Politeness in Banker-Customer Interactions of Selected Banks in Nigeria's Yenagoa Metropolis

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ABSTRACT

This study investigates politeness expressions in banker–customer interactions within selected Nigerian banks, contributing to research in interactional pragmatics and politeness studies. It aims to explicate the nature of politeness behaviour in the banking domain, the factors motivating such behaviour, how co-interactants interpret these behaviours, and the extent to which context shapes politeness practices. The data comprise sixty purposively selected interactions between bankers and customers. Using a complementarist adaptation of Lim and Bowers' Face Theory and Locher and Watts' Relational Work Theory, the study adopts a descriptive analytical approach. Findings reveal that politeness constitutes a central component of banker–customer interactions, with bankers bearing a greater burden of conflict management and redirecting talk towards the polite end of the relational scale. Customers, in contrast, frequently display impoliteness, while retaliatory responses from bankers remain rare. Although politeness behaviour is cyclical, communication breakdown is uncommon, as the need to achieve interactional goals motivates participants to mitigate potential rifts induced by impoliteness. The study recommends expanded inquiry into the influence of familiarity among bank staff on politeness choices.

Keywords: Politeness, Banker–customer interactions, Pragmatics, Relational Work, Cyclical politeness.

INTRODUCTION

1.1   Background to the Study

The financial sector has experienced remarkable growth in the twenty-first century, driven by developments in communication, technology, advertising, and service mobility. The resulting proliferation of financial institutions has intensified competition to an unprecedented level,

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making the financial sector one of the most contested economic domains of the contemporary era. Central to this competitive climate is the struggle for customer retention and the quest to be perceived as the most customer-friendly institution. Banks, in particular, occupy a strategic position, functioning as the primary interface between the financial sector and its diverse clientele.

Unlike insurance firms or stockbroking houses, banks witness heavy daily footfall, with customers seeking services ranging from cash deposits and withdrawals to account rectification, card collection, and other routine financial engagements. Customers often visit banks to resolve problems encountered with their accounts, sometimes arriving frustrated, agitated, or accusatory; conditions that heighten the risk of confrontation.

Given this high-contact environment, the use of language in banker–customer interactions warrants thorough scholarly attention. Despite the critical role of communication in ensuring smooth transactions and conflict resolution, research gaps persist concerning how talk is managed, sustained, and negotiated to achieve both transactional and relational outcomes. While interactions at banking counters often pursue transactional aims, those in customer service sections especially conflict-resolution encounters are typically longer, more complex, and laden with face-sensitive dynamics. These interactions frequently include the expression of grievances, thereby presenting fertile ground for examining politeness behaviour.

Bank signage, corporate ideology, and customer-service protocols typically construct the customer as the "king." Nonetheless, bankers occupy a position of institutional power as custodians of solutions to customer challenges. This duality - customers wielding social power and bankers wielding institutional authority- creates a potentially conflict-prone communicative space. Instances of sanctions, confrontations, or even arrests arising from perceived violations of politeness norms within banking halls underscore the institutional importance of polite conduct. Politeness, therefore, serves as a relational tool for modulating social distance, mitigating conflict, and preserving interactional order (Scollon & Scollon, 2001; Thomas, 1995).

While verbal language remains the primary communicative medium, the banking context also relies heavily on formulaic expressions and paralanguage characteristic of customer-service discourse (Parasuraman et al., 1988). This raises important questions: What forms does politeness take in banker–customer exchanges? Is politeness largely a unidirectional expectation imposed on bankers, or do bankers also expect reciprocal politeness from customers? For clarity of research focus therefore, the study poses these three research questions. How do participants in banker–customer interactions negotiate politeness? What politeness strategies are deployed in these interactions? How do participants process, interpret, and respond to politeness? The answers to these questions emerge from the data analysis and establish the nature and dynamics of politeness in banker–customer communication.

1.2 Statement of the Problem

This study is motivated by the need to understand how politeness practices contribute to the maintenance of sustained, meaningful conversations in banking transactions especially those

involving tension or conflict. Customers often act from a position of perceived entitlement and may display rudeness with the expectation of being indulged as "kings." Conversely, bankers, though professionally trained to maintain polite demeanour, possess their own face needs and self-esteem concerns. These competing expectations make banker–customer interactions a fertile site for studying how communication is sustained and how confrontations are avoided or mitigated in the pursuit of mutual understanding and goal achievement.

Although numerous pragmatic and sociolinguistic studies have explored politeness in various domains, there remains a significant gap concerning the Nigerian banking context, which exhibits distinctive communicative patterns shaped by culture, institutional norms, and socioeconomic pressures. Existing studies on transactional interactions offer insights (e.g., Arua, 2015; Kuang Chin Hei et al., 2013), and some limited work exists on politeness in banking discourse (e.g., Rhama, 2016). However, these often examine only one end of the interaction, typically the banker, without capturing the holistic dynamics between both interactants. The present study fills this gap by exploring politeness from both the banker's and the customer's perspectives.

