

The Effectiveness of Conflict Management in Overcoming Problems at Bank BJB Syariah Cirebon Branch

Andhini Apriliani*, Abdus Salam, Alvien Septian Haerisma
Institut Agama Islam Negeri Syekh Nurjati Cirebon
*andhini.apriliani.290@gmail.com

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Abstract:

Internal conflict within financial institutions, including Islamic banks, has become a major concern in organizational management literature. One of the main challenges often faced by banks, including Bank BJB Syariah Cirebon Branch, is internal conflict. This research aims to answer questions from the problem formulation, namely to find out how internal conflicts arise and influence performance, implementation of conflict management, and the effectiveness of conflict management in resolving problems at Bank BJB Syariah Cirebon Branch. The research method used is a qualitative descriptive method, the data sources used are primary and secondary data sources with data collection techniques through interviews, literature study and documentation. The research results show that the factors causing conflict at Bank BJB Syariah Cirebon Branch are different goals regarding the distribution of financing, communication errors, and differences of opinion. The implementation of conflict management at Bank BJB Syariah Cirebon Branch is carried out using five methods, namely competition, collaboration, avoidance, compromise and accommodation. Bank BJB Syariah Cirebon Branch has succeeded in implementing effective conflict management, which not only produces an agreement that is acceptable to all parties, but also carries out the conflict resolution process well. This success not only creates a harmonious environment among stakeholders, but can also have

a positive impact on the image and reputation of Bank BJB Syariah Cirebon Branch.

Keywords: *Effectiveness; Conflict Management; Sharia Banking*

Abstrak:

Konflik internal dalam lembaga keuangan, termasuk bank syariah, telah menjadi perhatian utama dalam literatur manajemen organisasi. Salah satu tantangan utama yang seringkali dihadapi oleh bank, termasuk Bank BJB Syariah Cabang Cirebon, adalah konflik internal. Penelitian ini bertujuan untuk menjawab pertanyaan-pertanyaan dari rumusan masalah yaitu untuk mengetahui bagaimana konflik internal muncul dan mempengaruhi kinerja, implementasi manajemen konflik, dan efektivitas manajemen konflik dalam menyelesaikan masalah di Bank BJB Syariah Cabang Cirebon. Metode penelitian yang digunakan yaitu metode deskriptif kualitatif, sumber data yang digunakan adalah sumber data primer dan sekunder dengan Teknik pengumpulan data melalui wawancara, studi kepustakaan dan dokumentasi. Hasil penelitian menunjukkan bahwa faktor penyebab timbulnya konflik pada Bank BJB Syariah Cabang Cirebon yaitu tujuan yang berbeda mengenai penyaluran pembiayaan, kesalahan komunikasi, dan perbedaan pendapat. Penerapan manajemen konflik di Bank BJB Syariah Cabang Cirebon dilakukan dengan menggunakan lima metode yaitu kompetisi (*competing*), kolaborasi (*collaborating*), penghindaran (*avoiding*), kompromi (*compromising*), dan akomodasi (*accomodating*). Bank BJB Syariah Cabang Cirebon telah berhasil mengimplementasikan manajemen konflik yang efektif, yang tidak hanya menghasilkan kesepakatan yang dapat diterima oleh semua pihak, tetapi juga menjalankan proses penyelesaian konflik dengan baik. Keberhasilan ini tidak hanya menciptakan lingkungan yang harmonis di antara stakeholders, tetapi juga dapat memberikan dampak positif terhadap citra dan reputasi Bank BJB Syariah Cabang Cirebon.

Kata Kunci: *Efektivitas; Manajemen Konflik; Perbankan Syariah*

Introduction

The Islamic banking industry in Indonesia has experienced rapid development in recent years. Bank BJB Syariah, as one of the Islamic banking entities operating in Indonesia, contributes to the growth of this sector. In carrying out its operations, Bank BJB Syariah Cirebon Branch, like many other financial institutions, is inseparable

from various challenges and problems that can affect its performance and service to customers.

One of the main challenges often faced by banks, including Bank BJB Syariah Cirebon Branch, is internal conflict. Internal conflicts can arise from a variety of sources, including different goals, miscommunication and disagreements between employees. Internal conflicts that are not handled properly can disrupt management effectiveness, have a negative impact on the quality of service to customers, and even damage the image of Islamic banking itself (Yadi Interview, 2023).

