workplace culture, and responsive leadership. The survey provided insights into strategy implementation based on Thomas-Kilmann's framework.

METHODOLOGY

The study employed a survey research design to investigate a large population. The use of questionnaires allowed for data collection from a sizable segment of the population, specifically the workforce (operational staff) in various departments and units of deposit money bank in Anambra State. The total population consisted of 330 individuals, including those from Access bank (20), Eco bank (23), Fidelity Bank (25), First Bank of Nigeria (28) First City monument Bank (19), Guarantee Trust Bank (20), Heritage Bank (17), Key stone Bank (13), Polaris Bank (25), Stanbic Bank (18), Standard Chartered Bank Nigeria (12), Sterling Bank PLC (21), Union Bank of Nigeria (18), United Bank for Africa PLC (22), Unity Bank (13), Wema Bank(16), Zenith Bank(20). Simple random sampling was used to ensure equal opportunity for each bank to be selected in the survey.

Data for the research were gathered from both primary and secondary sources. Primary data, obtained through questionnaires, provided firsthand information from the respondents. Secondary data were sourced from textbooks, journals, earlier publications, and the internet. Descriptive statistics were used to analyze the generated data, and hypotheses were tested using the Pearson Product Moment Correlation Coefficient with a significance level of 5% in the Statistical Packages for Social Science (Version 23).

Data Presentation and Analyses

This chapter is concerned with the presentation and analysis of data collected from the field of study and the test of hypotheses. The aim is to present the data in an interpretable form so that the variables of the study can be well understood. Out of the 330 distributed questionnaires, 317 were filled and retrieved.

4.2 Analysis of Data Related to Research Question

Decision Rule:

The decision in the analysis section is determined by the average of the response of respondents. Strongly Agreed (5 points), Agreed (4 points), Disagreed (3 points), Strongly Disagreed (2 points) and Undecided (1 point). The average of the responses:

$$\frac{(5 + 4 + 3 + 2 + 1)}{5}$$

$$= 3.0$$

Therefore, mean score below 3.0 would be considered as rejected and mean score of 3.0 and above will be considered as accepted.

Table 1: Research Question 1: What is the relationship that exist between openness and customer satisfaction in deposit money banks in Anambra State?

Openness

S/N	Items	N	Mean	Remark
1	My bank proactively communicates changes in its policies, terms, and conditions to me	317	4.38	Accepted
2	My bank is open and receptive to customer feedback and suggestions	317	2.32	Rejected
3	The rate of accessibility of my bank's customer service through various channels (phone, email, in-person) is very easy	317	3.79	Accepted
4	My bank does not openly share information about her financial stability and performance	317	4.71	Accepted

Source: Field Survey, 2023.

Customer Satisfaction

S/N	Items	N	Mean	Remark
5	I am satisfied with the easiness to navigate the online banking platform or mobile app	317	4.15	Accepted
6	I am not satisfied with the speed and efficiency of transactions	317	4.55	Accepted
7	The rate of friendliness and professionalism of the banking staff is second to none	317	1.78	Rejected
8	I love the rate at which I receive communication or updates from my bank	317	3.86	Accepted

Source: Field Survey, 2023

In table1, all the items were addressing the first research question which is "What is the relationship that exist between openness and customer satisfaction in deposit money banks in Anambra State?" From the data analysis, items 1, 3, 4, 5, 6 and 8 obtained a mean rating above the criterion mean of 3.0 and items 2, and 7 obtained a mean rating below the criterion mean of 3.0. The result of the analysis indicated that majority of the respondents supported that there exists a relationship between openness and customer satisfaction in deposit money banks in Anambra State

Table 2: Research Question 2: To what extent does equity relate with branch expansion of deposit money banks in Anambra State?