Furthermore, very few studies have examined banker–customer interactions in the Niger Delta region, and fewer still focus on Yenagoa, despite its cultural and linguistic particularities. Much of the existing scholarship centres on larger metropolitan areas such as Lagos and Ibadan. This study therefore addresses a geographical and cultural gap by examining politeness behaviour within the distinctive sociolinguistic environment of Yenagoa, Bayelsa State.

LITERATURE REVIEW: Conceptual Framework

2.1.1 General views on politeness

Politeness, in its basic conception, denotes socially acceptable behaviour that conforms to norms of civility and decorum. However, politeness is not a universal construct; its interpretation is mediated by cultural values, societal expectations, and situational factors. What counts as polite in one community may be deemed intrusive, unnecessary, or even inappropriate in another. Broadly, politeness functions to enhance social harmony by making interactants comfortable and reducing friction in interpersonal exchanges.

Although numerous scholars have attempted to articulate universal principles of politeness (Leech, 1983; Brown & Levinson, 1987; Watts, 2003; Jemmy, 2007), such prescriptions have struggled to achieve cross-cultural generalisability. Research demonstrating gendered tendencies in politeness (e.g., Beeching, 2002; Lakoff, 1976) often collapses under contextual scrutiny, as women are equally capable of confrontational or abrasive language use depending on situational dynamics. These inconsistencies highlight the limitations of prescriptive or universalist approaches. Consequently, contemporary research increasingly adopts descriptive, context-sensitive approaches that account for sociocultural variables such as class, status, gender, and situational exigencies.

A more productive analytical stance, therefore, focuses on the specific communicative events in which politeness occurs, examining how interactants negotiate expectations and interpret behaviour within the "context of situation" and "context of culture."

2.1.1.2 Politeness as face recognition

Goffman's (1967) seminal notion of face is foundational to politeness theory. Face refers to the self-image individuals project and wish to have acknowledged by others. In conversation, participants invariably make choices that either maintain or threaten this projected self-image. This aligns closely with similar conceptions of "saving face" in many Eastern cultures.

The application of face theory enables a dual-level analysis: linguistic choices and extra-linguistic behaviours such as gesture, tone, and spatial orientation. Brown and Levinson (1987) later extended Goffman's ideas through their taxonomy of politeness strategies, distinguishing between positive politeness (demonstrating solidarity) and negative politeness (respecting autonomy and non-imposition). Despite criticisms of cultural bias, their theory remains influential.

Further specificity is found in Stockwell (2002), who elaborates on pragmatic strategies that speakers deploy to mitigate face threats. In service encounters such as banking, these strategies become indispensable tools for maintaining interactional order and managing potential friction.

2.1.1.3 Facelift for face: refining Brown and Levinson's facework

Lim and Bowers (1991) offer a significant refinement of Brown and Levinson's bipartite model by proposing a tripartite framework comprising fellowship face, competence face, and autonomy face. Fellowship face encompasses solidarity, acceptance, and interpersonal warmth; competence face relates to acknowledgement of ability and expertise; autonomy face concerns the desire not to be constrained or imposed upon.

This framework aligns closely with Leech's (1983) maxims of approbation, agreement, generosity, and tact, and allows for a more nuanced interpretation of politeness behaviour. It also accommodates cultural variations in praise, criticism, and deference. Notably, praise may signal fellowship in one culture but be interpreted as insincere or manipulative in another (Crawshaw & Harrison, 2004).

This conceptual elasticity makes the model particularly useful for analysing banking interactions in Nigeria, where hierarchical norms, expectations of deference, and culturally specific politeness rituals intersect.

2.1.1.4 Face negotiation and rapport management

The progression from facework to face negotiation and rapport management has resulted in more holistic models for interpreting politeness (Odebunmi, 2005; Spencer-Oatey, 2005; Warner-Garcia, 2014). These perspectives highlight how interactants actively negotiate social relationships, using communicative strategies to sustain rapport, mitigate conflict, or achieve transactional goals.

Oyadiji (2016), drawing on online Nigerian interactions, demonstrates that interlocutors frequently employ "coping laughter," emojis, and other relational signals to mitigate face threats—behaviours that have strong parallels in face-to-face service encounters such as banking. Ting-Toomey's (2005) conceptualisation of face as a culturally conditioned self-image further underscores the importance of understanding how identity, status, and social expectations influence interactional behaviour.

The Nigerian banking environment provides an especially rich context for such analysis, as customer expectations, cultural norms of respect, and institutional constraints often collide, necessitating continual face negotiation.

2.2 Empirical Review

In the banking sector, the whole range of business activities and generation of income are closely related to customers. Customers are demanding and are often critical of the quality of the services and products provided. Thus maintaining customers is an important issue. To retain customers and to protect and sustain long-term customer interest, banks need to maintain an ongoing relationship with their customers. One way to do that is to understand the needs of bank customers, thereby serving them satisfactorily, but to do that, banks try to improve their service quality. Parasuraman et al (1985) state that service quality is a differentiator and the most powerful and competitive weapon and it is a strength of leading service firms.

