



Family Conflict Resolution and Psychological Adjustment among Married Female Bankers in Akwa Ibom State

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Abstract

This study investigated how family conflict resolution predicts psychological adjustment among married female bankers in Akwa Ibom State. Three research questions and three null hypotheses were formulated to guide the study. A correlational research design was used for the study. The population of the study comprised 846 married female bankers in the 184 commercial banks in Akwa Ibom State as of 2025. A multi-stage sampling procedure was used in selecting 344 married female bankers for the study. Data was collected using a researcher-developed instrument titled "Family Conflict Resolution and Psychological Adjustment Questionnaire" (FCRPAQ). The instrument was subjected to face validation by three experts. The internal consistency reliability of the instrument was .87, determined using Cronbach's alpha statistical analysis. The simple linear regression statistic was used to answer the research questions and test the null hypotheses at the 0.05 alpha level of significance. The findings of the study revealed that spouse negotiation strategies and support-seeking behaviours significantly predict psychological adjustment

among married female bankers. The result also revealed that spouse communication strategies did not significantly predict psychological adjustment among married female bankers. It was recommended, among others, that married female bankers should always possess support-seeking behaviour since it enhances their psychological adjustment.

Keywords: Family conflict resolution, spouse negotiation strategies, support-seeking behaviours, spouse communication strategies, psychological adjustment.

Introduction

The psychological well-being of married female bankers is critically tested by the dual demands of their professional and domestic spheres. Effective psychological adjustment is essential for their success and satisfaction in both areas. While personal resilience and workplace support have historically been the focus, contemporary understanding highlights family dynamics, particularly conflict resolution, as a pivotal factor. Ukaegbu and Ekott (2025) noted that adept management of family conflict can significantly bolster emotional stability and mitigate stress. Yet, a persistent challenge exists: the application of these effective resolution strategies remains inconsistent and notably low among this demographic in Nigeria and similar contexts (Okebukola, 2020). This discrepancy reveals a crucial area for investigation, identifying the specific factors that can enable married female bankers to more readily adopt practices that foster their psychological health.

According to Onyema *et al.* (2020), psychological adjustment refers to the ability to cope with emotional challenges, adapt to changing circumstances, and maintain mental health. It encompasses practices such as stress management, emotional regulation, relationship satisfaction, and overall life contentment. Married female bankers, as key drivers of both professional and domestic spheres, are expected to be at the forefront of this balance. Yet, many married female bankers face challenges ranging from work-family conflict, inadequate social support, limited coping skills, and resistance to change (Akinola and Adekunle, 2021). These barriers not only hinder the adjustment process but also undermine the potential benefits of a stable psychological state. Therefore, developing and strengthening family conflict resolution skills has become a vital strategy to foster the psychological health of married female bankers in their dual roles.

Family conflict resolution refers to competencies that enable individuals to adapt to dynamic home environments, solve complex interpersonal problems, utilise social resources effectively, and personalise solutions for targeted needs. Among the most critical of these strategies are spouse negotiation, support-seeking behaviours, and effective communication. These competencies are pivotal for enhancing married female bankers' ability to implement and sustain psychological well-being in a rapidly evolving social landscape (Opara, 2020). By equipping married female bankers with family conflict resolution skills, families can foster a culture of continuous harmony, informed decision-making, and person-centred wellbeing. The family conflict resolution strategies considered for this study are spouse negotiation strategies, support-seeking behaviours and spouse communication strategies.

Spouse negotiation strategies refer to the ability to identify issues, analyse underlying factors, generate alternatives, and implement effective solutions within the marriage. According to Iweka (2019), in the context of psychological adjustment, spouse negotiation enables married female bankers to navigate the complexities of balancing work and family life that are valid, reliable, and aligned with personal objectives. Married female bankers often face challenges such as adapting to conflicting schedules, ensuring fairness in domestic duties, and addressing financial disagreements. With strong spouse negotiation strategies, married female bankers can systematically address these challenges, troubleshoot marital issues, and innovate alternative solutions that maintain family integrity (Jonassen, 2021). For instance, a married female banker faced with overlapping work and family commitments may develop a shared calendar strategy or utilise time management platforms. Ali (2022) stresses that in families where resource constraints and traditional roles often pose barriers to harmony, problem-solving married female bankers can act as change agents who model best practices and mentor others. Another family conflict resolution strategy is support-seeking behaviours.

