

Impact of Factors Causing Internal Conflict on the Effectiveness of Managing and Handling Conflict in the Jordanian Banks

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Abstract: *The purpose of this paper is to investigate whether the factors causing internal conflict affect the effectiveness of the methods used in handling these conflicts. The main instruments of research used in this study were the survey questionnaire. Data gathered from the (192) respondents were statistically treated and analyzed using arithmetic weighted mean, it was interpreted based on the Likert scale, in testing the hypotheses multiple regression was used. The results showed that the following causes of conflict, task interdependencies, different goals of subunits, bureaucratic factors, communication problems, competition for scarce resources, differences in the performance standards, and differentiation were noted to be linked to the effectiveness of the conflict handling methods. Management, departments, units, division's heads, and team leaders of the Jordanian commercial banks favor resolving conflicts. It was found that, regardless of what causes conflicts, they were able to contain and resolve conflicts, using all different styles and modes of conflict handling methods. The result of the multiple regression test revealed that there was a significant positive effect of the factors causing conflict on all different styles and techniques, used in handling conflicts. It was concluded that avoidance style, would not resolve the conflict, and it might negatively affect the behavior of individuals, so it should be averted. Using the collaborating mode would encourage positive interactions among members of the organization, resulting in a more cooperative working environment. The compromising method should be used in a way that will satisfy all conflicting parties, to ensure that, the focus would be on achieving goals of the entire organization.*

Keywords: Accommodating, Collaborating, Compromising, Conflict, Goal incompatibility.

JEL Codes: M21, M120.

1. Introduction

Conflict is inevitable and cannot be avoided in a business organization, as long as there are employee's interaction and task interdependencies, goal incompatibility, incompatible performance criteria, and when employees compete for scarce resources. It is considered a natural phenomenon in a business organization and viewed by some as a necessary condition for the development and growth of individuals and organizations. According to Rahim, conflict is "*an interactive process manifested in incompatibility, disagreement or dissonance within or between social entities (i.e., individual, group, organization, etc.)*"[1]. Conflict occurs in business organization and is viewed by some to be healthy and necessary for the growth

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and development of individuals. Without conflict there would be no need for a change, management will not pay attention to problems that the organization is facing [2], these conflicts are indicative of hidden problems and inhabitation of new ideas.

Conflict can be sometimes favorable and sometimes unfavorable. In their research, Schuz-Hardt, Mayer, and Frey [3] state that decision making by teams usually is better, when a pre-discussion of preference were in disagreement rather with an agreement. Although the pre-discussion, disagreement may appear good and it will stimulate a quality group decision making, Dreu and Weingrat [4] in their research claim that, the positive effect of the decision making might break faster and quickly if the conflict becomes more intense. When disputes arise, there would be a need to resolve it to achieve organizational growth and survival, which will lead to enhance performance. What matters and what is essential to an organization is how to handle and manage these conflicts effectively.

Management should be able to contain favorable conflict and resolve harmful ones, to ensure the future success of the organization, through the achievement of organizational growth and development. Disputes and conflict are the results of the personalities and value differences of individuals. Conflicts do not happen by itself, these are caused. Therefore, unless it is managed effectively, it can destroy both sides of the controversy. To maintain and create a healthy workplace environment, management should analyze and understand the cause of the conflict; to handle such issues, and resolve it before a simple conflict grows into a major problem if it was not resolved. In their research Omisore and Abiodun [5] stressed that, efforts must be made to address the causes of conflict as soon as they appear, and that conflicts will be the results of factors causing conflicts, they further mentioned some of those factors such as; competition for supremacy, leadership style used, and limited or the scarcity of common recourses.

Effectiveness of the method of managing, dealing and handling conflict, needs that management to carefully analyze and understand the factors that trigger those conflicts; so that the appropriate method would be applied. Factors causing conflict analysis is crucial, this analysis is considered as the most important and vital step, that must be undertaken before selecting the proper method of handling conflict, the analysis of the factors that may cause the conflict must be carried out with the aims of gaining deeper, closer, and more understanding of the nature and origin of the conflict.

It is necessary that management must understand causes of conflict, know how to deal with conflict, reducing or resolving conflict, and be capable to stimulate these conflicts in a positive manner when appropriate. The finding of the research of Dreu, and Weingrat [4] suggest that conflict usually would interfere with some tasks less than other tasks; the emphasis should concentrate and be placed on how management and team members manage and handle their tasks and the relationship conflicts. The proper analysis of what causes conflicts are the basis to select the method or mode of handling conflict, thus, the task of the management is to analyze the causes of conflict in each situation, then selecting the proper and effective method of handling internal conflict.

