

Causes of Conflict in Banking Industry: A Case Study of Banks in Edo State of Nigeria

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Abstract: This research study investigated the causes of conflict in banking industries in Edo State of Nigeria. A total number of 6 commercial banks and two community banks in Edo State of Nigeria were used in collection of data. Our investigation reveals that most new generation banks have nothing to do with union, therefore, they do not belong to any union. While, the old generation banks belong to two different unions. The junior workers belong to the National Union of Banks, Insurance and Financial Institutions Employees (NUBIFIE) and the senior staff belong to Association of Senior staff of Banks, Insurance and Financial Institutions (NEABIA), while the banks, their employers belong to Nigeria Employers' Association of Banks, Insurance and Allied Institutions (NEABIA). The investigation also revealed that most banks managers lack the knowledge of conflict management, the study shows that there are a lot of factors responsible for the causes of conflict in banking industry in Edo State of Nigeria. Such as disciplinary procedure, retrenchment of staff by banks management, lack of additional qualification, recruitment of new staff, agitation for increase in salaries, wages and allowances. Most importantly, is the break down of negotiation, breach of contract of employment. Non-implementation of negotiated collective agreement. Suggestions and recommendations were made towards solving the problems so identified.

Key words: Banking industries, conflict, organization, unionism, bargaining

INTRODUCTION

Oxford Advanced Learners Dictionary of Current English (2000) defines conflict as a situation in which people, groups or countries are involved in serious disagreement or argument.

Conflict therefore, has acquired varied meanings as a result of its uses in many different disciplines. It may be used to refer to disputes varying from of bloody skirmish in a war to the personal choice of a television program. This research is concerned with organizational conflict and uses the term in reference to all types of opposition or antagonistic interaction. Conflict in the organization can usually be viewed as either antagonistic interaction or antagonistic psychological relations. The interactions are overt and vary from subtle forms of interference to direct struggle, while the psychological relations are seen in congruous goals, differing value systems and personality clashes.

As with most organization or management concepts *such as banking industry or organizational or management concepts (such as banking industry or

organizational climate, organizational effectiveness and leadership to mention just a few), conflict has no universally accept meaning or interpretation. In effect there is a plethora of definitions of the concept. We will however provide some definitions and then highlight the basic elements in them that will guide us in formulating a simple definition of the term.

Szilagyi (1981), for example, defines conflict as a disagreement between two or more organizational member concerning the manner to be used to achieve certain goals, Similarly, Mescon *et al.* (1988) view conflict as a disagreement between two or more parties, which may be individuals or groups, each party attempts to gain acceptance of its view or objective and prevent the other party from doing same Robins (1974) views conflict administratively as all kinds opposition or antagonistic interactions Likewise.

Albanese chose to define conflict as a perceived condition that exists between parties (individual, groups, etc) in which one or more of the parties perceive; Goal incompatibility and some opportunity for interfering with the goal accomplishment of others".

Grey and Starke (1986) and Peretomode (1995) see conflict to block the attainment of goals by another person or group". The blocking, they argue, may be passive or active. They identify three ways by which blocking of some one else goal achievement may occur in the work place. The three ways they labeled type I conflict, type II conflict and type III conflict and illustrated them schematically thus:

Most social organizations such as banking industries are complex organizations. They are made up of people with different backgrounds in terms of needs, goals, skills, talents, status, competencies, knowledge, behavioral styles, interests, values, prejudices, aggressiveness, perceptions, education, experience and so on. Under such state of diversity, individuals and/or groups are sometimes bound to disagree in issues with emotional intensity. Thus, conflict can be said to be inevitable, unavoidable, natural and a normal part of organizational activities. Due to its inevitability in banking organizations, managers, Accountants and supervisors including educational managers and administrators must learn to manage conflict rather than attempt to thwart or eliminate it.

While, conflict is one of the most prevalent issues in banking organizations, including the educational enterprise, it has been one of the least discussed among banking administrators/managers and staff developers. It is only in the decade of the (1970s) that conflict management became a major area of interest among practicing managers and academic researchers. Today, it is at the very forefront, a topic of increasing importance in the study of organizational behaviour and in the management of human resources in general.

We need to bear in mind right from the onset that when conflict occurs, it is not sign that those involved are bad people or trouble makes or that they are less worthwhile as members of our organization. On the contrary, conflict can be extremely beneficial to relationships and the organization (Peretomode, 1995; Klein and Rittin, 1984).

Peretomode (1995), for example, poignantly observed that conflict can do the same. But when conflict is well managed, problems can be resolved effectively and the solutions are more likely to be fresh and innovative'. Contrary to this position, most heads of departments Banking Managers, Accountants and Supervisors in organizations often view with suspicion colleagues who question their decision, directives or actions. Such persons are often considered and branded as troublemakers that must be 'warned' or 'silenced'.

Statement of problem: From the foregoing analysis, one is in no doubt about the kind of problems that will confront us in this study. Based on the researchers'

observation, it is believed that the banking industry in Nigeria still pay less attention on conflict management but lay more emphasis on managerial prerogative as opposed to active participation by the unions/workers.

There are various causes of conflicts through which conflict can emanate in the banking industry some of which this research will be investigating. Includes simple conflict, ego conflict, intra-personal and interpersonal conflicts, individual versus group conflict, inter-group and inter organizational conflicts. While others are line-staff, role conflict, employee and employer conflict and conflict between. Bank managers, Accountants, Supervisors, Clerks, Messengers and security guard etc.

Others are wrongful dismissal of bank workers, Bank Management refusal to provide free medical treatment, refusal to pay luncheon to workers, bank Management attitude towards unions, inexperience Manager, Management new policy/innovation-Introduction of computer in the banking industries can render some staff redundant, this the union will vehemently opposed, that is retrenchment of workers, non-implementation of collective agreement; Banking Management requesting for additional qualification from their workers, management in consistency salary/wages increment, deduction of furniture grant/Housing Allowance from death benefit and non-Acceptance of letter because of furniture grant. Non-payment of transfer benefit and conversion of transfer benefit to loan. Non-promotion, long service award, etc.

The purpose of the study, causes of conflict in banking industry in Nigeria was to identify, review and assess those factors that influence and determine the level of conflict.

It is the aim of this study to uncover all those misconceptions about conflict in its analytical sense with specific reference to the Nigeria Employer's Association of Banks, insurance and Allied institutions and the national Union of Banks, insurance and Financial Institutions and the National Union of Banks, Insurance and Financial Institutions Employees. It will in no doubt provide information on what actually they considered as breach of contract that could cause conflict in banking industry in Nigeria.

