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A Comparative Study of Seller Aggression and Customer Loyalty in Retail Business Environment in Rural and Urban Owerri

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Abstract

This study measures the relationship between seller rude behaviours such as verbal and nonverbal aggression and customer loyalty in retail business transactions in Owerri Metropolis, Imo State, Nigeria. Using a descriptive survey, the study seeks to find the dominant seller aggression in Owerri and its impact on customer loyalty. Frustration–Aggression, Social Exchange, Relationship Marketing, and Consumer Behaviour are the frameworks for the study. The variables tested are Independent Variables (seller aggression: verbal & nonverbal) and Dependent Variables (customer loyalty). The sample size is determined using Cochran's formula that yields a sample size of 384 distributed between rural and urban areas. Results indicate the following: seller aggression (verbal/nonverbal) is more rampant in rural Owerri than in urban locations, yet urban customers switch more easily than rural consumers due to the lack of adequate alternative in the rural environment; customer loyalty is higher in rural Owerri despite its high rate of seller attack experienced by its consumers; cordial relationships retain customers who are likely to recommend a retail shop, a retailer, or a product to others. Recommendations are proffered for retailers, storekeepers, customers, market leaders, and the government.

Keywords: *seller aggression, customer loyalty, retail business, Owerri.*

Introduction

The customer, the pivot in business transactions, should be obtained, maintained, and retained. When this happens, business booms and profit maximizes because business growth and profit maximisation are measured by, among other metrics, the number of loyal customers and repeat purchase habits (Fiiwe et al, 2023**)**. Most importantly, keeping the existing customers happy and engaged is the most crucial factor in sustaining customer loyalty and preventing consumer flight.

The problem is that many sellers may wrongly believe that customers are attracted to them for patronage due to the following factors: low prices set for their commodities (Chaniotakis et al., 2024; Essel et al., 2026), superior goods (Anosike et al., 2023; Felix, 2026), or as a result of monopolistic markets where only one seller controls commodities and prices at will (Raimi & Yusuf, 2022; Arabi & Abdalla, 2023). Other acclaimed reasons are seller-buyer relationship and social proximity (Edeh et al., 2023; Omoregbe et al., 2025).

It should be noted that, while price, product quality, monopolistic power, and social relations are traditional pillars that attract buyers, they also merely function as hygiene factors rather than permanent coverage. In a recent study by Agbeze and Nwosu (2024), a seller's aggressive approach or hostile silence serves as a serious relational anomaly that breaks the transactional value of price, quality, monopoly, and proximity, causing customers to withdraw patronage and switch vendors - even brands - despite the inconvenience.

Seller aggression usually includes three categories of unruly behaviours: verbal, nonverbal, and silent attacks. Verbal aggressions are statements intended to show the seller's negative emotions against the buyer during transactionary negotiations. While Galyamova (2024) documents verbal aggressions as speech-oriented "statements aimed at causing harm, mental and physical pain to another being", Hwang (2016) records the examples as "shouting, yelling, demanding, commanding, blaming, being critical, or being verbally abusive".

Nonverbal seller aggression includes unfriendly bodily attacks (pulling, pushing, kicking, etc) and hostile body language communication (frowning, turning away while customer is speaking, etc).

Dwivedi (2026) offers general advice to sellers on the necessity of focusing more on customer retention and happiness than on winning more buyers that will soon be lost to uncontrolled emotional outbursts. He notes that "there is no way to run a sustainable business without a focus on user retention calculations. Any degree of user churn will drag down your company and sink your revenue. Instead of wasting your efforts on futile acquisitions that will churn out weeks and months later, focus on retaining and monetizing the customers you already have" (Dwivedi, 2026).

It is usually more difficult to win a marginal customer and it is also easier to lose him. One of the factors that directly or indirectly drives a customer's decision to maintain or withdraw his loyalty is seller attitude. Common sense teaches that buyer deference to the seller is sustained by the seller's cordial relationship with the customer. Business experts (Akpan & Udoh, 2020; Gaziet et al, 2024; Inyanga & Tadesse, 2025; Oladopo et al., 2026) have strongly established that, the contrary holds when seller-buyer rapport goes down, scaring the customer to other preferably alternative sellers at whatever condition. At a point, if the situation is not brought under check, zero customer base will lead to business liquidation.