A review of the related literature pointed out that, Thomas [6] has identified five methods of handling conflict which are: competition, compromising, collaboration, avoidance, and accommodation. The proper method and its effectiveness will depend on understanding the factor that causes the conflict, and the situation and circumstances of the conflict. In deciding how to resolve a conflict, management should assess the implications of the factor on the method of managing and handling these conflicts. Therefore, it is necessary and essential that management understand the causes of conflict, know how to resolve and reduce conflict, as well as be able to stimulate it positively when appropriate.

2. Theoretical framework

Conflict prevails in business organization due to several factors or reasons. According to Jones [7], there are specific and certain organizational characteristics that will generate conflict, he pointed that the sources of conflict are: task interdependencies, goal incompatibility, bureaucratic factors, incompatible performance criteria, and competition for scarce resources. Miscommunications were identified as a major source of conflict by Robbins and Judge [8]. In addition to those factors, differentiation has been identified by Daft [9] as a source of conflict in organizations.

2.1. Task interdependencies

Task interdependence means, the need and dependence of certain unit or group on another unit or department for the resources, these resources might be material, information, or any other resource that would be needed by other groups or units to complete their work [9]. In all organizations, different departments depend on each other and work must be coordinated between the different departments and functions. The greater is the extent that there are interdependence or interactions between departments, the greater is the chance or possibility that conflict will exist [10].

Functions within organizations overlap, where the works of the certain department would be the inputs of other departments. To be successful all employees should know not only their role, but they must know and understand the importance of the work of others, and the roles of other employees for the entire organization. All different functions, departments, and different parts of the organization depend on each other; they involve the exchange of information between them, decision making most of the time would be taken cooperatively [11].

Gibson and others pointed out that, Thompson [12] identified three types of task interdependencies which are: pooled interdependence, sequential interdependence, reciprocal interdependence. Pooled interdependence usually does not require interaction between different groups. Each group will work separately from other groups, and the success of all different groups will be determined by the pooled performance of the entire organization, sequential interdependence, require that one department or group must finish or complete their task before the other group, or department can complete their task, reciprocal interdependence, where the output of one group or unit, will serve as the input of the other unit or group within organization [2].

2.2. Goal incompatibility

As a consequence of the needs for specialized subunits and divisions in the organization, different and dissimilar goals of different subunits and divisions would be developed. These different goals would result in having different expectations among members of the different units and divisions when members of the different units and divisions interact with each other, the conflict would be the result of these different goals which might be incompatible [2].

Goal incompatibility is considered as one of the greatest factors of conflict within organizations. Achievement of department goals would interfere with other department's goals due to the fact that the goal of one department would reflect a specific goal that members of the department are attempting to achieve [9]. Different group goals would result in a different perception. Differences in subunits and department orientation would certainly affect the way that each department or function views the environment, this would result in attempting to achieve different goals which are incompatible [7]. The greater there is variance, or differences between the goals of subunits, and departments, the greater that conflict would raise [13].

2.3. Bureaucratic factors

A potential source of conflict is the way of developing the task relationships within an organization, due to status inconsistencies which developed between different layers, groups, and subunits in an organization bureaucracy, conflict would be inevitable, an example is the conflict between staff and line functions, where employees and individuals in the line function would view themselves as the most important individuals, and the staff functions are there to play a secondary role only [7]. Many different statuses would result in many hierarchies that would source conflicts among different groups. Status conflicts would be the result of, which group responsibility is to initiate the work and which group will respond to it [2].

2.4. Communication problems

Communication plays a vital and important role in the success of any organization, it helps individuals and organizations in achieving their goals through understanding, but communication may break down due to miscommunication or communication problems. In the research of Isa [14] he stated that poor communication is a major factor that causes conflicts in a business organization, which is the result of differences in the communication style or a failure to communicate effectively.

Communication problems refer to the opposing forces that resulted from either semantic difficulty, or misunderstandings, and any noise that may or would interfere with every aspect of the communication channel. Barriers to communication usually would result in miscommunication, misunderstanding, and incomplete clarity of meaning; these barriers might include differing word connotations, jargon, insufficient exchange of information between individuals, information overload. Some or all of these barriers would lead eventually to the rising of conflict within the organization [8].

Faulty communication, communicating in a way that would result in different interpretations of symbols or the message, and unintentionally will annoy or lead to the anger, and frustration of others is known as a major cause of conflict [15].

2.5. Competition for scarce resources

Another prime reason or major cause of organizational conflict involves competition for limited and scarce resource between members of the groups, departments, divisions, and subunits. The occurrence of the win-lose competition usually would be the result of limited resources situation. Whenever the resources are scarce or limited and they must be distributed and allocated between the different parts of the organization, conflicts will be more apparent between groups and different departments [2].

