

Exploring Conflict Management Mechanism and the relationship between Demographics & Conflict Handling Styles in Private Sector Commercial Banks

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Abstract

Conflict exists throughout environments of all kinds. So every employee wants a healthy and competitive working environment in the working environment of their organisation. This research paper firstly attempts to explore conflict management mechanism prevails in top five private sector banks selected according to Business-Today survey Dec-2012. This study is exploratory in nature and Thomas and Kilmann MODE instrument have been used for collecting data through questionnaire method. The sample consisted of 100 respondents (20 each) from these five private sector banks i.e. Yes Bank, Axis Bank, HDFC Bank, ICICI Bank and Kotak Mahindra Bank. Further relationships between various demographic features and preferences towards conflict management styles have been explored. Research carried out has implied that conflict management styles was insignificant according to gender and marital status (Islamoglu, G., Boru, D. & Birsal, M. 2008 and Kaur H., 2012) and these styles were significant according to age, education and working experience (Boru et al., 2008; Chaudhry et al. 2011 and Kaur, H. 2012). Various statistical techniques such as t-test and analysis of variance (ANOVA) and graphical representation have been used to analyse the data. Scoring procedure of TKI Mode has been adopted to elaborate and rank the preference of these strategies in these five private banks and across these banks. Indicated results concluded that Accommodating strategy that ranks first (TQ=38.25) followed by compromising strategy (TQ=32.75); Collaborating strategy (TQ=26.7); Competing and Avoiding strategy (TQ=26.15) with their respective scores in these banks. Relative impact of individual characteristics and preferences towards conflict management strategies indicated insignificant relationships of gender and marital status with regards to conflict resolving strategies but partially significant relationships have been found in case of age, education and experience.

Keywords: Conflict Management Strategies, Accommodating, Avoiding, Collaborating, Compromising, Competing, Private sector Banks, Demographic Factors.

JEL Classification: M00, M10

Introduction

“Life is not a grand harmony, Conflict exists”

---Newman and warsen

Conflict is natural and every day phenomenon in all private working spheres. It is unavoidable component of human activity (Brahnam et al, 2005; Vokic & Sontor, 2011) that may be viewed as a situation in which the concerns of two or more individuals appears to be incompatible (Darling & Fogliasso, 1999), and which used to occur when person or groups perceive that others are preventing them from attaining their objectives (Antonioni, 1998). One impression of human nature has been consistent that is, man has versatility in his nature and in turn behavior. In other words, if we have a group of persons, we find that each person is made up of several persons owing to diversity in his behavior at different times. When two or more persons work together or live together, then there is every possibility of the generation of conflict owing to difference of opinion, clash of interest or even misunderstanding. But the existence of conflict should not cause alarm; it is at time the sign, more often, of close relationship between the persons working in the organization. Zero conflict is indicative of absence of

relationship among people comprising organization. In other circumstances it may be destructive and needs careful handling. In an organization, each person lives and works with others to achieve his objective and the organization's objective. For this purpose, he requires authority to guide and direct the action of others and the relationship among different people of the nature that each one accomplishes his objective without impinging on other rights and privileges. Authority is the source of both ambivalence and conflict. Equity in distribution forges unity thereof causes conflict in organization and society. No organization is free of conflicts. Nor should they be. In fact, it is hard to conceive of any vital, responsive organization in a dynamic society which is conflict less. Conflict, is after all, as natural as harmony and it is difficult to envision the attainment of positive social goals and even many personal ones without it. If service workers are to fulfill full range of their professional responsibilities and functions, the willingness to engage in conflict transactions is quite natural. Conflict situations are frequently sources of intense frustration and discomfort is quite natural and they often entail significant risks. Yet, they are as much a part of job as is the provision of service in harmonious circumstances.