Internal conflicts within financial institutions, including Islamic banks, have become a major concern in the organization's management literature. According to research by Yusra Jamali (2018), internal conflicts can come from various sources, including differences in goals among team members, communication errors, and differences in views or values between individuals. They highlight that ineffective handling of internal conflicts can result in serious impacts on organizational performance and affect the image of financial institutions (Jamali 2018).

The concept of conflict management applied generally comes from research by sociologists, who adopt three main perspectives, namely traditional views, human relations, and international. Traditional views tend to assume that all conflict is negative and bad, often associated with violence, which is best avoided and overcome because of its detrimental effects. Meanwhile, the view of human relations argues that conflict is something natural and inevitable in every organization or company. While the international perspective views conflict not only as a negative potential, but also as an important element to improve the performance and effectiveness of an organization or company (Arham 2021).

Conflict in an organization is unavoidable, and whether or not it is perceived as negative depends on the way the leader and all members of the organization handle and resolve it. To manage

conflict in an organizational context, awareness, openness, and patience from all parties involved, including those with an interest in the conflict are required (Lestari.S 2020). The role of a leader or manager in an organization is very important in managing conflict. According to Pescuric in Wirawan, conflict management is ranked seventh out of ten priority activities that must be carried out by a leader in leading a company. As much as at least 20% of a manager's time will be used to address and resolve conflicts that arise (Gulo, Silitonga, and Saragih 2020).

The implementation of conflict management has a significant impact on an organization. In addition to being used to resolve conflicts that arise, conflict management also plays an important role in the progress of banks. Conflicts that are not handled properly can disrupt not only the bank itself but also the achievement of effectiveness and efficiency within that bank. Therefore, conflict management is very important for every leader in dealing with various problems. The main purpose of conflict management is to build and maintain harmonious cooperation with employees, superiors, and external parties (Ghozali et al. 2022).

Identifying and understanding the challenges faced by Islamic banks in managing conflicts and overcoming internal issues is a very important step to improve service quality, sustainability, and bank reputation. Therefore, this research has significant relevance in the context of Indonesian Islamic banking and is expected to provide deeper insight into the importance of effective conflict management in dealing with internal problems at Bank BJB Syariah Cirebon Branch.

This study aims to determine internal conflicts that arise and affect the performance of Bank BJB Syariah Cirebon Branch, know the picture of the application of conflict management in resolving every problem that occurs and know the effectiveness of conflict management at Bank BJB Syariah Cirebon Branch. This research was also conducted as input and evaluation material for Bank BJB Syariah

Cirebon Branch to further improve effectiveness in resolving conflicts that occur.

Literature Review

Effectiveness

Effectiveness is activeness, usefulness, conformity in an activity of people who carry out tasks with the intended target. Effectiveness basically reflects the extent to which results are achieved, and is often associated with the concept of efficiency, although there are essential differences between the two. Effectiveness highlights the achievement of results, while efficiency focuses more on how those results are achieved, by comparing the relationship between inputs and outputs (Lestari.S 2020). As for the criteria for measuring the effectiveness of an organization, there are three approaches that can be used, namely (Nugraha 2020):

a. Goal Approach

This approach tries to measure the extent to which an institution has succeeded in realizing the goals to be achieved. The goal approach in measuring effectiveness begins with identifying organizational goals and measuring the level of success of the organization in achieving these goals. An important goal to note in measuring effectiveness with this approach is a realistic goal to provide maximum results based on the official goal "official goal" by taking into account the problems it causes, by focusing on the output aspect, namely by measuring the success of the program in achieving the planned output level.

b. System Resource Approach

The sourcing approach measures effectiveness through an institution's success in obtaining the full range of resources it needs. An institution must be able to obtain a variety of resources and also maintain conditions and systems in order to be effective.

c. Internal Process Approach

The process approach considers as the efficiency and health

condition of an internal institution. In an effective institution, internal processes run smoothly where the activities of existing parts run in a coordinated manner. This approach does not pay attention to the environment but focuses on the activities carried out on the resources owned by the institution, which describes the level of efficiency and health of the institution.