Isa, Ahmad pointed in his research that, in allocating, distributing, and sharing the available, scared, or limited resources to resolve conflicts; in an equitable and sustainable manner, so conflict would be avoided, because limited resources sharing play an essential role in resolving organizational conflicts, thus leading to the improvement of the overall performance of the organization.

According to Jones [7], Coser [16] stated that, when resources are limited, decisions about allocating these resources must be made; different subunits and departments have to compete for their share. To grow faster different departments, divisions, and subunits of the organization would fight to gain an increased and more share of funding to invest, different parts and functions promote their interest and importance over other departments and divisions to have increased access to resources [7].

Most of the time, organizations are characterized by limited resources, that are needed by different subunits and departments to carry their tasks, duties, works, and do their jobs successfully; then the struggle would be, to win more of these resources, which is considered as a major factor of organizational conflict [15]. Organizations have limited resources such as money, facilities, materials, human, and other resources to

share. According to Daft [9] different departments, subunits, and groups with the desire of achieving goals of their units want to increase their share of these resources, and this would result in a conflict.

2.6. Differences in the performance standards

When designing a reward system organization must take into consideration a common performance standard. A conflict would arise if the reward system is structured and build based on individual, group performance rather than entire organizational performance [2]. The attitudes and prejudices of the members of the different divisions, departments, and subunits will lead to dividing the organization into "us" versus "them" that will bring conflict between them [15].

The major aim of designing a reward system must be the creation of coordination among and between the different subunits of the entire organization which affects the potential for conflict; the major priority of an organization's management's must be restructuring the reward system so it will not promote disputes between the different divisions and subunits [7].

2.7. Differentiation

As the organization grows more substantial, operations become more complex, organizational departments and functions become more specialized, and then functional specialization would be required and needed to run operations more effectively [9]. This will necessitate and create a growing need for specialized knowledge, special technical skills, and expertise, which would force organizations to hire a variety of individuals, with different personal abilities, skills, special expertise, and behavior. These differences among individual's abilities, traits, and skills would certainly affect and impact the interpersonal relationships of the individuals, and among them leading to a conflict.

3. Conflict Management Methods

Conflict cannot be avoided, not all conflict can be eliminated and some are desirable, that is why business organization managers must know how to deal with, and manage conflicts. In fact the analysis of the Chartered Institute of Personnel and Development of the replies of (660) practitioners of Human resources in organizations is supporting that, it is important for organization executives, department or unit managers, and team leaders to learn how to manage and handle conflicts. The analysis showed that (44%) of the respondents indicate that handling and managing disputes and conflicts are continually in the workplace and that managers are spending almost (3.4) hours weekly in solving problems and in handling conflicts [17].

In the review of related literature, many of the previous studies and research have adapted Thomas five suggested methods or approaches of handling conflicts that can be viewed in terms of, the degree of cooperativeness and assertiveness. These conflict approaches certainly would be affected somehow by the factor that causes the conflict. Thomas's approach can be used as a model to explain the major conflict resolution methods or techniques, which this research is focused on:

3.1. Competing

Where there is a high level of assertiveness and not cooperation. This approach is a win-lose situation, but the competition should adhere to certain rules. The assertiveness person will not seek to harm the other's self-image, and would not serve to change and improve the organization. According to Robbins and Judge

[8] competing refer to the desire to satisfy the self-interest without any consideration to the effects, or impact on the other party of the conflict. The competing mode will be more appropriate in an emergency situation when quick action must be taken and a vital issue needs to be resolved [18].

3.2. Collaborating

In this approach, there is a high level of assertiveness and a high level of cooperation. This mode is characterized by a real and genuine attempt, and trial to reach solutions that will satisfy all the needs of the different parties of the conflict. It differs from a compromise in the attitudes of the participants: while they are trying to achieve their own objectives (assertiveness), they would be more increasingly cooperative.

3.3. Compromising

This conflict handling method encompasses moderate assertiveness and cooperation. This is a give-and-take situation. Both parties of the conflict usually give up some of their needs through negotiations. In compromising there is no winner or loser, and the decision made is not the ideal solution for both parties of the conflict, but still it can be used effectively if the goal of both parties can be divided equitably, and if this not possible one group should give up something of value, so concession would be reached [2].

3.4.Avoiding

In this method there is no assertiveness or cooperation. Most unpleasant things can be avoided; the problem can only be postponed or delayed, but not solved. Gibson and others [2] stated that avoidance will not effectively resolve or eliminate the conflict, and this mode will not result in any long-run benefits to the organization, but it will work in the short-run.