Table 1.1 A Brief look at some definitions of conflict:

Author(s)	Definitions of Conflict	Focus
March and Simon (1958, p.112)	Breakdown of standard mechanisms of decision making	Process: decision making
Boulding (1962, p.4)	Situation of competition in which parties are aware of the incompatibility of potential future positions in which each party wishes to occupy a position that is incompatible with the wishes of other	Descriptive: perceived incompatibilities
Walton (1966, p.411)	Opposition process in any of the several forms- competition status, rivalry, bargaining, sabotage, verbal abuse, etc.	Process: opposition
Schmidt and Kochan (1972, p.363)	Overt behaviour outcome of perceived goal incompatibility and the perceived opportunity for interference	Condition: Goal incompatibility and interference
Deutsch's (1973) and Tjosvold (1988)	Incompatible activities where one persons' actions interferes, obstruct or in some way get in the way of another's actions.	Condition: incompatibilities
Pinkley (1990, p.117)	Cognitive decision making process involving negotiation of what are to be considered the appropriate objects of dispute.	Process/descriptive: cognitive bargaining
Kolb and Putnam (1992, p.312)	When there are real or perceived differences that arise in specific organisational circumstances and that engender emotion as a consequence	Condition: antecedents and consequences

(Source: Literature Survey)

Conflicts are therefore, an integral part of the functions of the service worker like other organizations because clash of interest is virtually built in the jobs he is expected to perform. Conflict manifests itself in a variety of shapes, sizes and designs. It exists in the entire gamut of human interactions. As already stated above, conflict can also arises within the organization. It affects the work efficiency of the individual and of the group because people are disturbed. Psychology comes in the way of fulfilling their range of organizational responsibility. Conflict may occur among individual or among groups or at organizational level. Since, it is an indispensable component of behavior. One should not be afraid of it. Normal conflict exists at every level in the organization. When this level of conflict starts moving up, efforts are made to contain lest it reaches the highest level (Bisno, 1988).

Literature Review

Mohammed et al (2008) in their research article “Culture and Conflict management style of International Project Managers” determined the approach of project managers towards managing of conflict. The study investigated the link between project managers' nationality and their preference to adopt a specific method for managing conflict. Data had been gathered from 116 respondents from India, French and UK telecom organisations. The findings of the study were: (a) Thomas-Kilman Conflict management style revealed high percentage (32.14%) of

project managers in French and less percentage (17.8%) in UK adopted competitive style of conflict management, (b) Indian project managers adopted the avoiding style (32.68%) whereas in France and UK, this style was less prevalent, 18.73% and 27% respectively, (c) Correlation between competing style were high for both French and UK managers but negative for India and (d) Avoiding showed strong correlation for India and UK but negative for France. The study focused significant links between Hofstede's cultural dimensions of individualism and Masculinity with the propensity for managers to competitive style. The study also found uncertainty avoidance had correlation with tendency for project managers to opt avoiding approach. Kaur Harleen (2012) also explores the significant effect of various demographic characteristics such as age, gender, education etc upon the various conflict management strategies. So many contributions have been made in the past research studies using various strategies to resolve conflict such as two strategies by (Knudson, Sommers & Golding, 1980; Billingham & Sack, 1987), three strategies by (Sillars, 1980; Putnam & Wilson, 1982), four strategies by (Smyth, 1977; Phillips & Cheston, 1979), seven strategies by (Sternberg & Soriano, 1984; Morrill & Thomas, 1992), eight strategies by (Nicotera, 1993; Pareek, 1982) and nine strategies by (Kindler, 1996). Various other researchers about the relationship between contextual parameters and conflict handling styles have been mentioned below:

Table 1.2 Relationships between Individual Characteristics and Conflict Resolving Mechanism