Studies have examined the need to understand the nature and dimensions of service quality and to enhance customer loyalty across many different service settings and countries (Robinson, 1999; Behara, Fisher & Lemmink, 2002; and Ladhari, Ladhari & Morales, 2011). However, the results indicate that the service quality (SERVQUAL) model and its measurement scale are changing in conformity to the different types of service or country. The five dimensions (tangibles, reliability, responsiveness, assurance and empathy) of the service quality approach developed by Parasuraman, Zeithaml, and Berry (1985) appear to be less universally applicable (Gilmore, 2003). Expanding on that, Bahia and Nantel (2000) develop a bank service quality model containing six dimensions (effectiveness and assurance, access, price, tangibles, service portfolio, and reliability) for retail banking needs. Conversely, Guo, Duff, and Hair (2008) propose four dimensions (reliability, human capital, communication and technology) to capture service quality in the Chinese banking sector. This phenomenon seems to suggest that what constitutes as dimensions of service quality differ from sector to sector, and from country to country.

Obviously, studies just reviewed are not linguistic or pragmatic studies. Their significance only contains in the implications they hold for a deeper understanding of the banking sector and how players within the sector place a lot of emphasis on communication as a tool for service delivery and customer retention. The next group of studies in this review will focus on the contributions of linguists and pragmaticians to service delivery as a way for this study to assert its place among this corpus of studies.

For Arua (2015), politeness which has been well researched in political, medical, media and commercial transactions has not been well considered in the area of service delivery in the post offices in Nigeria where it is perceived that the staff exhibit unfriendly attitude to customers". Her study therefore explored politeness in service encounters in the post offices in Ibadan metropolis with the view to establishing the existence of politeness in the transactions in the establishment, identifying politeness strategies used and highlighting the contributions of job satisfaction, domestic problem, gender, educational status of staff and the appearance of customers to the exhibition of politeness during transactions. Her findings emphasise that politeness in Nigerian transactional spaces is deeply mediated by cultural expectations, hierarchical norms, and pragmatic strategies aimed at mitigating conflict. This insight directly supports the present study's proposition that politeness in banking contexts is both culturally grounded and strategically deployed.

Ayeni (2014) whose inquiry is closer to the milieu explored in this research explored the communication strategies employed by service providers in Nigeria banks to gain new and retain their old customers. He attempted to explicate this by looking at the discourse features inherent in banking interactions. The researcher predicated the impetus to undertake the study on the uniqueness exhibited in banking and business discourse. He argued that while one could easily have drawn a conclusion that, as expected of every business interaction, the banking interaction would be without fuss because of the training employees receive on human relations, but his findings revealed that this is not always the case.

Although the smallest in population and one of the least in land mass in Nigeria's Niger-Delta, Bayelsa State remains a key cultural and economic factor in Nigeria. Its capital city, Yenagoa, remains one of the fastest-growing in the region which holds at least 25% of the 200 million Nigerian population in nine states including Abia, Akwa Ibom, Bayelsa, Cross River, Delta, Edo, Imo, Ondo and Rivers states (Emaziye et al, 2012). The foregoing list however remains a fluid configuration as there are member states belonging outside the South-South geopolitical zone which has been generally considered as the home of the oil-rich Niger Delta. Yet, there is a commonality of riverine characteristics and evidence of linguistic and cultural affinity across the region. Besides the presence of ethnic groups like the Ijaw, Igbo, Urhobo, Isoko, Efik and a host of others, the Niger Delta is mostly united by a unique English pidgin dialect, which in most communities, has been creolized and has been noted to be the first language of several speakers. It is such cultural and linguistic factors that hold the most significance for this study.

While a number of studies have examined dimensions of language use including politenesss, few studies have concentrated on the aspect of politeness while there is a relative dearth of such studies on banker-customer interactions in the region and in Yenagoa metropolis.

In Ewurum and Chukwu (2021), attention was given mostly to the flouting or violation of politeness maxims in the discourse of agitation about the Nigeria's Niger Delta region. Using Nollywood eco-films in English as its primary source of data, the study examined samples of

interactions reflecting obvious deliberate violation of the politeness maxims. It based its theoretical orientation on a complementarist merger of the Politeness maxims of Geoffery Leech and Jenny Thomas (see Leech, 1983 and Thomas, 1995). An obvious gap created by the study in scholarship is the neglect of maxim-compliant interactions which might yield significant insights into the factors behind the disparity in interactants' politeness behaviour in the context under study. The present study pays attention to both polite and impolite exchanges in order to substantiate any claim it makes about interactants' choice of politeness behaviour. Further, in order to achieve a more robust inference, it adopts a less-prescriptive stance about politeness by seeking to explicate the entirety of factors of behaviour recognising or threatening face rather than limiting these to the flouting of maxims.

2.3   Theoretical Framework: Face Work and Relational Work
Facework and Relational Work constitute the central theoretical anchors for this study. These frameworks draw from, and interact with, earlier politeness theories such as Lim and Bowers' (1991) Face Theory, Spencer-Oatey's (2005) Sociopragmatic Interaction Principles, and models of rapport management. Their combined analytical scope provides a robust foundation for interrogating the dynamics of politeness and impoliteness in banker–customer interactions.