Support-seeking behaviour is the ability to collect, analyse, interpret, and apply social and emotional support to inform decision-making. In psychological adjustment, support-seeking behaviours enable married female bankers to leverage relationships for real-time advice, formative feedback, and personalised coping pathways. As daily life could generate vast amounts of stress, married female bankers must possess the social capacity to interpret this need accurately and use it to improve personal and family practices. Moreover, support-seeking behaviours could enhance transparency and accountability in family life. When married female bankers base their decisions on

shared support, it reduces bias, promotes fairness, and builds trust in the family process. Social tools such as family meetings, counselling, and peer networks provide analytics that help married female bankers identify patterns of distress, detect disparities in emotional load, and ensure consistency in wellbeing (Nwoke, 2022). However, without adequate social literacy, married female bankers may misinterpret needs, make flawed decisions, or become overwhelmed by the volume of emotional demands. Spouse communication strategies are another crucial family conflict resolution strategy.

Spouse communication strategies refer to the ability to tailor interactions and discussions to meet the diverse needs, preferences, and progress of individual partners. In the modern age, communication is increasingly facilitated by technology, emotional intelligence, and active listening. Married female bankers who possess spouse communication strategies can design interactions that are flexible, partner-centred, and responsive to individual emotional trajectories (Akpan, 2019). For example, using digital platforms such as messaging apps, scheduled talks, or family therapists, married female bankers can create differentiated conversations, offer varied discussion formats, and provide individualised feedback based on partner profiles (Pane, 2025). This approach not only accommodates partners with different communication styles and abilities but also fosters inclusivity and equity in the relationship. In families characterised by busy schedules and diverse emotional needs, spouse communication strategies are especially important for enhancing partner engagement, motivation, and satisfaction. Communication tools that support personalisation enable married female bankers to monitor relationship progress in real-time, intervene promptly, and adjust interaction content and difficulty to suit individual needs (Kpolovie, 2022). Married female bankers who are adept at personalising communication can also use formative discussion data to design remedial or enrichment activities, thereby promoting mastery in relationships and reducing conflict rates. This holistic approach enhances the quality, effectiveness, and impact of psychological adjustment in the modern era.

Recent family crises have starkly revealed the fragility of traditional family structures, simultaneously accelerating a shift towards digital communication. For married female bankers, this period was marked by an abrupt transition to remote work and intensified family proximity, which highlighted the critical importance of family conflict resolution skills. Those equipped with such strategies demonstrated greater resilience, successfully adapting to new interaction modes and preserving family stability. This experience has cemented the status of effective conflict resolution not as a temporary solution but as an essential component of sustainable psychological health. Motivated

by this context, this study seeks to determine the predictive influence of family conflict resolution on the psychological adjustment of married female bankers in Akwa Ibom State.

Statement of the Problem

The global push to integrate effective strategies into family life has intensified, driven by a growing need for flexible, efficient, and inclusive living environments. For married female bankers, achieving psychological adjustment is particularly beneficial, leading to reduced stress, greater relationship satisfaction, and improved personal engagement. Yet, a significant gap persists between this potential and reality across Nigeria, as many of these women struggle to adopt healthy conflict resolution methods for adjustment. This disconnect from societal expectations is an increasing concern in modern family life. A reliance on traditional, time-intensive coping mechanisms that are often biased and limited remains common. The absence of crucial family conflict resolution strategies, including spouse negotiation, support-seeking behaviours, and effective communication, leaves many unprepared for the complexities of contemporary family systems.

Multiple obstacles may prevent married female bankers from fully embracing practices that foster psychological adjustment. These challenges range from inadequate training and low social literacy to resistance to change and insufficient family support. Infrastructural issues, such as unpredictable work schedules and a lack of functional communication tools, further complicate matters. Many of these women have not been sufficiently introduced to modern adjustment techniques, nor can they tailor strategies to their families' unique needs. Consequently, the quality of psychological adjustment within families is diminished, adversely affecting personal wellbeing and life outcomes.

While governmental initiatives, including family support policies and bank-based counselling services, have been attempted, their impact has been limited. This is largely due to inconsistent execution and a failure to provide sustained follow-up support for female staff. It is against this backdrop of challenges and inadequate interventions that this study was conceived, aiming to determine the extent to which family conflict resolution predicts psychological adjustment among married female bankers in Akwa Ibom State.