Conflict Management

According to R.K. Khandwalla (1977), states that conflict management is a process used to overcome conflicts that occur in organizations. In Khandwalla's view, conflict management includes two stages, namely introduction and resolution. For this reason, the effectiveness of conflict management is crucial in dealing with internal problems, thus ensuring that conflicts do not harm operational sustainability. According to R.K. Khandwalla (1977), states that conflict management is a process used to overcome conflicts that occur in organizations. In Khandwalla's view, conflict management includes two stages, namely introduction and resolution. For this reason, the effectiveness of conflict management is crucial in dealing with internal problems, thus ensuring that conflicts do not harm operational sustainability (Anastasiou 2020).

Robbins (in Winardi, 2003: 271) revealed conflict management as a coordination process using resolution and stimulation techniques to achieve the desired level of conflict so that the right solution to the conflict is obtained. The forms of conflict management are: Competing, Collaborating, Avoiding, Accommodating, and Compromising. Based on Robbins' concept, in order for a person's conflict to meet the management qualifications, it is very necessary to have the ability to manage conflicts in each individual, so that conflicts that have a negative impact can be managed properly.

According to Baskerville (1993), there are at least five types of conflict management, namely :

1. Avoiding

Individuals or organizations in general tend to avoid conflict.

Various sensitive and potentially conflict-causing things are avoided as much as possible. This is the most effective way to keep the environment safe from open conflict.

2. Accommodating

It is a way of gathering various opinions from many parties involved in the conflict. By collecting various kinds of opinions, the organization can find a way out while still prioritizing the interests of one of the parties to the conflict. The weakness is that this method can still cause new conflicts and needs to be evaluated regularly.

3. Compromising

Compromising tends to take into account the opinions and interests of all parties. Compromise is a method of resolving conflicts by negotiating with the parties to the conflict to find a middle ground for the common good. With the method of compromise, all parties to the conflict will find a mutually satisfactory solution. This method can resolve conflicts without creating new conflicts.

4. Competing

Competition (Competing) is a way of resolving conflicts by directing conflicting parties to compete with each other and win each other's interests. Eventually one party will lose and succumb to the interests of the other party. This is a backup strategy and is considered less effective when one party is stronger than the other.

5. Collaborating

Collaboration is a method of resolving conflicts by working together to obtain satisfactory results because all parties synergize in solving problems while still paying attention to the interests of all parties. So, the interests of the conflicting parties are achieved and produce a win-win solution.

Conflict Management in Qur'anic Perspective

Conflict as stated in the Qur'an which is equivalent to the title *ikhtilaf*¹¹ which means disputing / different, as QS Imran verse 105:

وَلَا تَكُونُوا كَالَّذِينَ تَفَرَّقُوا وَاخْتَلَفُوا مِنْ بَعْدِ مَا جَاءَهُمُ الْبَيِّنَاتُ وَأُولَئِكَ لَهُمْ عَذَابٌ عَظِيمٌ ﴿١٠٥﴾

Means :

And do not resemble those who are divorced and contentious after clear information has come unto them. They are those who are subjected to severe torture (Ali Imran: 105).

The above verse shows that as Muslims we are forbidden to dispute and let the dispute drag on, so it is necessary to immediately find a solution in solving the dispute. And in the Islamic review *ikhtilaf* is *rohmat*, meaning that the difference actually does not all have a bad impact, but can be a blessing and can arise efforts or even new *ijtihad* to find a solution to the dispute (Hadi 2018). This may be the difference between conflict in Islamic review and management theory, that if conflict management theory is considered prevalent, while Islamic view conflict is a spirit given by God to his people, thus teaching the importance of respecting differences.

In managing conflicts or differences that have been described in the management review there are 5 kinds of conflict management styles, namely competition, collaboration, avoidance or rejection, accommodation, and compromise, and this is also mentioned in the Qur'an review with the solution in the dispute namely negotiation. With negotiation is a solution that seeks to find a meeting point between the dispute and the result in the form of the realization of peace, this is as stated in QS al-Hujurat verses 9-10:

وَإِنْ طَائِفَتٌ مِنَ الْمُؤْمِنِينَ فَاصِلُخُوا بَيْنَهُمَا فَإِنْ بَعَثَ إِحْدَاهُمَا عَلَى الْأُخْرَى فَقَاتِلُوا
الَّتِي تَبْغِي حَتَّى تَفِيءَ إِلَى أَمْرِ اللَّهِ فَإِنْ فَاءَتْ فَاصِلُخُوا بَيْنَهُمَا بِالْعَدْلِ وَأَقْسِطُوا إِنَّ اللَّهَ يُحِبُّ
الْمُقْسِطِينَ ﴿٩﴾ إِنَّمَا الْمُؤْمِنُونَ إِخْوَةٌ فَاصِلُخُوا بَيْنَ أَخْوَانِكُمْ وَأَتَّقُوا اللَّهَ لَعَلَّكُمْ تُرْحَمُونَ ﴿١٠﴾

Means :

9. And if there are two classes of believers at war, let you reconcile between them! but if one breaks the covenant against the other, let the one

who breaks the covenant you fight until it recedes back to the command of God. if he has receded, reconcile between the two according to justice, and be just; Verily God loves those who do justice 10. Believers are truly brothers. therefore reconcile (mend the relationship) between your two brothers and fear God, that you may have mercy.