This study therefore investigates the relationship between seller aggression and consumer loyalty in retail business in Owerri, Imo State.

Statement of the Problem

Customer loyalty is a major determinant of business survival and profitability in the retail sector. Loyal customers are more likely to make repeat purchases, recommend commodities and sellers to others, and maintain prolonged relationships with retailers.

However, sustaining customer loyalty has become increasingly challenging in contemporary retail business environments due to unhealthy seller-buyer communication and interaction. One communication behaviour that has received relatively little attention in retail studies, particularly in developing economies, is seller aggression.

Seller aggression can be verbal or nonverbal. Verbal aggression is the use of hostile, insulting, demeaning, intimidating, or offensive language by sales personnel during business exchange with customers. Such behaviour may include shouting at customers, making sarcastic remarks, pouring taunts and insinuations on customers, humiliating them, threatening them, or using disrespectful expressions. Nonverbal seller aggression are of two dimensions.

The first group of nonverbal aggressive communication comprises all bodily attacks while the second dimension contains hostile body language. Some examples of bodily aggression are pushing, pulling, kicking, slapping, punching, shoving, beating, etc. Display of impatient body, dismissive hand gestures, frowning, glaring or staring angrily at customers, deliberately ignoring customers, etc, are some cases of hostile body language of nonverbal seller aggression.

Culture, among other triggers, has been found to be an influencing factor of seller aggression (Mortimer et al., 2023; Charokar, 2025). For instance, high-context cultures offer a social environment for the perpetration of seller aggression on customers because communication is based on genuine human connections, interpersonal relations, and nonverbal cues (Okafor, 2025; Omojola, 2026; Adebayo, 2026). Therefore, Owerri retailers may engage in seller aggression not only because they wish to act accordingly but the cultural and business environments may condition their action.

In his study, Salau (2019, February 28) finds that most Nigerian "traders routinely use physical grabbing, pulling, and shoving to force customer attention". These forms of communication are capable of creating negative shopping experiences, reducing customer satisfaction, damaging seller reputation, and discouraging repeat purchase.

In Owerri, Imo State, complaints about unfriendly customer service and disrespectful treatment have become increasingly common in the village and urban markets, supermarkets, and other retail outlets (Idoko, 2016; Iheke & Nwaru, 2020; Adjaino & Omonzejele, 2026). Despite the growing competition among retail businesses in Owerri, some sellers continue to display aggressive behaviours that continuously put customers to flight (Ugbogu & Onyemah, 2024; Obi & Nwachukwu, 2025; Chiekezie & Okpara, 2026).

While previous studies (Hudaya, 2021; Ugwu et al., 2024; Adebayo, 2025; Opara & Nwachukwu, 2026) have extensively examined the influence of service quality, pricing, product quality, and customer satisfaction on customer loyalty, limited empirical attention has been devoted to the relationship between seller aggression and customer loyalty particularly within the Owerri retail business environment.

This gap makes it difficult for retail business owners and managers to understand the extent to which aggressive communication contributes to declining customer retention and loyalty. Consequently, there is insufficient empirical evidence to guide communication training, customer relations policies, and employee behavioural standards aimed at improving customer experiences.

It is against this background that this study seeks to investigate the relationship between seller aggression and customer loyalty in the retail business environment in Owerri. Specifically, the study aims to determine whether aggressive communication by sellers significantly influences customer willingness for repeat purchases, maintain patronage, and recommend retail businesses to others.

Research Objectives

The general objective of the research is to identify the dominant seller aggression in Owerri and its relationship with customer loyalty in rural and urban Owerri.

The specific objectives of the study are to:

(1). Identify the dominant categories of seller verbal aggression among rural and urban retailers in Owerri.

(2). Determine the dominant nonverbal aggressive behaviour among rural and urban retailers in Owerri.

(3). Compare and contrast the dominant seller aggression (verbal and nonverbal) among retailers in rural and urban Owerri.

(4). Determine consumer response to seller aggression in rural and urban retail Owerri.

(5). Compare consumer response to seller aggression in rural and urban Owerri.