Facework, in its traditional formulation, accounts for how interactants mitigate face-threatening acts and maintain each other's projected self-image during communication. However, as Locher and Watts (2005) argue, facework alone is insufficient for capturing the full complexity of politeness behaviour, especially in institutional and transactional encounters. Not all interactions aim to uphold politeness norms; in many contexts, including service encounters, interactants may operate within frames where impoliteness, tension, or brusqueness may be tolerated, expected, or even regarded as pragmatically appropriate.

For this reason, Relational Work offers a more comprehensive lens. It encompasses not merely polite behaviour but the broader "work" that interlocutors perform to negotiate, maintain, challenge, or renegotiate social relationships during interaction. Relational Work acknowledges that what counts as polite, impolite, or merely "politic" (i.e., socially appropriate and normative) behaviour is co-constructed and context-dependent. This makes it particularly relevant to Nigerian banking interactions, where cultural expectations of respect, institutional authority, customer entitlement, urgency, and power asymmetries converge.

In the highly goal-oriented context of banking, interactants frequently prioritise the achievement of transactional outcomes over the maintenance of strict politeness norms. As such, politeness may function less as an interpersonal virtue and more as a pragmatic resource – a tool deployed strategically to ensure interactional progress, resolve disputes, or minimise friction. Conversely, apparent impoliteness may serve as a form of communicative pressure that signals urgency, dissatisfaction, or the need for immediate attention.

Relational Work theory therefore allows this study to interpret politeness not simply as compliance with prescriptive norms but as a dynamic, negotiated process shaped by context,

cultural expectations, institutional structures, and communicative goals. Its adaptability also accommodates the recurrent patterns of mitigation, repair, and conflict management that emerge in the data.

As will be demonstrated in the analysis, banker–customer interactions in Yenagoa exhibit a distinctive interplay between face-saving, face-threatening, and face-negotiating strategies. Bankers often bear the greater burden of maintaining interactional harmony, deploying a repertoire of facework strategies including apologies, greetings, deferential titles, hedges to keep transactions on track. Customers, meanwhile, display varied approaches to face behaviour, ranging from deference to overt confrontation. The combined application of Facework and Relational Work thus provides a nuanced interpretive frame for understanding the relational and pragmatic complexities of these interactions.

METHODOLOGY
This study investigates interactions between bank staff and customers in order to identify salient politeness behaviours within a naturally occurring service context. Given the multiplicity of communicative situations within banking halls, the data were sourced from different operational points, including the Customer Service/Complaint Resolution Unit, the deposit and withdrawal counters, and the Marketing/Enquiries desk. This approach ensured adequate variation and representativeness across interaction types.

A total of sixty participants comprising thirty male and thirty female members of staff from various banks and aged between 25 and 65 years were purposively selected. The primary focus was on both banker-initiated and customer-initiated interactions, irrespective of who opened the conversation. The purposive sampling technique was adopted because only interactions with significant implications for politeness analysis were retained; exchanges with negligible communicative content were excluded.

Due to institutional security protocols and technological limitations, the data set is predominantly linguistic. Video recordings would have been ideal for capturing extralinguistic features such as kinesics, physiognomy, gesture, and spatial negotiation, all of which are significant in politeness analysis. Nevertheless, where feasible, the researcher compensated by noting salient paralinguistic features—tone, pitch, pacing, and other aspects of voice quality—retrieved from audio recordings, as these hold interpretive value for the study.

The analytical procedure combines Facework and Relational Work, following a bottom-up interpretive model. Rather than imposing preconceived classifications of politeness or impoliteness, the analysis prioritises an emic perspective in which interactants' behaviours are interpreted using the norms and expectations internal to the banking context. This aligns with contemporary pragmatics, which advocates situating politeness analysis within local interactional realities rather than abstract universalistic frameworks.

Observation served as the primary research instrument. Three modes of observation were employed to enhance the richness of the data: participatory observation, in which the researcher

directly engaged within the environment; observatory participation, where the researcher observed while minimally involved; and non-participatory observation, involving discreet monitoring of interactions. All interactions were recorded with prior consent from both bankers and customers. Transcriptions were prepared immediately after recording to ensure accuracy and to preserve contextual cues.

By triangulating interactional contexts, speaker roles, and the sociopragmatic norms of the banking environment, this methodology provides a robust foundation for identifying the patterns, strategies, and relational implications of politeness in banker–customer communication.

DATA PRESENTATION AND ANALYSIS
4.1 Facework in Interactions

Face, as earlier reviewed, encapsulates the projected self-image that interactants expect others to recognise and respect during communication. Facework therefore comprises the verbal and non-verbal behaviours that uphold, negotiate, or threaten this projected image. The analysis of the data indicates that facework constitutes a major dimension of politeness behaviour in banker–customer interactions. Although competence face occurs noticeably, fellowship and autonomy faces also feature prominently across the samples.