The above verse hints at the realization of peace in case of disputes and reminds all of us that as believers it is a brother between each other so that if there is a dispute, then peace is the best solution and based on faith in Allah SWT (Na'im 2021).

Methods

The research approach used is qualitative research in descriptive form. While the type of research used is field research. Data sources in this study are primary data through interviews and secondary data through literature studies (library research) and documentation, because it can be a reference to search literature in collecting data on the effectiveness of conflict management and other matters related to research. The data analysis technique used is descriptive analysis, qualitative approach. The object of research at BJB Syariah Cirebon Branch is carried out from October 2023 to December 2023.

Result and Discussion

Factors Causing Internal Conflict

In the midst of the dynamics of sharia banking, Bank BJB Syariah Cirebon Branch as a financial entity based on sharia principles has a strategic role in providing services in accordance with Islamic values. However, along with the complexity of industry demands and the growing organizational structure, the emergence of internal conflicts within Bank BJB Syariah Cirebon Branch is a challenge that requires serious attention. The emergence of conflict

can be seen from the change in attitude shown by employees in facing someone or responding to something. The occurrence of conflict in an organization is caused by the different interests of two or more components of the organization (Yustikasari, Asshofa, and Jauwhari 2022).

The emergence of conflict can also be caused by changes in the environment, for that a company must be able to adapt to these changes. If the Company is unable to make policies or find solutions to conflicts that occur, it is feared that it will have an impact on achieving the goals and development of the Company itself. The same is true for Sharia Banking, namely Bank BJB Syariah Cirebon Branch. There are several factors that can cause conflicts at Bank BJB Syariah Cirebon Branch, namely:

1. Different Objectives Regarding Financing Distribution

Different objectives can cause conflicts within the Bank for the same reason, namely to maintain and advance the Bank, one of which is Bank BJB Syariah Cirebon Branch. In the context of Bank BJB Syariah Cirebon Branch, the difference in focus between the target volume of financing and adherence to sharia principles creates an imbalance in priorities, leading to potential conflicts. According to research by Robbins and Judge (2019), differences in goals among teams or departments in an organization can trigger conflict as each party seeks to prioritize their own goals (Robbins and Judge 2019).

It is important to understand that each team member at Bank BJB Syariah Cirebon Branch may have different goals according to their roles and responsibilities. Some employees may focus more on achieving individual targets, while others may prioritize contributing to team goals or organizational vision. According to Research by M. Tampubolon (2020), differences in goals can create complexity in team dynamics. First of all, this can lead to confusion regarding the priorities and strategic direction taken by the team. Furthermore, lack of coordination and synergy can be detrimental to operational

efficiency, hinder progress in achieving common targets, and ultimately, affect overall performance (Tampubolon 2020).

The concept of purpose in Islam is often related to achieving the common good (maslahah) and adherence to the laws of Allah. If the different goals are related to self-interest that contradicts the principles of sharia, then it can lead to conflict. In Islam, goals that are mubah (permissible) can be compromised, but goals that contradict the principles of sharia should be avoided (Hasanah 2020).

2. Communicative Error

Miscommunication in conflict management can be a serious obstacle in achieving effective resolution. One common mistake is the lack of clarity in conveying the message, which can lead to incorrect interpretation and confusion among the parties involved effectively (Syuhada and Amelia 2021). According to research by Efendi (2020), poor or unclear communication in teams can lead to incomprehension, misalignment, and ultimately conflict. At Bank BJB Syariah Cirebon Branch input errors create confusion and uncertainty in customers, while misalignment between marketing and product development teams causes discrepancies in product development (Efendi et al. 2023).