Purpose of the Study

The purpose of the study was to determine the extent to which family conflict resolution predicts psychological adjustment among married female bankers in Akwa Ibom State. In specific terms, the objectives of the study were to determine:

1. The extent to which spousal negotiation strategies predict psychological adjustment among married female bankers.
2. The extent of support-seeking behaviours predicts psychological adjustment among married female bankers.
3. The extent to which spousal communication strategies predict psychological adjustment among married female bankers.

Research Questions

The following research questions were formulated to guide the conduct of the study:

1. To what extent do spousal negotiation strategies predict psychological adjustment among married female bankers?
2. To what extent do support-seeking behaviours predict psychological adjustment among married female bankers?
3. To what extent do spousal communication strategies predict psychological adjustment among married female bankers?

Hypotheses

The following null hypotheses were formulated for this study and tested at the .05 alpha level of significance.

1. Spousal negotiation strategies do not significantly predict psychological adjustment among married female bankers.
2. Support-seeking behaviours do not significantly predict psychological adjustment among married female bankers.
3. Spousal communication strategies do not significantly predict psychological adjustment among married female bankers.

Scope of the Study

The study focused on family conflict resolution and psychological adjustment among married female bankers in Akwa Ibom State. Family conflict resolution investigated in this study included spousal negotiation strategies, support-seeking behaviour, and spousal communication strategies, and they served as the independent variables, while psychological adjustment served as the dependent variable. Only married female bankers in public junior secondary schools in Akwa Ibom State, Nigeria, were studied.



Theoretical Framework

Role Theory by George Herbert Mead (1932)

Role theory was propounded by George Herbert Mead in 1932. The theory, particularly as applied to gender studies, focuses on the roles that individuals are expected to fulfil in society and how these roles impact behaviour and emotional wellbeing. In the context of married female bankers, this theory examines the demanding roles they are expected to play within the family, such as mother and wife, alongside their high-pressure professional role in the banking sector. The theory posits that conflict and psychological distress can arise when there are role conflicts, where the demands of one role contradict another, or role overloads, where the cumulative demands of all roles become overwhelming.

The role theory was relevant to this current study because for married female bankers, the role theory helps clarify how the expectations linked to their family roles, such as caregiving and managing the household, often clash with the demands of their professional role, which may include long hours, meeting targets, and managing financial responsibilities. When a female banker is pressured to excel simultaneously in both the domestic and corporate domains, the resulting role strain can lead to significant emotional exhaustion, stress, and poor psychological adjustment. Understanding these role conflicts provides a critical framework for this study. It suggests that effective family conflict resolution strategies such as negotiation with a spouse, seeking support, and clear communication are essential mechanisms for managing and reconciling these competing role demands.

Empirical Review

Adeniran and Okonkwo (2022) conducted a study titled "Influence of Spouse Negotiation and Support Seeking Behaviours on Psychological Adjustment of Married Female Bankers in Nigerian Public Banks". The study was carried out in six commercial banks across the South-West geopolitical zone of Nigeria. The population for the study comprised all married female staff across the selected banks, totalling approximately 5,000 bankers. From this population, a sample of 500 married female bankers was drawn using stratified random sampling to ensure adequate representation across branches and professional ranks. The researchers developed a structured questionnaire titled "Married Female Bankers' Spouse Negotiation and Support Seeking Behaviours Questionnaire" (MFBSSSBQ). The instrument was validated through expert review by three specialists in family psychology and social work from two Nigerian universities.

The reliability of the instrument was found to be 0.86 for spouse negotiation strategies, 0.88 for support-seeking behaviours, and 0.90 for psychological adjustment through using Cronbach's Alpha. Data collected from the main study were analysed using multiple regression analysis. The findings revealed that spouse negotiation strategies and support-seeking behaviours had a statistically significant joint influence on the psychological adjustment among married female bankers in public banks.

