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Conflict Management and Conflict Resolution in the Banking Sector in Palestine

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2 Abstract

People carry different values, beliefs, needs, ideas and goals to their environment. When working in teams, these differences are considered as primary strengths for developing new ideas.

In addition, these same differences may lead to conflict. Conflict is a largely perceived phenomenon that may be defined as a struggle or contest between people with opposing needs, beliefs, ideas and goals.

The goal of this document is to provide conflict management information that can be beneficial both personally and professionally. Some people think conflict is a topic that should not be discussed and that we should not engage in conflict.

Productively engaging in conflict is always valuable. Most people are willing and interested in resolving their conflicts; they just need the appropriate skill set and opportunities in which to practice this skill set.

Therefore, this study will focus on understanding conflict management and conflict resolution. In addition, it attempts to measure the awareness of conflict in the banking sector in Palestine, the strategies used when dealing with conflict, which can help banks improve their performance and prevent larger problem from occurring.

The study is descriptive and explanatory as it seeks to measure the degree of awareness to conflict, its benefits and drawbacks. The main instrument that was used to collect and analyze data, was the questionnaire survey developed by the researcher. The data collected was analyzed by the software program called SPSS. Frequency tables and bar chars were mainly used to

answer the research questions in chapter one. Finally conclusion and recommendations were formed.

The findings of this study indicate that the banking sector in Palestine is aware of conflict, but they are not aware of its benefits, and lack policies and procedures that help control and eliminate conflicts.

His suggests that there is a need for performing a number of workshops that are carried out by specialized people in conflict management and conflict resolution to increase their information and awareness of conflict.

ملخص ا لدراسة

الناس تحمل مختلف القيم والمعتقدات، والاحتياجات والأفكار والأهداف لبيئتهم. عند العمل في فرق ، هذه الاختلافات تعتبر القوة الأساسية لتطوير الأفكار الجديدة.

وبالإضافة إلى ذلك ، هذه الاختلافات قد تؤدي إلى الصراع. الصراع هو ينظر الى حد كبير ظاهرة يمكن وصفها بأنها صراع بين شعب أو المتعارضة مع الاحتياجات ، المعتقدات والأفكار والأهداف.

الهدف من هذه الوثيقة هو توفير المعلومات وإدارة الصراعات التي يمكن أن تكون مفيدة على الصعيدين الشخصي والمهني. بعض الناس يعتقدون النزاع وهو موضوع لا ينبغي مناقشتها وأنه لا ينبغي لنا الدخول في الصراع.

الدخول في صراع مثمر دائما قيمة. معظم الناس مهتمة وراغبة في حل الصراعات ، فهي فقط تحتاج إلى المهارات الملائمة والفرص المتاحة فيها لممارسة هذه المهارات.

ولذلك ، فإن هذه الدراسة ستركز على فهم وإدارة الصراعات وتسوية المنازعات. وعلاوة على ذلك ، محاولة لقياس مدى وعي الصراع في القطاع المصرفي في فلسطين ، والاستراتيجيات المستخدمة في التعامل مع الصراع ، التي يمكن أن تساعد المصارف في تحسين أدائها والحيلولة دون وقوع مشكلة أكبر.

الدراسة وصفية وتفسيرية لأنه يسعى إلى قياس درجة الوعي للصراع، وفوائده وعيوبه. الأداة الرئيسية التي تستخدم لجمع وتحليل البيانات، وكان الاستبيان وضعها الباحث. وكانت البيانات التي يتم جمعها وتحليلها من خلال برنامج يسمى البرنامج الإحصائي للعلوم الاجتماعية. وتردد جداول المحامين حرف كانت تستخدم بصورة رئيسية لبحث الرد على الأسئلة في الفصل. وأخيرا الخلاصة والتوصيات

وتم تشكيل نتائج هذه الدراسة تشير إلى أن القطاع المصرفي في فلسطين هو صراع على علم ، ولكنها ليست على علم فوائدها ، والافتقار إلى السياسات والإجراءات التي تساعد على السيطرة والقضاء على الصراعات.

يوحي له بأن هناك حاجة لإجراء عدد من حلقات العمل التي تقوم بها الشعب المتخصصة في إدارة الصراعات وتسوية النزاعات على زيادة ما تقدمه من معلومات ووعي الصراع.

1 Chapter One: Introduction

1.1 Overview

Every morning each of us brings to work an incredible package of abilities, education, work and life experiences, physical attributes and shortcomings, agendas, motivations, patterns of behavior, hopes and dreams. All of this shaped over a lifetime by many influences; some of them are not obvious.

These different skills and abilities can lead to conflict which can be defined as a struggle or contest between people with opposing needs, goals and objectives. (Montgomery and Cook: 2005).

The stereotype that conflict is always detrimental is coming under attack from many researchers. There is a growing school of thought says that conflict can stimulate an energetic and dynamic working environment that shakes apathy and compliancy to its core. However, some researchers find that conflict is always dysfunctional and its consequences can far outweigh any potential benefits.

Therefore, learning to manage conflict is integral to a high performance team. Conflict usually results from miscommunication between people with regard to their needs, beliefs, ideas and goals.

Conflict management is the principle that not all conflicts can be resolved, but learning how to manage conflicts can decrease the odds of non-productive escalation.

Conflict management can be defined as the practice of identifying and handling conflict in a sensible fair and efficient manner. Conflict management involves acquiring skills related to conflict resolution, self-awareness about conflict mode, conflict communication skills and establishing a structure for management.

Conflicts have considerable value when they are managed constructively. The issue is not whether conflicts occur, but rather how they are managed. In many cases, effective conflict resolution skills can make the difference between positive and negative outcomes. Self and social awareness can make the difference between constructive and destructive conflict.

Conflict resolution can be referred to the processes aimed at alleviating or eliminating sources of conflict. Processes of conflict resolution generally include negotiation, mediation and diplomacy. The processes of arbitration, litigation and formal complaint processes such as ombudsman processes are usually described with the term dispute resolution, although some refer to them as "conflict resolution". Processes of mediation and arbitration are often referred to as alternative dispute resolution.

Thus, the awareness of conflict management and conflict resolution, its benefits and drawbacks in the banking sector in Palestine is essential for achieving better performance within the banks and reaching the banks' objectives and goals in a more effective and efficient manner.

1.2 Significance of the study

Conflict occurs when individuals or groups are not obtaining what they need or want and are seeking their own self-interest. Sometimes the individual is not aware of the need and unconsciously starts to act out. Other times, the individual is very aware of what he or she wants and actively works at achieving the goal.

There are several reasons for learning about conflict management and its effects on management in the banking sector in Palestine, which include:

1- Managing the differences between people, and that is by learning new skills that include listening, interpersonal communication and team work. Since conflict may lead to frustration and loss of efficiency.
2- Improving conflict management skills help in conflict resolution.
3- Learning about conflict styles, methods and strategies in order to help the banking sector in Palestine in conflict resolution by identifying and selecting the most suitable one.
4- The advantages and disadvantages of conflict in the banking sector in Palestine. In addition to developing awareness of the ways to respond to conflict.
5- Conflict is unavoidable; therefore it is necessary to learn about the signs and stages of conflict.
6- This study is considered the first study that measures the degree of awareness o conflict management and conflict resolution in the banking sector in Palestine.

1.3 Purpose of the study

This study aims at finding out whether the banking sector in Palestine can manage conflict in its management. For any organization to be efficient and effective in achieving its goals, the people in the organization need to have a shared vision of what they are striving to achieve, as well as clear objectives for each team or department. There is also a need to learn about ways of recognizing and resolving conflict, so that conflict does not become so serious that co-operation is impossible. Learning about the advantages, disadvantages and causes of conflict will help in conflict resolution.

Conflict management is the process of planning to avoid conflict where possible and organizing to resolve conflict where it does happen, as rapidly and smoothly as possible.

Furthermore, learning about the new conflict styles, methods and strategies will help in improving the efficiency of banks in Palestine

1.4 Research questions

This study seeks to answer the following questions related to conflict management and conflict resolution in the banking sector in Palestine:

1- What is the degree of awareness to conflict in the banking sector in Palestine?
2- What do banks use conflict management for?
3- What are the common causes of conflict?
4- How to identify stages of conflict?
5- What are the skills necessary for banks to engage in conflict?
6- What are the styles, modes and methods of conflict?
7- What are the factors that can affect the conflict's mode?
8- How to select a conflict management style?
9- How to improve approaches for managing conflicts?
10- How to create a conflict management plan?
11- How to reach conflict resolution?

1.5 Organization of the study

The study will be presented in five chapters:

Chapter one: Introduction

The chapter will include an overview of the study, definition of conflict and conflict management, purpose of the study, significance of the study and specific questions related to conflict management and conflict resolution in the banking sector in Palestine.

Chapter two: Literature Review

The chapter offers a review of the related literature that addressed issues about conflict management and conflict resolution.

Chapter three: Methodology

The study adopts the exploratory and descriptive methods. The main instrument that was used to collect and analyze data was the questionnaire survey developed by the researcher, which includes three different sections.

A representative sample of the population to which the findings will be generalized was determined by getting a list of all the local and regional banks operating in Palestine.

Chapter four: Findings of the study

The major findings of the study indicate that conflicts are usually predictable and expectable, which can help eliminating them. In addition, banks in Palestine are aware of conflict and that conflict should be dealt with positively, but they lack the policies and procedures needed to manage conflict.

This study also describes the most important skills that are needed when engaging in conflict. In addition to pointing out the main causes of conflict in the banking sector in Palestine. And the strategies followed when conflict occurs.

Chapter fine: Conclusions and Recommendations

The findings of this study indicate that there is a degree of awareness of conflict in the banking sector in Palestine. But most of the responding banks do not follow certain procedures to deal with conflict which may reflect negatively on the efficiency and productivity of the banks.

2 Chapter Two: Literature Review

2.1 Introduction

The existence of conflict within an organization is a fact, whether it is desirable or not. As human beings interact in organizations, differing values and situations create tension. Conflict is thereby viewed as a situation in which two or more individuals operating within a unit appear to be incompatible. When such conflict is recognized, acknowledged and managed in a proper manner, personal and organizational benefits will accrue. An effective manager uses this situation as an opportunity for growth for both the organization and individuals. (Darling and Walker: 2001).

"Effective managers use conflict creatively to stimulate personal development, to address apparent problems, to increase critical vigilance and self-appraisal, and to examine conflicting values when making decisions." (Blome, 1983, p. 4-5). In the past, management theorists used the term "conflict avoidance", but today this phrase is increasingly replaced with the phrase (and concept) of "conflict management". Conflict management recognizes that while conflict does have associated costs, it can also bring with it great benefits. Today's managers seek not to avoid, but to manage conflict within the organization (Nurmi and Darling, 1997).

2.2 Definition of Conflict

Conflict is defined as a disagreement through which the parties involved perceive a threat to their needs, interests or concerns. Conflict is a natural disagreement resulting from individuals or groups that differ in attitudes, beliefs, values or needs. It can also originate from past rivalries and personality differences. Other causes of conflict include trying to negotiate before the timing is right or before needed information is available. (Burton and Dukes: 1990).

2.3 Nature of Conflict

Conflict arises due to a variety of factors. Individual differences in goals, expectations, values, proposed courses of action, and suggestions about how to best handle a situation are unavoidable. When we add to these differences the unease arising out of a business' future, conflict often increases (Walker, (1989); Bolman and Deal, (1997)). Conflict is further exacerbated today by changes in technology, global shifting of power, political unrest, and financial uncertainties. These factors – and many others – make conflict a reality. To some managers, this inevitable disharmony is lamentable and should be avoided at all costs. To others, conflict presents exciting possibilities for the future, particularly if managed in a positive, constructive fashion (Darling and Fogliasso, 1999,).

Traditionally, conflict within an organization has been seen as a sign of a problem. Conflict meant there were differences of opinion, alternatives which needed to be considered, and opposing points of view to be studied. Today, the fact that conflict signals these very things is often seen as a sign of a very good organization (Hellriegel *et al.*, 1995). Perhaps a comparison

would be an organism in the plant or animal world that finds itself in a hostile environment. If the organism develops the coping skills necessary to survive in the environment, it will change and thrive. If it does not, it will die. Adaptation, accommodation and flexibility are the keys to survival in such a situation (Mazmanien and Nienaber, 1979, p.191).