4.1.1 Fellowship Face Recognition in Banker-Customer Interactions

The data reveal substantial evidence, approximately 80% of the interactions, showing fellowship face recognition as the most frequently employed politeness strategy. Fellowship face, as conceptualised by Lim and Bowers (1991), involves behaviours that signal acceptance, warmth, and solidarity. In the banking context, this is achieved through greetings, smiles, friendly demeanour, nods of acknowledgement, and subtle kinesic cues such as leaning forward or reducing interpersonal distance. In several interactions—such as Interactions 1, 4, 5, and 6 fellowship face is negotiated through greetings, honorifics, and the apportionment of positive relational roles. Interaction 6 below illustrates this dynamic:

> Interaction 6
> *Customer: (interrupting an on-going transaction) Good morning, sir.*
> *Banker: Morning.*
> *Customer: I want to collect money with my ATM but is not working. (SIC)*
> *Banker: Please fill this form.*

In this instance, both interactants rely on mutual contextual beliefs (Bach & Harnish, 1979). The customer interprets the banker's directive as a procedural step toward resolving the issue, while the banker treats the interruption as a manageable occurrence within service norms. Despite the absence of reciprocal courtesy from the banker, the customer maintains a polite tone, and the interaction proceeds smoothly towards goal attainment. The data consistently show that fellowship face recognition is a stabilising force in interactions, ensuring that even potentially disruptive encounters remain manageable.

4.1.2 Greetings as Politeness Strategy in Banker-Customer Interactions

Greeting emerges as one of the most salient politeness strategies in the data. With few exceptions such as Interaction 42 (initially greeting-absent, later repaired) and Interaction 60, (marked by agitation) most exchanges begin with a greeting, signalling relational readiness and establishing a polite footing.

Below is an example from Interaction 5:

Interaction 5

> Customer: Good morning, sir.
> Banker: Morning. How are you doing?
> Customer: Fine.
> Banker: What is your complaint?
> Customer: Ehnn…It was POS transaction…fund…that failed. Have confirmed is three weeks now and have fill the form and print it. (sic)
> Banker: Is it a Mastercard?
> Customer: No o.
> Banker: Was it a POS or bank ATM?
> Customer: POS. Have fill the form and why is it delaying?
> Banker: The way it works, it is an interbank engagement and we don't have total control over most of the other side and we may need to get in touch with the bank where the POS banks it. That's why.
> Customer: But have confirm it.(sic)
> Banker: Yes. Confirming failure is different from reimbursing the bank to pay you. It is what might be causing the delay. He's going to collect your details and follow up to know the status of the transaction at every point so one can know where and who is delaying it.
> Customer: Is he on leave?
> Banker: No. He's not feeling too fine.
> Customer: Because I need that money.
> Banker: So sorry about … He's going to confirm it now. Just give us your account number so that we can work on it.

Greetings serve several pragmatic functions: Opening the interaction on a courteous note, signalling willingness to cooperate, reducing social distance and indicating respect, especially through honorifics (sir/ma). Conversely, interactions that open without greetings frequently escalate into conflict or friction. Interaction 60 demonstrates how the absence of an initial greeting may trigger face-threatening acts:
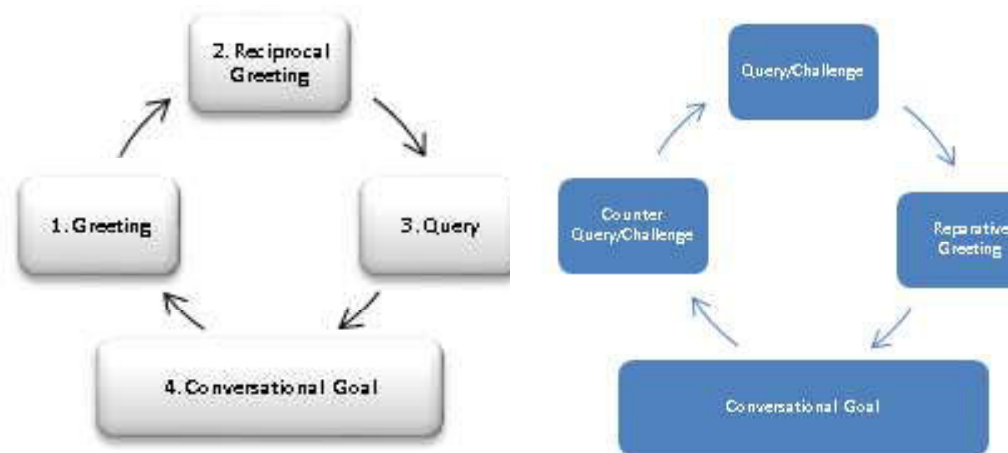
Interaction 60

> Customer 1: More than an hour. Kilode!(why?)
> Banker 1: I told you to hold on for me.
> Banker 2: But did you explain to him why you asked him to hold on?

Banker 1: Yes. I told him it's not his turn yet; they came before him.
Banker 2: Do you want to apologise to him?
Banker 1: It's not yet his turn.
Banker 2: Then whose turn now?
Banker 1: This person.
Banker 2: Who? Which person's turn?
Banker 2: This person has been on the file since yesterday.(sic)
Customer 2: Yes. I was here before you.
Banker 1: Oga, he's here before you.
Custome 3: Even I was here before you.
Banker 1: He knows now.
Banker 2: So sorry… sorry on his behalf.
Customer 1: No problem.
Banker 2: Alright.