Literature Review

Seller Aggression: Seller aggression is a sword of attack in the seller's hand and deadly poison in his tongue. It is the use of hostile, insulting, rude, threatening, or debasing language or actions by salespersons during business interactions with customers. These aggressions may be verbal or nonverbal communication expressions of hostile interaction that has the potential to activate violent tendencies (e.g. actions, behaviours, thoughts, and emotions).

On many occasions, sellers attack buyers while trying to engage in negotiations and haggling to attract favourable deals. Business ethics and consumer rights in Nigeria recommend that the consumer possesses the right to "informal" fair bargaining or haggling. Section 124 (Right to Fair Dealings) of the Federal Competition and Consumer Protection Act (2018) prohibits Nigerian sellers from using undue persuasion, influence, or unfair tactics during transactionary negotiations. This act guarantees the consumer's right to go into business transactions on democratic terms without manipulations.

In the study, seller aggression is also referred to as seller attack, seller hostility, seller unfriendliness, seller incivility, seller rudeness, or seller rude behaviour.

Customer Loyalty: Customer loyalty refers to a customer's commitment to and continuous buying from a particular retailer despite the availability of alternative sellers and competitive products elsewhere. Contemporary studies (Nurhilalia & Saleh, 2024; Gavagnin, 2024, March 14; Akbar et al., 2025) describe loyalty as both behavioural and attitudinal. In the former, the buyer maintains regular patronage and continuous purchase history while in the latter he regularizes emotional attachment, trust, and willingness to recommend the business to others.

Loyalty remains a major determinant factor of effective business amidst increased market competitions and digital transformations. Loyal customers do not only carry out regular patronage, they also advertise the seller and the products through favourable comments such as positive word-of-mouth promotion.

Retail Business Environment: This represents the internal and external forces. The internal forces are layout of stores/shops, resources, staff (e.g. anyone hired to assist with sales), and management. The external forces of the retail business include but not limited to, micro and macro business ecosystem. The wholesalers or firms that supply the goods, the customers, and the competitors make up the micro business environment (Philip, 2019, November 12**).**

Macro business environment includes, among other influencing forces, **economic trends** (e.g. inflation, consumer purchasing power, unemployment); **legal issues** (e.g. regulations, business laws, business ethics); **politics** (e.g. tax policies, minimum wage laws); **Social factors** (i.e. demographics, lifestyle, choice); **culture** (i.e. traditions, belief system, language); **technology** (e.g. social media, new business apps, digital payment methods).

The differential line between the internal and the external business environments is controllability. Business environment experts (Sadiku, 2022; Forsyth & Grimsley, n.d; Atuahene et al., 2023) believe that it is more difficult to manipulate or exert direct control over the external forces than in the internal factors (Mohamed, 2025, June 26; Forsyth & Grimsley, n.d).

The layout of the markets and shops in Owerri is very important in the issue of business environment. There are rural and urban business locations. Rural retail outlets comprise open-air village markets, local shops, stream-side exchange, and private local homes. Included in urban retail layouts are the Owerri Main Market, city supermarkets, urban street stores and markets, city roadside stores, and urban shopping malls.

The internal retail business environment in Owerri comprises supermarkets, neighbourhood stores, open village markets, streamside exchange, medical shops, fashion outlets, and other places where consumer goods are displayed for exchange and seller-buyer interaction.

Empirical Review

Seller Aggression on the Customer

Domestic empirical evidence from the Nigerian retail and commercial sectors confirms that negative seller behaviours and poor service encounters significantly erode customer loyalty, repeat purchase, and organisational profitability (Osuagwu et al., 2021; Agu, 2022; Adebayo, 2025; Nnawuchi et al., 2026).

In the Nigerian retail market ecosystem, aggressive seller behaviours are frequently triggered by several factors such as high-context communication (Liu & Tian, 2024; Lumineau & Oliveira, 2024; Mortimer et al., 2023); service failures (Agu, 2022); poor complaint-handling practices and inadequate customer-service processes (Joseph et al., 2026); stressful workplace conditions that may heighten retailer irritability and choleric responses (Adebayo, 2025); unreliable digital retail infrastructure and technology-related service disruptions (Ifeanyi et al., 2026); erratic electricity supply that interrupts sales transactions and electronic payment systems such POS failures (Lawal, 2026); and friction generated by stressful retail service environments, and poor service quality (Adebayo, 2025; Kerekkum et al., 2026).