2.4 Confusion about conflict

Conflict can be a benefit to the organization, and is often needed because it helps to raise and address problems, energizes work to be on the most appropriate issues, motivates people to participate and finally helps people learn how to recognize and benefit from their differences. (McNamara: 2008).

Conflict is not the same as discomfort. Conflict can be a problem because it hampers productivity, lowers morale, causes more and continued conflicts and causes inappropriate behaviors. (McNamara: 2008).

2.5 Assumptions of conflict

Behrman (1998) has identified the assumptions of conflict as the following:

- Disagreement: There is some level of difference in disagreements, in addition to significant levels of misunderstanding. Understanding true areas of disagreement will help solve problems and manage the true needs of conflict.
- Parties involved: People who are seen as a part of the social system (e.g.: work team, family, company) are influenced to participate in the dispute, whether they would

personally define the situation in that way or not. People very readily take sides based on current perceptions of the issues, past issues and relationships, roles within the organization and other factors.

- Perceived threat: People respond to perceived threat rather than true threat. Understanding the true threat (issues) and develop strategies (solutions) that manage it (agreement), is the way of acting constructively to manage the conflict.
- Needs, interests, concerns: Any efforts made to resolve conflicts effectively must take many points into concern. Such as procedural needs psychological needs and substantive needs.
- Power: How people define and use power is an important influence on the number and types of conflicts that occur. This also influences how conflict is managed. Conflicts can arise when people try to make others change their actions or to gain an unfair advantage.
- Values: Values are beliefs or principles we consider to be very important. Serious conflicts arise when people hold incompatible values or when values are not clear. Conflicts also arise when one party refuses to accept the fact that the other party holds something as a value rather than a preference. .

2.6 How conflict occurs:

Mind frames consulting company (2003) that helps dealing with conflict states that there are many reasons that help arising conflict in organizations, these include:

- Divisions and departments within the organization often have different objectives. If their members cannot find common values and goals, they will not cooperate.

- Employees are more knowledgeable and comfortable being solo contributors than being thorough members of a team, despite the need for interdependency in most work. This is exaggerated when, through their reward systems, organizations encourage employees to compete with one another. Teamwork is a concept that must be learned and applied throughout the organization.

- Employees are neither trained nor prepared to negotiate shared areas of responsibility and productivity gaps comfortably.

- Organizational problems and responsibilities are analyzed from individual or departmental viewpoints, rather than from that of the organization as a whole. Good decisions are further undermined by a short-term, crisis approach to problem-solving.

- Executives need significant information from front-line employees to make good decisions. Yet they seldom know how to ask for meaningful information, input or feedback from employees.

- Differences in personality, approach to tasks and individual values create even more friction and tension than that caused by racial or cultural background differences.

- Good communication requires trust, a suspension of assumptions and hard work, which most organizations do not demonstrate well from executive level downward to front line employees.

- Small and large changes occur constantly within organizations, but the emotions these changes generate are seldom addressed. Employees can more easily adapt to change if they are prepared, included and supported.

2.7 Change as a source of conflict

Before we can manage change, it is important to be aware of the difference between change and transition. Managers often use these two terms interchangeably, but they are, in fact, two very different concepts (Nortier, 1995).

Change relates to a specific situation. It involves specific alterations, such as new physical facilities, new supervisor, new policy, or new job (Bridges, 1991). It is an external process and is not affected by the internal feelings of the individuals who are experiencing the change. It will generally take place at a specific time, and it can be scheduled and defined in terms of results (Nortier, 1995).Change is often short in duration. Transition, on the other hand, is psychological in nature (Bridges, 1991). It is a gradual process, internal to the individuals who are going through it. Since it happens slowly, it cannot be scheduled. There is no identifiable time when a transition is complete. It is directly related to the internal feelings of the individuals involved in the change (Nortier, 1995). A transition is the process people go through to internalize the change.

Hudson (1999) identified techniques for making the change a more positive experience by supporting employees through the transition process, in addition to making sure there is plenty of communication. And trying to gather information from all staff involved. Furthermore, using stress management techniques to take care of the situation.

To effectively use the energy of conflict and stress, it is important to create a climate where mutual trust and respect are encouraged. It is a vital component in making the team work together. In times of change, misunderstanding of other points of view and miscommunications can increase the level of conflict and stress (Adizes, 1996).

2.8 Conflict management styles

The key to effective conflict prevention and management is to choose the conflict management style appropriate for the conflict. Most of us have a favorite style that we use in conflict situations, but we are all capable of choosing a different style when it is appropriate. (Wheeler: 1995; Peck: 2005).

These styles include:

- ***Cooperative problem solving***: Choosing this style enables people to work together so everyone can win. People try to find a solution that will help everyone meet their interests and help everyone maintain a good relationship.
- ***Competing***: Choosing this style means that a person is putting his/her interest before anyone else's interests. Sometimes people who use the competitive style try so hard to get what they want that they ruin friendships.

- ***Compromising***: People choose this style when it is important for them to satisfy some of their interests, but not all of them. People who compromise are likely to say "let's split the difference" or "something is better than nothing".
- ***Avoiding***: People who chose the avoiding style do not get involved in a conflict. A person choosing the avoiding style might say "you decide and leave me out of it."
- ***Accommodating***: People who choose an accommodating style put their interests last and let others have what they want. Many times these people believe that keeping a good friendship is more important than anything else. (Wheeler: 1995; Peck: 2005).

2.9 Dealing with conflict

A research by Leavilt, et al, (1989) showed that there are three conceptual models designed to deal with conflict, which are:

1- *Bargaining Model*: This model is designed to deal with conflict among interest groups in competition for scarce resources. It is appropriate for the analysis of labor-management relations, budgeting and staff-line conflict.

2- *Bureaucratic Model*: This model is applicable to the analysis of superior conflict, or conflicts along vertical dimension of a hierarchy. This model is primarily concerned with the problems caused by attempts to control behavior and the organization's reaction towards this control.

3- *Systems Model*: this model is directed at lateral conflict, or conflict among the parties to a functional relationship. Analysis of the problems of coordination is the special province of this model.

Running these models depend on implicit orientations. These orientations are discussed before the conceptual models are elaborated. The most important of these orientations as identified by Leavilt, et al, (1989):

- Each conflict relationship is made up of a sequence of interlocking conflict episodes; each episode exhibits a sequence or a pattern of development and the conflict relationship can be characterized by stable patterns that appear across the sequence of episodes. This orientation forms the basis for a working definition of conflict.
- Conflict may be functional as well as dysfunctional for the individual and the organization; it may have its roots either within the individual or in the organizational context. Therefore, the desirability of conflict resolution needs to be approached with caution.
- Conflict is intimately tied up with the stability of the organization, in the usual sense conflict is a threat to stability, but in a much more complex fashion, conflict is a key variable in the feedback loops that characterize organizational behavior.

2.10 Managing conflict

Weeks (1992) noted that conflict can be managed in five steps, which include the following:

2.10.1 Step 1: Analyze the conflict.

The first step in managing conflict is to analyze the nature and type of conflict. It will be helpful to ask questions. Answers may come from past experiences. Additional information regarding analyzing conflicts can be obtained from employees and partners.

2.10.2 Step 2: Determine management strategy.

Once there is a general understanding of the conflict, the groups involved will need to analyze and select the most appropriate strategy from the five strategies discussed earlier in this chapter..

2.10.3 Step 3: Pre-negotiation.

The following should occur prior to negotiation in order to set an effective one:

Initiation - One partner raises the possibility of negotiation and begins the process. If no one is willing to approach the others to encourage them to reach an agreement, a trusted outsider could be brought in as a facilitator.

Assessment - Conditions must be right for negotiation to be successful. Key players must be identified and invited. Each side must be willing to collaborate with the others. Reasonable deadlines and sufficient resources to support the effort must exist. Spokespersons for each group must be identified and involved. Parties need to determine which issues are negotiable and which are not.

Ground rules and agenda - The groups must agree on ground rules for communication, negotiation and decision-making. They should agree on the objectives of the negotiation process. An agenda of issues to be covered needs to be developed.

Organization - Meeting logistics must be established, including agreed upon times and places. People must be contacted and encouraged to attend. Minutes must be taken so that information can be distributed before and after meetings.

Joint fact-finding - The groups must agree on what information is relevant to the conflict. This should include what is known and not known about social and technical issues. Agreement is also needed on methods for generating answers to questions.

2.10.4 Step 4: Negotiation.

When negotiation stage is reached several issues should be discussed:

Interests - When negotiating be sure to openly discuss interests, rather than stated positions. Interests include the reasons, needs, concerns and motivations underlying positions. Satisfaction of interests should be the common goal.

Options - To resolve conflicts, concentrate on inventing options for satisfying interests by encouraging creativity, not commitment.

Evaluation – after listing options. Ideas for satisfying interests should be determined.

Written agreement - areas of agreement and disagreement should be documented to ensure common understanding. This helps ensure that agreements can be remembered and communicated clearly.

Commitment - Every partner must be confident that the others will carry out their parts of the agreement.

Negotiation skills:

Negotiation is an important skill for coming to an agreement when conflicts develop (Fisher, et al, 1991). When negotiating, some conflicts are based on differences in thinking and perceptions. Others are based on interest vs. position.

Identifying and openly discussing differences in perceptions, being careful not to place blame. In addition, recognizing and understanding the other side's emotions will help reaching an agreement when it comes to negotiation. (Fisher, et al, 1991)

Focusing on interests, rather than positions, makes it possible to come up with better agreements. Because when people stand on opposite positions, they usually have a few shared interests.

It takes time and effort to identify interests. Groups may not even be clear about their own interests. It helps to write down each group's interests as they are discovered. It helps to ask why others take the positions or make the decisions they do. Partners will have multiple interests. Interests involving important human needs (such as security, economic well-being, a sense of belonging, recognition and control over one's life) are difficult to negotiate. (Fisher, et al, 1991).

When developing optional solutions that meet the interests of all sides, satisfying these interests can start by having brainstorm sessions (before reaching a decision). (Fisher, et al, 1991).

Carpenter and Kennedy (1988) pointed out some obstacles to developing innovative options are:

- Judging and rejecting prematurely.
- Searching for a single best answer.
- Putting limits on scope or vision.
- Considering only your own interests.

To overcome these obstacles, the situation should be viewed through the different partners. Focusing on shared interests to make the process smoother. In addition to looking for meaningful opportunities, not simple solutions.

When developing criteria for selecting or combining possible alternatives, revisit the conflicting interests. These can't be ignored or "wished" away. Instead interests should be discussed before developing criteria for judging alternatives.

The selected criteria should be legitimate, practical and unbiased. It maybe helpful to explore the criteria used in making past decisions and discuss it with outside experts. (Carpenter and Kennedy: 1988).

2.10.5 Step 5: Post-negotiation.

Once negotiation is complete, the group will need to implement the decisions made. Communication and collaboration should continue as the agreement is carried out. The partnership will need to have a plan to monitor progress, document success, resolve problems, renegotiate terms and celebrate success.

2.11 Responding to conflict

Behrman (1998) found out that people usually respond to conflict in either of the following types:

- *Emotional responses*: These emotions usually range from anger and fear to despair and confusion. The differing in emotional responses and the fact that they are sometimes misunderstood is confusing and threatening sometimes.
- *Cognitive responses*: These include the ideas and thoughts we have about a certain conflict. And we are called inner voices or internal observers.
- *Physical responses*: These include heightened stress, bodily tension, increased perspiration, tunnel vision, accelerated breathing, nausea and rapid heartbeat. These responses can be managed through stress management techniques.

2.12 Conflict Resolution

Interest is now growing in the theory and practice of “Conflict Resolution”, a new field concerned specifically with the nature of conflict as a generic human problem and with techniques that might be applied productively in addressing conflicts. (Rummel: 1976).The knowledge field for the study of conflict and its resolution is the totality of decision making.

Decision making is broken up into social levels and particular situations, for example family levels and public policy levels. However, regardless of societal level organized body of knowledge of human behaviors is required relationships and responses to the environment that does not exclude anything that may be relevant. (Montgomery and Cook: 2005).

In conflict, there is a reference to unifying theory of decision making that takes fully into account the human struggle for needs fulfillment. Human needs theory, the conceptual framework of needs theory is used to map the field of human relationships, both conflictual and cooperative.

Theory of conflict resolution leads to problem solving. It assumes that more powerful party will be prepared, despite its position of relative power; it will have no rational option but to give up its powerful advantage.Usually parties are prepared to seek solutions only when conflict has ripened and unacceptable costs are experienced. (Montgomery and Cook: 2005).