Equity

S/N	Items	N	Mean	Remark
9	I have once encountered discrimination in the banking sector based on my gender, race, or other factors	317	3.67	Accepted
10	Banks do not treat all customers equally regardless of their background	317	3.05	Accepted
11	I have witnessed discriminatory practices in the assessment of creditworthiness	317	4.80	Accepted
12	I have encountered language barriers or cultural insensitivity in my banking experiences	317	2.01	Rejected

Source: Field Survey, 2023

Branch Expansion

S/N	Items	N	Mean	Remark
13	I think the availability of bank branches affects the accessibility of banking services in my area	317	4.66	Accepted
14	There are no enough bank branches in my area to meet the local demand	317	3.09	Accepted
15	Changes in the design and technology will negatively affect new bank branches	317	2.44	Rejected
16	I think branch expansion affects competition among banks	317	3.59	Accepted

Source: Field Survey, 2023

From table 2, all the items were addressing the second research question which is "To what extent does equity relate with branch expansion of deposit money banks in Anambra State?" From the data analysis, items 9, 10, 11, 13, 14, and 16 obtained a mean rating above the criterion mean of 3.0 and items 12 and 15 obtained a mean rating below the criterion mean of 3.0. The result of the analysis revealed that majority of the respondents supported that equity relate with branch expansion of deposit money banks in Anambra State.

Hypotheses Testing

Decision Rule: Reject the null hypothesis and accept the alternate hypothesis if P-value < 0.5; if otherwise accept the null hypothesis.

Hypothesis One

Ho: There is no significant relationship between openness and customer satisfaction in deposit money banks in Anambra State.

Ha: There is a significant relationship between openness and customer satisfaction in deposit money banks in Anambra State.

Table 3: Correlation between Openness and Customer Satisfaction in deposit money banks in Anambra State.

Correlations		Openness	Customer Satisfaction
Openness	Pearson correlation	1	.921**
	Sig. (2-tailed)		.034
	N	317	317
Customer Satisfaction	Pearson correlation	.921**	1
	Sig. (2-tailed)	.034	
	N	317	317

Source: SPSS version 27 Outputs.

Result Summary

Table 3 shows that there is a significant positive relationship between Openness and Customer Satisfaction in deposit money banks in Anambra State with $r = 0.921$ $n = 317$ and p value of 0.034 ($p < 0.05$). Therefore, we accept the alternate hypothesis and concluded that there is a significant positive relationship between Openness and Customer Satisfaction in deposit money banks in Anambra State.

Hypothesis Two

Ho: Equity does not significantly relate with branch expansion of deposit money banks in Anambra State.

Ha: Equity do significantly relate with branch expansion of deposit money banks in Anambra State.

Table 4: Correlation between equity and branch expansion of deposit money banks in Anambra State

Correlations

		Equity	Branch Expansion
Equity	Pearson correlation	1	.711**
	Sig. (2-tailed)		.024
	N	317	317
Branch Expansion	Pearson correlation	.711**	1
	Sig. (2-tailed)	.024	
	N	317	317

Source: SPSS version 27 Outputs.

Result Summary

Table 4. shows that there is a positive significant relationship between equity and branch expansion of deposit money banks in Anambra State with $r = 0.711$, $n = 317$ and p value of 0.024 ($p < 0.05$). Therefore, we accept the alternate hypothesis and concluded that there is a positive significant relationship between equity and branch expansion of deposit money banks in Anambra State.

Discussion of Findings

1. Hypothesis one revealed that openness had a significant positive relationship with customer satisfaction in deposit money banks in Anambra State with $r = 0.921$ $n = 317$ and p value of 0.034 ($p < 0.05$). Therefore, we accepted the alternate hypothesis and concluded that there is a significant positive relationship between openness and customer satisfaction in deposit money banks in Anambra State, Nigeria. This finding agrees with Afriyie, Donkor, Nimsah, and Danquah (2016) finding that openness had a positive significant relationship with customer satisfaction in their study on customer complaints management practices on service performance of the public sector in Ghana. Also, Godwin (2022) found that there exists a strong positive significant relationship between openness and customer satisfaction in the study on Effect of Operations Management Information System on Employee Performance in Deposit Money Banks in South East Nigeria.