In this research an attempt would be made to highlight the possible ways in which conflict could be eliminated or minimized.

Suggestions and recommendation would be made towards the possibility of over coming conflict in banking industries. This would make the knowledge acquired from this research helpful to the Educationists who are the manufactures of future bank Executives, business people and consequently, improve the banking performance in the country.

Hypothesis: To direct the collection of data, the following hypotheses were formulated.

Retrenchment, reorganization, rationalization, redundancy, dismissals generally have contributed to the causes of conflict in bank industry in Nigeria.

Non-implementation of collective agreement and interpretation of collective agreement contributed to the causes of conflict in banking industry in Nigeria.

Recruitment of new staff by banks and emphasis on paper qualification in banking industry contributed to causes of conflict in banking industry.

Agitation for increase in salary/wages and brake down of negotiation contributed to the causes of conflict in banking industry.

Breach of contract of employment and negative attitude towards employers/employees collective agreement contributed to the causes of conflict in banking industry.

Attitude of Branch Managers contributed to the causes of conflict in banking industry.

The significance of this study: This research work has academic significance due to its relevance in the field of educational institution most specifically business education which is among the educational units that trains future Bank Managers, Accountants, Teachers, Secretaries and Administrators etc. Its findings and suggestions are likely to provoke academic debate on the matter and generate new interest among scholars.

Apart from the academic relevance, this study will be of great importance to those in the field of industrial management, proper, namely; Managers, Trade Unionists, industrialists and the individual workers. For the Managers, It will serve as a guide in the area of achieving optimum use of human resources by way of generating co-operation, maintaining industrial harmony and efficiently utilizing work committees. It will also enlighten managers to realize the need to see conflict as inevitable, unavoidable, natural and a normal part of organizational activities in the banking industry, therefore, the managers, including educational managers, administrator and union executives must learn to manage conflict rather than attempt to thwart or eliminate it.

On the part of employees of banks, this study will help create awareness among them. It will help the workers to keep to collective agreement between them and their employers in decision making process, especially in matters affecting their terms and conditions of employment, their jobs.

However, trade unionists will immensely benefit from this study because of its relevance to their struggle for

greater opportunity to influence matters affecting their members. It will stimulate more zeal for the trade unionists and urge management to reactivate and institutionalize joint consultative committee in banking industry and put it into use. It will inculcate into trade union (NUBIFIE and NEABIAI) the relevance of joint consultative committee (JCC) as a forum for discussion and widening of co-cooperation.

The scope of this study cover causes of conflict in banking industry in Edo State of Nigeria.

The study of this topic therefore, should have carried the researcher far and beyond Edo State of Nigeria. But for some certain limitations and constraints, the researchers have deemed it prudent to narrow down the scope of the study to some selected Banks in Edo State of Nigeria.

This decision is taken without prejudice, as a wider scope would mean much involvement in terms of financial and materials required for data collection and to undermine these facts may prone the researchers to fixation. Also the choice of this area was influenced by the fact that the researchers are based in Edo State. More so considering their profession as lecturers where they have limited time with the fact that Ekpoma and Uromi have various Banks.

The term conflict has acquired varied meanings as a result of its uses in many different disciplines. It may be used to refer to disputes varying from a bloody skirmish in a war to the personal choice of a television programme.

Conflict in the organization can usually be viewed as either antagonistic interaction or antagonistic psychological relations. The interactions are overt and vary from subtle forms of interference to direct struggle, while the psychological relations are seen in incongruent goals, differing value systems and personality clashes.

Trade dispute is defined in trade unions Decree 1973 in Ubeku (1975) as any dispute between employers and workers or between workers and workers, which is connected with the employment or non-employment or the terms of employment or conditions of work of any person.

The terms of employment of a worker will include such things as wages, hours of work, leave and leave pay etc. While conditions of work may be said to include the environmental factors that are relevant to the efficiency or enjoyment by the worker of his job. These will include safety and working conditions generally, the health and welfare of the employees.

Ubeku (1983) stated that in other cases, conflicts may involve what has been termed, "perishable disputes".

According to Otobo (1988), collective bargaining presumes mutual recognition by each representative

interest. This, in turn, assumes a measure of autonomy and the right of such interests to be protected against encroachments. The protection of interest assumes a capacity to do so, namely, an element of power, which is assumed to be fairly distributed, hence making possible a bargaining situation. All these seem to imply that collective is more than a mechanism or method for resolving dispute; it is also "conflict-in-progress".

However, conflict is not always dysfunctional. A certain degree of conflict can increase production and performance. Conflict can also lead to innovation and greater understanding. It can reduce boredom and even be considered a necessary evil in pursuit of personal goals. Conflict can also be a very positive force in the organization as a stimulus for change. If an organization is inflexible in the face of a changing environment, its very survival is threatened. And it should be remembered that our economic system is based upon the controlled conflict that we call competition.

There are many sources of conflict, but within the organization there appear to be at least three major sources:

Bureaucratic conflict: This type of conflict arises from a desire for autonomy on the part of individuals or submits. Taken beyond some moderate point, this desire for autonomy directly conflicts with the organization's need for co-ordination of activities.

System conflict: This type of conflict arises from a divergence of submits goals. Departments in a single firm often have goals that conflict at least to some degree. A common example involves sales and credit departments. Restrictive credit policies interfere with sales departments' goals of increased sales. While sales are of obvious importance, so is the goal of keeping bad debts at a respectable level. In this type of conflict both units will of course insist that they were acting in the best interest of the organization.

Bargaining conflicts: This very common type of conflict is caused by competitive for scarce resources. Organizations have limited resources, e.g. Budget dollars and staff services that must be allocated to individuals and groups within the organization. In the first reading, "Management of difference", Schmidt and Tannenbaum take a diagnostic view of conflict management.

According to, Peretomode (1995), most social organizations, such as educational establishments are complex organizations. They are made up of people with different backgrounds in terms of needs, goals, skills,

talents, status, competencies, knowledge, behavioural style, interests, values, prejudices, aggressiveness, perceptions and so on. Under such state of diversity individuals and/or groups are sometimes bound to disagree on issues with emotional intensity. Thus, conflict can be said to be inevitable, unavoidable, natural and a normal part of organizational activities. Due to its inevitability in organizations, Managers, including educational managers and administrators, must learn to manage conflict rather than attempt to thwart or eliminate it.