In conflict resolution it is very important to manage conflict by going through emotional intelligence. (Montgomery and Cook: 2005).

2.13 Definition of emotional intelligence:

Emotional intelligence is defined as" the ability to sense, understand and effectively apply the power and acumen of emotions as a source of human energy, information and influence." (Cooper and Sawaf, 2001, p1)

The word emotion may be simply defined as applying "movement" either metaphorically or literally to core feelings. It is the emotional intelligence that motivates human beings to pursue their unique potential and purpose; it activates their values and aspirations, transforming them from things they think about to what they live.

2.13.1 Keeping emotions in check

Ashforth and Hunphrey (2005) identified four methods of regulating emotions which are common practice today.

First method

Neutralizing: This method is held through structuring the roles, relationships, obligations and language used in the workplace.

Second method

Buffering: This method is done whenever emotional contact is unavoidable. Buffering preserves the image of personal concern, untainted by commercial motives.

Third method

Prescribing: This method involves the length, range and duration of the emotional contact and expression. For example, sales people work hard and train well to interact with customers and appear confident in their communications.

Fourth method

Normalizing: This method can be done by diffusing unacceptable emotions through humor, stigmatization, and quick apologies or by reframing the meaning of the emotions.

In order to develop self awareness, it is important to learn how to listen and monitor thoughts and emotions. "The subjective knowledge about the nature of your personality not only guides your behavior from situation to another. It also provides you with a solid frame work for making better choices. Lacking self awareness will lack sufficient information to make effective decisions." (Weisinger: 1998, p4-6).

Weisinger (1998) identified some steps that help gaining self awareness, by learning to monitor the internal dialogue and inner thought processes. By focusing on positive affirmations rather than the negative self talk, bringing a set of behaviors to the workplace, both positive and negative, that unconsciously influence on how relationships, stressful situations and conflict can be dealt with. On the other hand, being aware of physical reactions to stressful situations. Recognizing physical reactions is critical for these situations.

2.13.2 Self management

Self-management is an important issue in conflict resolution. Managing emotions means understanding situations to one's own benefit. To accomplish that, Weisinger (1998) noted that some components need to be controlled; these include thoughts and cognitive appraisals, physiological changes and arousal actions. And finally, behaviors and action tendencies.

Taking control of emotional system and monitoring the inner dialogue can reveal negative scripts that may appear in the first reaction. Anger is one of the most difficult emotions to manage. A simple method in order not to allow anger overwhelms thinking; is to breathe deeply several times and visualize something special. This method is called "The relaxation response". It is very important to control the negative scripts that arise automatically, in order to avoid conflict.

As discussed earlier change is usually a major source of conflict. William Bridges in his book, 'Managing Transitions" describes the internal human response to external change as transition which is "The psychological process people go threw to come to terms with the new situation. Change is external, transition is internal." (Bridges: 1991).And unless transition occurs, change will not work. Bridges (1991) outlines the specific stages when change and transition occur, a loss of a sense of personal identity, feelings of disorientation., heightened anxiety and self doubt, grief, and denial.

Conflict is a dispute in a situation defined by the parties' underlying goals and beliefs, mutual perception and communication, and the facts involved. The conflict itself is a process of communication--an engagement of fields of expression. Passions and beliefs become evident; the nature and intensity of hidden interests surface. In the process of achieving a new structure of

expectations, conflict integrates underlying goals and mutual perceptions into a balance among the central interests at stake, the resolution, and the ability of the parties to support them. The balancing process can be shortened, intensity reduced, antagonism lessened, and the resulting expectations made more realistic by clarifying the conflict situation. (Montgomery and Cook: 2005).

Montgomery and Cook (2005) identified four rules that should help the parties reach an agreement. Those rules include the following:

- Uncover the underlying or hidden goals and beliefs. A dispute really may be about hidden, perhaps even unconscious, beliefs and values.
- Determine the facts. Fact finding is essential to resolving conflict, for often conflicts are generated by a misperception or misunderstanding of the facts involved.
- Be sensitive to the other's position and perspective. Resolving conflict is partially empathizing with the other, understanding his frame of reference, and sensing this reading of one's field of expression.
- State the other's argument and demands. Miscommunication and misperception can play a large role in conflict. One way to reduce these problems is to seek mutual agreement on the issue, claims, and justifications.

As discussed earlier, our study will focus on the banking sector in Palestine, and how can banks manage conflicts.

2.14 Definition of bank

An organization, usually a corporation, chartered by a state or federal government, which does most or all of the following: receives demand deposits and time deposits, honors instruments drawn on them, and pays interest on them; discounts notes, makes loans, and invests in securities; collects checks, drafts, and notes; certifies depositor's checks; and issues drafts and cashier's checks.

2.14.1 Elements that help manage conflicts in banks:

A study by Cooper (2006) showed that, in order to manage conflict in banks, management should engage in several elements, which include:

- Management must maintain procedures, so that potential conflicts can be identified.
- When potential conflicts are identified, management must take all essential steps to ensure that any risk damage is prevented.
- A number of procedures must be studied to control confidential and sensitive information, within and between management itself.
- All confidential records and documents must be secured.
- Staff is not permitted to enter restricted areas.
- To enable conflicts to be avoided or managed, potential conflicts between the bank departments or between clients should be recorded.
- Any exceptions must be approved by senior management.

Innovation has created a world often riddled with conflicts of interest. In some cases, it is difficult to tell whether a bank is looking after its own interests or the interests of its clients. In

simple terms, a conflict of interest happens when an adviser can't really go into bat for a client because some other duty or interest is pulling them in another direction. An example includes competing with a client for an investment opportunity.

In his study Cooper also noted that market pressure, coupled with sound regulation, is important tools in the fight against conflicts of interest. Operating a business that naturally creates conflicts increases reputational risk; often too dangerous levels. By its nature, the management of conflicts is much more of an art than a science and certainly cannot be left to endless prescriptions from the regulator.

Organizations will come to learn that while technology and systems are essential, some of the skills needed are nebulous and rely on 'feel'. To recognize a conflict or a potential conflict when it arises is easy; but writing a set of rules for an organization to follow to arrive at the right answer is more difficult.

Listening, oral communication, interpersonal communication, and teamwork rank near the top of skills that employers seek in their new hires. Effectively managing and resolving conflicts with others is learnt , then more opportunities for successful team memberships are available .(Cooper: 2006).

If this highly probable event called conflict is well managed then less opportunities to practice destructive behavior that will negatively impact the team will be examined.

Although conflict may be misunderstood and unappreciated, research shows that unresolved conflict can lead to aggression. Most people use conflict skills that they observed growing up, unless they have made a conscious effort to change their conflict management style. Some people observed good conflict management, while others observed faulty conflict management. Most people have several reasons to improve our conflict-management skills.

Normal, healthy organizations will experience their share of conflict, and workplaces experiencing a certain amount of dysfunction will experience it in greater quantities. Anticipating conflicts is useful in either situation for transforming these situations into opportunities for growth and learning. (Montgomery, Cook: 2005).

2.15 Conflict Transformation

Over the last few years it has become increasingly popular in the field of conflict studies to contrast processes leading to conflict transformation and those that are said to result in conflict resolution, with the strong implication that there are major differences between both processes and their respective outcomes, and the slightly less strong hint that transformation is a process that will make up for the inadequacies of mere resolution. (Mitchell: 2002).

The employment of this relatively new term of 'transformation' is a reaction to the growing misuse of the term 'resolution' to stand for almost anything short of outright victory, defeat and revenge as an outcome, as well as for many processes involving overt violence ('bombing for peace') or covert coercion (economic sanctions to obtain parties' acquiescence to a dictated settlement) as 'resolution' methods. In short, the concept of transformation has emerged because of the corruption of the conception of 'resolution' in the sense that the latter is employed indiscriminately to stand for what previously would have been termed 'managed' outcomes and strategies; and would fall clearly into the category of what

David Bloomfield recently characterized as 'settlement' approaches (Bloomfield

1997).

A second explanation for the emergence of the concept of 'transformation', at least in terms of conflicts that involve individuals and small groups as parties, is offered by Bush and Folger (1994). They draw attention to the way in which the field of mediation and dispute settlement has changed over the last twenty years from one which began at

grassroots level, with a focus on bringing about major social change, to one which has become a professionalized and organized practice, with a major goal of solving problems for clients.

3 Chapter Three: Methodology

3.1 Introduction

The purpose of this research was to investigate the awareness of conflict management and conflict resolution in the banking sector in Palestine. The first step in this research was to state the questions that are needed to be answered; the second step was to collect he data, and the third step was to analyze the gathered data and finally answering the research questions.

This chapter will start by defining research. Then, a description of the employed research methodology will follow, along with the research instrument, research design, sampling and the procedures of collecting and analyzing the data. Finally, this chapter will end with the limitations of the study.

3.2 Definition of Research:

As defined by Shutleworth (2008), scientific research is performing a methodical study in order to prove a hypothesis or answer a specific question. Finding a definitive answer is the central goal of any experimental process. A research must follow a series of steps and a rigid standard protocol. These rules are broadly similar but may vary slightly between the different fields of science.

A research can be examined from three perspectives:

- Application
- Objectives
- Type of information.

In the case of our study, if we examined the research from the perspective of its application, it would be classified as applied research. The definition of applied research according to Kumar (1999), where research techniques, procedures and methods that form the body of research are applied to the collection of information about various aspects of a situation, issue, problem or phenomenon so that information gathered can be used in other way such as the enhancement of understanding a phenomenon.

If we examined the research from the perspective of its objectives, it would be classified as descriptive explanatory research, which was defined by Kumar (1999) as a research that attempts to describe a problem, provide information about it and describes attitudes towards it. In addition, it attempts to clarify why and how there is a relationship between two aspects of the problem.

If we examined the research from the perspective of the type of information sought, it would be classified as qualitative research, since the purpose of the study is to describe the problem, and information was gathered through the variables measured, without quantifying it according to Kumar (1999).

3.3 The Population Frame

The main purpose of the study was to measure the degree of awareness to conflict management and conflict resolution in the banking sector in Palestine, its benefits and drawbacks. In addition, it tries to find out the common causes of conflict and the skills needed in order to manage conflict in an efficient manner.

Thus, the population frame that will be used in this study is the local and regional banks operating in Palestine.

Gaza strip and Jerusalem will be excluded from the targeted population because of the restrictions imposed by the Israeli authorities.

3.4 The Sample

According to Sekaran (2000) sampling is "the process of selecting a sufficient number of elements from the population so that by studying the sample, and understanding the characteristics of the sample subjects, it would be possible to generalize the properties to the population elements".

The basic reason for using sampling rather than collecting data from the entire population is that in research there are thousands of elements and it would be impossible to examine each element on the entire population.

The sample design used in this study is a non-probability sampling which was defined by Adler and Clark (2001) as the sample that does not give every member of the population a known chance of being selected.

The sample technique used is called convenience sample, which according to Green (2005) is obtained from an existing group of people or other units of analysis that are thought to represent the target population.

List of the local and regional banks operating in Palestine according to PASSIA:

- AL-Aqsa Islamic Bank.
- Arab Bank.
- Arab Islamic Bank.
- Arab Palestinian Investment Bank.
- Bank of Jordan
- Bank of Palestine.
- Cairo Amman Bank.
- Egyptian Arab Land Bank.
- HSBC Bank.
- The Housing Bank for Trade and Finance.
- Jordan Kuwait Bank.
- Jordan National Bank.
- Palestine International Bank.
- Jordanian Commercial Bank.

- Palestine Investment Bank.
- The Palestine Islamic Bank.
- All- Quds Bank.
- Union Bank for Saving and Investment.
- Al –Rafah Bank

3.5 Data Resources

This study focus on explaining the concept of conflict management and conflict resolution in organizations, it provides a lot of information about the techniques and procedures used when dealing with conflict.

Primary Data Resources: The data was collected using a questionnaire, which was designed by the researcher. The questions were related to the topic and should answer the research questions.

Secondary Data Resources: The main resource was the literature review presented in chapter two. Which can be defined According to Cooper (1988) "a literature review uses as its database reports of primary or original scholarship, and does not report new primary scholarship itself. The primary reports used in the literature may be verbal, but in the vast majority of cases reports are written documents. The types of scholarship may be empirical, theoretical, critical/analytic, or methodological in nature. Second a literature review seeks to describe, summarize, evaluate, clarify and/or integrate the content of primary reports".

