POLITENESS STRATEGIES IN LAPO AGENTS' INTERACTIONS WITH CLIENTS

Aderonke Modupe Osayande
&
Peter Ochefu Okpeh

Abstract

Previous studies on politeness have focused on such areas as doctor-patient consultative engagements, courtroom discourse, and media interviews, etc., without accounting for how the politeness phenomenon features in business discourse. Meanwhile, the whole gamut of activities known as *business* is the defining essence of man's day to day life and includes such human activities as the production and distribution of goods and services. As important as business is, language is central as it is the vehicle needed to convey ideas and concepts to the clients and other stakeholders. The study therefore investigates politeness strategies as used by agents with clients within the LAPO microfinance Bank business context. Data were ten tape recorded conversations between agents and clients which occurred during their field outreaches. Data were transcribed and pragmatically analysed using Leech's (1983) and Locher and Watt's (2005) models of politeness theory. Findings revealed LAPO agents' observance of the maxims of politeness in their interactions that are identified through greetings, requests, appreciations, friendly banters, expression of sympathy/felicitation, among others. The study thus demonstrates that the success of business engagements hinges on the participants' diligent deployment of politeness strategies in the course of such engagements.

Key Words: Language, politeness, business context, microfinance, agents, clients

1.0 Introduction

The dynamic function of language as a veritable instrument of negotiating meaning, enacting roles, and performing discourse-oriented acts within varying sociolinguistics contexts is a well-established fact in linguistic scholarship (Samani, 2015; Chaer and Agustina, 2004). This functional orientation of language, which was a radical departure from the formalism of the structural paradigm, seeks to account for the potential of language as a means of social interaction among human beings, and the centrality of context in the interpretation of the unfolding interaction. Under this paradigm, the study of language is targeted at revealing its instrumentality with regards to what people do and achieve with language in a social context (Buhler, 1993). Butler (2003) posits that the functional approach to the study of language is key to understanding linguistic processes and structure. The functional theories of language propose that since language is fundamentally a tool, it is reasonable to assume that its structures are best analysed and understood with reference to the functions they perform, which include conveying meaning and contextual information (ibid.).

Apart from Halliday's (1985) Systemic Functional Linguistics (SFL) which views language as a resource for making meaning, pragmatics, given its profound sensitivity to context in meaning elicitation, provides a suitable framework for the analysis of what language users do with language in the course of interaction. The present study seeks to deploy theoretical insights from pragmatics to account for the functional role of language, with particular focus on one of Nigeria's leading microfinance banks, Lift Above Poverty Microfinance Bank (LAPO MFB). Situated within the framework of pragmatics, the study seeks to investigate the politeness features as deployed by LAPO agents in their interactive encounters with clients. The choice of the business domain for the current study is motivated by its pivotal role in harnessing the socio-economic potentials of a nation, consequently serving as the backbone of its economy (Wheeler & McKague, 2002).

LAPO Microfinance Bank is an offshoot of Lift above Poverty Organisation (LAPO), which was initiated in the late 1980s as a pro-poor development institution committed to the empowerment of low-income Nigerians through provision of responsive financial services delivered on a sustainable basis. It was founded in 1987 by Mr Godwin Ehigiamusoe, the Executive Director (ED) in a small town of Ogwashi-uku, in Southern Nigeria. LAPO's growth was however influenced by its contact with the Grameen Bank of Bangladesh in 1989, who, between 1991 and 1993, supported it (LAPO) with a sum of 20,000.USD (twenty thousand dollars). The immediate effects of this support were the employment of two pioneer members of staff, and the expansion into other communities of the region. LAPO has since then, been growing and still growing from that humble beginning into a development organisation with microfinance banking as its leading programme. In June 2010, it obtained the approval of the Central Bank of Nigeria (CBN) to operate as a full-fledged Microfinance Bank.