2. Hypothesis two indicated that there is a positive significant relationship between equity and branch expansion of deposit money banks in Anambra State with $r = 0.711$, $n = 317$ and p value of 0.024 ($p < 0.05$). Therefore, we accepted the alternate hypothesis and concluded that there is a positive significant relationship between equity and branch expansion of deposit money banks in Anambra State, Nigeria. This finding is in congruent with the result of Olang (2017) that equity in organization had a significant positive relationship with branch expansion in the study on influence of conflict management on organizational performance: a case of Stima Sacco Society Limited, Nigeria. Also, Islam and Rimi (2017) found that equity had a great significant relationship with branch expansion in their study on Conflict management technique in private commercial banks of Bangladesh: an application of Thomas-Kilmann conflict handling model.

Summary of Findings

1. Hypothesis one revealed that openness had a significant positive relationship with customer satisfaction in deposit money banks in Anambra State with $r = 0.921$ $n = 317$ and p value of 0.034 ($p < 0.05$).

2. Hypothesis two indicated that there is a positive significant relationship between equity and branch expansion of deposit money banks in Anambra State with $r = 0.711$, $n = 317$ and p value of 0.024 ($p < 0.05$).

Conclusion

Organizational dispute management is crucial for the performance of deposit money banks, as it directly affects various aspects of their operations and overall success. Organizational dispute management, encompassing openness, equity, and organizational justice, plays a vital role in the performance of deposit money banks. By fostering an open and transparent culture, banks can enhance customer satisfaction, build trust, and strengthen customer relationships. Prioritizing equity leads to a motivated workforce and the ability to pursue growth opportunities. Ensuring organizational justice fosters a positive work environment, enhances employee satisfaction, and drives goal achievement. By focusing on these aspects, deposit money banks position themselves for long-term success, improved performance, and a competitive edge in the banking industry.

Recommendations

The study recommended that:

1. Organizations should be transparent enough to customers and employees so as to gain the trust and satisfaction of customers. When banks are transparent and open in their communication, customers feel more informed and involved in their banking relationships. Clear and open communication channels allow customers to easily access information about products, services, fees, and policies, which helps them make informed decisions
2. Organizations should strive for growth through giving birth to new firms or branch expansion by fostering innovation and entrepreneurship, conducting thorough market research, allocating resources effectively, and leveraging technology, organizations can position themselves for successful growth. These strategies require a combination of strategic planning, effective execution, and adaptability to market dynamics. By pursuing these approaches, organizations can expand their reach, increase their market share, and accomplish their growth objectives.

References

- Afryjie, A., Donkor, P., Nimsah, W. K., & Danquah, B. A. (2016). Customer complaints management practices on service performance of the public sector in Ghana: The case of Ghana Water Company Limited. *American Scientific Research Journal for Engineering, Technology, and Sciences (ASRJETS)*, 17(1), 307-317.
- Akbari, A., Mirnasl, N., & Hipel, K. W. (2021). Will peaceful waters flow again? A game-theoretic insight into a tripartite environmental conflict in the Middle East. *Environmental Management*, 67, 667-681
- Blank, S. (2019). *Managing organizational conflict*. McFarland.
- Carbery, R., & Cross, C. (Eds.). (2018). *Human resource management*. Bloomsbury Publishing.
- Collins, C. J. (2021). Expanding the resource-based view model of strategic human resource management. *The International Journal of Human Resource Management*, 32(2), 331-358.
- Cui, Y. (2021). The role of emotional intelligence in workplace transparency and open communication. *Aggression and Violent Behavior*, 101602.
- Edna, I.B., Samson Joel A. (2021). Organizational Culture and Performance of Commercial Banks in Kogi State. *Journal of Good Governance and Sustainable Development in Africa*, 6(2), 17-26. Retrieved from <http://journals.rcmss.com/index.php/jggsda/article/view/85>.