In the Islamic perspective, it emphasizes the importance of communication that is honest, open, and does not cause confusion. Miscommunication can be equated with a violation of the values of justice and truth. Islam encourages that the message be conveyed clearly and without deviating from the truth. Maintaining honesty and fairness in communication is key to avoiding conflict (Na'im 2021).

3. Dissent

In the context of the banking industry, dissent is an aspect that can arise at various levels of an organization, from operational teams to management levels. Involvement in policies, business strategies, or even operational approaches can lead to conflicts between individuals or between units (Hidayat, Pramadewi, and Rifki 2019).

Bank BJB Syariah Cirebon Branch, depicts a rich picture of their views on differences of opinion in the banking work environment. Dissent is an inevitable phenomenon, but its impact depends on how it is managed. Conflict can be an opportunity for growth if addressed wisely, and the importance of creating an open environment to facilitate collaboration and conflict resolution. The role of effective communication, conflict management, and discretion in managing disagreements to improve employee performance and encourage innovation. In conclusion, a deep understanding of dissent and proactive efforts to manage it can create a work environment that is dynamic, productive, and supports individual and team growth.

In the Islamic perspective, Islam provides room for dissent as long as it is within the framework prescribed by the principles of sharia. In dealing with dissent, Islam stresses the importance of deliberation and seeking consensus. In the context of Islamic banks, differences of opinion that arise must be resolved with the understanding and implementation of sharia principles as a point of departure (Na'im et al. 2021).

Application of Conflict Management

Of the various factors that cause conflicts to arise above, it is necessary to handle them to resolve them, of course, by applying conflict management methods to resolve every problem that occurs at Bank BJB Syariah Cirebon Branch. Before implementing conflict management, there needs to be management steps to overcome the problem so that the resulting solution can be accepted by both parties. The conflict management methods used are Competing, Collaborating, Avoiding, Accommodating, and Compromising.

a. Competing

From the competition method to solve problems it is generated that in emphasizing each conflict has unique characteristics, its management team considers the competition method as an effective tool in dealing with conflicts, especially in situations that require quick and decisive decisions. The competition

process involves identifying root causes, evaluating solution options, transparency of communication, and focusing on fair and balanced conflict management. Although the competition method provides clarity, the team remains committed to maintaining healthy team relationships by involving open communication and understanding of each party's perspective, in order to reach a sustainable solution.

The competition method, which emphasizes problem identification, solution finding, and assertive decision making, conforms to decision-making theory. According to Bazerman and Moore (2018), the competition approach is suitable for use in situations where conflicts must be overcome with quick decisions and firm resolutions. This process ensures transparency and clarity in conflict resolution (Bazerman & Moore, 2018).

b. Collaborating

At Bank BJB Syariah Cirebon Branch, the collaboration method is considered as the main approach in handling conflicts both among the team and fellow employees. In the context of conflict management, collaboration provides an opportunity for all parties to contribute, share ideas, and achieve solutions that meet common needs. The collaboration process begins with conflict identification and a deep understanding of each side's perspective, followed by an open meeting to talk and reach consensus. It is important to ensure acceptance of collaboration methods by all parties involved. The result of collaboration is consensus-based decisions, creating concrete solutions to problems, and supporting a harmonious work environment and shared growth. According to research conducted by Rachmadhani (2023), organizations that apply a collaborative approach tend to achieve mutual growth, where all parties feel they have a valued contribution (Rachmadhani and Manafe 2023).

c. Avoiding

In this method, Bank BJB Syariah Cirebon Branch that avoiding conflict can be an effective strategy to protect the environment from open conflict. Despite trying to avoid, he realizes

that in some situations giving the parties involved time to reflect can be a wise move before seeking a solution together. The avoidance process begins with the identification of situations that require careful steps, and to ensure that avoidance is not a permanent solution, but rather a first step before re-addressing the conflict. According to research conducted by Muslims (2020), avoidance methods can be an effective strategy in situations where direct confrontation can exacerbate conflicts or create unnecessary tension (Muslim 2020).

d. Accommodating

The accommodation method is routinely applied at Bank BJB Syariah Cirebon Branch in handling conflicts among fellow employees. This approach provides space to understand and accept different perspectives with the aim of reaching mutually beneficial agreements. The accommodation process begins with acknowledging differences of opinion, creating an environment of open dialogue, and finding common ground between those differences. Decisions resulting from accommodation include solutions that consider the needs and interests of all parties, focusing on creating a harmonious working atmosphere and supporting shared productivity. research conducted by Muslim (2020), effective communication and the ability to reach common ground are key in applying accommodation methods. The focus on open dialogue and finding common ground demonstrates the importance of communication in the accommodation process (Muslim 2020).