Recent marketing studies (Ashworth & Bourassa, 2020; Yang et al., 2025; Crawford, 2026, January 7) found verbal aggressive sales techniques on the consumer experience. They indicated that seller aggression during transactions harms the buyer's psychology and diminishes his emotional well-being, utility, satisfaction, and perceptions of the seller and service quality. Verbal aggression is the seller's spoken words against the buyer usually characterised by pain, insult, dehumanisation, and psychological trauma (Muzumdar & Kurian, 2021; Kößler et al., 2023; Mortimer, Osorio et al., 2026)

In his study, Galyamova (2024), referencing Mozhginsky (2008), states that verbal aggressions are speech-oriented “statements aimed at causing harm, mental and physical pain to another being". Hwang (2016) exemplifies verbal aggressive communication as “shouting, yelling, demanding, commanding, blaming, being critical, or being verbally abusive”.

Since the definitions suggested for verbal aggression by speech and business communication experts (e.g. Hwang, 2016; Galyamova, 2024; Weaponofchoice.com, 2024) intersect at unfair statements, then hate speeches, threats, vulgar language, insults, vituperations, taunts, insinuations, and other hostile oral communication during business transactions fall under seller verbal aggression.

Research (e g. Ukaegbu & Eze, 2023) has also indicated that verbal aggression is usually fortified by nonverbal seller aggression. On many occasions, in local open-air retail centres, nonverbal aggression has been a complementary instrument to verbal cues; for instance, bodily attacks such as pushing, pulling, kicking, slapping, punching, shoving, beating, and other physical abuses.

Furthermore, nonverbal aggression adds more weight to verbal attacks - and physical injuries may result, too. Recent studies have shown that there is a relationship between verbal and nonverbal aggression: verbal aggression is the direct instigator of physical conflicts (Ukaegbu & Eze, 2023). Salau (2019, February 28) agrees that most Nigerian “traders routinely use physical grabbing, pulling, and shoving to force customer attention”.

Seller Aggression and Customer Loyalty:

Witnessing or experiencing seller hostility forces shoppers to lower their trust, leading them to quickly withdraw positive intentions toward the seller, completely drop regular patronage and, consequently, these buyer decisions trigger immediate financial drops for retail outlets (Okan & Elmadag, 2020).

Therefore, the quality and nature of communication between the seller and the buyer remains one of the strongest determinants of customer loyalty within the retail environment. Positive communication promotes trust, sound relationships, and commitment whereas aggressive interaction produces customer dissatisfaction, anger, and intentions to switch to competing sellers.

Results from recent retail research (Porath et al., 2010; Reynolds et al., 2020) show that customers who witness aggression during a transaction encounter develop negative emotions towards the seller. Even when they are not the direct victims of the aggression, buyers do empathize with others (Zainuddin et al., 2022; Hafiz et al., 2024). The empathy from the community of retail customers is fuelled especially after listening to or witnessing the ugly experience of others.

The emotional reaction produced in the buyer as a result of the aggressive behaviour of the seller significantly reduces customer loyalty, repurchase intentions, and positive word-of-mouth communication (Porath et al., 2010; Zainuddin et al., 2019). In their study, Okan and Elmadag (2020) found the effects of experiencing aggression during service encounters. They revealed that customers exposed to aggressive interactions experience negative emotions that significantly reduce their intentions to patronize the service organization. The study concludes that service managers should discourage aggression because of its damaging effects on customer behaviour.

Research Gap

Recent studies have variously examined customer aggression toward employees, customer-oriented selling, service civility, and general customer loyalty. In fact, there is a plethora of foreign literature on seller aggression. For example, most existing studies (e.g. Grandey et al., 2024; Bakker & Demerouti, 2024; Giacoli & Martinez, 2024; Sommovigo et al., 2025; Tan & Kim, 2026) were either conducted in developed economies or focused on employee outcomes rather than targeting consumers in their various rural and urban locations.

However, when it comes to local studies, there is a notable research gap. For example, only a few Nigerian studies (Njelita & Anyasor, 2020; Odekunbi & Adesoji, 202I; Ezechukwu, 2025; Ifeanyi et al., 2026) have examined seller aggression as a standalone construct in retail marketing.