The task of literature review is to learn as much as possible from the work and efforts of others. The main purpose of the literature review is to provide the researcher and the reader, with an understanding of how prior research related to the current research. (Ethridge: 1995).

A list of other purposes for literature review was drawn by Leedy, (1985, p.69) and Ary (1979), it included:

- Prevents unwarranted or excess duplication of what has already been done.
- Helps to identify the frontiers of the field of study.
- Provides ideas and directions.

1. May reveal conceptual insights into the problem

3.5.1 The characteristics of the questionnaire distributed:

- Sequence of questions is easy to follow.
- The relevance of the questionnaire is explained for the respondents in the cover letter, so they can feel comfortable answering all the questions without hesitation.
- The questionnaire contained a cover letter, in which the researcher was introduced; in addition the institution represented was introduced.
- The objective of the study is described.
- A contact number, in addition to an email is provided for any questions.

3.5.2 Forms of questions*:*

The questionnaire is divided to three parts as follows:

- The first part, personal questions:

This part was designed using closed-ended questions. Where the possible answers are set out in the questionnaire and the respondent ticks the category that best describes his/her answer.

According to Kumar (1999), the advantages of closed-ended questions:

- The ease of answering readymade responses.
- Closed ended questions ensure the information needed by the researcher is obtained.
- Since possible responses are already categorized, data analysis will be easier.

According to Kumar (1999), the disadvantages of closed-ended questions:

- Closed ended questions lack depth and variety.
- Greater possibility of bias, since the researcher may list the responses he/she is interested in.
- The answers provided may not reflect the respondents' opinions.

- The second part:

This part was designed using the summated rating scale which is also called as the likert scale. This scale according to Kumar (1999), is based upon the assumption that each statement on the scale has equal attitudinal value, importance or weight in terms of reflecting an attitude towards the issue in question. Hence this scale does not measure attitude, but it

does help to place different respondents in relation to each other in terms of the intensity of their attitude towards an issue.

- The third part:

This part was designed using a numerical scale, where there are a number of statements reflecting the problem studied. And the researcher states them all for the respondent to select the statement that best describes his/her opinion from the most to least.

The questionnaire was distributed using the collective administration way, which is considered according to many studies one of the best ways of administering a questionnaire. Which ensures a very high response rate, also it enables personal contact with the study population, by that way the purpose can be explained and any question can be clarified

3.5.3 Validity and Reliability

To ensure validity and reliability four people who have expertise in business management were asked to make recommendations to modify the questionnaire. The questionnaire was also translated into Arabic since it will be distributed to Arab respondents.

3.6 Limitations of the study:

The limitations of the study included the following:

- The exclusion of Gaza Strip and Jerusalem from the study due to the restrictions that are imposed by the Israeli authorities.

3.7 Data collection

The data was collected through the distribution of the questionnaire. The questionnaire was personally distributed to the managers of the human resource departments of each bank included in the study. The questionnaires were divided to the employees by the human resource department of each bank.

A follow up reminder was made personally or by phone call, to all the human resource departments who did not respond to the questionnaire by the period of time they are supposed to.

3.7.1 Respondents

The number of banks that received the questionnaire was 18 banks. About 75 questionnaires were answered properly.

The banks who participated in the study were:

- AL-Aqsa Islamic Bank.
- Arab Bank.
- Arab Islamic Bank.
- Arab Palestinian Investment Bank.
- Bank of Jordan
- Bank of Palestine.

- Cairo Amman Bank.
- Egyptian Arab Land Bank.
- HSBC Bank.
- The Housing Bank for Trade and Finance.
- Jordan Kuwait Bank.
- Jordan National Bank.
- Palestine International Bank.
- Jordanian Commercial Bank.
- Palestine Investment Bank.
- The Palestine Islamic Bank.
- Union Bank for Saving and Investment.
- Al –Rafah Bank

3.7.2 Reasons of non-response

The non-respondents used many excuses to explain the reasons behind not participating and not answering the questionnaire. These excuses included the following:

1- A policy in the organization that forbids answering more than one questionnaire of any study, regardless the subject.
2- They have no spare time to answer any questionnaire for any study.

3.8 Data analysis

The data was organized and analyzed through the usage of the software program SPSS, which served both as a spreadsheet for data entry as well as statistical analysis tool. Each question was entered as a numeric variable.

The data was collected and analyzed to answer the research questions included in chapter one.

4 Chapter four: Findings and Results of the Study

4.1 Introduction

The data gathered through the literature review and the questionnaire distributed to the banks were analyzed to answer the research questions posed in chapter one of the study.

Therefore, the results of the data analysis will be answering the following points:

- The profile of the banks and the respondents included in the study.
- The degree of awareness to conflict management.
- The skills needed for banks to engage in conflict.
- The common causes of conflict.
- The strategies used to deal with conflict.
- The effect of conflict on the organization.
- How to reach conflict resolution.

4.2 The profile of the banks and respondents included in the study.

The data collected in the first section of the questionnaire was analyzed. The analysis revealed the following results.

Figure 4.1 shows that 26.7% of the responding banks were local banks and 73.3% of the responding banks were regional banks.

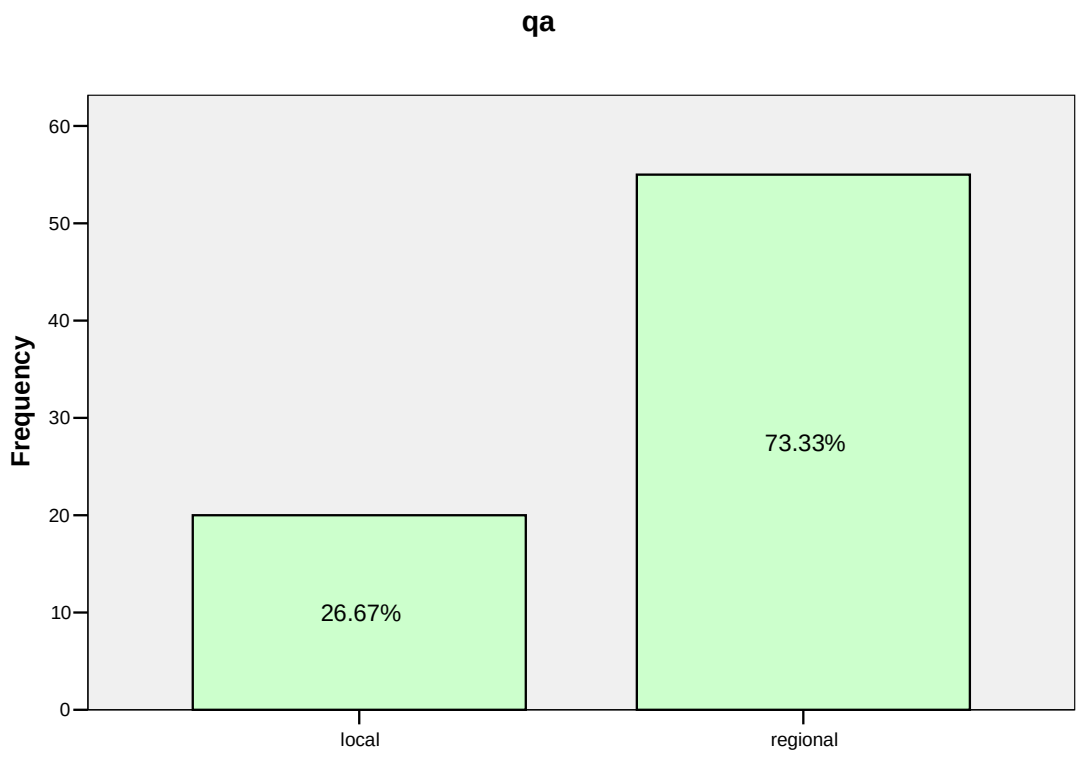


Figure 4-1 Types of Banks

Table 4.1 shows that employee turnover in the responding banks were as follows:

- 85.3% of the responding banks have a moderate employee turnover.
- 10.7% of the responding banks have a low employee turnover.
- 4% of the responding banks have a high employee turnover.

Percent	frequency	Employee turnover
4.0	3	High
85.3	64	moderate
10.7	8	Low
100.0	75	Total

Table 4-1 Employee turnover

Table 4.2 shows that the respondents' gender is 65.3% males and 34.7% females.

Percent	frequency	Gender
65.3	49	Male
34.7	26	Female
100.0	75	Total

Table 4-2 Gender of respondents

Table 4.3 shows that the respondents' education level is as follows:

- 12% of the respondents have a diploma.
- 61.3% of the respondents have a bachelor degree.
- 26/7% of the respondents have a post- graduate degree.

Present	frequency	Educational level
-	-	High school
12.0	9	Diploma
61.3	46	Bachelor degree
26.7	20	Post graduate degree
100.0	75	Total

Table 4-3 Education level of respondents

Table 4.4 shows the work experience of the respondents, in which 21.3% of the respondents worked for less than 3 years, 21.3% of the respondents worked between 3-6 years, and 21.3% of the respondents worked between 7-10 years and 36% of the respondents worked more than 10 years.

Table 4.5 shows that respondents employee status are, 41.3% employees, 29.3% supervisors, 26.7% managers and 2.7% are classified as other.

Percent	Frequency	Work experience
21.3	16	Less than 3 years
21.3	16	Between 3-6 years
21.3	16	Between 7-10 years
36.0	27	More than 10 years
100.0	75	Total

Table 4-4 Work experience of the respondents

Percent	frequency	Employment status
41.3	31	Employee
29.3	22	Supervisor
26.7	20	Manager
2.7	2	Other
100.0	75	Total

Table 4-5 Employment status for respondents

Percent	frequency	Degree of involvement
28.0	21	Strongly involved
54.7	41	Moderately involved
9.3	7	Weakly involved
8.0	6	Not involved at all
100.0	75	Total

Table 4-6 Degree of involvement in decision making

Table 4.6 shows the degree of the respondents' involvement in the decision making process in the organization. And the analysis showed that:

- 28% are strongly involved.
- 54.7% are moderately involved.
- 9.3% are weakly involved.
- 8% are not involved at all.

Figure 4.2 shows the period the respondents worked for their current organization.

- 29.3% of the respondents worked for less than 2 years.
- 34.7% of the respondents worked between 2-5 years.
- 13.3% of the respondents worked between 5-10 years.
- 22.7% of the respondents worked for more than 10 years.

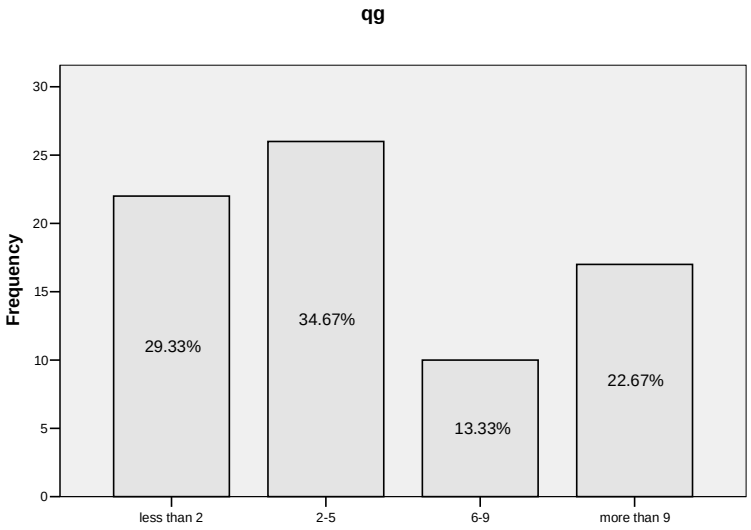


Figure 4-2 the period the respondents worked for their current organization

4.3 The degree of awareness to conflict management.

Table 4.7 shows that most banks strongly agreed that should be dealt with positively.

percent	frequency	Conflict should be dealt with positively
-	-	strongly disagree
-	-	disagree
-	-	No Opinion
33.3	25	Agree
66.7	50	strongly agree
100	75	Total

Table 4-7 Conflict should be dealt with positively

Table 4.8 shows that 73.4% agreed that conflict maybe functional, while 17.3% disagreed and 9.3% have no opinion. This proves that although conflict maybe viewed undesirable it can be a benefit to the bank when dealt with effectively.

percent	frequency	Conflict maybe functional
1.3	1	strongly disagree
16.0	12	disagree
9.3	7	No Opinion
62.7	47	Agree
10.7	8	strongly agree
100.0	75	Total

Table 4-8 Conflict maybe functional

Table 4.9 shows that 45.4% of the respondents disagreed with the statement "Conflict is intimately tied up with the organization's stability." 37.6% of the respondents agreed and 16% had no opinion. This notes that conflict is not one of the factors that affect the banks' stability.