While, conflict as one of the most prevalent issues in organizations, including the educational enterprise, it has been one of the least discussed among educational administrators/managers and staff developers. It is only in the decade of the 1970s that conflict management became a major area of interest among practicing Managers and academic researchers. Today, it is at the very forefront, a topic of increasing importance in the study of organizational behaviour and in the management of human resources in general.

Adebayo (1996) stated that according to Odama Report (1983) because of shortfall resulting from the collapse of the world oil market brought out in sharp relief the structural imbalances in the import-substitution sector and led to a deep crisis in industry. This impact of the crisis on the Kano manufacturing sector as on the rest of the national economy was immediate and drastic. It is estimated that between 1982 and 1985, between 50 and 75% of all manufacturing establishments in Kano had cease production for varying periods of time, ranging from two weeks to one year because of acute shortage of raw materials and spare parts. In a survey covering 34 companies in six sub-sectors of manufacturing and with ownership spread among foreign, indigenous, Levantine manufacturers, the Kano branch Man confirmed the devastating effects of the crisis on industry. The survey, spanning the period from January to October, 1984, found that the seven textile companies it covered were all, on average, utilizing only about 14% of their installed capacity. They had also retrenched over 2,000 workers. This general picture of reduced capacity and retrenchment of workers applied equally to the 3 building materials; 9 chemicals, 7 metal fabricating, 6 beverage and 2 leather tanning companies covered in the survey. In addition to the firms that closed down in 1984, 70 factories were reported to have ceased production in the first quarter of 1985 alone a total of 17,000 factory workers were either retrenched or sent on indefinite compulsory leave (Adebayo, 1996).

According to Gunilla and Bjorn (1996), they stated that GS Report (1982) "success" at the negotiating table

carried negative repercussions in terms of company closures and retrenchment. Some firms banking industry inclusive were “like sick babies that no man would like to fight without risking committing murders”. Higher redundancy payments to discourage employers from lay-offs became a main issue for industry-wide collective bargaining. There were threats of violent breakdown if the aggrieved workers felt that they were treated badly.

We need to bear in mind right from the onset that when conflict occurs it is not a sign that those involved are bad people or trouble makers or is not a sign that involves bad people or trouble makers or that they are less with while as members of our organization. On the country, conflict can be extremely beneficial to relationships and the organization. Peretomode (1995), for example poignantly observe, “Too much or too little conflict can inhibit creativity. Poorly managed conflict can do the same. But when conflict is well managed, problems can be resolved effectively, as the solutions are more likely to be fresh and innovative. Contrary to this position, most heads of departments in organizations often view with suspicion colleagues who question their decisions, directives or actions. Such person are often considered and branded as trouble makers that must be ‘warned’ or ‘silenced’.

Conflict can be defined simply as a struggle for control of another person’s behaviour, doing or action. In educational institutions, business, services, religious and political organizations, not all disagreements can be considered as conflict, but all conflicts involve disagreement. As Tucker (1981) points out, generally a disagreement becomes a conflict when it goes beyond the normal intellectual difference that characterises academic life to the emotional realm to involve feelings of anxiety, or anger and is often evidenced by intemperate or abusive language and covertly or overtly hostile actions.

According to Ohiwerei (2007), Article 6 of collective agreement between the Nigeria employers’ Association of Banks, Insurance and financial institutions Employees the following are subjects for negotiation through which conflict could emanate: Procedural matters, Probationary period of service, Disciplinary procedure.

Principles of Redundancy, Professional Examinations, Uniforms and Protective Clothing, Staff loans, Pension and Gratuity Scheme, Burial Facilities, Luncheon Vouchers/canteen facilities, Salaries and wages, Hours of work, Overtime, Leave, Transfer, Allowances: (Leave, Transport, Housing) Acting, Inconvenience, Out of station or Transfer Expenses, Medical scheme, Sickness Benefits, Securities in respect of Cash Shortages, Occupational Safety/Security, Non-Accident Bonus.

MATERIALS AND METHODS

Methodology explains, the method used for data collection, the reason for chosen the method, how the data collection instruments were constructed and administered is also dealt with.

The aim of this research, is to find out the cause of conflict in banking industry in Nigeria.

Research design: This study attempts to find out the causes of conflict in banking industry. It is both a descriptive and inferential survey. Consequently, results obtained from the analysis of the questionnaire will be used to determine the nature and the magnitude of such findings and therefore, make the necessary recommendations.

Population of the study: There are so many banks in Edo State of Nigeria. This study was restricted to eight banks. They include Unity Bank, Uromi, First Bank Plc, Ekpoma, Union Bank, Ekpoma, Zenith Bank, Ekpoma, Uda Community Bank, Ekpoma, Ujuelen Community Bank, Ekpoma, Eco Bank, Ekpoma, Platinum Bank, Ekpoma, respectively all in Edo State of Nigeria. The population of our study therefore, comprised all staff in the banks mentioned above.

Instrumentation and validation: Questionnaire constituted major instrument for data collection in this research work.

Questionnaire: The researchers decided to use questionnaire to assist in measuring opinions and attitudes as regards causes of conflict in banking industry. In this questionnaire, the respondent is obliged to commit himself to one side of the provided answer e.g. Strongly Agreed, Agreed, Undecided, disagreed, strongly disagreed. This is done to avoid ambiguity-responses. However, we are to use the summated rating measure to help us differentiate intentions of attitudinal expression among respondents.

RESULTS

The research is aimed at finding the causes of conflict in banking industry in Edo State of Nigeria.

In this study, statistical analysis of the research data and interpretation of the results obtained from the bank workers will be analyzed. Analysis of data obtained was presented in a table using the chi-square method formula

$$\text{Chi-square } X^2 = \frac{\sum(O-E)^2}{E}$$

Table 1: Disciplinary procedure is responsible for conflict in banking industry?

Response	Senior workers	Junior workers	Total
Strongly agreed	40	30	70
Agreed	10	10	20
Undecided	-	-	-
Disagreed	1	3	4
Strongly disagreed	-	-	-
Total	51	43	94

At 95% confidence interval for X² table

Table 2: Retrenchment of staff by banking industry is responsible for conflict in banking industry

Response	Senior workers	Junior workers	Total
Strongly agreed	50	20	70
Agreed	14	24	38
Undecided	0	0	0
Disagreed	0	0	0
Strongly disagreed	0	0	0
Total	60	34	94

O = Observation

E = Expected result = $E=R \times C/N$

In analysis the data further a total number of one hundred questionnaires were administered to various banks in Edo State of Nigeria, out of which 94 representing 94% were received while six representing 6% were not returned.

Question 1: Disciplinary procedure is responsible for conflict in banking industry?