3.5.Accommodating

In this technique, there is no assertiveness, but a high level of cooperation. In order to meet the needs of others, one may give in and surrender to accommodate others, so that harmony can be achieved and to foster a better productive environment [18]. In the win-lose situation, there must be always a loser. The main purpose to accommodate other people or individuals is to maintain harmony at the expenses of losing the ability to compete more effectively.

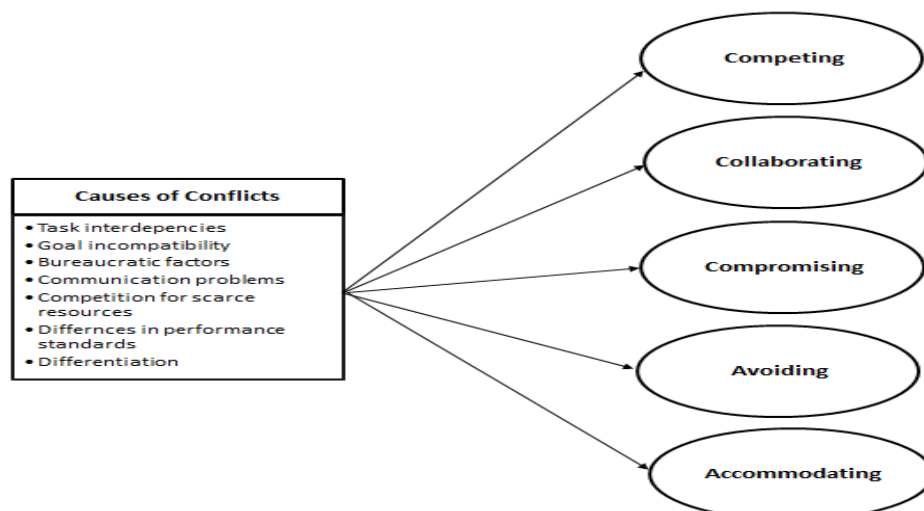


Fig. 1 Research Framework

4. Statement of the Problem

This research focuses on investigating the linkage of the factors causing internal conflicts, with the effectiveness of the methods of handling and dealing with these conflicts within business organizations. Specifically, this research sought to answer the following specific question:

To what extent do the factors causing internal conflicts (task interdependencies, goal incompatibility of subunits, differences in the performance standards, and competition for scarce resources, differentiation, and communication problems), impacts the effectiveness of the methods of managing and handling these conflicts being practiced and employed by the banks?

5. Hypotheses Setting

In all business organizations, there are several causes of conflicts. Factors causing conflict, such as; task interdependencies, goal incompatibility of subunits, differences in the performance standards, and competition for scarce resources, differentiation, and communication problems. What causes conflict, would certainly affect the methods of managing and handling internal conflicts. A deep analysis, and proper understanding of the factors that causes the conflict is considered to be the inputs of, determining the selection of the proper method of dealing with these conflicts. Based upon discussion, the following hypotheses can be proposed:

H1: There is a significant positive effect of factors that causes conflict on using the competing method in handling internal conflicts.

H2: There is a significant positive effect of factors that causes conflict on using the collaboration method in handling internal conflicts.

H3: There is a significant positive effect of factors that causes conflict on using the compromising method in handling internal conflicts.

H4: There is a significant positive effect of factors that causes conflict on using an avoidance method in handling internal conflicts.

H5: There is a significant positive effect of factors that causes conflict on using the accommodation method in handling internal conflicts.

6. Related Studies

The research Paluku Kazimoto, [18] titled “Analysis of Conflict Management and Leadership for Organizational Change” to examine the sources of the conflicts, types and its effect on organizational change, found that managers should encourage an open communication policy, so that individuals will be capable to get the accurate information at the right time, according to him conflict is inevitable, to deal with conflict more effectively, managers must accept the fact that conflict exists. According to him, managers must understand conflict to enhance the ability of the administrators to deal more effectively with the problems of organizational efficiency, stability, governance and change, and not to view conflict in a negative manner, but rather if managed and handled in a proper conflict management style, it will enhance the efforts of the school administrators in achieving their goals. He further stated that if conflict managed

effectively it can be healthy, and conflict may represent a dynamic force of organizational development, growth, change, and adaptation to survive. To achieve a positive outcome the key element in resolving conflict is, to look for a win-win situation, while cutting or minimizing losses and to formulate proactive conflict management strategies, by an effective negotiation and communication while appreciating the cultural differences among individuals. He concluded that it should be noted conflict is a reality that exists within an organization, and it will affect the individuals and groups. This study somehow is related to the present study, it supports the concept that conflict, prevail in an organization, managers must understand conflict if managed well with the proper style, an organization would achieve growth and development.

