

Conflict Management In The Environment Of Bank Branches In Brazil

Lays Fernanda Franklin De Queiroz Cardoso Nascimento, Fabrício Brito Silva

(Master In Environment, Ceuma University, Brazil)

(Phd In Remote Sensing From The National Institute For Space Research, Professor At Ceuma University, Brazil)

Abstract

This article investigates conflict management in Brazilian bank branches, with the aim of mapping and evaluating conflict management in Brazil's financial institutions. Three methods were used to achieve this goal: a literature review, conflict mapping using the ROCI-II questionnaire (Rahim Organizational Conflict Inventory-II; applied via WhatsApp, Instagram, LinkedIn, Facebook, and Telegram), and evaluation of conflict management in the institutions (Itaú, Bradesco, Banco do Brasil, Caixa, and Santander). The study sample comprised 1,504 respondents and analysis was performed using descriptive statistics and Rahim's Conflict Resolution subscale (2002). The study found that 26.36% of the employees experienced reduced satisfaction and effectiveness when resolving conflicts. Furthermore, greater effectiveness in conflict resolution generally indicated that fewer conflict management styles were used. The study also revealed gaps in knowledge of bank guidelines for conflict management and a lack of conflict resolution tools in financial institutions. This study covers all the states in Brazil, and it reveals the need for efficient conflict management in financial institutions to ensure a healthy working environment by exploring employee satisfaction and efficiency in conflict resolution to analyse the current environment in the private and public banking sectors.

Keywords: *Conflict management; organizational conflicts; conflict resolution; banking environment; nature of conflicts; banking sector.*

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I. Introduction

Effective team performance generates conflict. However, conflict creates opportunities for improvement among professionals of different ages through various types of technology (Pazos, 2012; Ma et al., 2019). In addition, the work environment has become one of the main causes of conflict, especially in the context of interpersonal relationships (Luiz de Andrade et al., 2020). Moreover, conflict resolution methods and styles differ even in similar institutions from the same sector (Silva, 2019).

In this scenario, conflict management plays a significant role when strategies are used to manage instances of conflict in which the interests of the involved parties are divergent (Caputo et al., 2018). Conflict management can reduce the unproductive stages in the work group by using them as an instrument to achieve the goal of conflict resolution, based on everyone's commitment to individual decisions and agreements (Nascimento, 2023). Moreover, the diversity of thought in organisations presents the challenge of managing conflicts in such a manner that possible disagreements are constructive for the organisation (Gomez & Bernet, 2019).

Therefore, the relationship between the intensity of the conflict and emotions as regulators of stimuli in certain situations needs to be analysed to understand the multiple variables involved in conflict (Etkin, Egner, & Kalisch, 2011). In addition, it is important to analyse the specific behaviours of each individual who seeks self-preservation in interactions (Rahim, 2015; Isakova, 2021). The influence of the individual's surrounding environment, including the social and/or organisational culture also needs to be analysed, as it can shape their way of interacting in conflict situations (Metwally et al., 2019).

The management of emotions (Mayer, Caruso, & Salovey, 2016; Winardi, Prentice, & Weaven, 2021) and the development of psychological safety in the workplace are also important characteristics to consider in conflict management (Edmondson, 2004; Bradley et al., 2012; Lee, Choi, & Kim, 2018).

Considering these factors, the work environment must be conducive to effective conflict management, especially in organisations that deal with goal achievement while addressing the diversity of people. Inadequate conflict management can hinder decision-making, cause tension, and affect the health of individuals (Rahim, 2011; Hurt & Welbourne, 2018). In the banking sector, the quest for excellence in customer service requires professionals to remain current and develop skills that add value to the institution's activities (Han, 2023). However, it is necessary to consider people management practices that contribute to employee motivation, including in terms of conflict management (Salas-Vallina, Alegre, & López-Cabrales, 2021).

Effective conflict management is an important factor in improving work team performance, productivity, and innovation (Rahim, 2011). Therefore, this study aims to map conflicts in the environment of Brazil's bank branches, considering the diversity of the employees, the relevant bank guidelines, and the convergences of conflict management styles.

II. Literature Review

Nature of conflicts

Conflict management has been widely addressed in the literature of different domains of knowledge (Robbins, 2004; Dubrim, 2006; Rahim, 2015; Caputo et al., 2018; Winardi, Prentice, & Weaven, 2021). This article presents an integrated view of knowledge, based on a multi-scalar perspective that considers biological origins (Etkin, Egner, & Kalisch, 2011), individual behaviour (Rahim, 2002), and environmental breadth in organisational and social culture (Robbins, 2004; Boros, 2010).

The occurrence of conflict is inevitable in organisations, and it is usually related to the tasks, goals, and experiences needed to sustain an efficient institution (Vecchio, 2008; Kurniawan, Sularso, & Titisari, 2018). Disagreements can be due to differences in priority, interest, race, age, value, ethnicity, and lifestyle (DUBRIM, 2006). While conflicting stimuli can be modulated (Etkin, Egner, & Kalisch, 2011), emotions are events that drive multiple psychological subsystems, including physiological responses, cognition, and consciousness (Mayer, Caruso, & Salovey, 2000; Sander, 2018). Therefore, emotional conflict can be reflected in the organisation (Jehn, 1997).

The main causes of dissonance are competition for profit, distrust of others, which generates insecurity, and, finally, the pursuit of glory associated with good evidence (Hobbes, 2004). Conflict is also caused by cultural differences, given the cultural diversity and organisational culture (Mannix & Neale, 2005).

The conflict situation begins with the recognition of the conflicting interests of the parties involved (Mayer & Mariano, 2009). It is possible to make improvements by treating them as functional conflicts or harm organisational performance by characterising them as dysfunctional conflicts. Functional conflicts are often related to processes and tasks that seek to achieve the interests of the organisation, while dysfunctional conflicts are usually linked to relationship conflicts between people and groups (Dubrim, 2006; O'Neill et al., 2018; John-Eke, 2020).