With an asset base of over 48 billion Naira and shareholder funds in more than 9 billion Naira, the bank has demonstrated speedy growth from inception and has quickly evolved into the leading provider of financial services to over 2 million micro, small and medium enterprises (SMEs) clients in Nigeria. The bank has over 5800 employees and 386 branches across the country, with its headquarters in Benin City, Nigeria. Its vision/mission statement is to improve lives by being a sustainable microfinance bank that supports its partners to become proactive participants in positively impacting the environment and society through sustainable practices, meeting the economic and social needs of its clients while fulfilling the expectations of its stakeholders (Ehigiamusoe 2017). The central argument in this study is that LAPO MFB has achieved tremendous successes in communicating with its large clientele through the deployment of politeness features by its agents while interacting with their clients. Language and linguistic practices have the significance of enacting and constructing our understanding of the society and ourselves. Politeness theory describes

the conventionalised rules in human interactions in different languages and cultures. Politeness has been given a great deal of attention in various fields such as anthropology, linguistics, pedagogy, psychology, etc. (Goffman, 1967; Lakoff, 1973; Leech, 1983, etc.), its examination within the domain of business would justify its versatility of application in varying fields.

2.0 Theoretical Approaches to Politeness

Politeness is a fundamental aspect of human socio-communicative interaction. Etymologically, the term "politeness" is derived from the Latin word, "politus" which means 'to smoothen'. The traditional meaning often associated with the term 'polite' therefore evokes the idea of 'polished', 'smoothed' which eventually can be translated to mean 'refined', 'cultivated' 'well bred', 'cultured', 'gentle', and so on, when used in reference to people. (Sifianou, 1992). Polite may be viewed with reference to manners as being 'courteous', 'urbane', etc. In this case, it is commonly thought of as behaving in a socially correct way, as well as showing regards for other people's feelings; being careful about speech/conversational behaviour in order not to be offensive, or at least, avoid giving an appearance of rudeness. Politeness is an area of interactional pragmatics that has experienced a huge interest over the last decades and its universal principles are reflected in language use. It can be regarded as a social value in human interaction and an essential component in a variety of personal and professional communication situations. Politeness in John Culpeper's (2011) view may encompass somebody (who has been invited to dinner in England to use the word please when he/she wants something passed, complimenting the cook on the food, and definitely not burping. According to Leech (1983a, p. 82), cited in Culpeper (2011): "(The role of the Politeness Principle is] to maintain the social equilibrium and the friendly relations which enable us to assume that our interlocutors are being cooperative in the first place". Politeness therefore involves 'polite' behaviours. However, what those behaviours (linguistic and

non-linguistic) consist of, how they vary in context, and why they are considered 'polite' are some of the key areas of politeness study. In Lakoff's (1989, p.102, cited in Culpeper 2011) view, "politeness can be defined as a means of minimising confrontation in discourse — both the possibility of confrontation occurring at all, and the possibility that a confrontation will be perceived as threatening".

All submissions on Politeness theory can be classified into two eras, namely:

1. Traditional View, where we have the Politeness Principle (PP) developed by Leech (1980) and Face work, according to Brown and Levinson (1978).
2. Post-modern View, where we have Terkourafi's Frame-based View and Locher and Watt's Relational Work.

2.1 The Traditional View of Politeness

For the traditional view, politeness models largely draw upon the Gricean Cooperative Principles (CP), credited to H.P Grice (1975) which relates to the necessity of cooperation among speakers during conversation. Thus, politeness is considered in terms of principles and maxims, i.e., conversational rules which govern speaker's conversational behaviours during interactions. Politeness Principle, which is one of the traditional view models, derives from the foundation provided by the Gricean CP, with its central tenet being: "minimise (all things being equal) the expression of impolite beliefs'; 'maximise (all things being equal) the expression of polite beliefs'.

Drawing from the above, Leech (1980) thus proposes these maxims, namely: Tact Maxim, Generosity Maxim, Approbation Maxim, Modesty Maxim, Agreement Maxim, Sympathy Maxim, and the Pollyanna Principles.
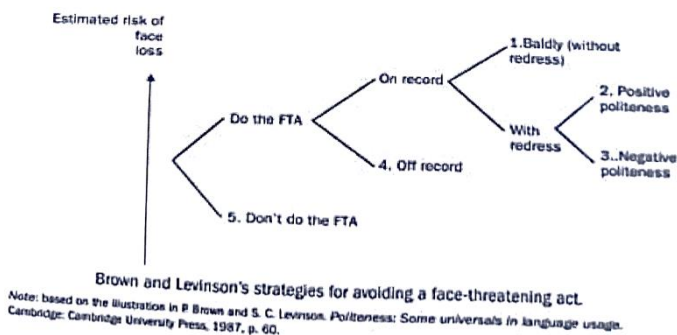
The second model of politeness under the traditional view, known as 'Face Work', is credited to Brown and Levinson (1978, 1987) and their focus is on explaining human interactions that revolve around being polite. Politeness Theory itself was based on a highly influential

paper 'On Face Work" by Goffman (1955, 1967) in which he regarded face as salient in virtually all social encounters. According to him:

> The positive social value a person effectively claims for himself, the line other assumes he has taken during a particular contact. Face is an image of self-delineated in terms of approved social activities - albeit an image that others may share, as when a person makes a good showing for his profession or religion by making a good showing for himself.