e. Compromising

The compromise method is an approach actively applied by Bank BJB Syariah Cirebon Branch in handling conflicts among fellow employees. The process begins with identifying differences of opinion, followed by open meetings and exploration of solution options. The method of compromise is considered acceptable to all parties with the facilitation of open communication and the search for

mutual agreement. Decisions resulting from compromise methods are middle solutions that consider the interests of all parties, create a harmonious work environment and support future collaboration. Engagement in open communication and mutual agreement demonstrates efforts to reach a solution that is fair and acceptable to all parties. This approach is in line with conflict management principles that emphasize the importance of effective communication to reach agreement (Muslim 2020).

Conflict Management Effectiveness

To make conflict management effective, a leader and the involvement of all components are needed to control environmental changes that may cause conflict. When conflicts arise, a leader is expected to provide the best solution for all parties, or by involving third parties so that the resulting solution is the best solution and no party feels disadvantaged. There are several measures of effectiveness to see how effective conflict management is at Bank BJB Syariah Cirebon Branch, namely:

1. Organizational Characteristics
 - a. Organizational Culture

Bank BJB Syariah Cirebon Branch emphasizes that organizational culture has a central role in shaping and influencing the effectiveness of conflict management in an organization. In the context of conflict management, organizational culture can create a foundation for responding to, resolving, and preventing conflict. Organizational culture indicators that support effective conflict management involve the sustainability of an open and communicative culture, as well as recognition and celebration of diversity. All this helps prevent an escalation of the conflict and increases tolerance for dissent. Thus, a positive organizational culture becomes the foundation for effective conflict management in an organization.

According to research conducted by Paramita (2020), a culture of cooperation promoted creates an environment that supports

effective conflict resolution. Teams trained to understand and manage conflict at various levels illustrate that the organization has an awareness of the importance of conflict management. This emphasizes the importance of an organizational culture that supports conflict resolution (Paramita and Kartika 2020).

b. Policies and Procedures

Policies and procedures in the effectiveness of conflict management are an important foundation in managing conflict situations in the organizational environment, especially in the banking sector including Bank BJB Syariah Cirebon Branch. Policies provide common guidelines and principles that include values such as open communication, constructive conflict resolution, and respect for diversity. Meanwhile, the procedure establishes concrete steps to identify, assess, and handle conflicts consistently and fairly. Overall, measurable and accessible policies and procedures create a framework that supports effective conflict resolution, increases productivity, and strengthens positive relationships among organizational members. This approach is in line with research conducted by Tampubolon (2020), which states that good policies and procedures can be the basis for effective conflict management (Tampubolon 2020).

c. Employee Training

Training of employees at Bank BJB Syariah Cirebon Branch in conflict management is a crucial aspect to create a harmonious and productive work environment. The focus of the training includes the development of communication skills, understanding conflict types, and constructive resolution techniques. Employees are taught to identify early signs of conflict, respond with a cool head, and build mutually beneficial relationships. The importance of training is not only at the individual level but also forms an organizational culture that supports effective conflict management. Therefore, employee training in forming a culture that supports conflict management is said to be effective. This is in line with research conducted by Neza

(2020), supporting the idea that employee training can have a positive impact on employee behavior in handling conflict (Neza and Rivai 2020).

2. Employee Characteristics

a. Communication Skills

Communication skills at Bank BJB Syariah Cirebon Branch play a crucial role in conflict management in the banking environment. Employees trained in the ability to convey ideas diplomatically, listen with empathy, and manage conflict constructively help create a more harmonious work environment. Communication skills training also strengthens the ability to manage emotions during conflict, encourage problem solving, and build strong relationships. Thus, good communication skills are not only the cornerstone, but also the main key in achieving effective conflict management in the banking sector. According to research conducted by Gulo (2019), identify the linkage between leadership style, communication skills, and conflict management style. This confirms that good communication skills can shape the way organizations handle conflict (Gulo 2019).