Organisational conflicts

Organisational conflicts are common and usually caused by changes, contradictory goals and objectives, limited resources, planning errors, and unjustified demands (Semerci, 2018). Moreover, the growth of organisations and the creation of new positions can introduce discord and generate differences between groups with different goals and objectives (Robbins, 2004; Rezvani, Barrett, & Khosravi, 2018).

Although organisations seek to diversify their human resources, individual interests can clash and thus generate dysfunction and conflict (Gomez & Bernet, 2019). In this sense, conflict can be categorized into four main types, namely, objective, emotional, hidden, and latent, and they are related to tasks, processes, and interpersonal interactions (Ma & Liu, 2018; Crispim & Cappelozza, 2019; Al-Gazali & Afsar, 2021).

An organisation that suggests an interdependence of its structures, technologies, and teams in the work environment generally contributes more significantly to a general feeling of uncertainty and introduces challenges for leadership as well as creating latent or overt intraorganizational conflict. Considering this, the shared task environment implies that actions taken in pursuit of one objective could directly affect organisational performance in relation to other objectives. However, the number of objectives has increased in organisations, mainly owing to technological factors, which has led to greater allocation of responsibilities to the employee and/or the team to achieve various objectives (Joseph & Gaba, 2020).

Notably, three situations that stimulate intra-organisational conflict have been identified: differentiation of activities or greater specialisation, sharing of resources, and interdependent activities between individuals and groups (Chiavenato, 2009, 2010). Other potential factors of organisational conflict include unsuitable physical arrangements of the environment, concentration of power in other departments, poor communication, strong personalities, and poor employee performance (Hitt, Miller, & Colella, 2011).

The two main origins of organisational conflict within individuals, between two or more people, and between organisations are the basis for six levels of organisational conflict: intragroup, intergroup, intrapersonal, interpersonal, intra-organisational, and interorganisational conflict. Intragroup conflict arises from disagreements or arguments between people in a group or between sub-groups of a group. On the other hand, intergroup conflict occurs when disagreement arises between two or more groups of people (Rahim, 2015).

Intrapersonal conflict can arise from the requirement to perform an activity, a task, or a function that is inconsistent with the experiences, goals, values, and interests of the individuals of the organisation. Differences between two or more employees within an organisation can give rise to interpersonal conflicts. As far as the organisation is concerned, there could be widespread disagreements over objectives and/or interests, which could

lead to intra-organisational conflict. Finally, inter-organisational conflict occurs when two or more organisations compete for a similar objective (Rahim, 2015).

Moderate conflict at each level is crucial for improving work performance, although the specific amount of conflict varies at each level (Rahim, 2002; Rezvani, Barrett, & Khosravi, 2018). Therefore, conflict can have a positive impact, as it increases energy for task execution and problem solving, enhances disposition, reduces power differences, increases problem recognition, and increases motivation for teamwork (Chiavenato, 2009; Al-Gazali & Afsar, 2021).

On the other hand, conflict avoidance or partial or poor conflict resolution can engender disputes between employees, which can harm the organisation's short-term or long-term performance (Einarsen et al., 2018). Hence, conflict can have detrimental consequences, such as reduced team performance, poor cooperation between teams resulting from refusal to accept tasks from other teams, and the waste of time and energy that could be allocated to the execution of tasks instead of conflict resolution (John-Eke, 2020).

Considering these points, moderate process and task conflict should be encouraged for face-to-face work, as it is constructive for the organisation in this context, while in online work teams, task conflict should be controlled and relational conflicts reduced, as they reduce team performance (Martínez-Moreno et al., 2009; Wit, Greer, & Jehn, 2012).

Through strategic management, conflict can lead to extraordinary gains for organisations by promoting the development of competitive advantage (Gürlek & Tuna, 2018). Therefore, a certain degree of conflict is essential as a motivating agent in organisations by serving as a foundation for change and helping empower employees in their differentials (Wagner & Hollenbeck, 2009).

Conflict management

Conflict management has proven to be crucial in dealing with conflicts and improving organisational efficiency. It is an essential tool for organisations and individuals to use to improve cooperation and employee identification and involvement with the organisation (Longe, 2015).

Conflict management in teams generally occurs in face-to-face environments, and it is different in online groups with a reduced social presence, lean media, and varied communication norms (Montoya-Weiss, Massey, & Song, 2001; Kahlow, Klecka, & Ruppel, 2020). Therefore, the conflict management style tends to vary according to the work environment, which can be face-to-face, hybrid, or online (Hinds & Bailey, 2003; Shin, 2005).

The style of conflict resolution is determined by the specific patterns of behaviour that people choose to manage conflict (Caputo et al., 2018). These conflict management styles include conflict avoidance, accommodation, domination, negotiation, and collaboration. The style used is based on the situation, and it can help achieve assertive solutions (Rahim, 2015).

Accurate identification of conflicts is required for conflict management. Three sets of variables need to be considered for this: the nature of the difference, the underlying factors, and the evolutionary stages of the conflict (Moscovici, 2000; Wagner, 2020). In addition, it is important to use emotional intelligence to manage the emotions experienced by the individuals of the organisation (Nadler & Lowery, 2009; Rezvani, Barrett, & Khosravi, 2018).

Conflicts involve emotions that (Khosravi, Rezvani, & Ashkanasy, 2020)—if managed well—can lead to the type of conflict resolution associated with better task performance (Schlaerth, Ensari, & Christian, 2013; Prentice, 2019), higher quality of service (Langhorn, 2004; Prentice & King, 2012), and enhancement of the skills needed by employees in the workplace (Jordan & Troth, 2002). Therefore, the rational and emotional aspects of the situation need to be considered to manage conflict effectively (Montes et al., 2012).

