



CONFLICT RESOLUTION STRATEGIES AND EMPLOYEE LOYALTY IN INSURANCE FIRMS IN NIGERIA

Kormane, Fun-Akpo Pere¹, B. Chima Onuoha²

¹*Doctoral Student University of Port Harcourt Business School,
Port Harcourt Nigeria.*

²*Department of Management, University of Port Harcourt, Choba Nigeria.*

ABSTRACT

This study empirically investigates the relationship between conflict resolution strategies and employee loyalty in insurance firms in Nigeria. The geographical scope for this study was Rivers state and 40 copies of questionnaire were purposively distributed to five insurance firms making a total of 200 respondents. Multiple regression was used in testing the stated null hypotheses and from the findings, we realized a significant relationship between both collaborating strategy and competing strategy on employee loyalty. The study further recommends that Conflicts are neither good nor bad but the approach used in solving it could either bring a lasting positive or negative outcome. Therefore, management should always bear this in mind and adapt where necessary.

KEYWORDS: *Conflict, strategy, loyalty, collaborating, competing*

INTRODUCTION

Employees are a fundamental resource for any business. They represent a considerable investment in terms of recruiting and training costs, as well as salaries and benefits. Businesses incur a considerable expense if they need to replace an employee. Employee loyalty can be defined as employees who are devoted to the success of their organization and believe that being an employee of this organization is in their best interest (Rhian, 2002). Not only do they plan to remain with the organization, but they do not actively seek for alternative employment opportunities. In general, employee loyalty can be best described in terms of a process, where certain attitudes give rise to certain behaviors (intended or actual). There have been major changes in the business world and the workforce in the last couple of decades. In the past, once hired an employee believed it was a life time job and managers expected their unstinted loyalty to the enterprise (Paul & Roy, 2006). Similarly, workers used to be devoted to their employer. This image of employment loyalty has gradually changed with the advent of “globalization”

when employees began to face restructuring, company relocations, and downsizing. Employers ‘broke the rules’, mutual obligations are reconsidered, life time employment and devotion is no longer expected, job hopping is considered to be a normal phenomenon, and people are constantly striving for higher salaries or better working conditions. Loyalty and trust have become more difficult to obtain and give in the work place (Soo-Young & Andrew (2006). Loyalty seems like a quality that's becoming increasingly harder to find, whether it's employee loyalty to a company or consumer loyalty to a product. In the past, employees believed when they were hired by a company that they would be with that company until they retired. Starting in the 1980s as companies sought to increase profits, workers' perceptions of lifetime employment were shattered by corporate downsizing, company relocations to other states or countries and static wages (Robert, 1992). This study investigates how loyalty of employees would be facilitated by conflict resolution strategies. However, in going deep into this area, we must first understand the concept of conflict.



Conflict is a social problem in which two or more persons, families, parties, communities, or districts are in disagreement with each other (Dzurgba, 2006). Interpersonal conflict is a disagreement between two or more persons. Organisational conflict is a disagreement between or within groups in an organisation. The groups may be workers, workers' unions or management. Organisational conflict is common in the workplace because people always have divergent views on various issues, interests, ideologies, goals, and aspirations (Deutsch, 1990). Some negative consequences of conflict can undermine an organisation's efforts. However, handled correctly, conflict can benefit individuals and organisations by producing stronger, more resilient working relationship, improving creative output and generating innovative solutions (Omoluabi, 2001).

Conflict resolution is a relational approach to handling conflicts. It is a process in which interpersonal communication is used to get the parties to a conflict to reach an amicable and satisfactory point of agreement (Albert, 2005; Omoluabi, 2001). The five conflict resolution strategies: confronting/collaborating, withdrawing/ avoiding, forcing/competing, smoothing, and compromising, adopted by conflicting parties during conflict resolution are identified depending on the level of the win/lose orientation of the parties involved (Meyer, 2004; Ogungbamila, 2006). McShane & Von Glinow (2001) introduced the dimension of assertiveness, cooperativeness and win-win and win-loss orientation along the continuum in describing each of the five conflicts resolution strategies. For example, persons using confronting/collaborating, smoothing and compromising strategies are said to exhibit high cooperativeness and low assertiveness behaviours. Also they are said to adopt more win-win orientation and less win-loss orientation attitudes. Persons using withdrawing/avoiding and forcing/competing strategies are considered to exhibit high assertiveness and low cooperativeness behaviours. They are also considered to adopt more win-loss orientation than win-win orientation attitudes. In this study, we shall adopt collaborating strategy and competing strategy.