Response 1: Since, the calculated value of 1.77 is less than the table value of 9.488, we therefore accept the null. This is further confirmed at 99%, as the table value is 13.277. This result is supported by Ohiwerei (2007), Article 6 of collective agreement between the Nigeria employers' Association of Banks, Insurance and financial institutions Employees which stated Disciplinary procedure as one of the factors responsible for conflict in banking industry (Table 1).

Question 2: Retrenchment of staff by banking industry is responsible for conflict in banking industry.

Response 2: Since the calculated value is less than the Table value. We accept the null. At 95% confidence interval for X² Table 2. This result is supported by Adebayo (1996), which stated that in 1984, 70 factories were reported to have ceased production in the first quarter of 1985 alone a total of 17,000 factory workers were either retrenched or sent on indefinite compulsory leave. Also according to Business Times of 11th October, 1999 there was conflict tension over the decision of bank's management to carry out a retrenchment exercise.

Table 3: Interpretation of collective agreement and non-implementation of collective agreement is responsible for conflict in banking industry

Response	Senior workers	Junior workers	Total
Strongly agreed	30	40	70
Agreed	10	20	30
Undecided	1	3	4
Disagreed	-	-	-
Strongly disagreed	-	-	-
Total	41	53	94

At 95% confidence interval for X² table

Table 4: Central Bank of Nigeria double standard attitude towards banks is responsible for bank conflict

Response	Senior workers	Junior workers	Total
Strongly agreed	1	3	4
Agreed	0	0	0
Undecided	0	0	0
Disagreed	40	20	60
Strongly disagreed	10	20	30
Total	51	43	94

At 95% confidence interval for X² table

Question 3: Interpretation of collective agreement and non-implementation of collective agreement is responsible for conflict in banking industry (Table 3).

Response 3: Since the calculated value of 1.12 is less than the table value of 9.488, we therefore accept the null. This is further confirm at 99%, by table value is 13.277. This result holds the same view with Tucker (1981) which points out, generally a disagreement becomes a conflict when it goes beyond the normal intellectual difference that characterises academic life to the emotional realm to involve feelings of anxiety, or anger and is often evidenced by intemperate or abusive language and covertly or overtly hostile actions (Table 4).

Question 4: Central Bank of Nigeria double standard attitude towards banks is responsible for bank conflict.

Response 4: Since, the calculated value of 10.39 is greater than the table value of 9.488, we therefore reject the null and accept the alternative. This is of the same view with the Nigerian Observer of 18th January, 1994 which reported that a source in the New Nigerian Bank Plc quarried the Central Bank of Nigeria and asked "Do you describe a bank which is a creditor to other banks as distressed?" The source which pleaded for anonymity accused the Central Bank of Nigeria of playing double standard by given a clean bill of health to debtor banks while discrediting the creditor bank (Table 5).

Question 5: Present emphasis on study, qualification by banks is responsible for conflict in banking industry.

Table 5: Present emphasis on paper, qualification by banks is responsible for conflict in banking industry

Response	Senior workers	Junior workers	Total
Strongly agreed	10	10	20
Agreed	5	14	19
Undecided	-	-	-
Disagreed	20	10	30
Strongly disagreed	10	20	30
Total	45	49	94

At 95% confidence interval for X^2

Table 6: Recruitment of new staff by banks is responsible for conflict in banking industry

Response	Senior workers	Junior workers	Total
Strongly agreed	20	15	35
Agreed	10	10	20
Undecided	1	5	6
Disagreed	15	5	20
Strongly disagreed	8	5	13
Total	54	40	94

At 95% confidence interval for X^2

Table 7: Agitation for increase in wages/salaries and allowances is responsible for bank Nigeria

Response	Senior workers	Junior workers	Total
Strongly agreed	55	30	85
Agreed	5	4	9
Undecided	-	-	-
Disagreed	-	-	-
Strongly disagreed	-	-	-
Total	60	34	94

At 95% confidence interval for X^2 table

Response 5: Since, the calculated value of 7.65 is less than the table value of 9.488, we therefore accept the null. This is in line with Business Times of 15th May, 2000 report which stated that emphasis on paper qualification by banks is responsible for conflict in banking industry.

Question 6: Recruitment of new staff by banks is responsible for conflict in banking industry.

Response 6: Since, the calculated value of 7.15 is less than the table value of 9.488, we therefore accept the null. This result is supported by Ohiwerei (2007) which stated that recruitment of new staff by banks brings conflict between employer and employees. And also Business Times of 15th May, 2000 reported that conflict ensued between Savannah Bank management and its union members as a result of management intension to recruit fresh blood into the bank serves (Table 6).

Question 7: Agitation for increase in wages/salaries and allowances is responsible for bank Nigeria.

Response 7: Since, the calculated value of 0.3 is less than the table value of 9.488, we accept the null. This is a confirmation of Neabiai and Nubifie (1986). Collective Agreement which recognizes negotiation as a basis for conflict if not well handled (Table 7).

Table 8: Brake down of negotiation deadlock is responsible for bank conflict in Nigeria

Response	Senior workers	Junior workers	Total
Strongly agreed	58	32	90
Agreed	1	3	4
Undecided	-	-	-
Disagreed	-	-	-
Strongly disagreed	-	-	-
Total	59	35	94

At 95% confidence interval for X^2

Table 9: Interpretation of collective agreement and non-implementation of collective agreement is responsible for conflict in banking industry

Response	Senior workers	Junior workers	Total
Strongly agreed	40	20	60
Agreed	20	10	30
Undecided	-	-	-
Disagreed	1	1	2
Strongly disagreed	1	1	2
Total	62	32	94

At 95% confidence interval for X^2

Table 10: Attitude of Branch Manager is responsible for conflict in banking industry

Response	Senior workers	Junior workers	Total
Strongly agreed	30	20	50
Agreed	10	20	30
Undecided	1	1	2
Disagreed	1	1	2
Strongly disagreed	5	5	10
Total	47	47	94

At 95% confidence interval for X^2

Question 8: Brake down of negotiation deadlock is responsible for bank conflict in Nigeria.

Response 8: Since, the calculated value of 2.55 is less than the table value of 9.488, we accept the null. This is in line with Gunilla and Bjorn (1996) which stated that GS Report (1982) "success" at the negotiating table carried negative repercussions in terms of company closures and retrenchment (Table 8).

Question 9: Interpretation of collective agreement and non-implementation of collective agreement is responsible for conflict in banking industry.