Although conflict is an important factor in working relationships and company development, training is needed to manage it effectively (Fellipelli, 2009). Hence, inadequate training in conflict management techniques leads to incompetence in managing conflict, which makes it difficult to achieve results (Malizia & Jameson, 2018).

Effective teams that achieve satisfactory results comprise individuals with different knowledge bases/types and mentalities who communicate with each other to reach a consensus; this generates interpersonal conflict within the team (Forbes, Korsgaard, Ma, & Sapienza, 2010). Therefore, various conflict management styles are used to stabilise and develop these teams in the short and long term (Khan, Breitenacker, & Schwarz, 2014; Rahim, 2015). A crucial element in this is leaders with behaviours designed to manage team emotions for high performance (Bono et al., 2007).

The use of conflict management in teams can improve team performance and effectiveness (Tjosvold, HUI, & Yu, 2003; Chen & Tjosvold, 2002; Costa, Passos, & Bakker, 2015) and facilitate greater cohesion in the development of tasks (Tekleab, Quigley, & Tesluk, 2009). At the individual level, well-managed conflict leads to greater employee engagement (Chan, Huang, & Ng, 2008), as it allows employees to demonstrate their ideas

through assertive behaviour, which creates psychological security in the organisational environment (Chan, Huang, & Ng, 2008; Soieb, Othman, & D'silva, 2013; Edmondson & Lei, 2014; Einarsen et al., 2018).

In a psychologically safe environment, employees with mutual respect and interpersonal trust (Edmondson, 2004) feel encouraged to benefit from conflict (Bradley et al., 2012). Consequently, they generate positive conflicts, become involved in innovative processes and/or products, and seek new ways of working (Kessel, Kratzer, & Schultz, 2012).

There is also evidence that the dimensions of emotional intelligence, i.e. awareness and management of one's own emotions and the emotions of others (Jordan & Lawrence, 2009; Rezvani, Barrett, & Khosravi, 2018), are closely related to the main point of origin of organisational conflict within a person, between two or more people, and between organisations (Rahim, 2015). Therefore, linking emotional intelligence and conflict management to improve work performance and innovation makes it possible to achieve significant team results (Zhang, Chen, & Sun, 2015; Shih & Susanto, 2010) and enables cultural diversity in work teams (Ayoko & Konrad, 2012), which reduces destructive conflict within teams (Jordan & Troth, 2004).

Banking organisational environment

Brazilian banks are financial intermediaries that offer a variety of financial services, including loans, investments, and insurance. They are also responsible for the protection of their clients' money, and they are supervised by the Central Bank of Brazil to ensure the stability and soundness of the Brazilian economy (BCB, 2020).

The 20th century saw the Brazilian banking sector change with the entry of foreign financial institutions and the internationalisation of Brazilian banks (Metzner & Matias, 2015). These changes resulted in a fragmented working model for bank employees, with well-defined routines and high employee turnover (Fortes, 2021).

According to the Inter-Union Department of Statistics and Socioeconomic Studies (Dieese, 2020), the financial market, historically a major generator of jobs, is facing a reversal in this trend. The country's five main banks (Itaú Unibanco, Bradesco, Santander, Caixa Econômica Federal, and Banco do Brasil) have shed more than 50,000 jobs in the last seven years, resulting in an 11% drop in employees (from 454,000 employees in 2012 to 404,000 in 2019).

During the COVID-19 pandemic in 2020, there was a significant increase in financial transactions through digital channels, which led to the accelerated introduction of technologies and the digitisation of financial processes. This resulted in increased layoffs, the closure of physical branches, and the adoption of work from home by thousands of bank employees (Dieese, 2020). Bank employees now need to be more qualified and flexible and better at multitasking as well as more highly educated (Fortes, 2021).

Organisational changes in financial institutions affect work quality. Although technology and process optimisation makes it possible to use a small team, it also leads to an increase in responsibilities, pressure to achieve targets, and the intensification of work pace (Dos Santos Mazo, 2020).

Bank employees must be able to manage different confrontational situations and possess the skills to use technology with speed and dexterity (Góes & Souza, 2008). They also need to be versatile, adaptable, and collaborative, undergo continuous professional training, and possess the autonomy to make decisions. However, as organisational positions are unstable, with a lack of exposure and activities that are constantly changing, they require a high level of professional engagement (Grisci, 2008).

Silva and Navarro (2012) point out that bank employees are among those most affected by occupational illnesses owing to the manner in which they are managed. They face pressure for greater productivity and experience insecurity, feelings of frustration, and psychological pressure.

This sector's environments are known for extreme pressure, aggressive targets, and reports of bullying, which often cause anxiety and/or depression among the employees. Data from the National Institute of Social Security (INSS), compiled by DIEESE in 2013, indicate that mental disorders surpass repetitive exercise injuries and musculoskeletal disorders as the main cause of leave for professionals in the sector (Contraf-CUT, 2019).

III. Methodology

Literature review

This study investigated the conflict management styles used in Brazilian bank branches and examined their impact on organisational performance. An exploratory approach was used to obtain information and ideas about the topic (Praça, 2015). Two research techniques were used as well: non-documentary research via interaction and documentary research via document analysis (Sá-Silva et al., 2009).

The bibliographic research was performed using research platforms such as SciELO, Scopus (Elsevier), Web of Science, and Google Scholar (English and Portuguese) in order to analyse the theories related to the topic and provide a basis for the study. The following descriptors were used: conflict management, organisational conflicts, conflicts in the banking sector, and conflict management styles. Articles published between 2015 and

2022 were prioritised. The study sought to identify the nature of organisational conflicts, examine their management, and characterise the banking environment studied.

Mapping conflicts in Brazilian bank branches

The questionnaire model proposed by Rahim (2011), namely, Rahim Organisational Conflict Inventory - II (ROCI-II), was used to map conflicts in Brazil's bank branches.