Research Objectives

- i. To empirically examine the extent to which collaborating strategy brings about employee loyalty
- ii. To investigate the extent to which competing strategy brings about employee loyalty

THEORETICAL FRAMEWORK

Theoretical Framework the theoretical underpinning of this work is anchored on contingency

theory of management. The contingency theory of leadership was proposed by the Austrian psychologist Fred Edward Fiedler in his landmark 1964 article, "A Contingency Model of Leadership Effectiveness" (Bass, 1985). The contingency theory emphasizes the importance of both the leader's personality and the situation in which that leader operates (Avery, 2005). Fiedler and his associates studied leaders in a variety of contexts but mostly in military context and their model is based on their research findings. They outline two styles of leadership: task-motivated and relationship-motivated. Task refers to task accomplishment, and relationship-motivation refers to interpersonal relationships. Fiedler measured leadership style with the Least Preferred Co-Worker Scale (LPC scale.) The leaders scoring high on this scale are relationship motivated and those scoring low are task motivated (Northouse, 2007). Central to contingency theory is concept of the situation, which is characterized by three factors: Leader-member relations, deals with the general atmosphere of the group and the feelings such as trust, loyalty and confidence that the group has for its leader. Task structure which is related to task clarity and the means to task accomplishment (Zaccaro, Kemp & Bader, 2004). The position power, relates to the amount of reward-punishment authority the leader has over members of the group (Northouse, 2007). These three factors determine the favorableness of various situations in organizations.

In connection to this study, the contingency theory would propose that there is no best strategy for conflict resolution. This implies the best idea to be used would always depend on the situation at hand as some situations require confrontation strategy, while some requires collaboration strategy.

COLLABORATING STRATEGY

Collaborating Strategy is the synergy between the strategy of a Business and the Strategy of its Partners/employees to realise the objectives through collaboration (Ageng & Simatwa, 2011). This concept is being evolved as the new way to grow a Business. Companies collaborate with their employees, partners, vendors and customers to build synergy at strategic level to grow their business. Collaboration has no single definition since various academics have come up with sound definitions for the term; however, collaboration may simply be described as an agreement between two or more independent entities to work together against a common goal (Schein, 2010). The beauty of strategic partnership is that it brings together organizations with different yet complementary expertise to generate value for end consumers, whether it's through technology or market access. Collaborative



Strategy is the synergy between the strategy of a Business and the Strategy of its Partners/employees to realise the objectives through collaboration." Employees collaborate with their colleagues, vendors and customers to build synergy at strategic level to grow their business (Robbins, 1974).

The collaborative style views conflicts as problems to be solved and finding creative solutions that satisfy all the parties concerned. Collaboration takes time and if the relationship among the parties is not important, then it may not be worth the time and energy to create a win-win solution. However, collaboration fosters respect, trust, and builds relationships. To make an environment more collaborative, address the conflict directly and in a way that expresses willingness for all parties to get what they need. The collaborating style is when the concern is to satisfy both sides. It is highly assertive and highly cooperative; the goal is to find a "win-win" solution. Appropriate uses for the collaborating style include integrating solutions, learning, merging perspectives, gaining commitment, and improving relationships. According to Onderi & Makori, (2013), using this style can support open discussion of issues, task proficiency, and equal distribution of work amongst the team members, better brainstorming, and development of creative problem solving. This style is appropriate to use frequently in a team environment and very ideal for good performance and therefore its underuse can result in using quick fix solutions, lack of commitment by other team members, disempowerment, and loss of innovation and morale hence poor performance. Ramani & Zhimin, (2010) adds that Collaboration is the way to achieve the best outcome on important issues as well as build good relationships since it takes into account all of the parties' underlying interests.