Response 9: Since, the calculated value of 0.46 is less than the table value of 9.488, we therefore accept the null. This is in line with Ubeku (1975) which stated that conflict can occur as a result of any dispute between employers and workers or between workers and workers, which is connected with the employment or non-employment or the terms of employment or conditions of work of any person (Table 9).

Question 10: Attitude of Branch Manager is responsible for conflict in banking industry

Response 10: Since, the calculated value of 4.67 is less than the table value of 9.488, we therefore accept the null.

This is in agreement with Peretomode (1995) which says an attempt to block the attainment of goals by another person or group will lead to conflict (Table 10).

DISCUSSION

The various research questions were based on the topic of this study-causes of conflict in banking industry.

Based on the finding it was discovered that various factors contributed to the causes of conflict in banking industry.

Conflict management is an indispensable issue in the field of organizational activities-be it a company, banking industry, ministry, religious body or an institution of learning, it is therefore in management interest to understand the nature of conflict, its functions and dysfunction's and to know how it can be stimulated and/or managed.

Peretomode (1995) also emphasized that until recently conflict in organization was always viewed as being negative or harmful. Throughout our society conflict is treated as something to be repressed and eliminated quickly when it does develop.

However, conflict is not always dysfunctional. A certain degree of conflict can increase production and performance-conflict can also lead to innovation and greater understanding. It can reduce boredom and even be considered as necessary evil in pursuit of personal goals-conflict can also be very positive force in the organization as a stimulus for change.

A lot of factors contributed to the causes of conflict in banking industry. This has been attributed to government institution intervention into the affairs of the banking industry. Also, political and economic policies sometimes are not in favour of the unionist including the political environment, which sometimes are very un-conductive for union activities. Also observed, was nature of labour legislation unpatriotic, unethical behaviour of the political and economic class, natural mismanagement and general distribution of wealth and power in society.

Every conflict must come to an end. This stage represents conditions, which exist after the resolution or suppression of the conflict. If conflict has been genuinely resolved relationship and effective co-operation between organizational members. But if it has not been adequately resolved, it may lead to a new and more severe conflict than the first. In most of our educational, banking industry and other enterprises, the end of one conflict merely sets the stage for a new conflict.

CONCLUSION

The research work has tried to highlight the factors that contributed to the causes of conflict in banking industry- While from the result of the finding, it was clear that conflict in banking industry affect the social economic of Nigeria e.g. during strike by bank workers both companies, individual and government establishment whose money are in the bank find it difficult to cash their money, therefore the factors responsible for the causes of conflict in banking industry are very important.

RECOMMENDATIONS

Conflict may have both positive and negative consequences for organizational effectiveness or performance. Conflict is inherently neither functional or dysfunctional. It simply has the potential for improving or impairing organization performance depending on how it is managed. Functional conflict is said to occur when the out comes lead to improves organizational performances or effectiveness. Dysfunctional conflict, on the other hand, is one that makes it difficult to co-ordinate the activities of the organization and helps to impede or inhabit the effective achievement of the organization goals.

Only conflict that has positive effect on the organization should be allowed.

In banking industry, conflict should be treated early enough when it is yet individual than to allow it generate into group or collective level. As soon as the Manager receives the conflict, he should define the nature of the dissatisfaction, get the facts, analyze and decide, decide, apply the answer and later follow up.

It is strongly advised that conflict in banking industry should not be extended to bank customers, as this will grossly have adverse effect on the volume of business of the bank. Although, if it is extended to those who know the effectiveness of the conflict or if the conflict was as a result of improvement of services to customers, there should be customers/banker enlightenment.

Bank workers should have element of sociology and psychology initiative to enable them able to handle their customers with little conflict as conflict can not be totally ruled out.

The authors recommend that the management of differences be approached by the problem – solving method and point out that conflict rarely occurs spontaneously. That is, most conflict takes time to

develop and the effective Management must learn the steps in the conflict episode and their visible symptoms of particular importance are the inventory of approaches for dealing with disputes.

Bank management should not only have experience Industrial Relations Manager but should have experienced team of disciplinary committee members.

As such as possible bank management should avoid breach of collective agreement between them and their workers.

Finally, Nigeria as a nation should not be dependent on oil market alone, there should be diversification to other areas such as farm products e.g. cocoa, rubber plantation, cotton etc.

Appendix 1:

Response 1

A	$\frac{51 \times 70}{94}$	=	$\frac{3570}{94}$	=	37.98
B	$\frac{51 \times 20}{94}$	=	$\frac{1020}{94}$	=	10.85
C	$\frac{51 \times 0}{94}$	=	$\frac{0}{94}$	=	0
D	$\frac{51 \times 4}{94}$	=	$\frac{204}{94}$	=	2.17
E	$\frac{51 \times 0}{94}$	=	$\frac{0}{94}$	=	0
F	$\frac{43 \times 70}{94}$	=	$\frac{3010}{94}$	=	32.02
G	$\frac{43 \times 20}{94}$	=	$\frac{860}{94}$	=	9.15
H	$\frac{43 \times 0}{94}$	=	$\frac{0}{94}$	=	0
I	$\frac{43 \times 4}{94}$	=	$\frac{172}{94}$	=	1.83
J	$\frac{43 \times 0}{94}$	=	$\frac{0}{94}$	=	0

Chi-square

A	$\frac{(40-37.98)^2}{37.98}$	=	$\frac{4.0804}{37.98}$	=	0.11
B	$\frac{(10-10.85)^2}{10.85}$	=	$\frac{0.7225}{10.85}$	=	0.07
C	$\frac{(0-0)^2}{0}$	=	$\frac{0}{0}$	=	0
D	$\frac{(1-2.17)^2}{2.17}$	=	$\frac{1.3689}{2.17}$	=	0.63
E	$\frac{(0-0)^2}{0}$	=	$\frac{0}{0}$	=	0
F	$\frac{(30-32.02)^2}{32.02}$	=	$\frac{4.0804}{32.02}$	=	0.13
G	$\frac{(10-9.15)^2}{9.15}$	=	$\frac{0.7225}{9.15}$	=	0.08
H	$\frac{(0-0)^2}{0}$	=	$\frac{0}{0}$	=	0
I	$\frac{(3-1.83)^2}{1.83}$	=	$\frac{1.3689}{1.83}$	=	0.75

$$J \quad \frac{(0-0)^2}{0} = \frac{0}{0} = \frac{0}{1.77}$$

$$X^2 = 1.77$$

$$(c-1) \quad (r-1)$$

$$df = (5-1) (2-1) = 4 \times 1 = 4$$

Response 2

A	$\frac{60 \times 70}{94}$	=	$\frac{4200}{94}$	=	44.68
B	$\frac{60 \times 24}{94}$	=	$\frac{1440}{94}$	=	15.32
C	$\frac{60 \times 0}{94}$	=	$\frac{0}{94}$	=	0
D	$\frac{60 \times 4}{94}$	=	$\frac{0}{94}$	=	0
E	$\frac{60 \times 0}{94}$	=	$\frac{0}{94}$	=	0
F	$\frac{34 \times 70}{94}$	=	$\frac{2380}{94}$	=	25.32
G	$\frac{34 \times 24}{94}$	=	$\frac{816}{94}$	=	8.68
H	$\frac{34 \times 0}{94}$	=	$\frac{0}{94}$	=	0
I	$\frac{34 \times 0}{94}$	=	$\frac{0}{94}$	=	0
J	$\frac{34 \times 0}{94}$	=	$\frac{0}{94}$	=	0