This study used a structured questionnaire comprising 33 closed questions distributed over three parts: sociodemographic questions, a conflict management inventory (ROCI-II), and questions based on the theoretical framework. The questionnaire was generated using Google Forms and was applied to Brazilian bank employees via social networks. The survey started in August 2022 and ended in May 2023, with the aim of reaching all regions and bank hierarchical levels.

Data were collected using Facebook by posting the questionnaire link in the groups and pages of bank employees as well as by sending messages to bank employees via Messenger. WhatsApp messages with the questionnaire link were sent to all known groups of bank employees and to people who worked and/or knew people at financial institutions. Telegram was used to send messages to groups of bank employees to ask them to collaborate in the study.

Instagram was used to publicise the questionnaire through stories on our own account, partnerships were made with influencers in the banking sector to publicise the questionnaire, and direct messages were sent to bank employees identified through hashtag searches (ituber, bancário, Itaú, Banco do Brasil, Banco Santander, Bradesco, Caixa Econômica, Banco do Nordeste, and Banco da Amazônia, among others).

Filters were used on the professional social network LinkedIn to identify bank employees by state and by company. Once identified, they were asked to connect with the researchers and finally sent messages via chat with explanatory text about the study and a link to answer the questionnaire. Posts were also made describing the study and requesting answers to the attached questionnaire.

A partnership was formed with Maranhão Bankers' Syndicate to publicise the study. Subsequently, it published the study details on its official website and on the social networks Facebook and Instagram through stories and posts with the link to the questionnaire. All the bankers' unions in each Brazilian state and the federal district were asked to help disseminate the survey.

To obtain a sample with a confidence level of 98% and an error margin of 3%, at least 1498 responses were required from a target population of around 450,000 individuals (Contijo, 2019).

$$n = (N \cdot Z^2 \cdot p \cdot (1-p)) / ((N-1) \cdot e^2 + Z^2 \cdot p \cdot (1-p))$$

Here,

n = Sample size to be calculated;

N = Size of the target population (around 450,000 bank employees);

Z = Deviation from the acceptable mean value to reach the desired confidence level, which for this study was 95% -> Z = 1.96;

e = Maximum margin of error allowed in the study, which was 5%;

p = Expected proportion, using p = 50% as a general rule.

The research was quantitative in nature, with the conflict management styles weighted using a five-point Likert scale (Hair, 2005). A test application was carried out in a bank branch with 10 employees to draft the profile of the bank employees and make the necessary corrections to the socio-demographic questions included in the ROCI-II questionnaire.

The data were organised and analysed using Excel, which enabled the creation of a robust database to obtain the results presented in this article. Descriptive statistics were used to cross-reference functional and sociodemographic variables with conflict management styles (Hair Jr. et al, 2005).

Finally, the Conflict Resolution subscale was used to assess how effectively the concerns of the parties involved in the work environment were managed. The collaborative style minus the avoidant style was used to classify the level of satisfaction with conflict resolution. A positive score indicated that concerns had been satisfactorily resolved, while a negative score indicated low satisfaction with conflict resolution. It is important to note that a score of +4 represents maximum satisfaction for both parties, while a score of -4 indicates that the concerns of neither party were met in resolving the conflict (Rahim, 2002).

Evaluation of conflict management in Brazilian bank branches

Documentary research was carried out on the banks' institutional websites to identify the guidelines of the five largest banks in Brazil: Banco do Brasil, Caixa Econômica Federal, Itaú Unibanco, Bradesco, and Santander. The goal was to identify the existence of conflict management processes.

The study was exploratory and descriptive, and each bank was analysed individually to identify codes of ethics, conflict mediation areas or systems, and conflict management training. Data from 2010 to 2022 were prioritised. The results were organised to enable the analysis of the various conflict management styles, with a

view to practical applicability and resolution of organisational problems (Gerhardt & Silveira, 2009). The research was classified as applied, engaged in the construction of diagnoses, identification of problems and solutions (Fleury & Werlang, 2017).

IV. Discussion Of The Results

The results of the study are presented in this section. The data characterising the study sample are first presented in relation to sex, age, level of education, occupational position, and number of employees, among other relevant variables. Next, the results of the mapping of conflicts in bank branches are presented. Finally, a follow-up evaluation of the conflict management used in bank branches across the country is presented.

The profile of employees in Brazil's banking environment

This study targeted around 450,000 individuals (Contijo, 2019), from whom 1,504 responses were obtained. This result guarantees a confidence level of over 98% and an error margin of just 3%. Figure 1 shows the number of women and men, by state, who responded to the questionnaire. The state of São Paulo had the highest rate of participation, while Acre had the lowest rate of participation for both genders.

The total sample comprised 48.34% women and 51.66% men. The states in the south and southeast regions had the highest percentage of female respondents, while the states of Rondônia (79.49%), Roraima (75%), and Tocantins (84.62%), followed by the other states in the northern region, had the highest percentages of male respondents. Acre (50%), which maintained equal results in terms of gender, was an exception in the northern region.

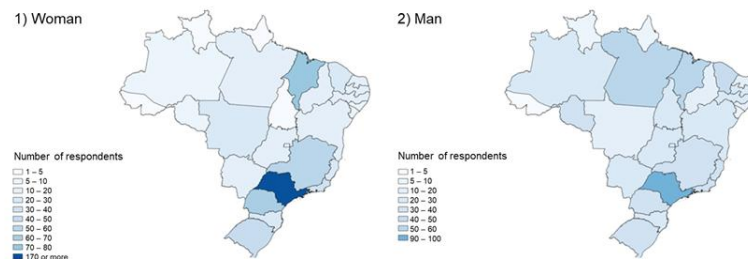


Figure 1: Maps identifying the gender of respondents to survey held between August 2022 and May 2023.