There are two dimensions to the concept of face as identified by Brown and Levinson (1987). These are "positive face" which is based on a desire for approval and acceptance by others; and the "negative face", which is based upon the desire to proceed without being impeded (Thomas, 1995).

In similar terms, Stalla (1999) considers face as a matter of "identity and respect". She argues that face relates to a keen sense of favourable feelings about self-worth and what people want others to think about them. She goes further to say that face work is communicated behaviour which refers to "the process by which verbal and non-verbal messages are exploited to maintain our own face or other people's faces. Face therefore becomes the central concept around which Brown and Levinson (1987) develop their idea of Face Threatening Acts (FTAs). FTAs are illocutionary acts, which according to them, are liable to damage or threaten another person's face. This can result, for instance ... negative face. There is a number of strategies often employed to reduce the possibility of damage to either the speaker's or hearer's face. Thomas (1995) opines that each of the strategies is adopted "... on the basis of the speaker's assessment of the size of the FTAs". Brown and Levinson (1987) provide a list of five strategies for performing face threat which are: Bald on-record, Positive politeness, Negative politeness, Off-record politeness, and don't do the FTA. This is illustrated in the figure below:

Estimated risk of face loss

Do the FTA

On record

1.Baldly (without redress)

With redress

2. Positive politeness

3..Negative politeness

4. Off record

5. Don't do the FTA

Brown and Levinson's strategies for avoiding a face-threatening act.
Note: based on the illustration in P. Brown and S. C. Levinson. Politeness: Some universals in language usage.
Cambridge: Cambridge University Press, 1987. p. 60.

2.2 The Post-Modern View of Politeness

This consists of the Frame-Based Views and Relational Work. The Frame approach views politeness in terms of "culture-specific ready-made patterns" (Terkourafi 1999, p. 107) and has been championed particularly by Aijmer (1996) and Terkourafi (1999, 2001), influencing a number of researchers as well. According to Terkourafi (2005), Frame-based view is an alternative, or rather, a complement to both traditionalist and post-modern views. In her opinion, "the notion of frames and their roles in human understanding have [sic] been researched in a number of disciplines such as artificial intelligence, sociology, and linguistics" (Terkourafi 2005, pp. 106-107, cited in Leech 1983, p.38). The use of the term (Frame-based) has been extended to cover a range of conceptualisations, from the perception of static scenes and objects (Minsky (1975) to the sequential unfolding of events (Schank and Abelson (1977) and the construction of meaning therein (Goffman 1986). Terkourafi (2005) identifies "face constitution" and "rationality" as the two pillars at the basis of frame-based views and argues that they are responsible for gearing behaviour towards the generation and re-enactment of norms (habits) of polite behaviour. Conventionalised forms of polite behaviour may lend themselves to analysis in frame terms; this includes not only stereotyped features of

the situation calling forth a speech act but also the associated formulaic patterning of language. (Leech 1983, p. 39).

Deutchsmann (2003), cited in Leech (1983) presents an example of frame analysis in the treatment of apologies. He presents a prototypical apology (i) as taking place within a frame where four other elements are present: (ii) an offender, (iii) an offended, (iv) an offense and (v) a remedy. These elements may be to a greater or lesser extent implicit in the situation where an apology takes place. All four elements are however clearly present in the example given by Deutchsmann:

> "Miles (ii) said sorry (i) to Milly (iii) for eating her ice cream (iv) and promised to buy her another (v) (ibid.).

Leech however points that the nature of the apology as a speech event, depends on the relations between these elements (above), for example, how serious is the offense? What is the relation between offenders and offended? And is the remedy sufficient to compensate the offense?

The concept of "frame" has also been worked out in some detail by Aijmer (1996), on the basis of an analysis of speech act frames in the London-Lund Corpus of spoken English:

> The frame should be regarded as hypothesis about speakers' stereotypic knowledge of a situation and how this knowledge is organised in the long-term memory... People have frames for "rooms" or "houses", as well as for linguistic facts like noun phrases, and there are probably also frames for thanking, apologising, etc. (Aijmer 1996, p. 27).