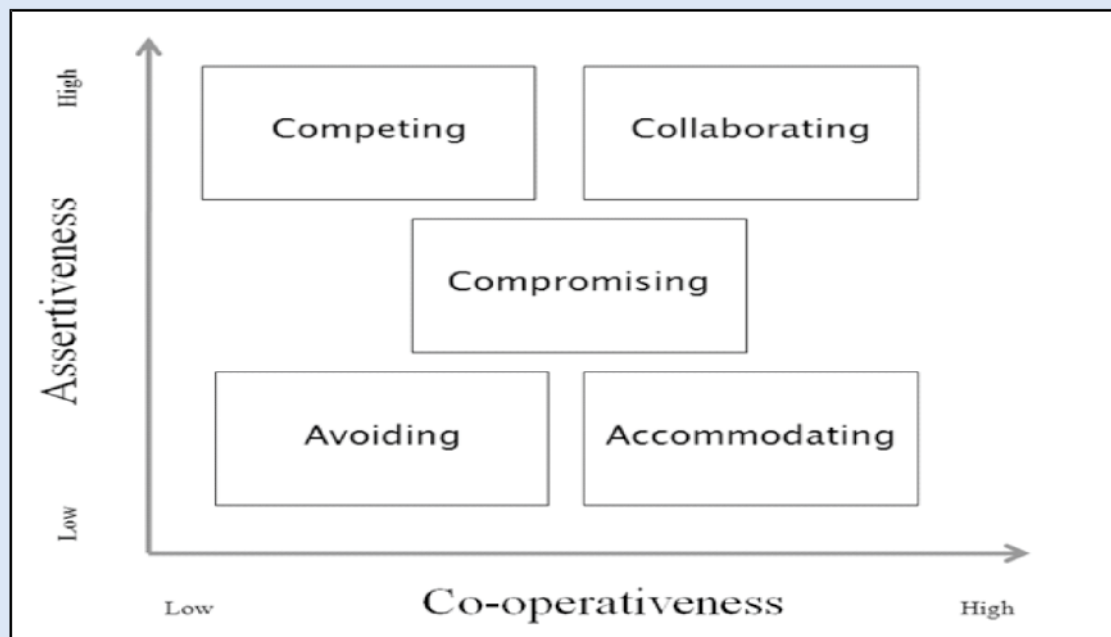
Variables	Researches
Gender	Rosenthal & Hautaluoma, 1988; Mckenna & Richardson, 1995; Sorenson et al., Brewer et al., 2002; Pinto & Ferrer, 2002; Cetin & Hacifazlioglu, 2004; Brahnam et al., 2005; Chan et al., 2006, Havenga, 2006; Kaur, H. 2012.
Age	McKenna & Richardson, 1995; Pinto & Ferrer, 2002; Cetin & Hacifazlioglu, 2004; Havenga, 2006; Kaur, H. 2012.
Education	Pinto & Ferrer, 2002; Kaur, H. 2012.
Marital Status	Pinto & Ferrer, 2002; Kaur, H. 2012.
Experience	Drory & Ritov, 1997; Pinto & Ferrer, 2002; Cetin & Hacifazlioglu, 2004; Kaur, H. 2012.

(Source: Literature survey)

Various researchers contributed towards subject of resolving conflict in the organisations. This will help the management to take variety of actions depending upon the parties' to conflict, issues in conflict, situations and available organisational resources. In short, an impression should not be created that organisation is engulfed by increased conflicting scenarios. The *Thomas-Kilmann Conflict Mode Instrument* (TKI) has been used successfully for more than 30 years to help individuals in a variety of settings understand how different conflict styles affect personal and group dynamics. The TKI measures five "conflict-handling modes" or ways of dealing with conflict: competing, collaborating, compromising, avoiding, and accommodating. These five modes can be described along two dimensions, assertiveness and cooperativeness. Assertiveness refers to the extent to which one tries to satisfy his or her own concerns, and cooperativeness refers to the extent to which one tries to satisfy the concerns of another person. Competing is assertive and not cooperative and accommodating is cooperative and not assertive. Avoiding

is neither assertive nor cooperative, while collaborating is both assertive and cooperative. Compromising falls in the middle on both dimensions (Thomas & Kilmann, 1974, 2007). These five conflict handling styles were rebelled by Thomas (1976) as avoiding, accommodating, competing, compromising and collaborating based upon two intentions i.e. cooperativeness and assertiveness. Besides two these five conflict management styles based upon dual concern models to handle conflict; there have been others who suggested two (Knudson, Sommers & Golding, 1980; Billingham & Sack, 1987), three (Sillars, 1980; Putnam & Wilson, 1982), four (Smyth, 1977; Phillips & Cheston, 1979), seven (Sternberg & Soriano, 1984; Morrill & Thomas, 1992), eight (Nicotera, 1993; Pareek, 1982) and nine (Kindler, 1996) styles to handle conflict. A two dimensional model of Rahim, 1983; Thomas & Kilman 1974 and Brahnam et al., 2004 have been shown in figure below. Further, characteristics of various conflict handling modes have been discussed in table