b. Anger Management Skills

Anger management skills are key in the effectiveness of conflict management in the banking business environment, especially at Bank BJB Syariah Cirebon Branch. Self-awareness of emotions, the ability to manage impulses, and the skill of conveying emotions constructively help create a healthy work environment. Anger management training gives employees the ability to calmly resolve conflicts, avoid impulsive reactions, and contribute to a fruitful resolution. Therefore, anger management not only helps maintain positive customer relationships, but is also an essential ingredient in achieving effective conflict management. According to research conducted by Aqqad (2019), shows that good anger management is positively correlated with constructive conflict management styles. It confirms that good emotional understanding can help individuals

respond to conflict in ways that support positive resolution (Aqqad et al. 2019).

c. Commitment to Collaboration

Commitment to collaboration is the main key in conflict management in the banking business environment, including Bank BJB Syariah Cirebon Branch. An open attitude, a willingness to listen, and a readiness to seek solutions together help create a work environment that supports shared growth and learning. Commitment to collaboration training strengthens interpersonal skills and transforms views of conflict into opportunities for improvement. Therefore, a commitment to collaboration not only accelerates conflict resolution, but also builds strong and productive team relationships. According to research conducted by Priadi (2023), collaboration is identified as a key factor in managing conflict. The study highlights that teams committed to working together tend to create environments where conflict is perceived as an opportunity for growth and improvement (Priadi et al. 2023).

3. Management Characteristics

a. Leadership

Management leadership at Bank BJB Syariah Cirebon Branch plays an important role in the effectiveness of conflict management, creating an environment where conflict is perceived as a growth opportunity. Leaders who encourage open communication and collaboration form an organizational culture that supports constructive conflict resolution. Leadership training involves developing transformational skills, motivating teams in the face of conflict, and facilitating open dialogue. Proactive leadership in managing conflict helps create a productive and sustainable environment. Thus, the role of the leader not only impacts the individual but also on the health and sustainability of the organization as a whole. According to research conducted by Prasetyo & Anwar (2021), it shows that effective leadership contributes positively to conflict management. Supportive leadership

and setting a positive example can create an organizational culture that supports effective conflict resolution (Prasetyo and Anwar 2021).

b. Decision Making

Prudent, solution-centric management decision making has a significant impact on improving the effectiveness of conflict management. At Bank BJB Syariah Cirebon Branch, training in decision making involves situational analysis and risk evaluation skills, as well as considering organizational values. With mature decision-making capabilities, organizations can manage conflict effectively, create sustainable decisions, and support positive conflict management. According to research conducted by Hasanah (2020), shows that making the right decisions in conflict situations can lead to more effective resolution. Fair and wise decisions can create an environment where conflict can be properly resolved (Hasanah et al. 2020).

c. Flexibility and Adaptability

In managing the effectiveness of conflict management, flexibility and adaptability play an important role in achieving effective resolution at Bank BJB Syariah Cirebon Branch. The ability to adapt to change and be flexible to conflict dynamics helps create a dynamic and responsive work environment. Training in this case involves openness to various settlement approaches and the ability to adjust strategies according to the needs of the situation. By implementing flexibility and adaptability, organizations can deal with conflicts efficiently, create a balanced environment, and support better conflict resolution. According to research conducted by Bazarah (2020), it shows that organizations that are able to integrate flexibility and adaptability in conflict management approaches can achieve improved performance and job satisfaction. This supports the idea that dynamic responses to conflict can bring positive benefits to organizations (Bazarah 2020).

Conclusion

The conflict that occurred at Bank BJB Syariah Cirebon Branch raises several factors that cause conflicts, namely first, different objectives regarding financing distribution which will affect uncertainty in determining financing priorities and create uncertainty that can affect perceptions of bank quality. Second, communication errors such as lack of clarity in conveying messages, especially data input errors within the team. Third, differences of opinion from various factors such as differences in strategy and teamwork style.

In solving the problems that occur, conflict management applied by Bank BJB Syariah Cirebon Branch using five methods, namely the first competition method (competing) this approach takes quick and firm decisions regardless of the wishes of other parties. Both of these collaborative approaches can create mutually beneficial solutions and improve relationships between the parties involved. These three avoidance approaches help avoid direct confrontation, choosing to avoid conflict, by delaying decisions or shifting focus. These four compromise approaches are often used when obtaining a quick solution is required. These five accommodations (accomoding) show that the bank is willing to put the needs of others above its own interests.

The implementation of effective conflict management by Bank BJB Syariah Cirebon Branch has resulted in an agreement that is acceptable to all parties, carries out the conflict resolution process well, and has a positive impact on the bank's image and reputation.

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