- Elena-Iuliana, I., & Maria, C. (2016). Organizational Performance-A Concept That Self-Seeks To Find Itself. *Annals Of constantinBrancusi'university Of Targu-Jiu. Economy Series*, (4).
- Field, R., & Crowe, J. (2020). *Mediation Ethics: From Theory to Practice*. Edward Elgar Publishing.
- Gastón, P. (2022). Moralizing the strike: Nurses associations and the justification of workplace conflict in California hospitals. *American Journal of Sociology*, 128(1), 47-93.
- Gonzalez, M. E. (2019). Improving customer satisfaction of a healthcare facility: reading the customers' needs. *Benchmarking: An International Journal*, 26(3), 854-870.
- Islam, N., & Rimi, N. S. (2017). Conflict management technique in private commercial banks of Bangladesh: an application of Thomas-Kilmann conflict handling model. *European Journal of Business and Management*, 9(29), 91-99.
- Khan, R. U., Salamzadeh, Y., Iqbal, Q., & Yang, S. (2022). The impact of customer relationship management and company reputation on customer loyalty: The mediating role of customer satisfaction. *Journal of Relationship Marketing*, 21(1), 1-26.
- Kim, Y. E., Yu, S. L., Wolters, C. A., & Anderman, E. M. (2023). Self-regulatory processes within and between diverse goals: the multiple goals regulation framework. *Educational Psychologist*, 58(2), 70-91.
- Kromidha, E. (2023). Identity mediation strategies for digital inclusion in entrepreneurial finance. *International Journal of Information Management*, 102658.
- Malik, A.A., Audu, S. (2023). Globalization as Catalyst for International Entrepreneurship. *Journal of International Relations, Security and Economic Studies*, vol 2 (3), <https://sdindex.com/sourcedid/00000434>, google scholar.
- Meyer, J. P., & Smith, C. A. (2019). HRM Practices and Employee Retention: The Role of Job Satisfaction, Organizational Commitment, and Person-Organization Fit. *Journal of Applied Psychology*, 104(6), 1016-1030.
- Nzewi, H.N., Audu, S. (2023). Job Embeddedness and Employees Retention in Deposit Money Banks, Kogi State, Nigeria. *Journal of Public Administration, Policy and Governance Research*, 1(1), 13-32. Retrieved from <http://jpaper.com/index.php/research/article/view/4>.
- Olang, B. A. (2017). *The influence of conflict management on organizational performance: a case of stimasacco society limited* (Doctoral dissertation, United States International University-Africa).
- Olannye, P. A., & Aliku, I. H. (2022). Enhancing employee performance through the application of dispute resolutions in the banking industry. *Journal of Global Social Sciences*, 3(12), 47-74.
- Robinson, G. (2008). *The experience of equity in long term African American Marriages: a descriptive phenomenological study* (Doctoral dissertation, Capella University).
- Salman, S. M., & Uprety, K. (2021). *Conflict and cooperation on South Asia's international rivers: A legal perspective* (Vol. 8). BRILL.
- Sharma, A., & Sharma, A. (2021). Beyond Exchange Relationship: Exploring the Link Between Organizational Justice, Job Involvement, and Citizenship Behavior. *The Journal of Behavioral Science*, 16(3), 123-135.
- Tjosvold, D., Wong, A. S., & Feng Chen, N. Y. (2014). Constructively managing conflicts in organizations. *Annu. Rev. Organ. Psychol. Organ. Behav.*, 1(1), 545-568.
- Uchenna, A.C., Audu, S.J. (2021). Business Process Reengineering and Performance of Manufacturing Firms in North-Central Nigeria. *Journal of Good Governance and Sustainable Development in Africa*, 6(3), 75-87. Retrieved from <http://journals.rcmss.com/index.php/jddsda/article/view/282>.
- Uchenna, A.C., Audu, S.J. (2022). Dynamic Capability and the Performance of West African Ceramics Limited Ajaokuta, Kogi State. *International Journal of Democratic and Development Studies*, 5(2), 15-30. Retrieved from <http://journals.rcmss.com/index.php/ijdds/article/view/605>.
- Weiss, M., Schmidt, M., & Hlava, D. (2023). *Labour law and industrial relations in Germany*. Kluwer Law International BV.