Fig 1.1 A two-dimensional model of conflict management mechanism



(Source: Rahim, 1983; Thomas & Kilman, 1974; Brahnam et al. 2005)

Table 1.3 Characteristics of Conflict Resolving Strategies:

<p>Competing: When concern for one's own group is high but the concern for other group is low, the competing strategy should be ideal for resolution. However it should be used</p> <ul style="list-style-type: none"> (a) When quick, decisive action is needed. (b) When important but unpopular action is needed. (c) When issues are vital and the group knows it is right. (d) To protect one's group against those who may take advantage of the non-competitive behaviour of your group.
<p>Avoiding: This strategy is useful when your group's concern as well as the concern of the other group can be neglected. This strategy is used</p> <ul style="list-style-type: none"> (a) When issues are vital or of passing importance. (b) When the potential for damage of confrontation outweighs its resolution. (c) To let the group cool down. (d) When the other group can handle conflict more effectively than your group.
<p>Collaborating: When concerns of both the groups are of high significance, collaborating can be a useful strategy for resolving conflict. However it should be used</p> <ul style="list-style-type: none"> (a) To find integrative solutions to important concerns. (b) To gain commitment by building consensus. (c) To work through hard feelings, and emotional blocks that interfere in a meaningful relationship. (d) To understand the views of the other group.
<p>Accommodating: When one's own group's concerns are not significant but the other groups concerns are given weightage, accommodating is the best strategy. However, it should be used</p> <ul style="list-style-type: none"> (a) When your group knows it is wrong. (b) When issues are far more important to the other group than to yours.
<p>Compromising: Compromising is the best strategy when solutions partially satisfy the concerns of both the groups. However, it should be used</p> <ul style="list-style-type: none"> (a) When goals are of moderate importance. (b) When a temporary solution to a complex issue is sought. (c) When there is time pressure and a solution must be found quickly.

(Source: Rahim, 1983 & Thomas 1974)

Objectives and Research Methodology

The main objective of the study is to explore the conflict resolution mechanism and the relationship between the demographic factors and conflict handling styles in selected top 5 private sector banks (selected according to the highest profitable banks in the survey of Business Today, Dec-2012) from the beautiful capital of Punjab i.e. Chandigarh. These selected five private sector banks are Yes Bank, Axis Bank, HDFC Bank, ICICI Bank and Kotak Mahindra Bank. Sample of the study consists of 100 respondents, 20 employees from each bank. Primary data was collected

using structured questionnaire developed by Thomas and Ralph Kilmann i.e. "Thomas Kilmann Instrument" consisted of 30 items. For scoring purposes, these items are further divided into five styles of managing conflict. Respondents were asked to choose the conflict management style adopted in their respective organizations on five-Point scale ranging from "strongly disagree" to "strongly agree". Data was analyzed to meet the objectives of the research by using scoring procedure of Thomas & Kilmann MODE instrument, descriptive statistics, Analysis of Variance and Statistical package SPSS is used for analyzing the data. Demographic profile of respondents:

Table 1.4 Demographics of respondents :

S.N.	Variables	Variable Classification	N	%	Cf
1	Gender	Male	55	55	55
		Female	45	45	100
2	Age	Below 25	47	47	47
		25-30	41	41	88
		31-40	12	12	100
3	Educational-Qualification	Under Graduate	19	19	19
		Graduate	62	62	81
		Post Graduate	19	19	100
4	Marital Status	Married	55	55	55
		Unmarried	45	45	100
5	Experience at Job	Below 5	65	65	65
		05-10 yrs	35	35	100

(Source: Data Collection through Questionnaire Method)

Data Analysis of Exploring Conflict Resolving Mechanism

This research study firstly deals with exploration of conflict management mechanism in private sector commercial

banks and thereafter examining the relationship between Demographics & Conflict Handling Styles. Scoring procedure as provided by Thomas & Kilmann 1974 & 2000 has been adopted to find out the resolution mechanism prevails in private sector organisations.