A study by Ukaegbu and Ekpenyong (2025) to determine the relationship between family conflict resolution strategies and emotional wellbeing of married female teachers in secondary schools in the Uyo Local Government Area of Akwa Ibom State, Nigeria, adopted a correlational research design. The population of the study consisted of 1,074 married female teachers in fourteen public junior secondary schools in the Uyo Local Government Area of Akwa Ibom State. The multistage sampling technique was used to select a sample of 200 married female teachers used for the study. Two researcher-made instruments entitled "Family Conflict Resolution Strategies Questionnaire" (FCRSQ) and "Emotional Wellbeing Questionnaire for Married Female Teachers" (EWQFMT) were used for data collection. The instruments were face validated while the internal consistency reliability of the instruments was established, and reliability coefficients of 0.73 and 0.70 were obtained for FCRSQ and EWQFMT, respectively. Pearson Product Moment Correlation statistics were used to answer the research questions and also test the null hypotheses at the 0.05 alpha level of significance. Results showed that there is a significant positive relationship between spousal communication strategies, spousal negotiation strategies, support-seeking behaviours and emotional wellbeing of married female teachers in secondary schools in the Itu Local Government Area of Akwa Ibom State.

In a study by Ibrahim and Adebayo (2021) titled "Spouse Communication Strategies as a Predictor of Psychological Adjustment among Married Female Bankers in Northern Nigeria", the researchers investigated the extent to which spouse communication strategies among married female bankers influence their psychological adjustment. The study adopted a correlational research design. The population consisted of all full-time married female staff in the selected institutions, which totalled about 2,700 bankers across various branches. From this population, a sample of 300 married female bankers was drawn using a proportionate stratified random sampling technique to ensure that different professional disciplines and ranks were adequately represented. Data were collected using a researcher-developed questionnaire titled "Spouse Communication Strategies and Psychological Adjustment Scale" (SCSPAS), structured into two major

sections. To ensure content and construct validity, the instrument was reviewed by three experts in family studies and psychology from Nigerian universities. Reliability of the instrument was 0.84 for the spouse communication strategies items and 0.87 for the psychological adjustment section. This coefficient was determined using Cronbach's alpha. The data collected were analysed using Pearson product moment correlation and simple linear regression statistics. The results showed a significant positive correlation between spouse communication strategies and psychological adjustment.

From the above reviews, since the studies were conducted in other local government areas in Nigeria, the researchers were motivated to carry out a study on family conflict resolution and psychological adjustment among married female bankers in Akwa Ibom State.

Research method

A correlational research design was adopted for the study. This design is very important for studies that aim to predict outcomes based on known factors (Umohinyang, 2019). The design was considered appropriate since the researcher is interested in determining how family conflict resolution predicts psychological adjustment among married female bankers. The study was conducted in commercial banks in Akwa Ibom State. The population comprised 846 married female bankers in 184 commercial banks in Akwa Ibom State as of 2025.

A multistage sampling procedure involving proportionate stratified sampling technique and simple random sampling technique was used in selecting 344 married female bankers determined using the Taro Yamane formula for the study. First, the researchers used proportionate stratified sampling to ensure different bank branches or professional ranks were fairly represented. This meant that the number of bankers selected from each branch or rank was proportional to its total size, preventing any single group from being over- or under-represented. Finally, from within these proportionally determined groups, the researchers used simple random sampling to select the 344 female married bankers from randomly selected 50 commercial banks. This final step gave every qualified married female banker in those groups an equal chance of being chosen, which helps make the study's results more unbiased and generalisable.

Data was collected using a researcher-developed instrument named "Family Conflict Resolution and Psychological Adjustment Questionnaire (FCRPAQ)". The FCRPAQ

consisted of two sections. Section A had 15 items on family conflict resolution. Five items each on spousal negotiation strategies, support-seeking behaviours and spousal communication strategies. Section B had 10 items on psychological adjustment. The instrument was developed using a four-point rating scale of strongly agree (SA) 4 points, agree (A) 3 points, disagree (D) 2 points and strongly disagree (SD) 1 point.

The instrument was further subjected to face validity by three experts: one in the Department of Curriculum Studies, Educational Management and Planning and two in Measurement and Evaluation from the Department of Psychological Foundations of Education, Faculty of Education, University of Uyo. The reliability of the instrument was determined by randomly selecting 25 married female bankers who were part of the population but not part of the study sample to respond to the instrument. Data generated was subjected to Cronbach's alpha statistics to determine the internal consistency of the test instrument. The instrument was considered reliable for the study, as it had a reliability coefficient of 0.87.