In the context of the banking sector's evolution, the need for more diverse teams stands out, especially to improve decision-making and manage risks. The inclusion of women in banking operations not only reduces risks, but also boosts workflow efficiency by introducing differentiated modalities. Furthermore, gender diversity in the workplace positively affects the perception of the banking institution and prevents discriminatory tendencies (Galletta et al., 2022).

In terms of age, 60.84% of the respondents were 26–40 years old, 23.74% were ≤25 years old, 14.36% were 41–60 years old, and only 1.06% were 61 or older. This leads us to conclude that the employees of Brazilian banks comprise mostly people below the age of 40. This prevalence of younger employees is evenly distributed throughout Brazil, with the exception of the states of Amazonas and Santa Catarina, in which the youngest population profile (≤25 years) is prevalent (Figure 2).

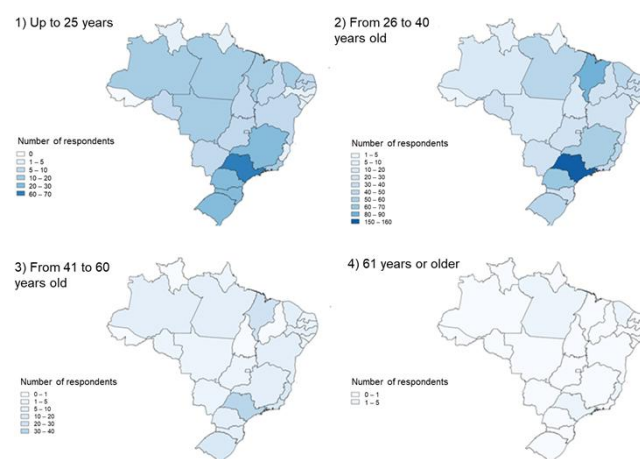


Figure 2: Maps of the age range of the bank employees.

The low number of respondents aged 61 and above is due to the common practice of Brazilian banks to promote the Voluntary Severance Program, which encourages employees, typically older employees, to resign (Vieira, 2021).

Despite the predominance of younger individuals in Brazilian banking institutions, studies suggest that older employees outperform younger workers in terms of positive emotional regulation strategies and are similar in terms of adaptivity, engagement, and energy. Therefore, there is no substantial evidence to support the inferiority of more mature professionals in relation to younger ones. In addition, older workers can stand out as valuable resources, especially in activities related to customer service (Johnson et al., 2016).

The majority (87.5%) of the bank employees in the sample over the age of 61 are currently working in public institutions. This sample refers to the Northeast, North, and Southeast regions of the country, since no respondents over the age of 61 were identified in the South and Midwest regions of Brazil. This finding corroborates with the findings of Costa et al. (2020), which indicate a higher average age in public companies when compared with private companies.

Regarding education level, 84.57% of the respondents hold a degree in Applied Social Sciences, while the remaining 15.42% are from other subject areas. This indicates that most of the employees have knowledge related to management and are possibly trained in workplace conflict resolution (Succi, 2020).

The majority of bank employees in Brazil have been with their organisation for less than 4 years (47.41%), and of this sample, 82.89% work in private banks. It is worth noting that 11.24% of the total sample have more than 16 years of banking experience, mostly in public institutions (62.13%). Acre had the highest turnover, with the majority of employees having been with their institution for less than 1 year (Figure 3).

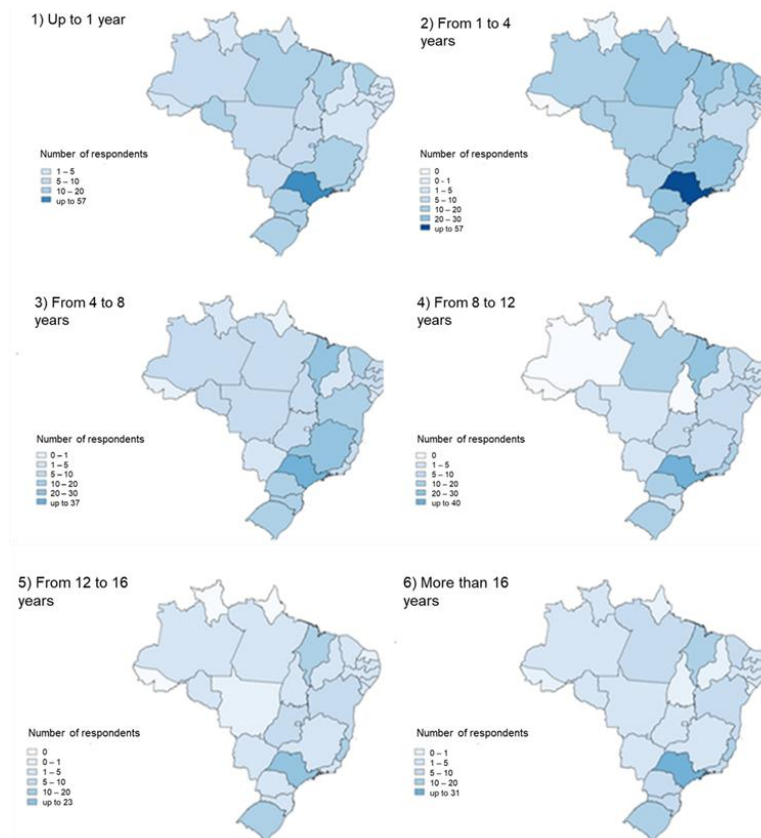


Figure 3: Maps showing bank employees' average length of employment.

The average length of employment in Brazil is less than two years, according to Dieese (2016). This indicates high employee turnover in organisations due to external or internal variables; the external variables include new job opportunities and supply and economic situations, while internal variables include management style, job and salary plans, interpersonal relationships, salary policy, internal growth opportunities, and physical and psychological working conditions (Melo, 2021).

According to data from the Ministry of Labor's General Register of Employed and Unemployed (CAGED), released by Febraban, the turnover rate in the banking sector is low (estimated at 4.5%) in comparison to the 50% on average in other sectors, and the average length of a banker's employment at the same institution is 8 years (Dieese, 2021).