Recent studies either focus on the influence of customer demographics, service quality, salesperson behaviour, or market communication (impoliteness) on consumer loyalty rather than directly measuring seller aggression.

The consequence of the above dearth of literature is the existence of limited empirical evidence specifically investigating seller aggression as a predictor or indicator of customer loyalty using Frustration–Aggression, Social Exchange, and Relationship Marketing Theories, particularly within the retail business environment in Owerri, Imo State, Nigeria.

This study therefore fills the contextual, conceptual, theoretical, and methodological gaps by examining the influence of seller aggression on customer loyalty.

Theoretical Review

This study is anchored on the following theories:

(i). Frustration–Aggression Theory

(ii). Social Exchange Theory

(iii). Relationship Marketing Theory

(iv). Consumer Theory

Frustration–Aggression Theory: Dollard et al. (1939) propounded the Frustration–Aggression Theory while Berkowitz (1989, 1993) modified it. This is the primary theory for the study. It particularly explains the reasons for seller aggression, stipulating that sellers (e.g. retailers) under stressful conditions become aggressive to customers. That is, frustration may arise from blocked goals or unpleasant situations often resulting in aggressive behaviours.

Recent studies (eg. Akpan & Ebong, 2024; Oyeniyi & Babalola, 2025) have established that there is persistence of seller aggression in the commercial locations of Nigeria. On the contrary, some Nigerian researchers have found that seller aggression does not just happen. It is induced by certain mediating factors and intervening variables such as, among factors, perceived disrespect and intense pressure from unrealistic sales quotas - critical factors forcing hostile interactions (Yusuf & Bello, 2025; Zubairu & Oke, 2024)**.**

Furthermore, research has also practically demonstrated how the customer may consciously or unconsciously trigger seller aggression through customer worrisome attitude such as **incessant complaints** (Nwokorie & Igbojekwe, 2021; Onuoha & Okafor, 2024). Other factors that may trigger seller aggression are **heavy workload** (Fapohunda et al., 2023; Adewale & Bello, 2025), **sales pressure** (Okonkwo & Chidi, 2022; Ogbonna & Emecheta, 2023), **long queues** (Adeoti & Sanusi, 2024; Ibrahim et al., 2025), **poor electricity supply** (Agbola & Nwachukwu, 2023; Yusuf & Akinlolu, 2024), **failed POS** or **network systems** (Ezenwa & Adebayo, 2025; Olanrewaju & Taylor, 2025), and **stressful work environment** (Omoankhanlen & Okon, 2023; Uche & Egwu, 2025).

Seller aggression negatively influences customer shopping experiences, reducing trust, satisfaction, and loyalty. Recent retail-service research in Nigeria continues to apply frustration–aggression theory to explain aggressive interactions during service encounters (Oghojafor et al., 2012; Ozuem et al., 2024)

This present study adopts the Frustration–Aggression Theory to investigate the existence of seller aggression, its forms, categories, and impact on customer loyalty in Owerri.

Social Exchange Theory: The first proponent of the theory was George Homans (1910–1989). In his research: “Social Behavior as Exchange”, Homans defines Social Exchange Theory (SET) in 1958 as “the exchange of activity, tangible or intangible, and more or less rewarding or costing between at least two persons” (Tulane School of Social Work, 2025, May 16). In its simplified form, Homan explained the theory further, quipping that people evaluate their relationships and social behaviours using a basic cost-benefit analysis, aiming to maximize rewards and minimize costs (Jo & Shin, 2026; Mabaso, 2026).

Recent studies (Rajâa & Mekkaoui, 2025; Cherry, 2026) illustrate that if an individual's psychological investment (e.g. emotional effort, time, financial strain) outweighs, for a long period of time, the expected reciprocity (e.g. affection, validation, mutual support), the relationship goes into a deficit, thereby leading to an inevitable separation.

This study adopts Social Exchange Theory as a secondary framework because, in addition to Frustration–Aggression Theory, it also applies in business transactions where buyers are involved in cost-benefit analysis and evaluation of seller behaviour such as retailer aggression. Apart from cost and quality of commodities as independent variables, customers evaluate seller behaviour on an emotional scale to decide if they should withdraw their loyalty, patronage, repeat purchase, or end their recommendation of the business to others.