Table 1.5 Summary of Adopted conflict management strategies across various private sector banks

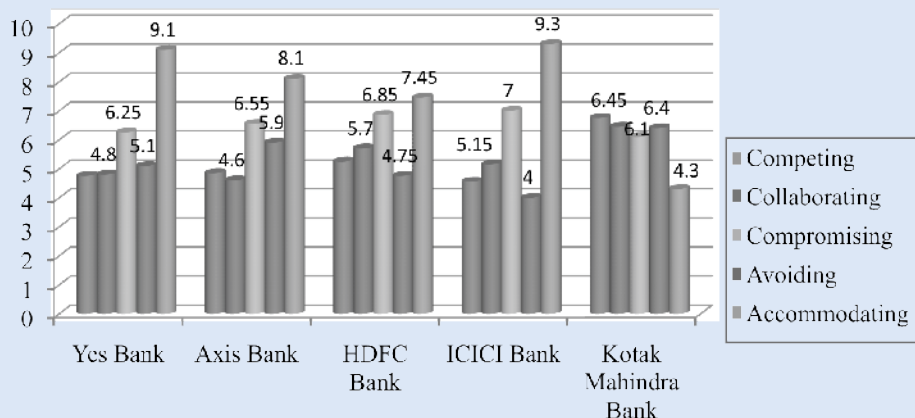
Bank Name	Compe-ting	Collab-orating	Compro-mising	Avoid-ing	Accom-modating	Total Score
Yes Bank	4.75	4.80	6.25	5.10	9.10	30
Axis Bank	4.85	4.60	6.55	5.90	8.10	30
HDFC Bank	5.25	5.70	6.85	4.75	7.45	30
ICICI Bank	4.55	5.15	7.00	4.00	9.30	30
Kotak Mahindra	6.75	6.45	6.10	6.40	4.30	30
Total score (TQ)	26.15	26.7	32.75	26.15	38.25	150
Ranks based on TQ	4.5	3	2	4.5	1	--

(Primary Data)

Table 1.5 deals with the results of explored strategies adopted in these private sector banks. Yes bank adopted Accommodating strategy (TQ=9.10) followed by Compromising strategy (TQ= 6.25); Avoiding strategy (TQ= 5.10); Collaborating strategy (TQ=4.80) and Competing (TQ=4.75). Axis Bank also adopted Accommodating strategy (TQ=8.10) followed by Compromising strategy (6.55); Avoiding strategy (TQ=5.90); Competing strategy (4.85) and collaborating strategy (TQ=4.60). Same as HDFC Bank follows accommodating strategy (TQ=7.45) followed by Compromising strategy (TQ=6.85); Collaborating strategy

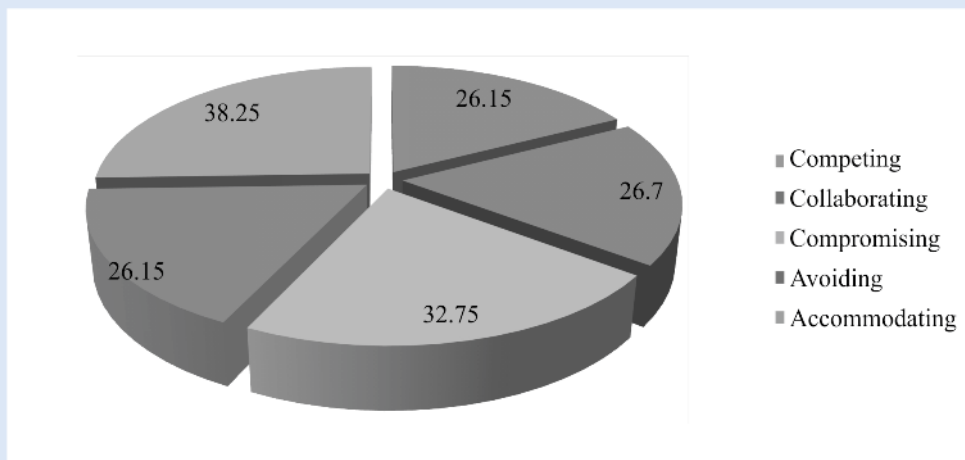
(TQ=5.70); Competing strategy (TQ=5.25) and Avoiding strategy (TQ=4.75). ICICI Bank Strictly follows Accommodating strategy (TQ=9.30) followed by Compromise (TQ=7.00); Collaborating (TQ=5.15); Competing (TQ=4.55) and Avoiding strategy (TQ=4.00). Whereas Kotak Mahindra Bank follows Competing strategy (TQ=6.75) follows by Collaborating (TQ=6.45); Avoiding (TQ=6.40); Compromising (TQ=6.10) and Accommodating (TQ=4.30) respectively. Comparative analysis has been shown in the form of graphic representation as displayed in fig 1.2 & 1.3