Percent	frequency	Conflict is tied with the organization's stability
2.7	2	strongly disagree
42.7	32	disagree
16.0	12	No Opinion
33.3	25	Agree
5.3	4	strongly agree
100.0	75	Total

Table 4-9 Conflict is tied with the organization's stability

Figure 4.3 show that 62.7% agreed that conflicts are usually predictable and expectable, while 28% disagreed and 9.3% had no opinion.

The analysis revealed that most of the respondents agreed that conflicts are predictable; therefore organization can be prepared in advance to deal with conflicts even before they occur. This may help the organization can benefit from conflicts in a positive way.

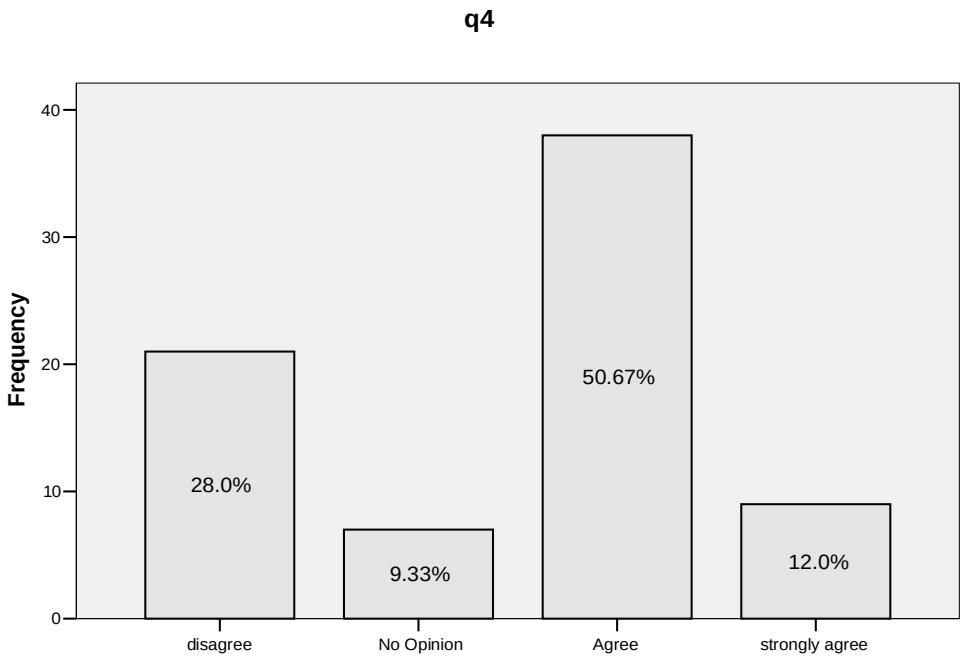


Figure 4-3 Conflict is predictable.

Tables 4.10 and 4.11 and 4.12 measure the degree of awareness of conflict management in the organizations and whether they have certain policies to control conflict , in addition to finding out whether organizations follow procedures when dealing with conflict and if these procedures are reviewed and updated periodically.

The analysis shows that 50.7% of the organizations have policies to deal with conflict, while 13.3% do not have any policy and 36% of the respondents have no opinion about this issue.

50.6% of the organizations follow certain procedures when dealing with conflict, 12% do not have any procedure and 37.3% have no opinion.

36% of the respondents agreed that their organizations review and update procedures periodically, 22.6% disagreed and 41% had no opinion.

Percent	frequency	The bank has a policy
-	-	strongly disagree
13.3	10	disagree
36.0	27	No Opinion
42.7	32	Agree
8.0	6	strongly agree
100.0	75	Total

Table 4-10 The bank has a policy

Percent	frequency	The bank has procedures
1.3	1	strongly disagree
10.7	8	disagree
37.3	28	No Opinion
41.3	31	Agree
9.3	7	strongly agree
100.0	75	Total

Table 4-11 The bank has procedures

Percent	frequency	Procedures are reviewed
1.3	1	strongly disagree
21.3	16	disagree
41.3	31	No Opinion
29.3	22	Agree
6.7	5	strongly agree
100.0	75	Total

Table 4-12 Procedures are reviewed

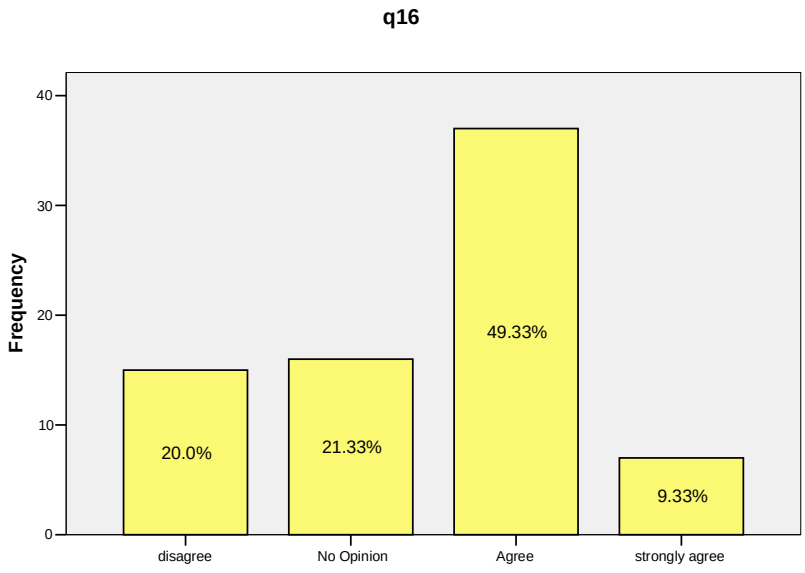


Figure 4-4

Figure 4.4 show that 58.6% of the respondents agreed that employees are aware of the occurrence of conflict in the organization, 20% disagreed and 21.3% had no opinion. That points out that their management skills should be improved.

4.4 Skills needed for banks to engage in conflict.

Table 4.13 shows that 96% agreed that self-management is important in dealing with conflict while 4% had no opinion.

Percent	frequency	Self-management is important
-	-	strongly disagree
-	-	disagree
4.0	3	No Opinion
60.0	45	Agree
36.0	27	strongly agree
100.0	75	Total

Table 4-13 Self-management is important

Table 4.14 shows that 96% agreed that negotiation is an important skill in order to reach conflict resolution, 2.6% disagreed and 1.3% had no opinion.

Percent	Frequency	Negotiation is important
1.3	1	strongly disagree
1.3	1	disagree
1.3	1	No Opinion
42.7	32	Agree
53.3	40	strongly agree
100.0	75	Total

Table 4-14 Negotiation is important

Table 4.15 shows that 97.3% agreed that respecting differences helps meeting half way, 1.3% disagreed and 1.3% had no opinion.

These results show that self management, negotiation and respecting differences in opinions are important skills in order to engage in conflict in a positive way.

Percent	frequency	Respecting differences
-	-	strongly disagree
1.3	1	disagree
1.3	1	No Opinion
61.3	46	Agree
36.0	27	strongly agree
100.0	75	Total

Table 4-15 Respecting differences

4.5 The common causes of conflict

Table 4.16 shows that 78.7% of the respondents agreed that change is a source of conflict, 17.3% disagreed and 4% had no opinion.

This result tells us that change is a common cause of conflict in organizations.

Percent	frequency	Change is a source of conflict
-	-	strongly disagree
17.3	13	disagree
4.0	3	No Opinion
50.7	38	Agree
28.0	21	strongly agree
100.0	75	Total

Table 4-16 Change is a source of conflict

Table 4.17 shows that 72% agreed that managerial actions can cause conflict, 20% disagreed and 8% had no opinion. This result shows that managerial actions can be a main cause of conflict in organizations.

Percent	frequency	Managerial actions cause conflict
-	-	strongly disagree
20.0	15	disagree
8.0	6	No Opinion
57.3	43	Agree
14.7	11	strongly agree
100.0	75	Total

Table 4-17 Managerial actions cause conflict

Figure 4-5

Figure 4.5 shows the typical causes of conflict ranked by the respondents by giving number one to the most important and number 8 to the least important .

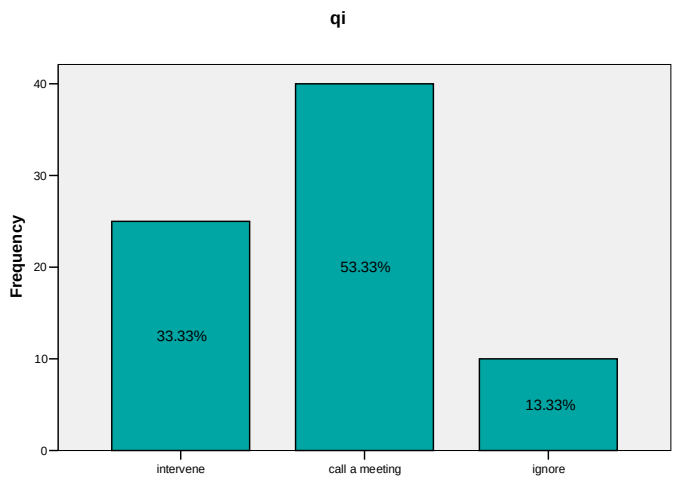
As shown in figure 4.5, the analysis of data shows that the typical reasons behind conflict as ranked by the respondents from the most important to the least important is as the following:

- Task interdependence.
- Feelings and emotions.
- Unequal power.
- Time horizons.
- Needs, interests, concerns.
- Perceived threat.
- Parties involved.
- Personal disagreement.

4.6 The strategies used to deal with conflict

Figure 4.6 show that the way the respondents behave when conflict occurs is as follows:

- 53.3% would call a meeting to talk over the problem.
- 33.3% would intervene to settle dispute.
- 13.3% would ignore the problem



- .

Figure 4-6

Figure 4.7 show that when respondents observe people in conflicts in which anger, threats, hostility and strong opinions are present, they tend to:

- 76% attempt to mediate.
- 10.7% observe to see what happens.
- 9.3% become involved and take positions.
- 4% leave as quickly as possible.

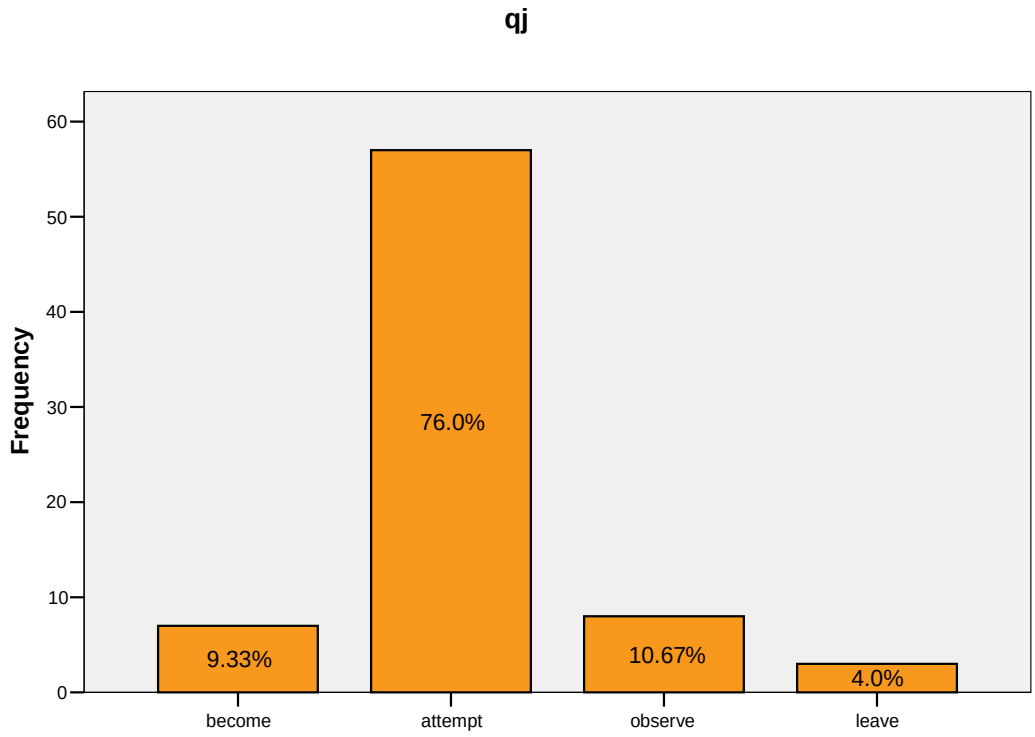


Figure 4-7

Figure 4.8 shows that when respondents perceive another person as meeting his/her needs at their expense they would:

- 70.7% rely on persuasion and facts to have that person change his/her action.
- 17.3% change their relationship with that person.
- 12% do anything to stop that person from achieving his/her goal.
- 0% accepts the situation as is.