In addition to these frames, others such as requests and other varieties of speech events, relating the patterns of language to their functions and contexts were not excluded. The frame is a particularly useful concept for routinised, conventionalised forms of linguistic behaviour. In some respects, being polite means using reasoning and imagination, not just memory, to cope with unusual as well as routine demands on our ability to manage rapport (Leech, 1983, Pp. 39).

Relational Work is a concept developed by Locher and Watts (2005; 2008; Locher, 2006; Watts, 2003). According to them, it is "the work individuals invest in negotiating relationship with others" (Locher

and Watts 2008, p. 78). Locher (2006) adds that relational work is the interpersonal level of communication. These definitions simply state the interdependency among humans in their struggle to attain life goals and aspirations as social individuals in social practice, and as such, they tend to naturally orient themselves towards others in pursuing these goals. Locher and Watts (ibid.) in their critique of Brown and Levinson's politeness argue that rather than deal with politeness, their (Brown and Levinson's) model only focuses on the mitigation of face threat. Thus, they posit that politeness cannot just be equated with FTA mitigation. For them, politeness is a discursive concept, and not what should be predicted by analysts. The term 'relational is therefore used rather than 'face work' because human beings do not restrict themselves to forms of co-operative communication in which face-threatening is mitigated. Locher and Watts (2005) further posit that relational work covers the entire range of verbal behaviour, from "direct, impolite, rude or aggressive interaction encompassing both appropriate and inappropriate forms of social behaviours" (ibid.). Relational work is thus a broad frame under which politeness is located, while face work is found within politeness.

2.3 Literature Review

With the introduction of politeness theory by Goffman's (1955) "Face Work", with its classical works such as Lakoff (1973) and Leech (1983) to Brown and Levinson (1987), who conducted extensive studies on politeness, scholars have shown interest in the study of linguistic politeness. Generally, most of these studies likened linguistic politeness to social behaviour used to avoid conflict in communication and rather limited their focus of study on verbal communication in face-to-face interaction (Pilegaard 1997). However, with the advent of Myer's (1989) 'The Pragmatics of Politeness in Scientific Articles' which applied politeness theory to research articles written by molecular geneticists, studies in politeness have now been extended beyond verbal

communication to include written communication as a way of ensuring smooth communication between readers and writers.

Following Myers (1989), there has been a revived interest in the study of politeness strategies in written texts such as business letters and scientific texts (Maier 1992; Pilegaard 1997; Getkham 2016). Scientific articles have been the subject politeness studies by researchers who looked at it from different perspectives. A good number of researchers, one of which is Vassileva (2001), have explored the use of hedges in English and Bulgarian research articles. It was found that both English researchers and their Bulgarian counterparts employ hedges in their research articles, and they all use the same linguistic means of expressing hedging. The finding also unveiled some significant differences in the frequencies of use of the various linguistic devices used by the two groups of writers.

Aside the use of hedges, the use of positive and negative politeness strategies in research articles has also been investigated. Myer's (1989) study explored this, using research articles from molecular genetics to investigate how linguistic politeness manifests itself in research articles. His findings indicated that, in writing the articles, researchers make use of FTAs in making their claims and rejecting the claims of others. The researchers therefore use both positive and negative politeness strategies in minimising the effects of the FTAs. The findings also revealed that pronouns and certainty modifiers are used as positive politeness strategies while discourse devices, including hedges, are used as negative politeness strategies.

Njambi (2015) looked at how gender and setting influence politeness strategies by the Gikuyu speakers (of Kenya) in business settings. Using Brown & Levinson's model of politeness theory, the study established that Gikuyu speakers do use politeness strategies in their business transactions. Findings reveal that interactants often deploy strategies such as greetings (welcome, good morning sir), show of respect (sit/madam), invitations (come), question (what do you want today?) use of flattery language and praise tags (boss), and appreciation

(thank you). Other findings show that females generally deploy the use of politeness strategies more than their male counterparts in varying settings.