Chi-square

A	$\frac{(50-44.68)^2}{44.68}$	=	$\frac{4.0804}{37.98}$	=	0.11
B	$\frac{(10-10.85)^2}{10.85}$	=	$\frac{0.7225}{10.85}$	=	0.07
C	$\frac{(0-0)^2}{0}$	=	$\frac{0}{0}$	=	0
D	$\frac{(0-0)^2}{0}$	=	$\frac{0}{0}$	=	0
E	$\frac{(0-0)^2}{0}$	=	$\frac{0}{0}$	=	0
F	$\frac{(20-25.32)^2}{32.02}$	=	$\frac{28.3024}{25.32}$	=	1.12
G	$\frac{(14-8.68)^2}{8.68}$	=	$\frac{28.3024}{8.68}$	=	3.26
H	$\frac{(0-0)^2}{0}$	=	$\frac{0}{0}$	=	0
I	$\frac{(0-0)^2}{0}$	=	$\frac{0}{0}$	=	0
J	$\frac{(0-0)^2}{0}$	=	$\frac{0}{0}$	=	$\frac{0}{6.86}$

$$X^2 = 6.86$$

$$(c-1) \quad (r-1)$$

$$df = (5-1) (2-1) = 4 \times 1 = 4$$

Response 3

					D	$\frac{51 \times 60}{94}$	=	$\frac{3060}{94}$	=	32.55	
A	$\frac{41 \times 70}{94}$	=	$\frac{2870}{94}$	=	30.53	E	$\frac{51 \times 30}{94}$	=	$\frac{1530}{94}$	=	16.82
B	$\frac{41 \times 20}{94}$	=	$\frac{820}{94}$	=	8.72	F	$\frac{43 \times 4}{94}$	=	$\frac{172}{94}$	=	1.83
C	$\frac{41 \times 4}{94}$	=	$\frac{164}{94}$	=	1.74	G	$\frac{43 \times 0}{94}$	=	0	=	0
D	$\frac{41 \times 0}{94}$	=	$\frac{0}{94}$	=	0	H	$\frac{43 \times 0}{94}$	=	0	=	0
E	$\frac{41 \times 0}{94}$	=	$\frac{0}{94}$	=	0	I	$\frac{43 \times 60}{94}$	=	$\frac{2580}{94}$	=	27.45
F	$\frac{53 \times 70}{94}$	=	$\frac{3710}{94}$	=	39.47	J	$\frac{43 \times 30}{94}$	=	$\frac{1290}{94}$	=	13.72
G	$\frac{53 \times 20}{94}$	=	$\frac{1060}{94}$	=	11.28						
H	$\frac{53 \times 4}{94}$	=	$\frac{212}{94}$	=	2.26						
I	$\frac{53 \times 0}{94}$	=	0	=	0						
J	$\frac{53 \times 0}{94}$	=	0	=	0						

Chi-square

Chi-square

A	$\frac{(30-30.53)^2}{30.53}$	=	$\frac{0.2809}{30.53}$	=	0.00
B	$\frac{(10-8.72)^2}{8.72}$	=	$\frac{1.6348}{10.85}$	=	0.18
C	$\frac{(1-1.74)^2}{1.74}$	=	$\frac{0.5476}{1.74}$	=	0.55
D	$\frac{(0-0)^2}{0}$	=	$\frac{0}{0}$	=	0
E	$\frac{(0-0)^2}{0}$	=	$\frac{0}{0}$	=	0
F	$\frac{(40-39.47)^2}{39.47}$	=	$\frac{0.2809}{39.47}$	=	0.00
G	$\frac{(10-11.28)^2}{11.28}$	=	$\frac{1.6384}{11.28}$	=	0.15
H	$\frac{(3-2.26)^2}{2.26}$	=	$\frac{0.5476}{2.26}$	=	0.24
I	$\frac{(0-0)^2}{0}$	=	0	=	0
J	$\frac{(0-0)^2}{0}$	=	0	=	$\frac{0}{1.12}$

$X^2 = 1.12$

$(c-1) (r-1)$
 $df = (5-1) (2-1) = 4 \times 1 = 4$

Response 4

A	$\frac{51 \times 4}{94}$	=	$\frac{204}{94}$	=	2.17
B	$\frac{51 \times 0}{94}$	=	$\frac{0}{94}$	=	0
C	$\frac{51 \times 0}{94}$	=	$\frac{0}{94}$	=	0

A	$\frac{(1-2.17)^2}{2.17}$	=	$\frac{1.3689}{2.17}$	=	0.63
B	$\frac{(0-0)^2}{0}$	=	0	=	0
C	$\frac{(0-0)^2}{94}$	=	0	=	0
D	$\frac{(40-32.55)^2}{32.55}$	=	$\frac{55.5025}{32.55}$	=	1.70
E	$\frac{(10-16.28)^2}{16.28}$	=	$\frac{39.4384}{16.28}$	=	2.42
F	$\frac{(3-1.83)^2}{1.83}$	=	$\frac{1.3689}{1.83}$	=	0.75
G	$\frac{(0-0)^2}{0}$	=	0	=	0
H	$\frac{(0-0)^2}{0}$	=	0	=	0
I	$\frac{(20-27.45)^2}{27.45}$	=	$\frac{55.5025}{27.45}$	=	2.02
J	$\frac{(20-13.72)^2}{13.72}$	=	$\frac{39.4384}{13.72}$	=	$\frac{2.87}{10.39}$