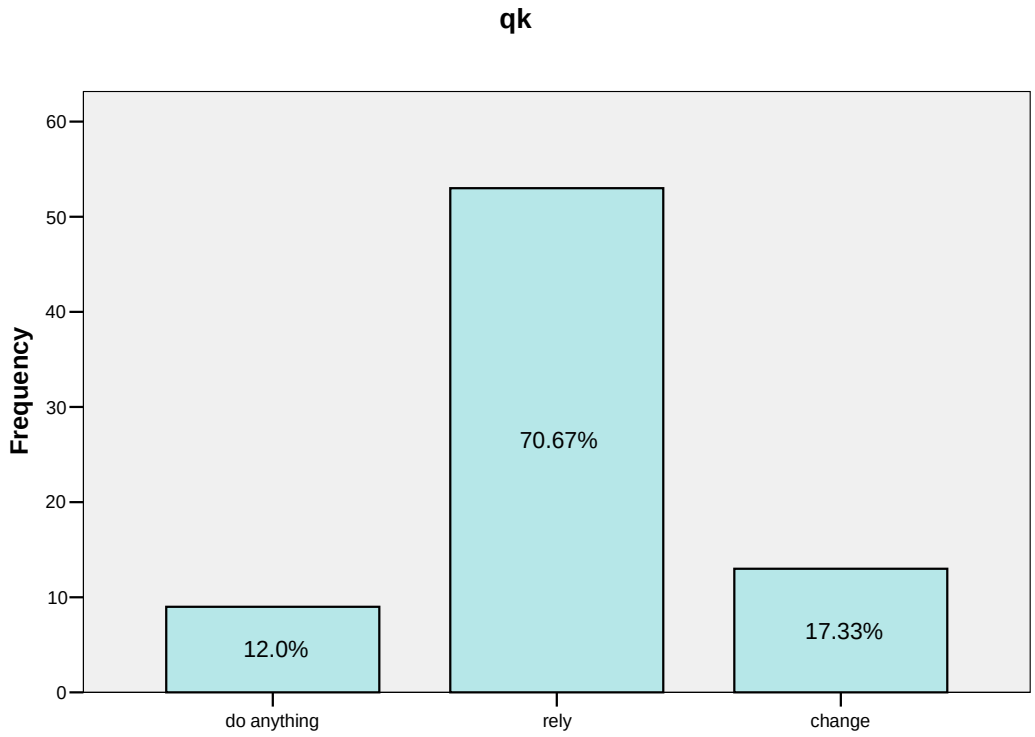


Figure 4-8

Figure 4.9 show that when respondents are involved in an interpersonal dispute, their general pattern is to:

- 66.7% examine the issues between them as logically as possible.
- 13.3% influence the other person into perceiving the problem as they do.
- 12% talk to others and try to influence their perception.
- 8% let time take its course and let the problem work itself out.

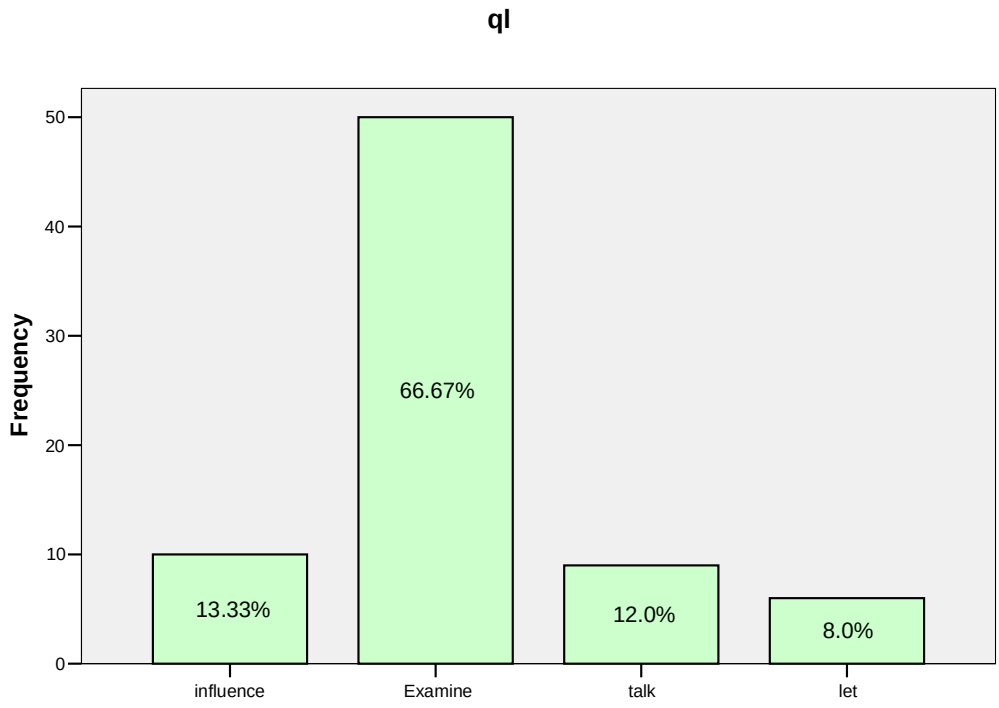


Figure 4-9

Figure 4.10 show that when communicating with someone, whom respondents are, having serious conflict, they:

- 61.3% try to be an active listener.
- 24% try to overpower the other person in any way they can.
- 9.3% talk more than they listen.
- 5.3% try to be agreeing and apologizing.

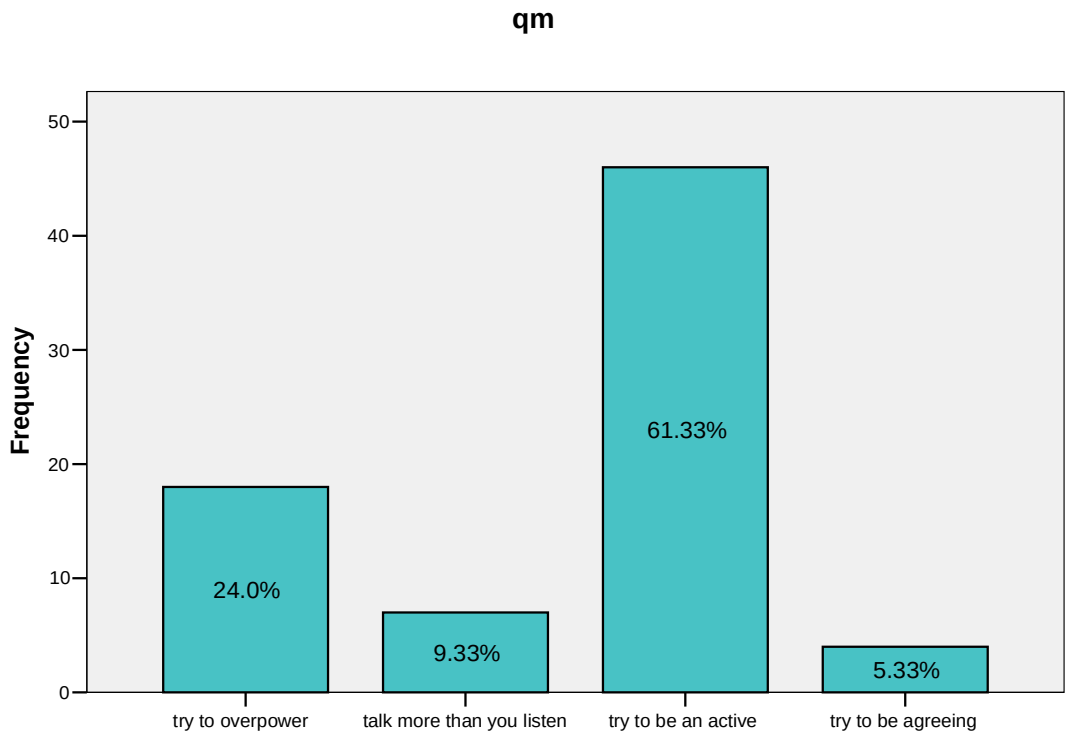


Figure 4-10

Table 4.18 shows that 72.7% agreed that participants in conflicts usually tend to respond on the basis of their perceptions to the situation, 9.3% disagreed and 8% had no opinion.

This result shows that participants in conflict usually engage and behave in conflicts on the basis of their own perceptions and preferences. Therefore, they can not be judging the situation correctly. And that may effect the situation in a negative way without realizing it, and would reflect negatively on the organization as a whole.

Percent	frequency	Responding to conflict on the basis of perceptions
1.3	1	strongly disagree
8.0	6	disagree
8.0	6	No Opinion
70.7	53	Agree
12.0	9	strongly agree
100.0	75	Total

Table 4-18 Responding to conflict on the basis of perceptions

Percent	frequency	Getting along is more important
-	-	strongly disagree
2.7	2	disagree
5.3	4	No Opinion
69.3	52	Agree
22.7	17	strongly agree
100.0	75	Total

Table 4-19 Getting along is more important

Table 4.19 shows that 82% of the respondents agreed that it is more important to get along than win a conflict, 2.7% disagreed and 5.3% had no opinion.

Figure 4.11 shows the strategies that are most used in organizations, ranked by the respondents by giving number one to the strategy that is most used and number five to the strategy that is lest used.

Figure 4-11

As shown in figure 4.11, the data analysis show that the respondents ranked the strategies used in their organizations when conflict occurs from the most used to the lest used is as follows:

- Accommodating: putting self's interest last.
- Competing: putting self's interest before anyone's interest.
- Compromising: satisfying some of the interests, therefore, meeting half way.
- Avoiding: staying out of conflict.
- Cooperative problem solving: finding a solution that meets everybody's interests.

4.7 The effects of conflict in the organizations

Table 4.20 shows that 96% of the respondents agreed that ignoring conflict can cause serious problems, 2.7% disagreed and 1.3% had no opinion.

This result shows that not dealing with conflict and controlling it can cause serious problems to the organization and affect its efficiency and productivity.

Percent	frequency	Ignoring conflict cause problems
-	-	strongly disagree
2.7	2	disagree
1.3	1	No Opinion
50.7	38	Agree
45.3	34	strongly agree
100.0	75	Total

Table 4-20 Ignoring conflict cause problems

4.8 How to reach conflict resolution

Figure 4.12 shows that most of the respondents agreed that focusing on interests rather than needs makes it impossible to reach an agreement. This will be reflected negatively on the organization.