Jonason and Middleton (2015) make the above clearer and more transactional by clarifying that, in a relationship (e.g. seller-buyer interaction), if a person (e.g. buyer) believes that they are able to attract more of a reward through a behaviour (e.g. patronage) than they lose by performing the same behaviour, then the individual (i.e. customer) will perform it. On the other hand, when the person feels that the cost will outweigh the benefit, they will drop the behaviour (e.g. customer loyalty). If an individual (e.g. seller) does not value maintaining a relationship, or is distrustful and does not expect others to follow through with the reward, then the balance would be shifted toward anticipating a lower worth to any social exchange.

Relationship Marketing Theory: Relationship Marketing Theory (RMT) was first coined by Leonard L. Berry, an American business professor, in his seminar paper in 1983. In 1989, Christian Grönroos expanded the concept globally, by defining marketing through a *relational* lens rather than the *transactional* "4 Ps" framework. Robert Morgan & Shelby Hunt in 1994 published the highly influential theory - Commitment-Trust Theory (CTT) of Relationship Marketing in the *Journal of Marketing.* They identified trust and commitment as the core psychological mechanisms needed for the maintenance of sound business relationships.

Relationship Marketing shifts business focus from transactional exchanges to relational. That is, from one-time sales to long-term customer retention. In addition, Relationship Marketing posits that businesses maximize lifetime value and profitability only when sellers build, maintain, and enhance strong, mutually beneficial relationships with their customers.

The bedrock of RMT rests on two core pillars such as *Trust* and *Commitment*. When a customer trusts a brand and or its seller alongside a shared commitment, they develop sustainable loyalty, becoming resistant to competitor inducements and more forgiving of occasional service slip-ups.

The proponents of Relationship Marketing argue that securing a transaction is not the only value that matters in a business engagement; the true value lies in obtaining, maintaining and retaining customers over time. This can only be achieved through sustained cordial seller-buyer interpersonal communication. This is the concern of this present study.

Consumer Behaviour Theory: The basic tenets of the Consumer Behaviour framework present consumers as highly rational individuals who wisely choose how best to spend their limited income on various goods and services for satisfaction maximization. The relationship between consumer behaviour and seller aggression is usually reciprocal. They are mutually inclusive because they often depend on and initiate each other. For instance, a customer's rude behaviour (e.g. describing the commodity as fake whereas it is the opposite) can invite seller aggression (e.g. frowning at the rude seller or, more violently, grabbing the commodity from him).

Seller aggression, on the other hand, may trigger consumer disloyalty and the choice of alternative sellers, leading to defection. In this case, the customer withdraws his loyalty and abandons the aggressive seller for a supposedly friendly dealer.

Many recent studies in South East Nigeria have revealed the critical relationship between consumer behaviour and seller hostile conduct. For instance, empirical data indicate that a salesperson's lack of empathy and high aggressive attitudes significantly deter repeat customer patronage (Orji et al., 2017; ResearchGate, 2023). Furthermore, when seller conduct moves away from professional commercial services and degenerates into deceptive activities, this scenario triggers severe consumer avoidance behaviours and brand loyalty withdrawal (Odunlami et al., 2024).

Finally, the Frustration–Aggression, Relationship Marketing, Social Exchange, and Consumer Behaviour theories have all been used in retail studies to explain how aggressive service encounters influence customer loyalty and repeat purchase. They have also been used severally in studies similar to the present one (Bature & Aliyu, 2023; Zubairu & Oke, 2024; Yusuf & Bello, 2025).

Methodology

Research Design: The descriptive survey is used for the study. It enables the researchers to collect data from retail customers at a single point in time (in rural and urban Owerri) to examine the direct relationship between seller aggression and customer loyalty.

Area of the Study: This is defined as rural and urban retail locations.

Urban Retail Location: Major commercial centres within Owerri Municipal and the urban parts of Owerri North (Owerri Main Market, supermarkets, provision stores, pharmacies, fashion stores, electronics shops, open-market retail shops, Douglas Road Commercial Hub, Relief Market, Ikenegbu Boutique Shops, modern retail environments like the Owerri Mall).