$X^2 = 10.39$

$(c-1) (r-1)$
 $df = (5-1) (2-1) = 4 \times 1 = 4$

Response 5

A	$\frac{45 \times 20}{94}$	=	$\frac{900}{94}$	=	9.57
B	$\frac{45 \times 14}{94}$	=	$\frac{630}{94}$	=	6.70
C	$\frac{45 \times 0}{94}$	=	$\frac{0}{94}$	=	0
D	$\frac{45 \times 30}{94}$	=	$\frac{1350}{94}$	=	14.36
E	$\frac{45 \times 30}{94}$	=	$\frac{1530}{94}$	=	14.36
F	$\frac{49 \times 24}{94}$	=	$\frac{980}{94}$	=	10.43
G	$\frac{49 \times 14}{94}$	=	$\frac{686}{94}$	=	7.30

H	$\frac{49 \times 0}{94}$	=	0	=	0	B	$\frac{(10 - 11.49)^2}{11.49}$	=	$\frac{2.2201}{11.49}$	=	0.19
I	$\frac{49 \times 30}{94}$	=	$\frac{1470}{94}$	=	15.64	C	$\frac{(1 - 3.45)^2}{3.35}$	=	$\frac{6.0025}{3.35}$	=	1.74
J	$\frac{49 \times 30}{94}$	=	$\frac{1470}{94}$	=	15.64	D	$\frac{(15 - 11.49)^2}{11.49}$	=	$\frac{12.3201}{11.49}$	=	1.07
Chi-square						E	$\frac{(8 - 7.74)^2}{7.74}$	=	$\frac{0.2809}{7.74}$	=	0.04
A	$\frac{(10 - 9.57)^2}{9.57}$	=	$\frac{0.1849}{9.57}$	=	0.01	F	$\frac{(15 - 14.89)^2}{14.89}$	=	$\frac{0.0121}{14.89}$	=	0.00
B	$\frac{(5 - 6.70)^2}{6.70}$	=	$\frac{2.89}{6.70}$	=	0.43	G	$\frac{(10 - 8.51)^2}{8.51}$	=	$\frac{2.2201}{8.51}$	=	0.26
C	$\frac{(0 - 0)^2}{0}$	=	0	=	0	H	$\frac{(5 - 2.55)^2}{2.55}$	=	$\frac{6.0025}{2.55}$	=	0.35
D	$\frac{(20 - 14.36)^2}{14.36}$	=	$\frac{31.8096}{14.36}$	=	2.22	I	$\frac{(5 - 8.51)^2}{8.51}$	=	$\frac{12.3201}{8.51}$	=	1.45
E	$\frac{(10 - 14.36)^2}{14.36}$	=	$\frac{19.0096}{14.36}$	=	1.32	J	$\frac{(5 - 5.53)^2}{5.53}$	=	$\frac{0.2809}{5.53}$	=	$\frac{0.05}{7.15}$
F	$\frac{(10 - 10.43)^2}{10.43}$	=	$\frac{0.1849}{10.43}$	=	0.02	X ²	=	7.15			
G	$\frac{(9 - 7.30)^2}{7.30}$	=	$\frac{2.89}{7.30}$	=	0.40	(c - 1)	(r - 1)				
H	$\frac{(0 - 0)^2}{0}$	=	0	=	0	df	=	(5-1) (2-1)	=	4 × 1 = 4	
I	$\frac{(10 - 15.64)^2}{15.64}$	=	$\frac{31.8096}{15.64}$	=	2.03	Question 7:					
J	$\frac{(20 - 15.64)^2}{15.64}$	=	$\frac{19.0096}{15.64}$	=	$\frac{1.22}{7.65}$	A	$\frac{60 \times 85}{94}$	=	$\frac{5100}{94}$	=	54.26
X ²	=	7.65				B	$\frac{60 \times 9}{94}$	=	$\frac{540}{94}$	=	5.74
(c - 1)	(r - 1)					C	$\frac{60 \times 0}{94}$	=	$\frac{0}{94}$	=	0
df	=	(5-1) (2-1)	=	4 × 1 = 4		D	$\frac{60 \times 0}{94}$	=	$\frac{0}{94}$	=	0
Response 6:						E	$\frac{60 \times 0}{94}$	=	$\frac{2890}{94}$	=	0
A	$\frac{54 \times 35}{94}$	=	$\frac{1890}{94}$	=	20.11	F	$\frac{34 \times 85}{94}$	=	$\frac{1400}{94}$	=	30.74
B	$\frac{54 \times 20}{94}$	=	$\frac{1080}{94}$	=	11.49	G	$\frac{34 \times 9}{94}$	=	$\frac{306}{94}$	=	3.26
C	$\frac{54 \times 6}{94}$	=	$\frac{324}{94}$	=	3.45	H	$\frac{34 \times 0}{94}$	=	$\frac{0}{94}$	=	0
D	$\frac{54 \times 20}{94}$	=	$\frac{1080}{94}$	=	11.49	I	$\frac{34 \times 0}{94}$	=	$\frac{0}{94}$	=	0
E	$\frac{54 \times 13}{94}$	=	$\frac{702}{94}$	=	7.47	J	$\frac{34 \times 0}{94}$	=	$\frac{0}{94}$	=	0
F	$\frac{40 \times 35}{94}$	=	$\frac{1400}{94}$	=	14.89	Chi-square					
G	$\frac{40 \times 20}{94}$	=	$\frac{800}{94}$	=	8.51	A	$\frac{(55 - 54.26)^2}{54.26}$	=	$\frac{0.5476}{54.26}$	=	0.01
H	$\frac{40 \times 6}{94}$	=	$\frac{240}{94}$	=	2.55	B	$\frac{(5 - 5.74)^2}{5.74}$	=	$\frac{0.5476}{5.74}$	=	0.10
I	$\frac{40 \times 20}{94}$	=	$\frac{800}{94}$	=	8.51	C	$\frac{(0 - 0)^2}{0}$	=	0	=	0
J	$\frac{49 \times 13}{94}$	=	$\frac{520}{94}$	=	5.53	D	$\frac{(0 - 0)^2}{0}$	=	0	=	0
Chi-square											
A	$\frac{(20 - 20.11)^2}{20.11}$	=	$\frac{0.0121}{20.11}$	=	0.00						