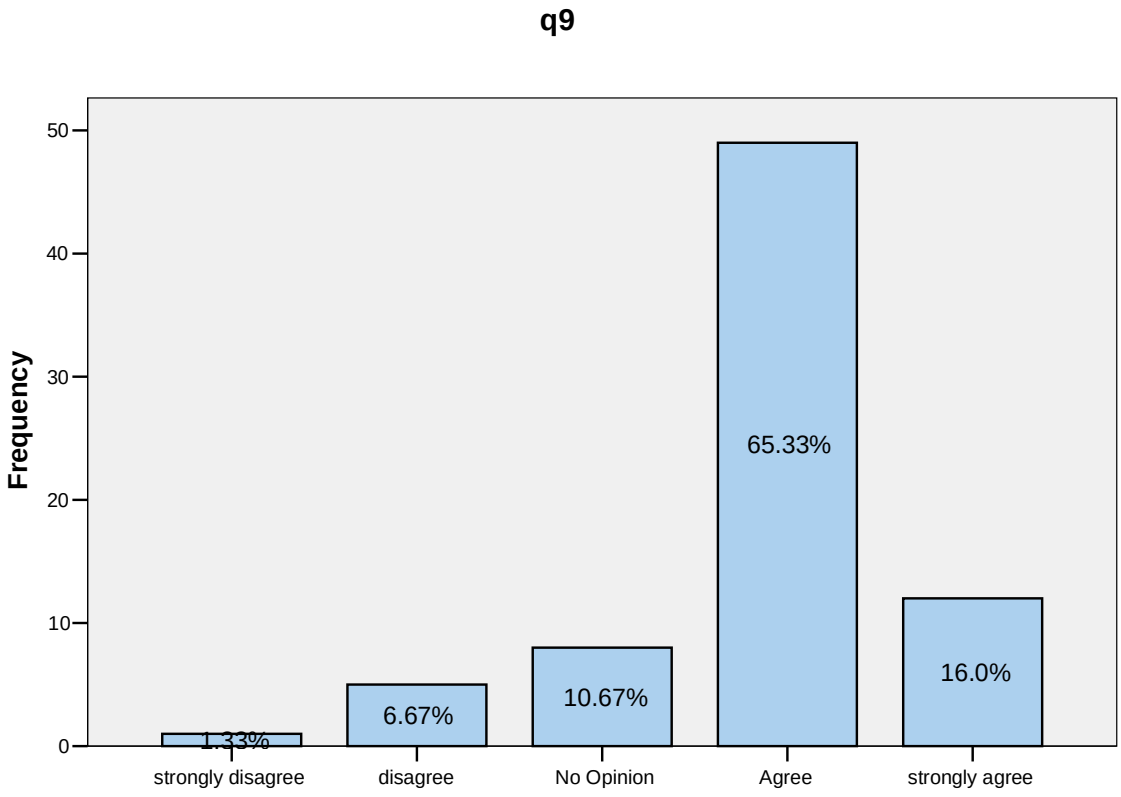


Figure 4-12

Figure 4.13 show that 88% agreed that accommodating priorities to peoples' needs is essential to minimize conflict, therefore reach a solution and resolve the conflict in a positive way, 6.7% disagreed and 5.3% had no opinion.

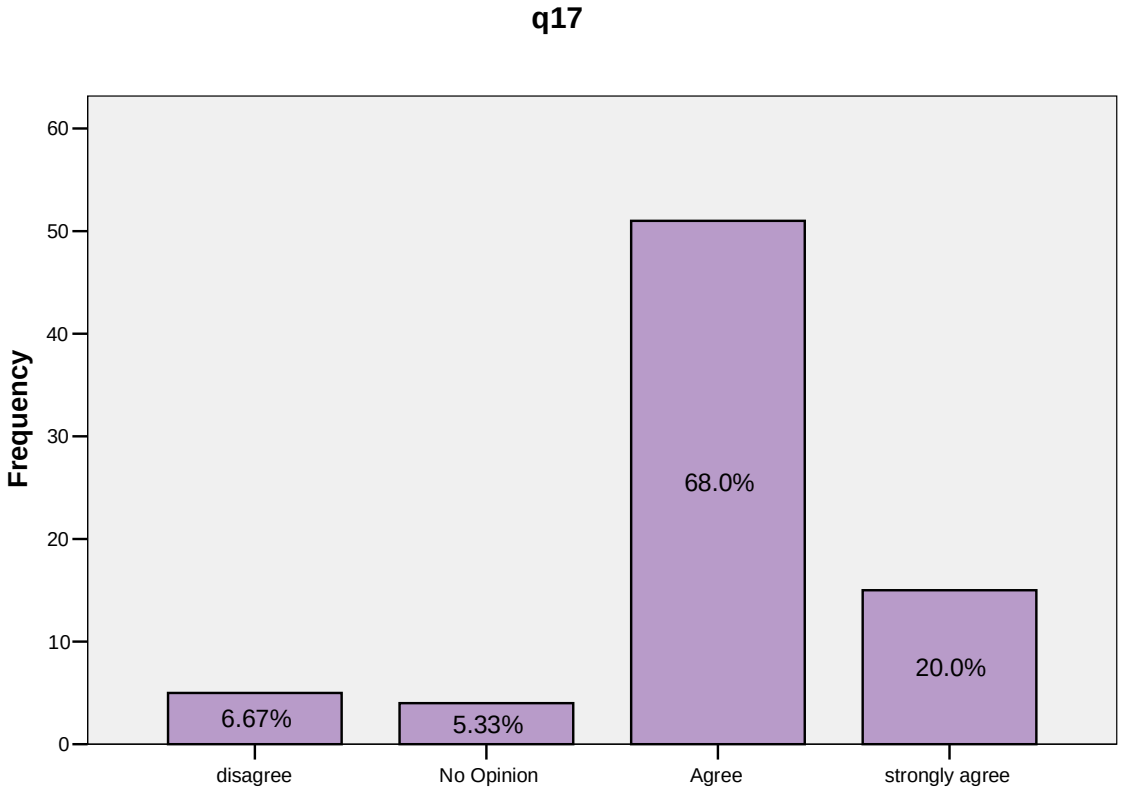


Figure 4-13

5 Chapter Five: Conclusions and Recommendations

5.1 Conclusion

Conflict is endemic to all social life. It is an inevitable part of living because it is related to situations of scare resources, division of functions, power relations and role-differentiation.

Conflict is defined as a dispute or a struggle in which each party expresses hostility towards the other party or interferes intentionally with other party's goal attainment. Conflict can also be a disagreement about the allocation of scare resources, values, perceptions or personalities. (Vidyasagar: 2002).

Conflict management is defined as the practice of identifying and handling conflict in a sensible fair and efficient manner. (Israr: 2000).

Wherever there are choices to be made, differences may provide challenges or opportunities. One difficulty is the possibility that differences will result in increased contention.

Wherever choices exist there is a potential for disagreement. Such differences when handled properly can result in richer, more effective, creative solutions and interactions. But, it is difficult to consistently turn differences into opportunities. When disagreement is poorly dealt with the outcome can be contention. (Billikopf: 2003).

5.1.1 General causes of conflict:

- Poorly defined goals.
- Different personal values.
- Lack of cooperation and trust.
- Competition of scare resources.
- Unclear roles.

5.1.2 Results of conflicts in banks:

- Conflicts may undermine professionalism and lead to under-utilization of organizational capacity and capability.
- The most affected element in conflict is employee morale.
- Although conflict is often a reflection of resistance by one party to innovation recommended by the other party, it may also be source of motivation for both parties to seek innovate solutions that will resolve conflicts in mutually satisfactory ways.
- Non- productivity.
- Staff turnover.

Conflicts are seen as inevitable in any organization. Absence of conflict in an organization will not help it to grow and develop. (Vidyasagar: 2002).

5.1.3 Methods of dealing with conflict:

- Competition (win-lose situation).
- Accommodation (win-win situation).
- Compromise (lose-lose situation).
- Collaboration (win-win situation).

Poorly managed conflicts are:

- Unfavorable with productive results.
- Create problems and negative attitudes.

Well managed conflicts:

- Stimulate competition.
- Identify legitimate differences.
- Powerful source of motivation.

Conflict is a natural phenomenon and is not to be always viewed as a disease to be cured and a disorder to be curbed. To some extent it may even be necessary and desirable to keep the organization alert or induce it to be more innovative, to open up opportunities for learning and impart flexibility to organizational function. (Vidyasagar: 2002).

5.2 The principal findings of the study:

- Employee turnover is one main results of poorly managed conflict. In this study, 85.3% of the responding banks in Palestine have a moderate employee turnover.
- The data analysis concerned with the degree of awareness of conflict in the banking sector in Palestine shows that most of the responding banks are aware of conflict which is usually predictable.
- There are no clear policy statements of conflict in the banking sector in Palestine. Furthermore, 50.6% of the responding banks follow certain procedures when dealing with conflict although 36% of the responding banks agreed that these procedures are reviewed periodically.
- Data analysis show that self-management, negotiation and respecting differences in opinions are important skills in order to engage in conflict in a positive way according to the majority of the responding banks.
- The common causes of conflict according to the responding banks are ranked from the most important to the least important as the following:
    - Task interdependence.
    - Feelings and emotions.
    - Unequal power.
    - Time horizons.
    - Needs, interests, concerns.
    - Perceived threat.
    - Parties involved.
    - Personal disagreement.

- Ignoring conflict can cause serious problems to the organization. 96% of the responding banks agreed that not dealing with conflict can affect the banks' efficiency and productivity.
- The majority of the responding banks agreed that focusing on interests rather than needs makes it impossible to reach an agreement, and that will be reflected negatively on the bank. On the other hand, accommodating priorities to peoples' needs is essential to minimize conflict and reach an agreement.
- Strategies used in the banking sector in Palestine is ranked from the most used to the least used as the following by the responding banks:
    - Accommodating: putting self's interests last.
    - Competing: putting self's interest before anyone's interest.
    - Compromising: satisfying some of the interests, therefore meeting half way.
    - Avoiding: staying out of conflict.
    - Cooperative problem solving: finding a solution that meets everybody's needs.

5.3 Recommendations

The study reflects the degree of awareness to conflict and its benefits and drawbacks in the banking sector in Palestine. Furthermore, the study identifies the skills needed for banks to engage in conflict; it also identifies the main causes of conflict and the strategies used to reach conflict resolution.

Based on the findings of the study, the researcher suggests the following recommendations:

1- To increase the awareness of conflict, workshops should be performed for the top management of the banking sector in Palestine, so that they would be aware of its benefits.
2- Banks in Palestine should have a range of mechanisms and procedures for managing conflict. These procedures should be reviewed periodically by administrators to influence the course and development of conflict.
3- Managers should encourage productive conflict and reduce destructive conflict in order to foster the positive outcome of conflict and minimize the adverse effects.
4- A recommended strategy for resolving conflict is the compromise strategy (give and take strategy). In this strategy, parties involved in conflict should make certain sacrifices to resolve conflict for the good of the organization.

5- Parties involved in conflict should focus on facts and behavior and not on feelings or personalities. Both sides of the issues should be understood and discussed in order to successfully resolve the conflict.

6- Teamwork is essential in an organization, which aims to be effective and efficient. The best teamwork usually comes from having a shared vision or goal, so that leaders and members are all committed to the same objectives and understand their roles in achieving those objectives.

7- An independent mediator should be called when negotiations fail or get stuck. The mediator plays a main role in advising both parties involved in the conflict to reach a settlement by suggesting solutions.

8- The banking sector in Palestine should put more effort for understanding conflict management and conflict resolution. Since conflict is a healthy sign not a negative process because it reflects dynamics.

5.4 Recommendations for Future Research

The data gathered and the findings could be expanded through additional research. One of the limitations of the present study is that it is the first study that measures the degree of awareness to conflict management and conflict resolution in the banking sector in Palestine. Further information can be obtained to strengthen the findings by expanding the survey in a number of ways:

- The survey could include the banks located in Gaza Strip, thus surveying the entire population, which would provide applicable information.
- The survey can be expanded through gathering more information about conflict transformation that was mentioned at the end of chapter two, since there is an argument about replacing conflict resolution with conflict transformation.

Furthermore, research is recommended to examine the efficiency of implementing policies and procedures to deal with conflict within the banks included in the study and how it affects their performance.

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Appendences

2.1 Questionnaire

Dear Respondent

My name is Lina Zurub, I am a graduate student at Birzeit University, enrolled in the MBA program. I am doing a thesis for the purpose of my expected graduation at the end of the second semester for the year 2008/2009.

The purpose of this study is to learn more about" conflict management and conflict resolution", the factors that affect conflict, how people respond to conflict in the workplace, and the strategies used to create a better work environment. Therefore, reduce conflict. And select the best management style.

The aim of this questionnaire is to understand the views of the management in the banking sector in Palestine about conflict management and conflict resolution. Conflict is defined as a disagreement through which the parties involved perceive a threat to their needs, interests or concerns.

The answers of this questionnaire will only be used for the aim of the study, confidentiality is assured.

If you have any questions, or if you like to share the results, please do not hesitate to contact me at:

Lina Zurub

Phone: 022402139

Email: Lenazurub@gmail.com

Thank you in advance for your time and cooperation

Section one:

Part one:

A1- Name of the organization ----------.

A2- Is your organization?

❒Local

❒Regional

A3- Number of employees ---------

A4- Employee turnover is classified in your organization as:

- ❑ High
- ❑ Moderate
- ❑ Low

Part two:

B1- Gender:

- ❑ Male
- ❑ Female

B2 Educational level:

- ❑ High school
- ❑ Diploma
- ❑ Bachelor degree
- ❑ Post graduate degree

B3-Work experience:

- ❑ Less than 3 years
- ❑ Between 3-6 years
- ❑ Between 7-10 years
- ❑ More than 10 years

B4- Employment status:

- ❑ Employee
- ❑ Supervisor

- ❑ Manager
- ❑ Other, please specify_____

B5- How long have you been working for your current organization:

- ❑ Less than two years
- ❑ Between 2-5 years
- ❑ Between 5-10 years
- ❑ More than 10 years

Part three:

C1- How much involved are you in the decision making process in your organization?