The study of Ongori, Henry [19] on "Organizational Conflict and its Effects on Organizational Performance" with the aim to explore what causes conflict within the organization, the types, the effects and the strategies of managing conflict effectively to enhance the organizational performance. He found, that a major cause of conflict is the limited resources and task interdependence, according to him competition among individuals about promotion, financial, manpower equipments and information resource. He stated that if plans are not interpreted or not communicated effectively to employees at the right time for the implementation this will lead to conflict. He concluded that one of the prime responsibilities of management is to ensure that scarce resources must be utilized for the beneficiary of the organization and for other stakeholders of the organization, and performance evaluation of employees must be clearly spelled out and communicated to all individuals with consideration of the performance set. He also concluded that management and employees should work together to achieve the positive effect of the conflict by implementing a certain procedure to be followed in resolving conflict, he stated if a disagreement arises among employees then management should get statement from parties involved, then brainstorm the issue and recommend ways of resolving the conflict so that it would be binding to all parties of the conflict and they will commit themselves to continue to resolve future conflict. According to Ongori, [19] the findings of his study will inspire managers to develop the best strategies in resolving conflicts by understanding what causes the conflict, which will then assist them to develop appropriate strategies to resolve and manage conflicts at the infancy stage. This study is consistent with the present study, in identifying some of the causes of conflict such as limited resources, task interdependence, and communication. It supports the present study in that, proper understanding of the causes of conflicts would lead and inspire management to select the proper method of handling conflicts within their organization.

The research conducted by Omisore, and Abiodun [5], titled "Organizational Conflict: Causes, Effects, and Remedies", to investigate what are the things that lead to conflict in organizations? The findings of their research were, that conflict generates a considerable duality and contradiction which leaves the administrators as well as the scholars uncertain about the meaning of conflict, its relevance and how best to cope with those conflicts. They stated that conflict is an aspect that cannot be separated from people or organizational life. According to them conflict is inevitable in an organization. Also, their study discovered that conflicts occur in organization due to factors such as completion for supremacy, leadership style, limited resources, and other factors. Their study revealed that conflict situation is not always bad; they stated that if the conflict is timely well managed the outcomes will be a positive result, but if it was not timely, well managed it will lead to low productivity. According to them effort must be made to address the causes of conflicts once they are noticed. They concluded that in resolving conflict, early recognition and paying attention to the conflicting parties and the negotiation of the involved parties must be adopted, and not to use the force or intimidation to resolve the conflict. This study is related to the present study in that, conflict is a part of human or organization life, it supports the concept of resolving conflicts by addressing all causes, through the selection of the best way of coping with conflicts, and handling it.

The research of Ahmad Adamu Isa [14], titled "Conflict in Organizations: Causes and Consequences", identifies the causes of conflicts as poor communication, maltreatment of employees, inadequate reward system, favoritism, and nepotism. He further identifies other causes such as; the scarce or limited resources to share, stress, and sexual harassment. The study also investigates the positive and negative implication with regards to the decline of productivity and absence of employee retention capacity. He concluded that there

are many causes of conflict, and conflict is an inevitable consequence of industrial relation. According to him, there is a need to establish annual performance review with regards to, working relationship between employees to achieve the optimal growth of the organizations, and provide fair compensation policies and reward system, which would ensure fairness in pay rates based on an objective and updated job description. He stated, to handle and resolve all cases of disputes between labors, it is important to establish a conflict resolution committee. This study is somehow related to the present study in that, there are factors that generate conflict, some identified by the present study such as poor communication, inadequate reward system, and it differs in identifying other factors such as: different maltreatment of employees, favoritism, and nepotism. The study is similar in that, to resolve the conflict, it is important to understand the causes

The study of Huan, and Yazdanifard, [20], on "The Difference of Conflict Management Styles and Conflict Resolution in Workplace", they found that unresolved conflict would affect job satisfaction and employee loyalty, management should mediate the conflict by using the right and proper method. According to them the employee's commitment would be affected by the conflict which would result in increasing the rate of absenteeism. They concluded that there are many ways and styles in resolving and handling conflict and for each style, there are benefits and weaknesses. Identifying the best or appropriate conflict resolution style would depend on the situation and circumstances of the conflict. They stated, conflict serves as a learning curve, and it is needed for the growth and improvement of the organization, without conflict there would not be any improvement for the organization. This study supports the current research in that, there are many styles and methods that can be used by management to deal with conflict, and resolve it in an organization. Inconsistency with the current study, the selected or used style in resolving the conflict would depend on the situation or circumstances, supporting the concept that, analysis of the cause would lead to select the proper and appropriate style of handling conflict.