Data collected was analysed using simple linear regression statistics. The R and R-square values (coefficients) of simple linear regression statistics were used to answer the research questions based on the interpretation scale of plus or minus 1, while the null hypotheses were tested using the sig. value at the 0.05 alpha level of significance.

Results

Table 1: Simple Linear Regression Analysis of Spousal Negotiation Strategies Predict Psychological Adjustment among Married Female Bankers (n= 344)

Variables	R	R square	Extent of Relationship	Adjusted R square	Remarks
Spousal negotiation strategies	0.700	0.490	48.9%	0.489	High Extent
Psychological adjustment					

Source: Researcher's survey (2025)

In Table 1, the R value of 0.700 indicates a positive and high relationship, while the R-squared value of 0.490, which is the coefficient of determination, shows the extent to which spouse negotiation strategies predict psychological adjustment among married

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female bankers. In addition, 48.9% variance in psychological adjustment is accounted for by spouse negotiation strategies. This means that the extent to which spouse negotiation strategies predict psychological adjustment among married female bankers is high.

Table 2: Simple Linear Regression Analysis of Support Seeking Behaviours and Psychological Adjustment among Married Female Bankers (n= 344)

Variables	R	R square	Extent of Relationship	Adjusted R square	Remarks
Support seeking behaviours	0.820	0.570	57.0%	0.569	Very High Extent
Psychological adjustment					

Source: Researcher's survey (2025)

In Table 2, the R value of 0.820 indicates a positive and very high relationship, while the R-squared value of 0.570, which is the coefficient of determination, shows the extent to which support-seeking behaviours predict psychological adjustment among married female bankers. In addition, 57.0% variance in psychological adjustment is accounted for by support-seeking behaviours. This means that the extent to which support-seeking behaviours predict psychological adjustment among married female bankers is very high.

Table 3: Simple Linear Regression Analysis of Spousal Communication Strategies and Psychological Adjustment among Married Female Bankers (n= 344)

Variables	R	R square	Extent of Relationship	Adjusted R square	Remarks
Spousal communication strategies	0.132	0.036	3.6%	0.035	Very Low Extent
Psychological adjustment					

Source: Researcher's survey (2025)

In Table 3, the R value of 0.132 indicates a positive and very low relationship, while the R-squared value of 0.036, which is the coefficient of determination, shows the extent to which spousal communication strategies predict psychological adjustment among married female bankers. In addition, 3.6% variance in psychological adjustment is accounted for by spouse communication strategies. This means that the extent to which spousal communication strategies predict psychological adjustment among married female bankers is very low.

Table 4: Summary of Simple Linear Regression Analysis for Spousal Negotiation Strategies and Psychological Adjustment among Married Female Bankers

Variables	Sources of Variation	Sum of Square	Df	MS	Sig.	Decision at p<.05
Spousal negotiation strategies	Regression	201.285	1	201.285	.000*	Reject H01
Psychological adjustment	Residual	209.193	343	0.535		

*= Significant at .05 alpha level. Source: Researcher's survey (2025)

The results of Table 4 show that the sig. value of .000 is less than the .05 level of significance, with 1 and 343 degrees of freedom. With this result, the null hypothesis that spousal negotiation strategies do not significantly predict psychological adjustment among married female bankers was rejected. This means that spousal negotiation strategies significantly predict psychological adjustment among married female bankers.

Table 5: Summary of Simple Linear Regression Analysis for Support-Seeking Behaviours and Psychological Adjustment among Married Female Bankers

Variables	Sources of Variation	Sum of Square	Df	MS	Sig.	Decision at p<.05
Support seeking behaviours	Regression	111.031	1	111.031	.000*	Reject H02
Psychological adjustment	Residual	299.448	343	0.766		

*= Significant at .05 alpha level. Source: Researcher's survey (2025)

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The results of Table 5 show that the sig. value of .000 is less than the .05 level of significance, with 1 and 345 degrees of freedom. With this result, the null hypothesis that support-seeking behaviours do not significantly predict psychological adjustment among married female bankers was rejected. This means that support-seeking behaviours significantly predict psychological adjustment among married female bankers.