Similarly, Agbaglo (2017) explored the use of politeness devices in the analysis and discussion sections of research articles produced by English Language Teachers in the University of Cape Coast. The corpus which comprised 20 analysis and discussion sections of the research articles used Brown & Levinson (1978, 1987) models for analysis. It was found that teachers deploy the use of both negative and positive politeness strategies in their research articles. The use of negative politeness strategies which is achieved through hedging (using modal auxiliaries, modifiers, and tentative verbs such as may, could, can, could, likely, probably, suggest, etc.) is to avoid imposing views on their readers. The positive politeness strategies deployed include certainty adjectives (obvious, clear, apparent) imperatives, and the inclusive pronoun (we). These are used to appeal to shared background knowledge in the claims shared by the researchers and to interact with readers in a conversational mode. The study concluded from the analysis that more of negative politeness strategies are used more than the positives.

A more recent study by Shen, Zhao and Lai (2023) analysed politeness in naturally occurring and authentic conversations through exploration of different strategies such as open and public face threats, positive and negative politeness strategies, non-public politeness strategies, and the non-performance of face-threatening behaviours. The study presented an analysis of social media data with the aim of investigating language strategies and skills used by negotiators in a specific case of business negotiations between a Chinese company and a Nigerian company. Findings revealed the use of relaxing topics to establish a pleasant atmosphere, clear and concise expression of important information, and persuasive techniques to resolve differences and achieve desired goals.

From the above, it can be said that most of the studies (under review) on politeness in research and articles and business transactions focused on some identifiable linguistic politeness strategies such as hedges (Falahati, 2007), impersonal constructions (Martinez, 2001), and others such as greetings and persuasive techniques. This present study however looks at the use of politeness strategies and how it facilitates interactions between LAPO agents and their clients, using Politeness Principles and Relational Work as its theory.

3.0 Research Methodology

The study is qualitative research; hence, its data base is solely and characteristically descriptive. The data comprises 10 naturally occurring conversations between LAPO agents and their clients in different group formations (unions) and locations such as client's houses, places of business and LAPO offices. Wolfson (1983, p. 85) views natural data as giving assurance to the validity of a study since it represents spontaneous, authentic speech as it really is.

3.1 Data Collection Technique/ Research Instruments

The data for this study was captured through observation which involved several visits to the fields by following LAPO agents in their various verbal encounters with clients. The collection was aided by means of note taking and electronic recording. These methods are justified by the consideration that they afford us the access to spontaneous speech and other speech behaviours.

3.2 Theoretical Framework

This paper adopts two models of the politeness theory, which are Leech's (1983) Politeness Principles (PP) and Locher and Watt's (2005) Relational Work. These choices are guided by their consideration as the suitable theoretical frames for exploring politeness strategies deployed in naturally occurring speech events, especially in business domains.

Politeness concerns a relationship between self and other. In conversations, self is identified as the speaker and other is the hearer. Leech offered a Gricean pragmatic account of politeness, proposing a Tact Maxim (1977) and, more generally, the Politeness Principle (1983) as complementary to Grice's Cooperative Principles. Unlike grammar, which is rule-governed, pragmatics, according to Leech, is principle-governed. PP postulates that interactants on the whole, prefer to express or imply polite beliefs, rather than impolite beliefs. "Polite beliefs expressed by the speaker S are beliefs favourable to the other person O (and/or unfavourable to oneself), whereas impolite beliefs are beliefs unfavourable to O (and/or favourable to S)" (Leech 1983, p. 34). Like the CP, but unlike the constitutive rules of grammar, the PP is a principle that can be observed, breached, suspended, or flouted; it can also be sub classified into specific sub principles (or maxims), just like the CP. To this effect, Leech proposes the following maxims to explain this relationship between speakers in conversations:

1. **The Tact Maxim:** 'Minimise the expression of beliefs which imply cost to other; maximise the expression of beliefs which imply benefit to other'. This means that, in observing the PP, S will (all other things being equal), minimise cost to O, (and maximise benefit to O).

2. **Generosity Maxim**: 'Minimise the expression of benefit to self; maximise the expression of cost to self', i.e., minimise benefit to S, (and maximise cost to O). This maxim focuses on the speaker, saying that others should be put first instead of the self, for example: 'You relax and let me do the dishes' "You must come and have dinner with us'

3. **Approbation Maxim:** 'Minimise the expression of beliefs which express disrespect to other, maximise the expression of beliefs which express approval of other', i.e. minimise dispraise of O, (and maximise praise of O. The basic idea of this is to avoid being critical of others, e.g. 'I heard you singing last night; it sounded like you were enjoying yourself'.