7. Methodology

The main instrument of research used in this study was the survey questionnaire. This questionnaire consisted of two parts. The first part was focused on factors causing conflicts in a business organization. The second part inquired into the effectiveness of the methods used in handling these internal conflicts. A total of 250 survey questionnaires were distributed among managers, division and unit heads in the banking sector of Jordan. Of the 250 distributed, 209 were returned, 17 questionnaires were invalid, leaving a total of 192 valid. Thus the overall rate of return questionnaires was 76.8 percent.

7.1. Statistical Treatment of Data:

The participants responded to all questionnaire items for measure using a rating ranging from 5 (Strongly agree, Very effective) to 1 (strongly disagree, Not effective).

7.1.1. Arithmetic weighted mean

Responses on the items for each measure were averaged using the arithmetic weighted mean, which was interpreted based on the Likert scale of the boundary of numerals as presented in table (1).

Table 1: Responses on the items for each measure

Weighted mean	Weight	Descriptive interpretation
4.51 – 5.00	5	Strongly agree, Very effective.
3.51 – 4.50	4	Agree, Effective.
2.51 – 3.50	3	Somehow agree, Somehow effective.
1.51 – 2.50	2	Disagree, Less effective
1.00 – 1.50	1	Strongly disagree, Not effective.

7.1.2. Hypotheses testing

Multiple regression was used to test the hypotheses, to decide whether to accept or reject the proposed hypothesis, if the computed level of significance is less than 0.05, this will indicate that there is a significant positive effect of factor causing conflict, on the effectiveness of the method used in resolving the conflict, thus accepting the hypothesis, and rejecting the hypothesis if the computed level of significance is more than 0.05.

8. Results

Table (2) shows the extent of linkage of factors causing conflict with the effectiveness of the methods and styles of handling conflict, as perceived by the respondents in the surveyed banks. Respondents were asked to link factors causes conflicts with the effectiveness of the method or style of handling and dealing with conflicts based on the following criteria with a decreasing scale of 5 to 1: (a) Strongly agree, (b) agree, (c) somehow agree, (d) disagree, (e) strongly disagree.

Table 2: Factors causing conflict

No.	Factors Causing Conflict	Mean	Standard Deviation	Level
1.	Task interdependencies.	4.00	0.86	High
2.	Goal incompatibility.	4.08	0.79	High
3.	Bureaucratic factors.	4.05	1.04	High
4.	Communication problems.	3.90	0.91	High
5.	Competition for scarce resources.	3.60	0.95	Medium
6.	Differences in performance standards.	4.02	1.01	High
7.	Differentiation.	3.83	0.94	High

The factors causing conflicts when verified as to their linkage with the effectiveness of the methods, all those factors were linked. Task interdependencies, goal incompatibility, bureaucratic factors, communication problems, competition for scarce resources, differences in performance standards, and differentiation were noted to be linked with the effectiveness of the method of handling conflicts by respondents as "agree" as implied by the weighted means of (4.00, 4.08, 4.05, 3.90, 3.60, 4.02, 3.83) respectively.

Majority of the factors were rated with a high level, regarding their linkage with the effectiveness of the method, and only competition for scarce resources was rated as medium.

Table (3) represents the result of the analysis of the effectiveness of the conflict handling method used by management.

Table 3: Conflict handling styles

No.	Conflict Handling Style	Mean	Level
1.	Competing.	3.93	High
2.	Collaborating.	3.89	High
3.	Compromising.	3.73	High

4.	Avoiding.	3.77	High
5.	Accommodating.	3.98	High

The results showed a high level of the effectiveness of conflict methods, the general view was effective as implied by responses of management, departments, units, division's heads, and team leaders.

Accommodating ranked highest as effective with a mean of (3.98), and compromising ranked as lowest with a mean of (3.73). According to the responses, all conflict methods: competing, collaborating, compromising, avoiding, and accommodating were "effective" as implied by the weighted means of (3.93, 3.89, 3.73, 3.77, 3.98) respectively.

Table (4) presents the impact of the factors causing conflict on the competing style of handling conflicts. The analysis showed that there is a significant effect of factors causing conflicts on the competing style with a value of R^2 (0.17), which means changes in factors causing conflict explain (0.17) in changes using the competing style. The F value of (5.33), with a significance (0.00) of the impact of factors on the competing style, led to acceptance of the hypothesis that, there is a positive effect of the factors on the competing style, and rejecting that there is no positive effect of the factors, on the competing style.