Fig 1.2 Dominant conflict management strategies in Private sector banks



(Source: Primary Data)

Fig 1.3 Total Scores of Conflict Management Strategies (TKI MODE) in Private Sector Banks



(Source: Primary Data)

Overall results displayed that Accommodating strategy ranks first (TQ=38.25) followed by compromising strategy (TQ=32.75); Collaborating strategy (TQ=26.7); Competing and Avoiding strategy (TQ=26.15) with their respective scores.

Relationship between Demographics and Conflict Handling styles

After exploring the prevalent conflict handling style in private sector banks, the relationship between a range of individual characteristics and the preferred conflict

handling styles has been enlightened. The relationship between five individual characteristics such as gender, marital status, age, education, experience and styles of handling conflict have been explored. Results explored with the help of Independent Sample t-test for gender and marital status.

Hypothesis formulated: Various Demographic Factors such as gender, marital status, age, education and experience have insignificant impact upon the conflict management strategies.

1.6 Summary of Independent Sample T-test on TKI MODE Strategies of Conflict management on the basis of Gender

Variables		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Competing	Equal variances assumed	4.222	.043	-1.998	98	.049
	Equal variances not assumed			-1.961	85.481	.053 (IN)
Collaborating	Equal variances assumed	1.141	.288	-1.496	98	.138 (IN)
	Equal variances not assumed			-1.522	97.902	.131

Compromising	Equal variances assumed	.229	.633	.184	98	.854 (IN)
	Equal variances not assumed			.184	94.297	.854
Avoiding	Equal variances assumed	.334	.564	-.125	98	.900 (IN)
	Equal variances not assumed			-.126	94.438	.900
Accommodating	Equal variances assumed	.118	.732	2.086	98	.040*
	Equal variances not assumed			2.097	95.869	.039

* Significant @0.05 level; IN-Insignificant

Where the Levene's test of equality of variances have been found significant ($p < 0.05$), row with equal variances not assumed is notified and where variances have not been significant, equal variances assumed row is notified. Results displayed in table 1.6 concluded that men and women don't differ significantly in their practice of using conflict management strategies except accommodating strategy of handling conflict which is found significant ($t = 2.086$, $p < 0.05$). Null Hypothesis has been accepted (H_0) and gender is found indifferent towards conflict management

strategy preference.

Null Hypothesis (H_0): Marital Status has insignificant impact upon the conflict management strategies.

Table 1.7 displays summary of independent sample t-test performed on the basis of marital status of the respondents and respondents have been found insignificant towards using conflict management strategies according to their marital status. Hence, Null hypothesis (H_0) has been accepted.

Table 1.7 Summary of Independent Sample T-test on TKI MODE Strategies of Conflict management on the basis of Marital Status

Variables		Levene's Test for Equality of Variances		t-test for Equality of Means		
		F	Sig.	t	df	Sig. (2-tailed)
Competing	Equal variances assumed	.156	.693	1.617	98	.109 (IN)
	Equal variances not assumed			1.623	95.399	.108
Collaborating	Equal variances assumed	4.974	.028	-.730	98	.467
	Equal variances not assumed			-.716	84.761	.476 (IN)
Compromising	Equal variances assumed	1.509	.222	.501	98	.617 (IN)
	Equal variances not assumed			.504	95.738	.616
Avoiding	Equal variances assumed	7.622	.007	-.582	98	.562
	Equal variances not assumed			-.570	83.480	.571 (IN)