4. **Modesty Maxim:** 'Minimise the expression of praise of self; maximise the expression of dispraise of self', i.e., minimise praise to S, (and

maximise dispraise to S). This implies that a speaker should rather hide away his abilities and honours which should ordinarily attract praise to him or her, by some deliberate use of language that would de-emphasize any such praise or honour, e.g., 'It's the Lord's doing' as a response to a compliment about one's achievement.

5. **Agreement Maxim:** 'Minimise the expression of disagreement between self and other; maximise the expression of agreement between self and other', i.e., minimise disagreement between S and O, (and maximise agreement between S and O. This maxim is considered a strategy to ensure harmony in conversations, not necessarily to rule out disagreement between speakers, but rather, encouraging speakers to supply responses with carefully thought-out modifications, such that others' views of being respected even when not supported or upheld.
   For example: Wife: I need you to increase the monthly allowance
   Husband: Yes, but let's discuss later
   Wife: Good.

6. **Sympathy Maxim:** 'Minimise antipathy between self and other; maximise sympathy between self and other', i.e., minimise antipathy between S and O, (and maximise sympathy between S and O). (ibid.). This maxim assumes that the expression of sympathy for another's misfortune as well as congratulating appropriate occasion is a common social expectation which enhances harmonious interactions. This includes a group of speech acts such as congratulating and expressing condolences, e.g., am sorry to hear about your father', "Congratulations on your recent feat' (ibid.).

7. **Pollyana Principle:** This maxim is fashioned after the eponymous heroine of Porter's novel, a highly sentimental child who always looked on the positive side of life. This Suggests that speakers, as much as possible, reduce the harsh effect of what they have to say by employing certain minimisers in such as 'a bit' in such expression as 'you are a bit late', when, the lateness is actually much. Another example is the expression 'it is well' even upon knowledge of a seriously threatening or absolutely discomforting or hopeless situation, is quite commonly used commonly used in the Nigerian context to maintain cordial interactions (Thomas, 1995).

Going by these maxims as postulated by Leech (1980), it can be deduced that what PP proposes is how to produce and understand language based on politeness and its purpose is to establish a feeling of community and social relationship. Thus, PP focuses on process of interpretation that, the centre of the study is on the effect on the hearer rather than the speaker.

For relational work, Locher & Watts (2005) argue that politeness is only a relatively small part of relational work and must be seen in relation to other types of interpersonal message. Relational work is a notion employed to move away from the dichotomy between politeness and impoliteness. Instead, it comprises negatively marked behaviour (impoliteness/ rudeness), positively marked behaviour (politeness), as well as unmarked, politic behaviour which is merely appropriate to the interaction in question and not polite as such. The interactants' assessment of linguistic behaviour with respect to norms of appropriateness in social interaction is argued to be at the heart of politeness considerations rather than knowledge of prefabricated linguistic devices. Thus, relational work is a broad frame under which politeness is located, while face work is found within politeness (ibid.). From the foregoing, the three major concepts around which the arguments of the relational work revolve are "polite", 'impolite', and "politic". This paper however looks mainly at the politic aspect of behaviour in its analysis. When the verbal act is politic, it is said to be marked; meaning that impoliteness within a given context is accepted, based on the shared background between the speaker and the hearer. It is thus, taken as an appropriate cue. The following casual conversation is constructed to illustrate the context in which a verbal act may be politic, that is, generate an accepted impoliteness on the basis of the shared assumption between the speaker and the hearer:

Y: You goat, come here!

Z: Here I am, what is the business?

Ordinarily, Z being referred by Y as a goat, would be seen as having motivated Z's acceptance of this obvious impoliteness from Y

may be the shared background between Y and Z. This is what Bourdieu (1990), cited in Okpeadua (2012) describes as "habitus". This means "the set of predispositions to act in certain ways, which generates cognitive and bodily practices in the individual". The shared background implies that both the speaker and the hearer have become a consistent part of the predispositions of each to act in certain ways. A verbal act is said to be polite, that is, unmarked because it is expected; being a part of the frame of expectations in the existing context of an interaction. For example, apologies rendered to another over an admitted wrongdoing is only to be expected as normal in natural conversation between rational individuals. However, a verbal act would be considered impolite when it is neither expected nor accepted within a given context of an interaction (ibid.). As Locher and Watts (2005) observe:

> Social behaviour, which is appropriate to the social context of the interactional situation only warrants potential evaluation by the participants as polite or impolite if it is perceived to be salient or marked behaviour. The appropriateness of any verbal act is largely determined by the frame or the habitus of the participants within which face is attributed to each participant by the others in accordance with the lines taken in interaction.