Table 4: Impact of factors causing conflict on competing for style

No.	Factors	B	T	Sig.
1.	Task interdependencies.	0.16	3.24	0.00
2.	Goal incompatibility.	-0.02	-0.38	0.70
3.	Bureaucratic factors.	0.00	0.06	0.96
4.	Communication problems.	0.11	2.37	0.03
5.	Competition for scarce resources.	-0.09	-1.93	0.05
6.	Differences in performance standards.	0.07	1.62	0.11
7.	Differentiation.	0.10	2.18	0.03
R= 0.41		$R^2= 0.17$	F= 5.33	Sig.= 0.00

Table (5) showed the impact of the factors causing conflict on the collaborating style of handling conflicts. As depicted the hypothesis that there is a positive effect of the factors on the collaborating mode with a significant value of (0.01), which is less than the (0.05) level of significance, were accepted with the rejection of the null hypothesis that there no positive effect of the factors on the collaborating style.

Table 5: Impact of factors causing conflict on collaborating style

No.	Factors	B	T	Sig.
1.	Task interdependencies.	0.01	0.14	0.89
2.	Goal incompatibility.	0.03	0.47	0.64
3.	Bureaucratic factors.	0.06	1.48	0.14
4.	Communication problems.	0.03	0.63	0.53
5.	Competition for scarce resources.	0.06	1.32	0.19
6.	Differences in performance standards.	0.01	0.16	0.87
7.	Differentiation.	0.10	2.17	0.03
R= 0.30		$R^2= 0.09$	F= 2.60	Sig.= 0.01

The analysis resulted in that, there is a significant effect of factors causing conflicts, on the collaborating mode of handling conflict, with a value of R^2 (0.09) reflecting that changes in the factors causing conflict would clarify (0.09) of changes, using the collaborating style. The F value of (2.60), with a significance of (0.01) indicates that factors causing conflict significantly impact the collaborating mode.

Table (6) shows the impact of the factors causing conflict on the compromising method.

The analysis led to the acceptance of the hypothesis that, factors causing conflicts affect positively the compromising method with a significance value of (0.00) which is less than the (0.05), and rejecting the null hypothesis that there is no positive effect of the factors on the compromising method.

The value of R^2 (0.17) indicates that changes of factors that cause conflict would explain (0.17) of the changes in the usage of the compromising method, in dealing with conflicts. The factors resulting in conflicts, significantly affect the compromising method, indicated by the F value of (5.31) with a significance of (0.00).

Table 6: Impact of factors causing conflict on the compromising style

No.	Factors	B	T	Sig.
1.	Task interdependencies.	0.05	1.07	0.29
2.	Goal incompatibility.	-0.05	-0.85	0.40
3.	Bureaucratic factors.	0.08	1.91	0.06
4.	Communication problems.	0.06	1.26	0.21
5.	Competition for scarce resources.	0.01	0.23	0.82
6.	Differences in performance standards.	0.11	2.53	0.01
7.	Differentiation.	0.11	2.51	0.01
R= 0.41		$R^2= 0.17$	F= 5.31	Sig.= 0.00

Table (7) depicts the result of the hypothesis test on the impact of the factors causing conflict, on the effectiveness of the avoidance mode of handling, and dealing with conflicts.

The analysis resulted in accepting the hypothesis that, factors causing conflicts affect positively the effectiveness of the avoidance method, with a significance value of (0.00) which is less than the (0.05), and rejecting the null hypothesis that there is no positive effect on the effectiveness of the avoidance method.

Table 7: Impact of factors causing conflict on the avoidance style

No.	Factors	B	T	Sig.
1.	Task interdependencies.	-0.02	-0.31	0.76
2.	Goal incompatibility.	-0.17	-1.91	0.06
3.	Bureaucratic factors.	0.12	1.82	0.07
4.	Communication problems.	0.00	-0.01	0.99
5.	Competition for scarce resources.	0.06	0.83	0.41
6.	Differences in performance standards.	0.21	2.91	0.00
7.	Differentiation.	0.17	2.48	0.01
R= 0.37		$R^2= 0.14$	F= 4.19	Sig.= 0.00

Clarified by the value R^2 (0.14), changes in the factors that cause conflict will explain (0.14) of adapting the avoidance mode as a way of dealing with conflicts. The significance of the factors on the effectiveness of the avoidance method, was the result of the analysis, indicated by the F value of (4.19), with a significance of

(0.00), factors resulting in conflicts, significantly impact the effectiveness of using avoidance method in handling conflicts.