H₀₁ Collaborating strategy does not bring about employee loyalty

COMPETING STRATEGY

Competing is a style in which one's own needs are advocated over the needs of others. It relies on an aggressive style of communication, low regard for future relationships, and the exercise of coercive power (Owens, 1998). Those using a competitive style tend to seek control over a discussion, in both substance and ground rules. They fear that loss of such control will result in solutions that fail to meet their needs. Competing tends to result in responses that increase the level of threat. Examples of when forcing may be appropriate could be in certain situations when all other, less forceful methods, don't work or are ineffective, when you need to stand up for your own rights, resist aggression and pressure, when a quick

resolution is required and using force is justified (e.g. in a life-threatening situation, to stop an aggression) and as a last resort to resolve a long-lasting conflict (Robbins, 1991)

The competing conflict management strategy is seen when individuals follow their own needs and goals to the exclusion of others. Individuals who use a competing strategy try to increase authority or influence by the use of open hostility. When dealing with this type of strategy frustration, irritation, or argument may be used; and conflicting parties may be fully removed from the situation by use of authority (Rahim, 2002). The conflict could be temporarily lessened when competing tactics are used, but no final resolution is ever agreed upon. Competitive tactics are a "win-lose" situation, where one individual tries to pressure the other to change. The Kraybill Conflict Style Inventory refers to competing as a directing conflict management strategy. When the individual uses a directing conflict management style there is a high focus on the agenda (conflict) and a low focus on the relationship with the other party. The directing style has an "I win and you lose" approach. When individuals use this style they more than likely hold some type of power over the other party involved and are able to demand for the conflict to be resolved in their favor (Özkalp, Sungur, & Özdemir, 2009). The directing approach is not always a "bad" conflict management style, it can be useful in emergency situations when decisions need to be made fast. When this style is used by a supervisor it gives the employee a sense of stability to know that their supervisor is constant in their decision making.

EMPLOYEE LOYALTY

In the term employee loyalty, the word "loyal" means to make every effort and dedication from the heart's resources. And the most important word is "loyalty." Chinese and foreign scholars have done a lot of research on loyalty. (Wang, 2013) "loyalty" has a long history in China, but the first person who proposed the meaning of loyalty in foreign countries came from Harvard University. Professor of the Department of Philosophy, Royce Josiah (1908) proposed loyalty in the most fundamental way in "The Philosophy of Loyalty". It is not possible to judge good or bad directly, but to judge good or bad by combining the "principle of loyalty" with facts. Most of the early discourses about "loyalty" were researches from the perspective of philosophy. Although employee loyalty can be measured with data, it is a quantitative concept. Loyalty can be simply understood as the contribution of an enterprise's employees to the enterprise (Yu J. & Qu 2009). It is also the main manifestation of employees'



personal behavior and spiritual dependence in enterprise production and life.

Employee loyalty is a kind of psychological attribution of employees to the company, and it can also be understood as employee loyalty is a measurement standard that can reflect the degree of employee's dedication to the company (Wang, 2011). Loyalty is two-way. While employees are loyal to the company, the company must also be loyal to the employees. Only when the two complement each other and rely on each other can the loyalty of employees be improved and value can be created for the company (Yu & Qu 2009). Loyalty can be divided into three levels, and it is also the object of employee loyalty, ranked from low to high. The lowest rank is individual loyalty, just loyalty to the leaders in the enterprise. The second highest rank is the loyalty to the group. The loyalty to the group is because employees like the company from the heart, so they will be loyal to the entire company. The highest level is the realization of one's own value and dedication to morality and inner principles. Through the classification of levels, it can be found that in the three loyalty levels divided, each level exists independently, but there is still a relationship between each level.

H₀₂ Competing strategy does not bring about employee loyalty

EMPIRICAL REVIEW

Scholars have empirically examined both conflict and loyalty in the workplace using different methodologies. This study therefore presents these studies with their findings. Salami (2009) investigated the relationship between conflict resolution strategies and loyalty with the moderating role of trait emotional intelligence in Southwestern Nigeria. Salami's results revealed that forcing and withdrawing strategies negatively and significantly predicted loyalty while confronting (integrating), compromising and smoothing (accommodating) strategies significantly predicted organisational citizenship behaviour. Mehta and Sharma (2014) examined organisational conflict and its resolution strategies in India. Finding of their study shows that collaboration is the most appropriate strategy, whereas compromising and smoothing were the other preferred conflict resolution strategies. Osabiya (2015) examined conflict management and resolution in Nigeria public sector. The findings of Osabiya showed that conflict can be resolved through compromise between the employee and management. Ibrahim, Bokkasam, and Jaba (2012) explored interpersonal conflict handling in different organisations in the kingdom of Saudi Arabia.