Table 6: Summary of Simple Linear Regression Analysis for Spousal Communication Strategies and Psychological Adjustment among Married Female Bankers

Variables	Sources of Variation	Sum of Square	Df	MS	Sig.	Decision at p<.05
Spousal communication strategies	Regression	25.160	1	25.160	.032*	Reject H03
Psychological adjustment	Residual	2906.041	343	8.472		

S= Significant at .05 alpha level. Source: Researcher's survey (2025)

The results of Table 6 show that the sig. value of .032 is less than the .05 level of significance, with 1 and 343 degrees of freedom. With this result, the null hypothesis that spousal communication strategies do not significantly predict psychological adjustment among married female bankers was rejected. This means that spousal communication strategies significantly predict psychological adjustment among married female bankers.

Discussion of Findings

Spouse Negotiation Strategies and Psychological Adjustment

The result of research one revealed that spousal negotiation strategies highly predict psychological adjustment among married female bankers. The result of hypothesis one revealed that spousal negotiation strategies significantly predict psychological adjustment among married female bankers. This finding could be attributed to the fact that spouse negotiation strategies equip married female bankers with the ability to navigate the complexities and challenges that come with managing work and family life. With strong spouse negotiation abilities, married female bankers can effectively troubleshoot domestic issues, adapt to new family demands, and design innovative

coping strategies that align with personal needs. This competence fosters confidence and flexibility, enabling married female bankers to integrate healthy practices more seamlessly into their daily lives, thereby enhancing efficiency, accuracy, and responsiveness in managing psychological health. The findings of this study agreed with the findings of Adeniran and Okonkwo (2022), who reported that spouse negotiation strategies had a statistically significant joint influence on the psychological adjustment among married female bankers in public banks.

Support Seeking Behaviours and Psychological Adjustment

The results of Research Question Two showed that support-seeking behaviours are a strong predictor of psychological adjustment among married female bankers. Similarly, the result of Hypothesis Two indicated that support-seeking behaviours significantly predict psychological adjustment in this group.

This finding may be attributed to the fact that support-seeking behaviours enable married female bankers to access, process, and utilise social support effectively. Such behaviours help them make informed decisions during stressful situations. Through this skill, they are more likely to adopt healthy coping practices that provide timely advice, shared experiences, and personalised feedback. Consequently, their adjustment strategies become more objective, efficient, and tailored to their individual needs, thereby enhancing their overall psychological adjustment in public banking settings.

This result aligns with the findings of Adeniran and Okonkwo (2022), who reported a significant positive relationship between spousal support-seeking behaviours and the emotional wellbeing of married female teachers. As a result, their adjustment practices become more objective, efficient, and tailored to individual personal needs, thereby advancing the psychological adjustment of married female bankers in public banks. The findings of this study agreed with the findings of Adeniran and Okonkwo (2022), who reported that there is a significant positive relationship between spousal support-seeking behaviours and the emotional wellbeing of married female teachers.

Spousal Communication Strategies and Psychological Adjustment

The result of research question three revealed that spousal communication strategies very lowly predict psychological adjustment among married female bankers. The result of hypothesis two revealed that spousal communication strategies do not significantly predict psychological adjustment among married female bankers. This finding could be

attributed to the fact that married female bankers may lack access to communication platforms that support deep interaction or if family policies do not encourage flexible discussion strategies. Even with the skill to tailor communication experiences, married female bankers may be constrained by rigid family schedules, large workloads, or inadequate training on emotional tools, making it difficult to implement effective spouse communication for psychological adjustment. The findings of this study disagreed with the findings of Ukaegbu and Ekpenyong (2025), who reported a significant positive correlation between spouse communication strategies and psychological adjustment.

Conclusion

This study concludes that specific family conflict resolution methods, namely spousal negotiation and support-seeking behaviours, are significant predictors of psychological adjustment in married female bankers. However, spousal communication strategies were not found to be a statistically significant predictor. These findings confirm that overall, family conflict resolution plays a crucial role in enhancing the psychological adjustment of married female bankers.

Recommendations

Based on the findings, the following recommendations were made:

1. Married female bankers should be encouraged to participate in continuous professional development programmes designed to enhance their skills in spouse negotiation and support-seeking behaviours. This will facilitate the effective integration of healthy practices into their adjustment processes.
2. Bank management should prioritise investment in employee support programmes and provide targeted training that aligns with spouse negotiation and social support competencies.
3. Married female bankers should be guided on how to translate their spouse communication strategies into psychological adjustment practices through mentorship and exposure to adaptable communication platforms.

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