4.0 Analysis and Discussions

Here, we present an examination of our data which are classified and discussed under the various strategies according to Leech (1983), and Locher and Watts (2005). The analysis begins with a discussion of the context of LAPO agent-client interactions.

As earlier stated, this study comprises 10 naturally occurring interactions between LAPO agents and their clients. These episodes of interactions are organised to address specific topics relating to their business relationships. These include creating awareness (to new and existing customers) about new products in form of loans and other investment benefits loan repayments and training programmes. In this

forum, instructions are explicitly given by the agents to the clients on the expectations of the organisation. These instructions serve as a guide to the clients on how they are to be benefited from the provision as well as their responsibilities to be so benefited. The participants in these interactions are of two categories: LAPO agents who are educated and certificated with varying degrees from higher institutions of learning, and the clients (some of) who can be described as men and women of 'low' and 'average' educational status. These comprise foodstuff/provision sellers, tailors, restaurant owners, hairdressers, spare parts dealers, and market women generally. They are more competent in their languages and dialects than Standard English, therefore they relate more in these dialects and Pidgin English and are often seen to be code-mixing and code-switching at intervals in the course of their interactions. The LAPO agents therefore have to come down to their clients' linguistic level to have smooth and engaging conversations. The politeness devices to be discussed here function variously for the agents in the contexts of loan recovery drive, training programmes health talk, etc.

4.1 Tact Maxim

LAPO agents tend to be tactful in their interaction with clients by toning down the harsh effect which their utterances would have otherwise brought. Excerpts from our data show that LAPO agents deploy the following in their interactions.

4.1.1 Tact as Greeting

Greeting is a common way people make others to know how they are viewed; hence, many people feel offended/disrespected when they are not acknowledged by those from who they expect it. LAPO agents deploy greeting as a strategy to make their clients feel important and appreciated, Examples are:

a.   *Good morning my leader*
b.   *I meet you well o*

c.   *Domo sir*
d.   *Madam, oju yin ree? E ku 3 days ma*
e.   *Oga Chidi, welcome*
vi.   *Una well-done o*
f.   *E karo ma*

Greetings within the sociocultural context is a reflection of the cultural values and norms. This linguistic phenomenon found in our data are pragmatically deployed by LAPO agents to accord respect and extend friendliness towards their clients. This is observed to be done with due consideration to their linguistic disposition, hence the use of different codes.

4.1.2 Tact as Request

This is found to be used by the agents so as not to make their expressions seem like command or a rude talk:

g.   *Em, please can I have your number? (86)*
h.   *... can I check on you again, please? (115)*
i.   *Make una lend me your ears*
j.   *Please give me one second*

4.2 Generosity Maxim

This is commonly expressed in offers. In the LAPO agent-client context, the agents often consider the clients' convenience, sometimes at their own expense, in terms of cost, time opportunity, etc., through expressions such as:

k.   *What time should we meet?*
l.   *Dey talk your own ...*
m.   *I will bring it for you next week....*
n.   *oya bring the baby*

4.3 Approbation Maxim

The basic idea of this maxim is to be less critical of others. Hence, speakers avoid the use of expressions which signal dispraise or

disapproval of others, even when circumstances/situations justify the speaker to do so. In the course of loan recoveries, agents, rather than tell their defaulting clients: *You are a debtor,* or *you are delaying in payment*; are found to use the following remarks:

o.   *Oga Chidi... no be you be this o*

p.   *... you can do better than this*

q.   *You no dey do like this before*

In addition, commendation/praising and appreciation are given where success is achieved:

r.   *You see why I dey call you Odogwu?*

s.   *True true, una no dey fall my hand o, una dey try well well...*

t.   *Thank you*

u.   *... you don become our highly respected members*

Here, the clients' sustained patronage and capacity to complete the terms of payment, hence satisfying the organisation's expectations are being acknowledged. This linguistic initiative reiterates the pivotal role of politeness in facilitating or achieving set goals, because when clients are appreciated and commended, future patronage and business relationship is guaranteed.