Accommodating	Equal variances assumed	.627	.431	-.455	98	.650 (IN)
	Equal variances not assumed			-.455	93.947	.650

* Significant @0.05 level; IN-Insignificant

Respondents have been divided into three categories according to age i.e. 'Below 25', '25-30' & '31-40'. ANOVA has been applied in order to find out the impact of age on various conflict management strategies. ANOVA has been applied because the independent variable i.e. age has more

than 2 groups and conflict management dimensions have been taken as dependent variables.

Null Hypothesis (H₀3): Age has insignificant impact upon the conflict management strategies.

Table 1.8 Summary of One Way ANOVA on TKI MODE Strategies of Conflict management on the basis of Age of Respondents

Variables		Sum of Squares	df	Mean Square	F	Sig.
Competing	Between Groups	16.603	2	8.301	0.969	0.383
	Within Groups	831.107	97	8.568		
Collaborating	Between Groups	38.467	2	19.233	2.81	0.065
	Within Groups	663.973	97	6.845		
Compromising	Between Groups	9.3	2	4.65	1.298	0.278
	Within Groups	347.45	97	3.582		
Avoiding	Between Groups	44.764	2	22.382	3.387	.038*
	Within Groups	640.946	97	6.608		
Accommodating	Between Groups	132.588	2	66.294	3.091	0.04*
	Within Groups	2080.162	97	21.445		

* Significant @0.05 level

One of the basic assumptions of ANOVA is that variances of groups in comparison should be equal. The table "Test of Homogeneity of Variance" shows the results occur in "Levene's Test of Homogeneity of Variance". There is homogeneity of variance when significance value is greater than 0.05 ($p > 0.05$). The assumption of homogeneity of variance is met in all conflict management variables and f-values in ANOVA table has been notified. Table 1.8 reported the significant differences in case of their practice of preferring Avoiding strategy ($f=3.387$, $p < 0.05$) and Accommodating strategy ($f=3.091$, $p < 0.05$). So Null Hypothesis (H₀3) has been partially accepted in case of

competing, collaborating & compromising strategy and partially rejected in case of Avoiding and Accommodating strategy.

Null Hypothesis (H₀4): Educational Qualification has insignificant impact upon the conflict management strategies.

According to educational qualification, respondents have been divided into three categories: 'Under Graduate', 'Graduate' & 'Post Graduate'. ANOVA has been applied to compare the mean scores because the categorical variable has more than 2 categories or groups. Summary of mean

scores and ANOVA test has been shown in table 1.9. The assumption of homogeneity of variance is met in all conflict management variables and f- values in ANOVA table has been notified. Results as reported in table 1.9 concluded that Educational qualification have insignificant impact upon the preference of conflict management strategies. Null

Hypothesis (H₀₄) has been overall accepted except in case of Accommodating strategy where significant differences have been found (f=6.881, p<0.05). So, overall Educational Qualification is insignificant towards conflict management strategies.

Table 1.9 Summary of One Way ANOVA on TKI MODE Strategies of Conflict management on the basis of Education of Respondents

Variables		Sum of Squares	df	Mean Square	F	Sig.
Competing	Between Groups	43.459	2	21.729	2.621	.078
	Within Groups	804.251	97	8.291		
Collaborating	Between Groups	32.943	2	16.472	2.387	.097
	Within Groups	669.497	97	6.902		
Compromising	Between Groups	5.148	2	2.574	.710	.494
	Within Groups	351.602	97	3.625		
Avoiding	Between Groups	36.606	2	18.303	2.735	.070
	Within Groups	649.104	97	6.692		
Accommodating	Between Groups	274.940	2	137.470	6.881	.002**
	Within Groups	1937.810	97	19.977		

* Significant @0.05 level, ** Significant @0.01 level

According to working experience of employees, respondents have been divided into three categories: 'Below 5 yrs', '5-10 yrs' and 'Above 10 yrs'. ANOVA has been applied to find the impact of working experience upon various conflict management strategies. ANOVA has been applied because the independent variable i.e. working experience have more than 2 groups and conflict management dimensions have been taken as dependent variables.