However, the turnover rate varies according to the legal nature of the establishment. In public banks, the discounted rate, which takes into account dismissals without just cause, dismissals for just cause, and termination of employment, ranged from 0.3% to 1.2% between 2007 and 2012. This rate was higher for private banks, ranging from 6.1% to 8.9% over the same period. Although the overall turnover rate is similar in both segments, the discounted rate reveals a significant disparity, being notably higher in the private sector (Dieese, 2014).

Regarding the sector of the sampled population, 70.08% of the bank employees work for private institutions, while 29.92% work for public institutions. This figure reflects the higher number of private bank branches in Brazil, based on the three largest private banks: Itaú, Bradesco, and Santander (Dieese, 2020). The distribution of these modalities across the Brazilian territory also reveals that the northern region of the country has the fewest private banks, possibly reflecting the lower population density in this region, where the Amazon biome predominates (Figure 4).

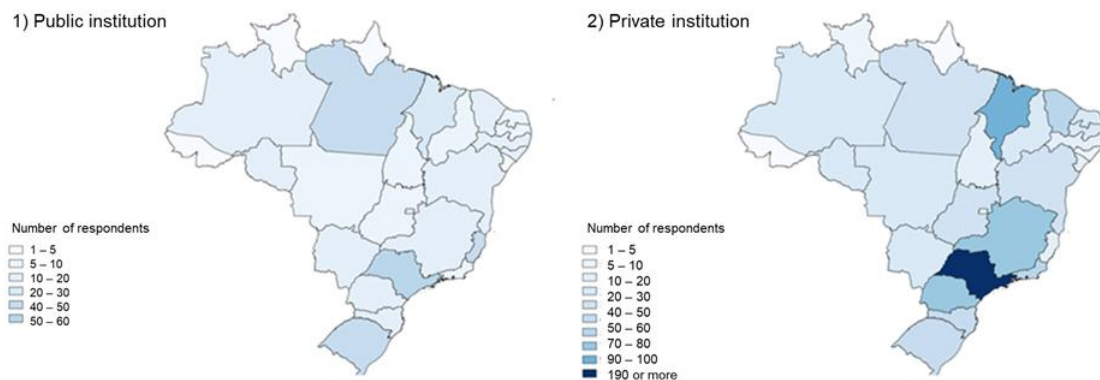
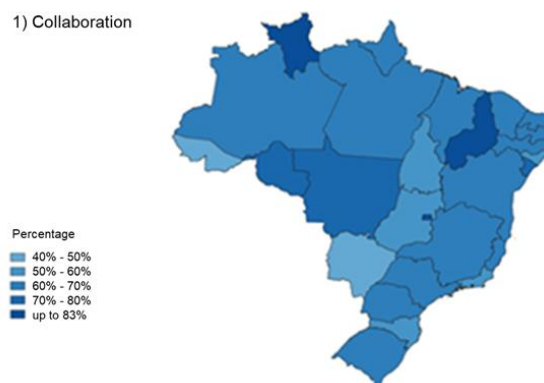


Figure 4: Maps characterising the most common types of financial institutions in Brazil.

Analysis of the responses to the questionnaire model proposed by Rahim (2011), namely, Rahim Organisational Conflict Inventory - II (ROCI-II), revealed that for conflict resolution, 64.1% of the sample preferred the collaboration style, 23.40% preferred avoidance, and 23.34% preferred negotiation, while the domination and accommodation styles, which were used less frequently, accounted for 5.12% and 1.53% of the sample, respectively (Figure 5).



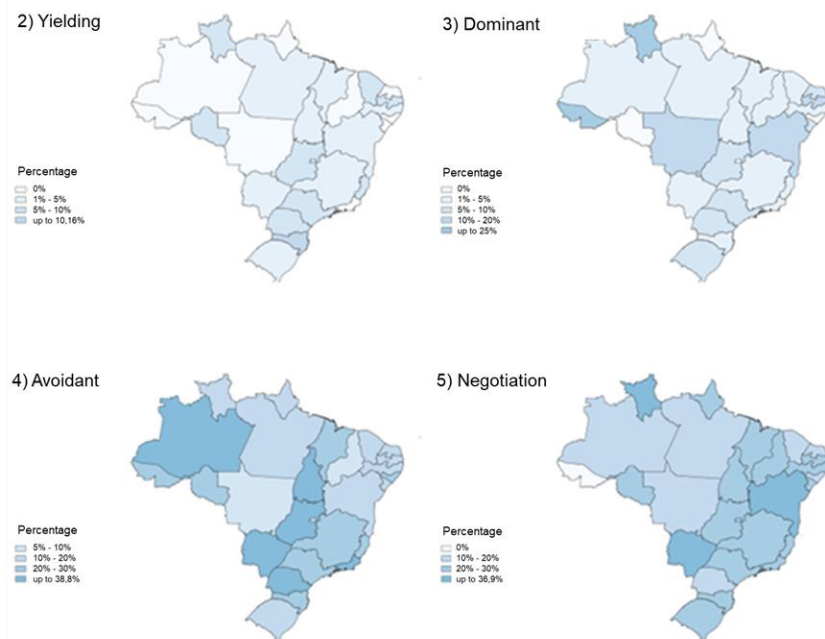


Figure 5: Maps identifying the conflict resolution styles present in the banking environment.

Several employees in the sample used the collaborative style. This finding differs from the understanding of Martins et al. (2020), who state that although some organisations in Brazil recognise collaboration as one of the most effective conflict management styles, imposing behaviours often prevail in daily practice, which compromises effectiveness in conflict resolution.