A customer opens with a confrontational statement ("More than an hour. Kilode?"), bypassing expected politeness rituals. This omission triggers defensive responses from bankers and other customers. Despite the tension, a second banker eventually deploys face-repair strategies—apologies, clarification, and redirection—bringing the conversation back to a constructive trajectory. Similarly, Interaction 42 illustrates reparative greeting, where an interlocutor retroactively inserts a greeting to repair a misaligned opening move:

Fig 2. The Cyclical Flow of Banker-Customer Interaction
Conversely, an interaction opening with a query or challenge treads the borderline of pragmatic failure except where sufficient conflict management and face repair strategies are deployed. A few interactions (like interaction 42 with an excerpt given below) in this set demonstrates interlocutors employing a self-check via 'reparative greeting' as a means of redirecting

conversation from conflict to goal achievement. Goal achievement is ultimately attained as long as repairs are made but is unattainable where the interlocutor insists on counter-challenges and queries as portrayed by the left axis of the second diagram above.

Interaction 42 (Excerpt)
>*Banker: What did you say?*
>*Customer: Sorry. Good morning.*
>*Banker: Morning.*
>*Customer: I'm here for schedule.*
>*Banker: Which schedule?*
>*Customer: Ehhhm. This ehhmmm… Christmas good news from one of your staff, Mr Haruna…….*

This demonstrates how greetings function both as preventive and repair-oriented politeness strategies. The data strongly indicate that greetings are foundational to successful transactional communication within banking halls.

4.1.3   Titles and Role-Apportionment as Politeness Strategy in Banker-Customer Interactions

Beyond greetings, interactants frequently employ titles (sir/ma/madam) and relational role apportionment ("my boss," "bro," "chief") as means of enacting fellowship face and managing relational distance.

This strategy is especially salient in hierarchical or formal environments such as banks, where cultural expectations of respect shape communicative norms. Titles serve to: acknowledge the co-interactant's dignity, reduce the likelihood of conflict, signal willingness to cooperate and facilitate smoother goal achievement. Interaction 4 illustrates such dynamics:

Interaction 4
>*1st Banker: Hello, Sir. Good morning.*
>*Customer: Hi, <u>My boss </u>(Our emphasis)*
>*1st Banker: How are you doing?*
>*Customer: Fine.*
>*1st Banker: Who is attending to you?*
>*Customer: She.*
>*1st Banker: What is the issue?*
>*Customer: Statement of account.*
>*1st Banker: Statement of account… how long have you been here?*
>*Customer: Just a little minutes (laughs)*
>*1st Banker: But you can hold on. They have been looking at it for you.*
>*Customer: Okay,*
>*1st Banker: Ebuka, why is it taking time?*
>*2nd Banker: I'm about done.*

1ˢᵗ Banker: Okay?
Customer: Alright.

Here, the banker's use of sir and the customer's reciprocal use of my boss serve as mutually reinforcing politeness strategies, mitigating potential conflict arising from delays and shifting of responsibility.

Role apportionment also occurs in more informal registers, especially through Nigerian Pidgin. Interaction 47 demonstrates this effectively:

Interaction 47
Banker 1: Bro, sorry. Good afternoon.
Customer: Good afternoon.
Banker 1: How are you doing?
Customer: Fine.
Banker 1: Wetin happen?
Customer: I went to POS on the 30ᵗʰ of this month. They debited my money with three thousand Naira without money.
Banker 1: Okay. But he's attending to you , right?
Customer: No.
Banker 2: You know some people are here before you.
Banker 2: I've given him some forms to fill (to 1ˢᵗ banker)
Banker 1: But you have filled the form. (to customer)
Customer: Yes.
Banker 1: Okay. When he's done with that person, he will attend to you. No vex. Shey?
Customer: I have another things to do. If is form he go give me na. I will go there and do it.
Banker 1: He needs to attend to one person at a time. So, sincere apologies.

Interaction 1
Banker: Sorry, sir. I hope they are attending to you.
Customer: No.
Banker: Please attend to him
Banker: Chief, what did you come for?

By addressing the customer as bro, the banker draws on a culturally resonant form of relational solidarity, thereby easing tension and facilitating cooperative behaviour.

Finally, formal titles remain widely used in interactions especially between bankers and customers who do not share personal familiarity as observed in interaction 31:

Interaction 31
Banker: Good afternoon, ma.
Customer: Please, I am looking for Madam Benny.

> *Banker: Madam Benny? Is she expecting you?*
> *Customer: Yes.*
> *Banker: Okay…Just enter the hall and ask of her office. They will direct you.*

Titles here serve as markers of propriety, professionalism, and respect, enabling smooth progression of the transaction. In interaction 22, fifty percent of the sentences contain vocatives "Sir" or "Ma" and signal an ultra-polite interaction. Despite the density of requests and directives which might pose a threat to the customer's autonomy face, the transaction is highly successful as all the threats are mitigated via title use which signals an intention to be close, friendly and unimposing on the co-interactant. As demonstrated below, the female banker invites – initially – The male customer into a ritual of fellowship face recognition via titles.