Table (8) shows the result of the hypothesis test on the effect of the factors that cause conflict, on the effectiveness of the accommodating style of dealing with conflicts.

As depicted acceptance of the hypothesis that, factors causing conflicts to affect positively the effectiveness of accommodating mode, were the result of the analysis, with a significance value of (0.02) which is less than the (0.05), and rejecting the null hypothesis that there is no positive effect on the effectiveness of the accommodation method.

Table 8: Impact of factors causing conflict on the accommodating style

No.	Factors	B	T	Sig.
1.	Task interdependencies.	-0.02	-0.41	0.68
2.	Goal incompatibility.	0.00	-0.01	0.99
3.	Bureaucratic factors.	-0.03	-0.73	0.47
4.	Communication problems.	0.09	1.71	0.09
5.	Competition for scarce resources.	0.01	0.28	0.78
6.	Differences in performance standards.	0.12	2.34	0.02
7.	Differentiation.	0.06	-1.15	0.25
R= 0.29		R ² = 0.09	F= 2.49	Sig.= 0.02

The value R² (0.09), clarify that changes of the factors leading to conflicts will explain (0.09) of using the accommodating style in handling conflicts. With a significance of (0.02) and F value of (2.49), factors generating conflicts, significantly impact the effectiveness of the adaptation of the accommodation style of dealing with conflicts.

9. Findings and Conclusion

Majority of the factors causing conflicts: task interdependencies, goal incompatibility, bureaucratic elements, communication problems, differences in performance standards, and differentiation, were rated with a high level. And only competition for scarce resources rated with a medium level resulted because of differences in culture, education, and the stress due to the nature of working in banks. Their rating of the methods and styles of handling and dealing with conflict were high, accommodation mode ranked as the highest and compromising style as low. There is an impact of the factors causing and generating conflicts, on all the methods: competing, collaborating, compromising, avoiding, and accommodating, styles of handling and dealing with internal conflicts.

This study suggests that conflicts exist among individuals and employees in the commercial banks of Jordan resulted from interdependencies of tasks and operations, conflicting goals, miscommunication, unfair performance standards, and job stress due to the nature of the job.

In this study, it was assumed that a thorough and deep analysis of the causes of conflict would give and provide management and heads of the different divisions and departments of the organization, more insight and enough knowledge, to determine and adopt the right and proper method or style in dealing with these conflicts.

Management, departments, units, division's heads, and team leaders of the Jordanian commercial banks favor resolving conflicts to establish a cooperative and collaborative working environment. Regardless of the factors generating these conflicts, the study also suggests that management, unit and department heads, and team leaders were capable of containing and resolving conflicts between individuals and employees of the banks.

Depending on the situation and circumstances, management and heads of the different units and departments were able to deal with conflicts, using all styles and modes of managing and handling the internal conflicts within their banks. This implies that situation and circumstances would direct or lead management and heads of the different divisions and departments to use the right and proper method of resolving the conflict.

Results reveal that, all factors that cause and generate conflicts impacted significantly the used styles and methods of managing, handling, and dealing with these conflicts in the commercial banks in Jordan. Management, units and department heads, should reconcile goals of the different units, division, and departments, to create harmony and coherence of the goals of individuals, and the various departments and divisions of the organization.

Continuous evaluation and review of the performance appraisal system should be conducted and updating it to design clear, and fair performance standards, for all individuals and workers, to establish employees loyalty and commitment. Before trouble troubles organization, management, units, and department heads, and team leaders should minimize and avert using the avoidance style because this would not resolve the conflict, and it might affect the behavior of the individuals and employees leading to low productivity. It is advisable to use more the collaborating mode by management, division, and department heads, and team leaders, in handling and dealing with conflicts in order to encourage and increase the positive interactions between and among employees, and the different parts of the organization. To deal with conflicts, the compromising mode should be used in a way that will ensure the satisfaction of all conflicting parties, so that all members of the organization would focus, on the achievement of the goals of the entire organization.

The study is limited in determining the impacts of the causes of conflict on the effectiveness of the methods used in handling these conflicts. Although several factors cause conflict, the analysis was limited to the following seven factors: task interdependencies, goal incompatibility, bureaucratic factors, communication problems, competition for scarce resources, differences in performance standards, and differentiation. Effectiveness of the used interpersonal conflict handling approaches such as competition, compromising, collaboration, avoidance, and accommodation were analyzed. Further studies are recommended to find out and investigate, the mediating role of organizational culture on, the impact of factors causing conflict on the used methods and styles of managing and handling conflict.

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Manuscript received: 20 March 2019

Manuscript received in revised form: 28 April 2019

Manuscript accepted: 21 June 2019