Analysis of the ROCI-II Conflict Management Questionnaire responses

This study aligns with Araújo, Guimarães, and Rocha (2005), Torres and Miguelote (2012), Braga and Grou (2014), and Costa (2016), in its finding that collaboration is the most prominent style in this sector. The collaboration style is followed by avoidance, negotiation, domination, and accommodation. This sequence can be considered an appropriate distribution of conflict management styles, since the most used style is generally regarded as the most constructive approach, while the least used style tends to result in reduced levels of effectiveness (Braga & Grou, 2014).

Employees with more than one dominant conflict resolution style represented the smallest proportion of the sample population (216; 14.36%). Of this percentage, 10.63% used 2 styles, 2.52% used 3 styles, 0.46% used 4 styles, and 0.73% used 5 conflict resolution styles. Five states (Acre, Amazonas, Amapá, Paraíba, and Sergipe) had the highest percentage of employees with only one conflict resolution style, while 10 states had higher percentages of employees with more than one conflict resolution style (Figure 6).

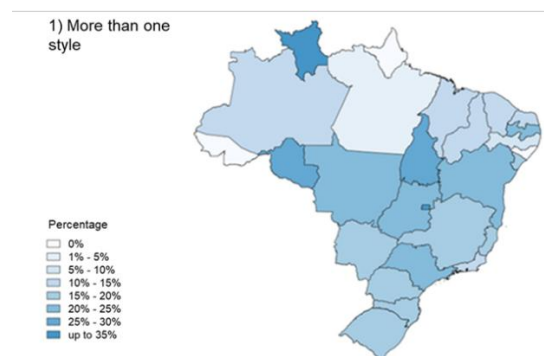


Figure 6: Map identifying more than one conflict resolution style.

Although individuals are predisposed towards a certain conflict resolution style, the chosen strategy depends on the moment the individual is in the group, which leads to changes throughout the resolution process (Speakman & Ryals, 2010). Hence, all the resolution styles presented are useful in certain situations, and no single style is suitable for all conflicts (Rahim, 2011).

The Conflict Resolution subscale, that is, the collaboration style minus the avoidant style, indicates how effectively the concerns of both parties are met. If the rating is positive, it means that concerns have been satisfactorily resolved, while a negative rating indicates reduced satisfaction and effectiveness. A score of +4 represents maximum satisfaction for both parties, while a score of -4 indicates that neither party had their concerns resolved (Rahim, 2002).

The study revealed that 26.36% of the employees at financial institutions have reduced satisfaction and effectiveness in resolving conflicts and 73.63% have satisfaction and effectiveness in resolving problems.

In this analysis, only two employees obtained a score of +4, which indicated maximum satisfaction and effectiveness in terms of conflict resolution. No employees scored -4, indicating at least partial conflict resolution in the workplace. We identified 67 employees with a score of 0.00, and of these employees, 95.52% used at least 2 conflict management styles, with collaboration, avoidant, and negotiation styles predominating.

It was observed that 25.42% of the bank employees who were dissatisfied with the effectiveness of conflict resolution used more than one style to manage conflicts, while only 10.22% of the bank employees who effectively resolved conflicts used two or more styles. This indicates that greater effectiveness of conflict resolution is associated with the usage of fewer conflict management styles.

The study also revealed that more private bank employees indicated reduced satisfaction with conflict resolution than public bank employees (29.69% vs. 21.33%). This indicates that compared with public banks, private banks have proportionally fewer employees who are effective at resolving conflicts and therefore use more conflict management styles.

Of the five Brazilian regions, the Northeast had the lowest percentage (23.27%) of banks with less effective conflict resolution, while the Southeast had the highest percentage (29.41%) of less effective conflict resolution (Figure 7).

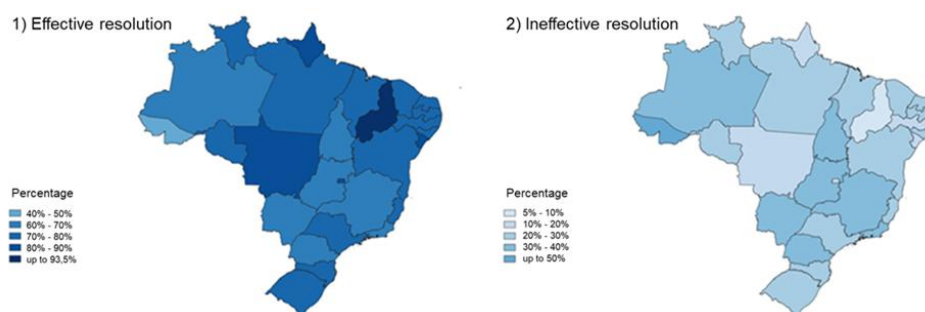


Figure 7: Maps representing conflict resolution in the banking environment.

It is worth noting that of the 409 bank employees who indicated reduced satisfaction with the effectiveness of conflict resolution, 89% were below 40 years old, 55.25% had worked for less than 4 years, and 76.52% worked for private banks. The results were similar in terms of gender, with 51.59% women and 48.41% men indicating the above. The highest level of satisfaction and reduced effectiveness in resolving conflicts was found in the state of Acre (50% of the sample), while the lowest level was observed in the state of Piauí (6.45% of the total sample).

Among the 1,095 bank employees with medium to high levels of satisfaction with conflict resolution, 82.92% were under 40 years old. In addition, 44.47% had been working at their bank for under 4 years and 67.67% worked at private institutions. The results were similar by gender, with 47.12% women and 52.87% men falling into this category. This suggests that gender has little or no influence on conflict resolution.

Evaluation of banks' conflict management

We identified the guidelines of the five largest banks in Brazil, namely, Banco do Brasil, Caixa Econômica Federal, Itaú Unibanco, Bradesco, and Santander, through documentary research of their institutional websites, as shown in Table 1.