4.4 Modesty Maxim

This reiterates the importance of knowing and acknowledging one's limit, through the kind of response one gives when being praised. This implies that a 'modest' speaker would prefer to hide away his achievements and abilities which should ordinarily attract praise to him /her, by some deliberate use of language that would de-emphasise any such praise or accolade. The following responses by LAPO agents exemplify this maxim:

v.   *Na una dey pay my salary o*

w.   *If you no dey, who I be?*

x.   *Abeg, no remove food for my mouth o!*

y.   *Na God o*

4.5 Agreement Maxim

Here, speakers tend to supply well-thought and modified responses because they are sensitive to the existing relationship with the hearers, and to the nature of the interaction (business in this context). They are therefore more inclined to showing agreement rather than disagreement with the hearers, even when they hold different views on a point of conversation. In the context of loan recovery drive, where clients tender various excuses to justify their inability to meet up with payment, LAPO agents diplomatically give the following responses:

z.   *Yes*
aa.   *na so/I understand/na true*
bb.   *I know*
cc.   *Hmmmn.*

These kinds of responses give the clients the impression that their justification/excuse is understood and respected, even when not supported or upheld. This maxim can therefore be regarded as a strategy employed to ensure harmony in conversations.

4.6 Sympathy Maxim

The expression of sympathy for another's misfortune as well as offering congratulations at any appropriate instance such as in achievement of certain goals is a common social expectation that enhances harmonious interactions. Leech (1983, p. 138) observes: "this explains why congratulations and condolences are courteous speech act even though condolences express beliefs which are negative with regard to the hearer". This maxim is found to be observed in the LAPO agent-client context when clients encounter some misfortunes (such as health issues, low sales, theft, task force issues, flood, etc.), which hitherto causes their inability to refund loans. Agents in their effort to show emotive concern are found to give the following responses:

dd.   *Ehya, sorry o...*
ee.   *Accept my sympathy*
ff.   *How's your baby now?*

gg.   *How you come do am?*
hh.   *May his soul rest in peace*
ii.   *. ... you don go hospital ba?*

Similarly, congratulatory expressions are made when clients achieve success or are in joyous moods, these are:

jj.   *Congratulations!*
kk.   *Mo ba yin yo (I rejoice with you)*
ll.   *I'm happy for you*
mm.   *...we go wash am o!*
nn.   *... I thank God for you*

4.7 Pollyanna Principle

This entails looking at the positive side of life through the expression of best wishes. Excerpts from our data show that LAPO agents employ this strategy too:

oo.   *It is well!*
pp.   *E go better...*
qq.   *Insha Allah (By God's grace)*

4.8 Politic Behaviour

Relational work as earlier stated, is a notion employed by Locher and Watts (2005) to diffuse the dichotomy between politeness and impoliteness, in which another strategy which is unmarked, and termed politic behaviour is added. Politic behaviour is merely appropriate to the interaction in question, and not polite as such. Accordingly display of aggressions, friendly banters, teasing (among others) are aspects of relational work. A few instances of friendly banters which ordinarily would be considered impolite or rude but are considered politic are found in the LAPO agent-client interactions. They are viewed as politic because of shared knowledge which exists between the interactants. These are:

rr.   *See as oga wicked you*
ss.   *Thief! You wan rob LAPO?*

(xliv) is a reaction by a LAPO agent to one of the clients who is heavily pregnant and is yawning constantly during interactions. *(xlvii)* is similarly a response to another client who playfully peeps inside an agent's handbag. These otherwise would be regarded as impolite or rude, but due to the shared background between the interactants, it is not viewed as such.

5.0 Findings and Conclusion

This paper examined the use of politeness strategies in the LAPO agent-client business focused interactions. The data analysed indicated the evidence of the use of politeness devices in the course of interactions. This is because, the agents, in various attempts to achieve their set goals (such as canvassing for and retaining existing clients, recovery of loans, etc.), tend to be 'diplomatic' in the way and manner they speak, in terms of linguistic choices, by giving considerations to the clients. Hence, their adherence to politeness maxims and relational work, the study therefore validates the use of politeness devices as a contributory factor to LAPO's success in communicating with clients, and hence, their goals, which are determined in terms of business goals. It is hoped that this study will contribute to knowledge in further research on politeness, especially those that are concerned with business transactions.

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