Results of their study establish that "the mode of resolution of conflict" depends on "the frequency of conflict" and communication as a means of resolution of conflict.

Hotepo, Asokere, Abdul-Azeez, and Ajemunigbohun (2010) investigated the effect of organisational conflict on organisational performance in Nigeria. Results of their study show that limited resources is the major cause of conflict and that conflicts have both negative and positive effects on organisation, but when managed properly, the positive effects can be used to encourage organisational innovativeness and build cooperation among the employees. Saduman (2010) examined the impact of conflict resolution education (peer mediation) in schools, on the behaviours of students. The findings of Saduman's study revealed that peer mediation provider students found the process and effects of the process highly satisfying whereas the peer mediation receiver group found the process moderately satisfying experience in all assessed dimensions. Lastly, Sevket, Burcu, and Nursel (2015) examined conflict management and conflict resolution in hospitality organisations in Turkey. Results of their study indicate that an effective management of the conflict within an organisation plays an important role in the efficient operation of in-house systems. Agba et al. (2010) examined the relationship between career development and employee loyalty in industrial organisations in Calabar, Nigeria. Finding of their study revealed that, career advancement, career counseling and career opportunities significantly influence workers' loyalty.

Afsanepurak, Hossini, Seyfari, and Nasab (2012) examined the relationship between organisational socialisation and organisational loyalty in physical education departments employees in Mazandaran-Iran. Results of their study revealed that there was a significant relationship between organisational socialisation and organisational loyalty. Gholamreza, Ali, and Hamid (2011) explored the impact of job security on employees' loyalty and job satisfaction in Qom municipalities. Results of their study show that there is a significant difference between hired/contractual employees and organisational loyalty. Dost and Khan (2012) examined how job enrichment causes high level of employee loyalty during the performance of their duties from four major cities of Pakistan. Their findings show that if the jobs of the employees in any kind of organisation are enriched, their loyalty level would increase positively and that ultimately increases their productivity level in both, the public sector as well as in the private sector organisations.



This study fill the gap as just a few have researched on conflict resolution strategies and employee loyalty of insurance companies.

METHODOLOGY

This study is a cross sectional survey which covers five insurance companies randomly selected in

Rivers state and these includes, Cornerstone Insurance Plc, Leadway Assurance Limited, Oasis Insurance Group, Nikon Insurance Ltd and Anchor Insurance Company Ltd. 40 copies were distributed purposely to these insurance companies. Both discriminant and convergent validity were adopted for this study. The hypotheses were tested using multiple regression.

DATA ANALYSES AND FINDINGS

Table 1 NAME OF CONSTRUCTION COMPANY

	Frequency	Percent	Valid Percent	Cumulative Percent
Cornerstone Insurance Plc	40	20.0	20.0	20.0
Leadway Assurance Limited	40	20.0	20.0	40.0
Oasis Insurance Group	40	20.0	20.0	60.0
Valid Nikon Insurnace Ltd	40	20.0	20.0	80.0
Anchor Insurance Company Ltd	40	20.0	20.0	100.0
Total	200	100.0	100.0	

From table 1 above, 40 rcopies of research instruments were distributed to five insurance companies making it a total of 200 respondents.

TABLE 2 GENDER

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid MALE	110	55.0	55.0	55.0
FEMALE	90	45.0	45.0	100.0
Total	200	100.0	100.0	

Table two reveals that 110 respondents are males while 90 respondents are female. This represents 55% and 45% respectively.

Table 3 Age

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid 21-30	54	27.0	27.0	27.0
31-40	57	28.5	28.5	55.5
41-50	46	23.0	23.0	78.5
51 and above	43	21.5	21.5	100.0
Total	200	100.0	100.0	

Table 3 reveals that 54 respondents were with the age of 21-30 years, 57 respondents within the ages of 31-40

years, 46 respondents within the ages of 41-50 years while 43 respondents within the age of 51 and above.