Table n°1: Guidelines of the five largest Brazilian banks

Banco do Brasil	Conflicts of Interest Policy. Code of ethics with a chapter reporting on conflicts of interest.	Ethics Committee that seeks to minimize conflicts.	Not found.
Bradesco	Rules and Procedures that report on the handling of conflicts of interest.	Union Relations Area with the aim of avoiding or minimizing conflicts.	Manual of Rules, Procedures and Internal Controls that deals with conflicts of interest and professional

	Code of Ethical Conduct that reports on the conflict of interests, informing the conduct expected of employees.	Corporate Social Responsibility Management System that analyzes and handles complaints with the aim of preventing conflicts that impact relationships and conditions in the work environment.	conduct in relation to work processes. Internship program in which training takes place and topics such as conflict between generations are addressed.
Caixa	Internal Control, Compliance and Integrity Policy provides for conflicts of interest. Code of ethics that sets out the organization's values and mentions conflicts of interest.	Ombudsman that only deals with customer conflicts.	Integrity Program booklet that provides information on conflicts of interest.
Itaú Unibanco	Corporate Integrity, Ethics and Conduct Policy provides for conflicts of interest. Code of ethics that provides for how to manage conflicts of interest.	Ombudsman Superintendence used to report cases of interpersonal conflicts and conflicts of interest. Stay Ok Personal Support Program, to welcome and guide those who are going through situations of personal, family and/or professional conflict.	Integrity and Ethics Education Program teaches administrators and employees to identify, prevent and resolve ethical dilemmas, conflicts of interest, interpersonal conflicts and misconduct inherent to their daily activities.
Santander	Internal Control Rules and Procedures and Code of Ethics that regulates conflicts of interest.	Ombudsman that only deals with customer conflicts.	Advance Program that generated an article about the role of the leader in conflict management within the organization and a Conflict Management training course.

The information found revealed that all five banks provided content related to conflicts of interest. However, very little information was found on conflict management in bank branches, especially regarding interpersonal relationships.

It is important to note that the Central Bank of Brazil had published its People Management Master Plan (PDGP) for 2021–2023; this plan also provided for conflict management with the aim of ‘carrying out actions to provide tools for the proper management of conflicts and natural coexistence and offering ways of learning to prevent situations that can lead to harassment’ (BCB, 2021). Thus, it serves as a model for other Brazilian banking institutions, since the BCB monitors Brazil's banks and has the mission of ensuring the soundness of the national financial system (BCB, 2021).

For effective conflict management, employees need the relevant knowledge about the organisation's rules and guidelines so they can adapt to the adversities of the work environment and implement improvements (Tucker, Nembhard, & Edmondson, 2007). If this situation is lacking owing to inadequate internally focused learning or training or the unavailability of the institution's rules, among others, the quality of relationships reduces and the possible occurrence of task conflicts increases (Newman, Donohue, & Eva, 2017).

The questionnaire asked bank employees about their knowledge of internal guidelines on workplace conflict management. The result indicated that 52.52% believed there were no such guidelines or did not know if there were any. Of these respondents, 31.39% were ineffective at resolving conflicts. Of the total sample, 47.47% were aware of the existence of some kind of guidelines about conflict resolution, and of these respondents, 22.54% were ineffective at resolving conflicts. This reaffirms the importance of having defined guidelines and standards on the subject in question for employees.

Regarding the identification of effective conflict management by employees, the survey showed that 65.55% did not know or believed that the institution did not use this tool. Of these respondents, 28.8% indicated dissatisfaction with the effectiveness of conflict resolution. Additionally, regarding feeling secure about resolving workplace conflicts with peers and colleagues, the study found that 20.87% of the respondents did not feel secure about dealing with workplace conflicts, 30.71% felt secure only under certain circumstances, and 48.4% felt secure about dealing with problems with colleagues.

Therefore, when employees are aware of institutional norms and guidelines and receive training focused on learning, a more psychologically secure environment is created in which employees feel safe to express ideas, seek feedback willingly, provide honest feedback, collaborate, take risks, and experiment with new models of approach, which facilitates conflict resolution and organisational success (Edmondson, 2004; Newman, Donohue, & Eva, 2017).

V. Conclusion

This study was carried out with the aim of analysing conflict management in Brazilian banks. Therefore, it sought to understand the current work context of bank employees by mapping the conflict management guidelines of the five largest Brazilian banks with the results obtained using the ROCI-II research instrument.

The study used the Conflict Resolution subscale, namely, collaboration style minus avoidance style, to indicate the extent to which the concerns of the involved parties were met. It revealed that 26.36% of employees at financial institutions are dissatisfied with the effectiveness of conflict resolution, with private institutions having a higher proportion of such employees.

The main contribution of this study is the determination that greater effectiveness of conflict resolution is associated with the usage of fewer conflict management styles. Additionally, greater awareness of company guidelines and rules on conflict management among employees is associated with greater employee satisfaction and effectiveness in conflict resolution.

Hence, the results of this study highlight the importance of conflict management in the banking environment and the need to invest in training employees to handle adversity and conflict situations. The research also revealed a gap in employee knowledge regarding bank guidelines for conflict management as well as a lack of effective conflict identification and resolution tools on the part of financial institutions. However, it is possible to perceive that employees who have access to the organisation's rules and guidelines feel more confident in dealing with conflicts and, consequently, increase their performance for organisational success.

Some limitations were found in relation to the sample: although a total of 1504 employees participated, participation was low in some Brazilian states, such as Acre, Amapá, Roraima, and Sergipe. In addition, the results on hybrid and remote work formats by state were insufficient, so in-depth analysis was not possible.

For future research, we recommend: (a) analysing and comparing hybrid, remote, and face-to-face work formats along with sociodemographic variables related to conflict management; (b) conducting such research with a larger sample in all Brazilian states to determine variations in the way conflicts are managed in the banking workplace, given the diversity of cultures and their possible influence; (c) investigating the relationship between conflict management, performance, and productivity under different working conditions.

Understanding these interconnections is essential to help organisations develop management focused on improving professional well-being, thus creating a productive and beneficial work environment for internal and external customers.

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