- ❒Strongly involved
- ❒Moderately involved
- ❒Weakly involved
- ❒Not involved at all

C2- When conflict occurs, You usually:

- ❑ Intervene to settle dispute
- ❑ Call a meeting to talk over the problem
- ❑ Ignore the problem

C3- When you observe people in conflicts in which anger, threats, hostility, and strong opinions are present, I tend to:

- ❑ Become involved and take positions.
- ❑ Attempt to mediate.

- ❑ Observe to see what happens.
- ❑ Leave as quickly as possible.

C4- When you perceive another person as meeting his/her needs at your expense, you are apt to:

- ❑ Do anything to stop that person from achieving his/her goal.
- ❑ Rely on persuasion and facts to attempt to have that person change his/her action.
- ❑ Change your relationship with that person.
- ❑ Accept the situation as is.

C5- When involved in an interpersonal dispute, your general pattern is to:

- ❑ Influence the other person into perceiving the problem as you do
- ❑ Examine the issues between us as logically as possible.
- ❑ Talk to others and try to influence their perception.
- ❑ Let time take its course and let the problem work itself out.

C6- When communicating with someone, with whom you are having serious conflict:

- ❑ You try to overpower the other person in any way you can.
- ❑ you talk more than you listen.
- ❑ You try to be an active listener (feeding back words and feelings).
- ❑ You try to be agreeing and apologizing.

Section two:

Please show your degree of agreement on the following statements:

Statement	**Strongly agree**	**Agree**	**No opinion**	**Disagree**	**Strongly disagree**
1-Conflict should be dealt with positively.					
2-Conflict maybe functional.					
3-Conflict is intimately tied up with the organization's stability.					
4-Conflicts are usually predictable and expectable.					
5-Self management is important when going through conflicts.					
6-Change is a source of conflict.					
7-Ignoring conflict can cause serious problems.					
8-Managerial actions can cause conflict.					
9-Focusing on interests rather than needs makes it impossible to reach an agreement.					
10-Negotiation is an important skill for conflict resolution.					
11-Participants in conflicts usually tend to respond on the basis of their perceptions to the situation.					

12-It is more important to get along than win an argument.					
13-The organization you work at has a policy statement on conflict management.					
14-There are procedures for conflict management in the organization you work with.					
15-The conflict procedures in your organization are reviewed and updated periodically.					
16-Most of the time employees are aware of occurrence of conflict in your organization					
17-Accommodating priorities to people's needs is essential to minimize conflict					
18- Respecting differences in opinions helps meeting half way.					

Section three:

C1- Rank the following statements from the most important to the least important giving #1 to the most important and #9 to the least important:

Usually the typical reason behind conflict is:

- ❑ Time horizons
- ❑ Personal disagreement
- ❑ Parties involved
- ❑ Perceived threat
- ❑ Needs, interests, concerns
- ❑ Task interdependence
- ❑ Unequal Power
- ❑ Feelings and emotions

C2-Rank the following strategies from the most used strategy in your organization to the least used strategy by giving#1 to the most used strategy and #5 to the least used strategy:

Strategies used in your organization for dealing with conflict:

- ❑ Cooperative problem solving: finding a solution that meets everybody's interests.
- ❑ Competing: putting self's interest before anyone's interest.
- ❑ Compromising: satisfying some of the interests, therefore, meeting half way.
- ❑ Avoiding: staying out of conflict.
- ❑ Accommodating: putting self's interests last.

.

استبيان 2.2

عزيزي المستجيب,

تحية طيبة و بعد,

أنا لينا زعرب, طالبة في برنامج ماجستير ادارة الأعمال في جامعة بيرزيت. أقوم حالبا باعداد رسالة لأغراض التخرج المتوقع في نهاية العام 2008-2009. تهدف هذه الدراسة الى التعرف أكثر على موضوع النزاع الاداري وحل النزاعات والعوامل التي تؤثر في النزاع وكيفية استجابة الأشخاص للنزاع في أماكن العمل والاستراتيجيات المستخدمة لخلق جو عمل أفضل بين العاملين. حيث أن هذه الأمور تؤدي الى تقليل فرص النزاع والى اختيار أفضل اساليب الادارة. يهدف هذا الاستبيان الى فهم وجهات نظر المدراء/المديرات المختلفة في القطاع المصرفي في فلسطين حول ادارة وحل النزاع.

يعرف النزاع على أنه اختلاف ترى فيه الفرق المعنية تهديدا لحاجاتها واهتماماتها.

ستستخدم الاجابات على الأسئلة في هذا الاستبيان لأغراض الدراسة فقط. اذا كان لديكم/ن أي استفسار أو اذا أردتم/ن الحصول على النتائج فيمكنكم/ن الاتصال بي على:

تلفون: 022402139

بريد الكتروني:lenazurub@gmail.com

ولكم جزيل الشكر مقدما لحسن تعاونكم

لينا زعرب

القسم الأول:

الجزء الأول:

1- اسم المؤسسة: _____

2- ماذا تعتبر/ين مؤسستك؟
- o محلية
- o اقليمية

3- عدد الموظفين: _____

4- يعتبر معدل دوران الموظفين في مؤسستك:
- o عال
- o متوسط
- o منخفض

الجزء الثاني:

1- الجنس:
- o ذكر
- o انثى

2- المستوى العلمي:
- o دراسة ثانوية
- o دبلوم
- o بكالوريوس
- o دراسات عليا

3- الخبرة العملية:
- o أقل من 3 سنوات
- o 3 – 6 سنوات
- o 7 – 10 سنوات
- o أكثر من 10 سنوات

4- الوظيفة:
- o موظف/ة
- o مشرف/ة
- o مدير/ة
- o غير ذلك, حدد/ي _____

5- كم عدد السنوات التي عملت بها في مؤسستك؟
- o أقل من سنتين
- o 2 – 5 سنوات
- o 6 – 9 سنوات
- o أكثر من 9 سنوات

الجزء الثالث:

1- كيف تصف/ين مشاركتك في عملية اتخاذ القرارات في مؤسستك؟
- o قوية
- o متوسطة
- o ضعيفة
- o لا اشارك

2- عندما يحصل نزاع في مؤسستك فإنك:
- o تتدخل/ين بشكل غير رسمي
- o تدعو/تدعين الى اجتماع لمناقشة سبب النزاع
- o تهمل/ين النزاع وكأن شيئا لم يكن
- o تساند/ين الخيار الرابح

3- ماذا تفعل/ين عندما تلاحظ/ين أشخاصا يتنازعون بغضب وتهديد وعدوانية ؟
- o تتدخل/ين وتأخذ موقفا من النزاع
- o تحاول/ين أن تكون وسيطا
- o تراقب/ين ما يحصل
- o تغادر/ين المكان بالسرعة القصوى

4- ماذا تفعل/ين عندما تلاحظ/ين أن شخصا يلبي احتياجاته على حسابك ؟

- o تعمل/ين أي شيء لايقافه/ا
- o تواجه/ين هذا الشخص بالحقائق حتى يتغير
- o تغير/ين علاقتك مع هذا الشخص
- o تقبل/ين بالأمر الواقع

5- عند وجود نزاع بين الأشخاص فإن نمطك العام هو:

- o التأثير على الشخص الآخر ليرى/لترى المشكلة كما تراها انت
- o فحص الامور المتعلقة بكما بشكل موضوعي
- o التحدث مع الأخرين ومحاولة التأثير على وجهة نظرهم
- o تدع الزمن يأخذ مجراه وتحل المشكلة نفسها

6- عند التحدث مع الشخص الذي/التي تواجه معه/ا نزاعا حقيقيا فإنك:

- o تحاول/ين التغلب على هذا الشخص بأي طريقة كانت
- o تتحدث اكثر مما تصغي/ن
- o تحاول أن تكون/ي مستمعا/ة فعالا (من خلال الكلمات والأحاسيس)
- o تحاول أن تكون/ي موافقا/ة ومعتذرا/ة

القسم الثاني:

حدد درجة موافقتك على الجمل التالية:

لا أوافق بشدة	لا أوافق	لا راي لدي	اوافق	اوافق بشدة	الجملة
					1. يجب ان يعالج النزاع بايجابية
					2. يمكن ان يكون وجود النزاع فعالا
					3. عادة ما يرتبط حدوث النزاع باستقرار المؤسسة
					4. عادة ما يمكن التنبؤ بحدوث النزاع وتوقعه
					5. ادارة الذات مهمة اثناء حل النزاعات
					6. التغيير هو مصدر لحدوث النزاع
					7. يمكن ان يؤدي اهمال النزاع الى مشاكل كبيرة
					8. يمكن ان تؤدي الأعمال الادارية الى حدوث النزاع
					9. يمكن ان يؤدي التركيز على الاهتمامات على حساب الحاجات الى استحالة التوصل الى اتفاق
					10. يعد الحوار مهارة هامة لحل النزاع
					11. عادة ما يميل/تميل المشاركون/ات في النزاع الى الاستجلبة بناء على تصورهم/ن للوضع
					12. ليس المهم كسب النزاع، بل التوصل الى اتفاق مع الطرف الاخر
					13. يوجد لدى مؤسستك سياسة واضحة حول النزاع الاداري
					14. لدى مؤسستك اجراءات معينة لحل النزاع
					15. تراجع اجراءات

					حل النزاع في مؤسستك ويتم تحديثها بشكل دوري
					16. يعي الموظفونفي معظم الوقت بحدوث نزاعات في مؤسستك
					17. تلبية الأولويات في حاجات الناس هو امر ضروري لتقليل النزاع
					18. احترام الاختلاف في وجهات النظر يساعد على التوصل الى حل وسط

القسم الثالث:

1- رتب الجمل التالية حسب الأهمية، وذلك باعطاء رقم 1 للأكثر أهمية و رقم 6 للأقل أهمية:

عادة ما تكون أسباب حدوث النزاع هي:

- الوقت
- النزاعات الشخصية
- الأطراف ذات العلاقة
- الخطر المتوقع
- الحاجات والإهتمامات
- اعتماد المهام على بعضها البعض
- النفوذ غير المتكافىء
- العواطف والإنفعالات

2- رتب استراتيجيات حل النزاع التالية حسب الأكثر استخداما، وذالك باعطاء رقم 1 للاستراتيجية الأكثر استخداما في مؤسستك ورقم 5 للأقل استخداما:

- الحل التعاوني للنزاع: ايجاد الحل الذي يرضي اهتمامات الجميع
- التنافس: وضع اهتمامات الذات فوق اهتمامات الآخرين
- الحل الوسط: ارضاء بعض الاهتمامات ومن ثم الالتقاء في وسط الطريق
- التجنب: البقاء خارج النزاع
- التكيف: وضع الاهتمامات الخاصة في المرتبة الأخيرة

2.3 Analysis of section two

	Statements	Mean	Std Deviation
1.	Conflict should be dealt with positively.	4.67	47.
2.	Conflict maybe functional.	3.65	92.
3.	Conflict is intimately tied up with the organization's stability.	2.96	1.05
4.	Conflicts are usually predictable and expectable.	3.47	1.03
5.	Self management is important when going through conflicts.	4.32	55.
6.	Change is a source of conflict.	3.89	1.01
7.	Ignoring conflict can cause serious problems.	4.39	66.
8.	Managerial actions can cause conflict.	3.67	96.
9.	Focusing on interests rather than needs makes it impossible to reach an agreement.	3.88	80.
10.	Negotiation is an important skill for conflict resolution.	4.45	72.
11.	Participants in conflicts usually tend to respond on the basis of their perceptions to the situation.	3.84	79.
12.	It is more important to get along than win an argument.	4.12	61.
13.	The organization you work at has a policy statement on conflict management.	3.45	83.
14.	There are procedures for conflict management in the organization you work with.	3.47	86.
15.	The conflict procedures in your organization are reviewed and updated periodically.	3.19	90.
16.	Most of the time employees are aware of occurrence of conflict	3.48	92.

	in your organization		
17.	Accommodating priorities to people's needs is essential to minimize conflict	4.01	73.
18.	Respecting differences in opinions helps meeting half way.	4.32	57.