**Table 4 Marital Status**

		Freque y	Percent	Valid Percent	Cumulative Percent
Valid	single	33	16.5	16.5	16.5
	married	155	77.5	77.5	94.0
	divorced	6	3.0	3.0	97.0
	widowed	6	3.0	3.0	100.0
	Total	200	100.0	100.0	

Marital status for employees as displayed in table 4 reveals that 155 respondents are married, 33 single, while 6 each were divorced and widowed.

TEST OF HYPOTHESES

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.617 ^a	.381	.374	2.920

a. Predictors: (Constant), Competing_Strategy, Collaborating_Strategy

Our model summary reveals a regression coefficient (r) of 0.617 and a coefficient of determinant (r square) of 0.381 which reveals that 61.7% of the outcome of our

dependent variable is accounted for by our independent variable.

ANOVA^a

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	1031.903	2	515.951	60.509	.000 ^b
Residual	1679.777	197	8.527		
Total	2711.680	199			

a. Dependent Variable: Employee_Loyalty

b. Predictors: (Constant), Competing_Strategy, Collaborating_Strategy

Our Anova table reveals a p-value of 0.000 which is less than alpha of 0.05. this implies that the null

hypotheses would be rejected and the alternate accepted.

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	5.642	1.531		3.686	.000
	Collaborating_Strategy	-.216	.080	.155	-2.699	.008
	Competing_Strategy	.874	.080	.632	10.996	.000

a. Dependent Variable: Employee_Loyalty

H0₁ Collaborating strategy does not bring about employee loyalty

The coefficient table reveals that for our first hypothesis, a regression coefficient of 0.155 which achieve which was quite low but with a p-value of

0.008 which is less than alpha of 0.05. we therefore reject the first null hypothesis

H0₂ Competing strategy does not bring about employee loyalty



For hypothesis two, we realized a regression coefficient of 0.632 and a p-value of 0.000 which is also less than alpha of 0.05. the null hypothesis would also be rejected.

SUMMARY OF FINDINGS

Here we realize that conflict management strategies have a lot to do with employee loyalty. The relationships between competing strategies were stronger than the relationship between collaborating strategy and employee loyalty. Our model summary reveals a coefficient of determinant of 0.617 which implies that on the overall, 61.7% of the outcome of our dependent variable is being accounted for by our independent variable. We also realized a regression coefficient of 0.381 which is quite positive. Our Anova output has a p-value of 0.000 which is less than alpha of 0.05, leading to the rejection of our stated null hypotheses.

CONCLUSION

Conflict management strategies can never be underestimated when it comes to the realization of employee loyalty. The theoretical framework was anchored on contingency theory which asserts that there is no best way of managing conflict. One best way in a particular location could be the worst in another location. That is to say that at every given point in time, there is always a best method or conflict management strategy. the study reveals that there were more male respondents than female respondents and respondents within the age of 31-40 years had the higher number of respondents. More respondents were also married while the least were either divorced or widowed. The findings further reveal that collaboration strategy has more relationship than competing strategy when bringing out employee loyalty.

RECOMMENDATIONS

- i. There is need for organizations to ensure that there is dialogue with employees in situations of conflict. This could make management understand the underlying factors generating the problems and proffering effective solutions.
- ii. No best strategy could be used to solve conflict. Therefore, employers should endeavor to adopt strategies that best suit the situation at hand.
- iii. Conflicts are either good nor bad but the approach used in solving it could either bring a lasting positive or negative outcome. Therefore, management should always bear this in mind and adapt where necessary.

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Appendix
Statement items

Collaborating strategy	SD	D	A	SA
In my firm, solutions are generally agreed upon				
There is a win-win situation in the resolution of disputes				
Parties involved in conflict are given fair hearing				
There is collaboration between management and workers				
Competing Strategy				
In my firm, there is survival of the fittest				
Workers care less for others and more of themselves				
Parties to conflict find it difficult to come to terms				
Everybody wants to have it their own way				
Loyalty				
I am satisfied with my firm				
I do not intend to look for employment elsewhere				
I love my roles and responsibility				
I love my career path and I will stick to it				