Interaction 22

> *Banker: Good afternoon, sir. You are welcome to Zenith Bank.*
> *Customer: Good afternoon, Ma.*
> *Banker: Sir, please sit down. What kind of account do you want to open?*
> *Customer: Savings.*
> *Banker: Savings account…Are you here with your I.D card and NEPA bill, Sir?*
> *Customer: I am here with my I.D. card, Ma. But I don't have my NEPA bill here.*
> *Banker: Oh! You're not here with your Nepa bill? Alright, Sir. Let me get you the form for*
> *you to fill. Then, did you come with the initial deposit, Sir?*
> *Customer: How much, Ma?*
> *Banker: Two thousand Naira only, Sir.*

Interaction 11 (Excerpt)

> *Customer: They said they send me an e-mail…*
> *Banker: Ehn ehn? Check it now. Do you have something you're still doing upstairs,*
> *Precious? After you took the form, you just left.*
> *Customer: He said I should take the form.*
> *Banker: Your card will soon be ready.*
> *Customer: Alright, Sir.*
> *Banker: Take your card and choose you pin at the ATM. Do you know how to do it?*
> *Customer: Yes.*
> *Banker: Congratulations.*
> *Customer: Thank you.*

While the selection of first-name basis interaction by the banker in interaction 11 would have been interpreted as face-threatening to the customer, the opposite pole selection of a formal tone and deference entailed in the title "Sir" vis-a-vis the smoothness and ultimate success of the transaction is indicative of either or both of a personal relationship between the banker and customer or/and an asymmetry of power due to age or status (beyond the banker-

customer context). The customer, Precious, is overtly expressive of her positive disposition to the instructions and demands emanating from the bankers regarding her ATM card collection and therefore does not seem to lose face throughout the interaction.

4.1.4. Competence Face Recognition in Banker-Customer Interactions
Competence face, though less dominant than fellowship face, is well attested. Following Lim and Bowers' (1991) tripartite model, competence face aligns with Brown and Levinson's positive face and concerns the desire to be seen as capable, knowledgeable, and effective.

In over 10% of the dataset, interactants employ strategies that affirm the co-interactant's competence through expressions such as "thank you", "I appreciate", "you're right", "sorry", and other markers of solidarity. These acknowledgements mitigate potential threats and help sustain cooperative interaction.

Interactions 2, 3, 4, 39, 47 and 60 demonstrate the use of apology and appreciation to acknowledge responsibility or express gratitude. In Interaction 47, for instance, the banker aligns with the customer's frustration while offering an explanation that reframes the situation without escalating tension.

Interaction 47
> *Banker 1: Bro, sorry. Good afternoon.*
> *Customer: Good afternoon.*
> *Banker 1: How are you doing?*
> *Customer: Fine.*
> *Banker 1: Wetin happen?*
> *Customer: I went to POS on the 30th of this month, they debited my money with three thousand Naira without money.*
> *Banker 1: Okay. But he's attending to you right?*
> *Customer: No.*
> *Banker 1: You know some people are here before you?*
> *Banker 2: I've given him some forms to fill.*
> *Banker 1: But you have to fill he form.*
> *Customer: Yes.*
> *Banker 1: Okay, when he's done with that person, he will attend to you. NO vex shey?*
> *Customer: I have another things to do. If it's form, he go give na, I will go there and do it.*
> *Banker 1: He needs to attend to a person at a time. So, sincere apologies.*
> *Customer: No problem.*

The consistent use of apology ("sorry"), mitigated explanations, and expressions of understanding function collectively to uphold the customer's competence face while simultaneously safeguarding the banker's.

4.2. Conflict-Management and Face-Loss Repair as Politeness Strategy in Banker-Customer Interactions

The dataset contains a considerable number of interactional moves that may be interpreted as efforts to prevent, diffuse, or remedy conflict. Statistically, 10% of the entire corpus—six of the sixty interactions—feature heated exchanges involving raised voices, overt criticisms, and various forms of grandstanding. However, remarkably, none of these interactions culminates in unresolved conflict or in the abandonment of interactional goals. This perfect record of goal attainment is attributable to the strategic deployment of communicative behaviours that this study groups under the operational term conflict management, encompassing face-loss concealment, face-negotiation, and face-loss repair.

Face-loss repair is performed predominantly through strategies such as apologies, reparative greetings, agreement tokens, and expressions of solidarity. In four of the relevant interactions, a different banker (i.e., a third party) initiates the face-repair sequence, and in each case this mechanism proves fully effective. In one instance, the customer initiates the repair; in another, the banker repairs the very face-threat he has previously issued. These patterns demonstrate that, within the banking context examined, interactants prioritise relational equilibrium and transactional success over the escalation of conflict.

Interaction 59 illustrates how face-loss repair is achieved through humour, conciliatory laughter, and strategic reframing. The customer's opening complaint—"Why are you delaying me?"—constitutes a threat to the banker's competence face. Yet the customer's subsequent laughter complicates the interpretation: the accusation may have been intended literally or jocularly, but the laughter functions, following Oyadiji's (2016) observations, as a face-repair cue. The banker's response—particularly the evaluative "Wonderful"—signals recognition of the customer's relational investment. The use of laughter from both parties frames the exchange as playful rather than confrontational, effectively neutralising the face threat.