Null Hypothesis (H₀₅): Working Experience has insignificant impact upon the conflict management strategies.

Results as reported in table 1.10 concluded that working experience have insignificant impact upon the preference of competing strategy, compromising strategy and avoiding strategy and significant impact upon collaborating (p<0.01) & Accommodating strategy (p<0.01).

Table 1.10 Summary of One Way ANOVA on TKI MODE Strategies of Conflict management on the basis of Working Experience of Respondents

Variables		Sum of Squares	df	Mean Square	F	Sig.
Competing	Between Groups	14.163	1	14.163	1.665	.200
	Within Groups	833.547	98	8.506		
Collaborating	Between Groups	74.251	1	74.251	11.583	.001**
	Within Groups	628.189	98	6.410		
Compromising	Between Groups	.069	1	.069	.019	.891
	Within Groups	356.681	98	3.640		
Avoiding	Between Groups	6.277	1	6.277	.905	.344
	Within Groups	679.433	98	6.933		
Accommodating	Between Groups	213.849	1	213.849	10.484	.002**
	Within Groups	1998.901	98	20.397		

* Significant @0.05 level, ** Significant @0.01 level

Discussion and Conclusion

This study investigated conflict management styles of selected private sector banks in the beautiful capital of Punjab i.e. Chandigarh. The descriptive analysis and scoring procedure of Thomas and Kilmann Mode helped in order to achieve first objective of the study i.e. exploring conflict management mechanism prevailed in these selected private sector organisations. In order to study the relationship

between individual characteristics and preferring conflict management styles among the employees of these banks, Independent sample t-test and ANOVA has been applied. The application of techniques revealed interesting findings along with the impact of these demographics on these conflict strategic preferences. The summary containing concluding observations has been mentioned below (table 1.11):

Table 1.11 Summary of Accepted Hypothesis, application of relative techniques and their Description (Concluding Observations)

Hypothesis	Description	Technique	Results
H ₀₁	Gender has insignificant impact upon the conflict management strategies.	Independent Sample t-test	Accepted and Insignificant

H ₀₂	Marital Status has insignificant impact upon the conflict management strategies.	Independent Sample t-test	Accepted and Insignificant
H ₀₃	Age has insignificant impact upon the conflict management strategies.	ANOVA (Analysis of Variance)	Partially Accepted and Partially Rejected
H ₀₄	Education has insignificant impact upon the conflict management strategies.	ANOVA (Analysis of Variance)	Partially Accepted and Partially Rejected
H ₀₅	Experience has insignificant impact upon the conflict management strategies.	ANOVA (Analysis of Variance)	Partially Accepted and Partially Rejected

(Concluding Observations)

Limitations and Future Directions

To complete the present research endeavour, no stone has been left unturned in view to make it a best possible work. However, it may reflect some following type's limitations:

1. This study is limited to Punjab and results of the study may vary for different states if study includes that ones.
2. The present research work is incapable to plug all the possible sources of errors and contaminations just because of shortage of time and resources, also very likely to produce the genuine results.
3. The study may suffer because of the subjective biasness of the respondents and interview schedule from whom primary data is to be collected.
4. This study doesn't incorporate the comparisons done on the basis of geographical areas.
5. This study is limited private sector banks; hence, public & foreign banks are not included under the sample of the study.
6. No causal relationships have been studied which can be part of future research.

Overall this study can be considered the first step in determining how the individual characteristics affect in the

preferences of conflict management styles in the relative concerns. Further studies help in determining and understanding the human resources of all sub cultures of these organisations as suggested by Raiz (2012). This will help researchers to plan and determine the benefits of these human resources to the economy as a whole. Further the usage of these conflict management styles and the effectiveness of work performance should be measured in relation to adoption of different strategies in their relative concerns. Studies should be further extended towards various geographic regions along with relative comparisons. Inter-organisation and intra-organisations study further helps in determining the preferences of strategies to manage conflict in today's competing scenario.

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