E	$\frac{(0-0)^2}{0}$	=	0	=	0	I	$\frac{(0-0)^2}{0}$	=	0	=	0
F	$\frac{(30-30.74)^2}{30.74}$	=	$\frac{0.5476}{30.74}$	=	0.02	J	$(0-0)^2$	=	0	=	$\frac{0}{2.55}$
G	$\frac{(4-3.26)^2}{3.26}$	=	$\frac{0.5475}{3.26}$	=	0.17	X ²	=	2.55			
H	$\frac{(0-0)^2}{0}$	=	0	=	0	(c-1)	(r-1)				
I	$\frac{(0-0)^2}{0}$	=	0	=	0	df	=	(5-1) (2-1)	=	4 × 1 = 4	
J	$\frac{(0-0)^2}{0}$	=	0	=	$\frac{0}{0.3}$	Response 9:					
X ²	=	0.3				A	$\frac{62 \times 60}{94}$	=	$\frac{3720}{94}$	=	39.057
(c-1)	(r-1)					B	$\frac{62 \times 30}{94}$	=	$\frac{1860}{94}$	=	19.79
df	=	(5-1) (2-1)	=	4 × 1 = 4		C	$\frac{62 \times 0}{94}$	=	$\frac{0}{94}$	=	0
Response 8:						D	$\frac{62 \times 2}{94}$	=	$\frac{124}{94}$	=	1.32
A	$\frac{59 \times 90}{94}$	=	$\frac{5310}{94}$	=	56.49	E	$\frac{62 \times 2}{94}$	=	$\frac{124}{94}$	=	1.32
B	$\frac{59 \times 4}{94}$	=	$\frac{236}{94}$	=	2.51	F	$\frac{32 \times 60}{94}$	=	$\frac{1920}{94}$	=	20.43
C	$\frac{59 \times 0}{94}$	=	$\frac{0}{94}$	=	0	G	$\frac{32 \times 30}{94}$	=	$\frac{960}{94}$	=	10.21
D	$\frac{59 \times 0}{94}$	=	$\frac{0}{94}$	=	0	H	$\frac{30 \times 0}{94}$	=	$\frac{0}{94}$	=	0
E	$\frac{59 \times 0}{94}$	=	$\frac{0}{94}$	=	0	I	$\frac{32 \times 2}{94}$	=	$\frac{64}{94}$	=	0.68
F	$\frac{35 \times 90}{94}$	=	$\frac{3150}{94}$	=	33.51	J	$\frac{32 \times 2}{94}$	=	$\frac{64}{94}$	=	0.68
G	$\frac{35 \times 4}{94}$	=	$\frac{140}{94}$	=	1.49	Chi-square					
H	$\frac{35 \times 0}{94}$	=	$\frac{0}{94}$	=	0	A	$\frac{(40-39.57)^2}{39.57}$	=	$\frac{0.1849}{39.57}$	=	0.00
I	$\frac{35 \times 0}{94}$	=	$\frac{0}{94}$	=	0	B	$\frac{(20-19.79)^2}{19.79}$	=	$\frac{0.0441}{19.79}$	=	0.00
J	$\frac{35 \times 0}{94}$	=	$\frac{0}{94}$	=	0	C	$\frac{(0-0)^2}{0}$	=	0	=	0
Chi-square						D	$\frac{(1-1.32)^2}{1.32}$	=	$\frac{0.1024}{1.32}$	=	0.08
A	$\frac{(58-56.49)^2}{56.49}$	=	2.2801	=	0.04	E	$\frac{(1-1.32)^2}{1.32}$	=	$\frac{0.1024}{1.32}$	=	0.08
B	$\frac{(1-2.51)^2}{2.51}$	=	$\frac{2.2801}{2.51}$	=	0.91	F	$\frac{(20-20.43)^2}{20.43}$	=	$\frac{0.1849}{20.43}$	=	0.00
C	$\frac{(0-0)^2}{0}$	=	0	=	0	G	$\frac{(1-1.32)^2}{1.32}$	=	$\frac{0.0441}{1.32}$	=	0.00
D	$\frac{(0-0)^2}{0}$	=	0	=	0	H	$\frac{(0-0)^2}{0}$	=	0	=	0
E	$\frac{(0-0)^2}{0}$	=	0	=	0	I	$\frac{(1-0.68)^2}{0.68}$	=	$\frac{0.1024}{0.68}$	=	0.15
F	$\frac{(32-33.51)^2}{33.51}$	=	$\frac{2.2901}{33.51}$	=	0.07	J	$\frac{(1-0.68)^2}{0.68}$	=	$\frac{0.1024}{0.68}$	=	$\frac{0.15}{0.46}$
G	$\frac{(3-1.49)^2}{1.49}$	=	$\frac{2.2801}{1.49}$	=	1.53	X ²	=	0.46			
H	$\frac{(0-0)^2}{0}$	=	0	=	0	(c-1)	(r-1)				
						df	=	(5-1) (2-1)	=	4 × 1 = 4	

Response 10:

A	$\frac{47 \times 50}{94}$	=	$\frac{2350}{94}$	=	25
B	$\frac{47 \times 30}{94}$	=	$\frac{1410}{94}$	=	15
C	$\frac{47 \times 2}{94}$	=	$\frac{94}{94}$	=	1
D	$\frac{47 \times 2}{94}$	=	$\frac{94}{94}$	=	1
E	$\frac{47 \times 10}{94}$	=	$\frac{470}{94}$	=	5
F	$\frac{47 \times 50}{94}$	=	$\frac{2350}{94}$	=	25
G	$\frac{47 \times 30}{94}$	=	$\frac{1410}{94}$	=	15
H	$\frac{47 \times 2}{94}$	=	$\frac{94}{94}$	=	1
I	$\frac{47 \times 2}{94}$	=	$\frac{94}{94}$	=	1
J	$\frac{47 \times 10}{94}$	=	$\frac{470}{94}$	=	5

Chi-square

A	$\frac{(30-25)^2}{25}$	=	$\frac{25}{25}$	=	1
B	$\frac{(10-15)^2}{15}$	=	$\frac{25}{15}$	=	1
C	$\frac{(1-1)^2}{1}$	=	$\frac{0}{1}$	=	0
D	$\frac{(1-1)^2}{1}$	=	$\frac{0}{1}$	=	0
E	$\frac{(5-5)^2}{5}$	=	$\frac{0}{5}$	=	0
F	$\frac{(20-25)^2}{25}$	=	$\frac{25}{25}$	=	1
G	$\frac{(20-15)^2}{15}$	=	$\frac{25}{15}$	=	1.67
H	$\frac{(1-1)^2}{1}$	=	0	=	0
I	$\frac{(1-1)^2}{1}$	=	0	=	0
J	$\frac{(5-5)^2}{5}$	=	0	=	$\frac{0}{4.67}$

$X^2 = 4.67$

$(c - 1) (r - 1)$
 $df = (5-1) (2-1) = 4 \times 1 = 4$

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