Interaction 59

> *Customer: Why are you delaying me?*
> *Banker: Who is delaying you so that we can handle it?*
> *Customer: You (laughs).*
> *Banker: I'm just asking so I can't probably be the one delaying you.*
> *Customer: (laughs)*
> *Banker: Wonderful. So what's the issue?*
> *Customer: I want to change my phone number.*
> *Banker: Change your phone number for how many hours? That's an aberration to our service here.*
> *Customer: I've been here for one hour.*
> *Banker: Ah! One hour? Please call Praise for me. It's quite unfortunate and we're very sorry. When you said it's me, I was wondering because I didn't see you in my office. Why would someone delay you for one hour when you're the best and only customer we have?*

Customer: (Laughs)
Banker: The lady will attend to you. I'm very sorry.
Customer: Okay. Thank you, ma.
Banker: No problem at all.

In Interaction 60 (previously presented), the repair originates from a third-party banker who intervenes to redress the face loss inflicted by another banker on the customer. While this intervention threatens the first banker's competence and fellowship face collaterally, the closing achievement of the transactional goal confirms the effectiveness of the strategy. Similarly, in Interactions 39 and 30, another banker steps in to apologise, query the first banker's handling of the issue, and align with the customer in a reconciliatory move.

Interaction 44 differs slightly: the banker repeatedly apologises directly to the customer, thereby repairing a competence-face threat that he himself created. Across these instances, conflict-management strategies ensure that transactional goals are met and relational balance is restored.

4.3   Autonomy Face Recognition in Banker-Customer Interactions

Autonomy face appears far less frequently in the dataset compared with fellowship or competence face. As a reconfiguration of Brown and Levinson's (1979) negative face, Lim and Bowers (1991) conceptualise autonomy face as the interactant's desire for independence, self-determination, and freedom from imposition. In many communicative contexts, autonomy face is upheld through indirectness, hedging, and the provision of options. In the present dataset, however, interactants display a stronger preference for directness, minimal hedging, and occasional option-giving.

This relative downplaying of autonomy face, though notable, is interpreted as a functional feature of transactional communication, where urgency, clarity, and avoidance of ambiguity are paramount. In service encounters such as banking, the overarching goal is problem-solving; thus, the temporary suspension of autonomy face becomes a mutually negotiated norm rather than a face-threatening anomaly (cf. Arua, 2013).

For customers, autonomy face is minimally invoked, as their very presence signals a need for assistance. Direct requests, questions, and clarifications are interpreted as politic behaviour rather than impositions. Bankers, on the other hand, routinely issue directives—sometimes as strings of imperatives—because such behaviour is institutionalised as part of the service process. Customers typically welcome these directives as necessary steps toward resolving their issues.

Interaction 31 demonstrates this dynamic clearly: the instruction "Just enter the hall and ask of her office" is not perceived as intrusive or authoritarian but as cooperative and expected, given that the customer initiated the request for direction.

Interaction 31

> *Banker: Good afternoon, ma.*
> *Customer: Please, I am looking for Madam Benny.*
> *Banker: Madam Benny? Is she expecting you?*
> *Customer: Yes.*
> *Banker: Okay…Just enter the hall and ask of her office. They will direct you.*

Below, likewise, is an excerpt from interaction 11 demonstrating a string of commands.

> *Banker: Your USSD code abi? *966# Take. You write an instruction stating that…ehm…you mistakenly entered your pin three times. It was your USSD account blocked for us to unblock it for you. Write your address here. Write our own here. The manager, Zenith bank, Sanni Abacha Express Way. Write your address here. Husbulik? Which person's house in Husbulik? Mr so and so person in Husbulik.*
> *Customer: God bless you.*

As observed, the customer demonstrates an absolute willingness to obey every instruction couched in imperative terms (illocution of commands). The level of agreement/compliance is demonstrated linguistically in the response "God bless you" as well as in the actual perlocutionary performance of the actions required. This willing suspension of autonomy face needs pervades the interaction and underscores our interpretation that though treated as kings in the setting, customers are willing to be ordered around and told what to do in order for transactional goal to get achieved.

5. CONCLUSION

This study investigated (im)politeness in banker–customer interactions within the Yenagoa metropolis of Bayelsa State, Nigeria. The findings reveal that interactions in this domain are overwhelmingly polite, and even instances of impoliteness are swiftly contained through conflict-management strategies. The analytical framework drawing on Face work and Relational work proved effective in accounting for the complexity of politeness behaviours observed. Of the sixty interactions analysed, fifty-two (over 80%) display clear commitments to politeness or politic behaviour, while the remaining eight (less than 15%) involve confrontation, disagreement, or momentary tension. Importantly, all sixty interactions ultimately achieve their transactional goals, albeit through diverse interactional trajectories. The data demonstrate robust evidence of cooperative behaviour from both bankers and customers, though with differing emphases: bankers invest more in conflict resolution, face repair, and maintaining a positive relational climate, whereas customers more readily suspend autonomy face needs to ensure the attainment of their service goals.

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