Rural Retail Location: Communities in the less urbanised parts of Owerri North and Owerri West where retail activities are still prominent but differ from the city (e.g. Nkwo Orji Market, Eke Atta Market, Orie Amakohia, etc).

Owerri Municipal consists of only **5** major ancient retail villages of Amawom, Umuororonjo, Umuonyeche, Umuodu, and Umuoyima. These communities have been integrated into modern urban locations such as Ikenegbu Layout, Aladinma Estate, New Owerri, Works Layout, and Arugo Layout.

Owerri West comprises the following 12 major local or rural retail communities: Umuguma, Nekede, Ihiagwa, Obinze, Eziobodo, Okolochi, Emeabiam, Avu, Ndegwu, Orogwe, Irete, and Okuku

Owerri North retail communities include the **11** rural villages of Urata, Orji, Amakohia, Akwakuma, Egbu, Emekuku, Naze, Awaka, Emii, Ihitta-Ogada, Obibi-Ezena, and Ulakwo.

Population of Study: The population comprises all customers of selected retail businesses in the three LGAs: Owerri Municipal (urban), Owerri North (rural), and Owerri West (rural) of Imo State who regularly do shopping from the selected retail outlets.

Population Sample: The study sample consists of customers drawn from selected supermarkets, grocery stores, pharmacies, fashion stores, electronics stores, and other retail outlets in the three LGAs (Owerri North, Owerri West, and Owerri Municipal). These respondents are adults (18 years and above) with recent shopping and aggression experiences.

Sampling Technique: The study will adopt a multistage sampling procedure. First, the study area will be stratified into urban and rural retail locations. Second, selected retail outlets will be purposively chosen from each stratum based on customer traffic and business size. Finally, customers will be selected using systematic random sampling. This approach ensures adequate representation of both urban and rural retail customers, allowing for meaningful rural-urban comparison of buyer experiences with seller aggression and customer loyalty.

Stage 1: The population will be divided into two strata using stratified sampling technique:

Stratum 1: Rural retail customers

Stratum 2: Urban retail customers

This is to ensure that both groups are represented in the sample.

Stage 2: Purposive sampling will be used to select major retail outlets in both locations.

Stage 3: Stratified sampling will be applied so that the retail outlets are grouped according to types (e.g., supermarkets, pharmacies, fashion stores).

Stage 4: Systematic random sampling will be finally used to select customers from each outlet. These stages are to ensure that different categories of retail businesses are adequately represented.

Data Analysis

The data collected for the study will be analysed using descriptive statistics (frequencies, means, and standard deviations).

Sample Size: The sample size for the study is **384** respondents. This is based on the widely used Cochran formula for large or unknown populations and provides sufficient statistical power at a 95% confidence level with a 5% margin of error.

This study has a large or infinite population. Therefore, the Cochran's formula applies:

$$n_0 = \frac{Z^2 p\,(1-p)}{e^2}$$

Description of Formula Components

n_0 = Desired minimum sample size

Z = The Z-score for your confidence level (e.g., 1.96 for a 95% confidence level)

P = The estimated attribute proportion in the population (This study uses 0.5)

e = The margin of error or level of precision you accept (e.g., 0.05 for ± 5%).

$$n_0 = \frac{z^2.p\,(1-p)}{e^2}$$

$$n_0 = \frac{(1.96)^2.0.5(1-0.5)}{(0.05)^2}$$

$$n_0 = \frac{(3.84160).\,(0.25)}{(0.0025)}$$

$$n_0 = \underline{0.9604}$$

0.0025

$n_0 = 384.16$

Based on the above computation, this study has the sample size of **384** respondents for the survey. 384 structured questionnaires were distributed but only 375 were returned, representing 97% return ratio.

Instrument for Data Collection: The study will use structured questionnaires to quantify the responses.

Section A: Demographic Information

In this section, the participants' background information is represented using the following information:

(1). Gender

(2). Age

(3). Marital status

(4). Level of education

(5). Occupation

(6). Monthly income

(7). Retail location

(8). Retail shop patronized

(9). Shopping frequency

Demographic & Background Characteristics of Respondents

VARIABLE	CATEGORY	FREQUENCY	PERCENT
Gender	Male	178	47.5
	Female	197	52.5
	TOTAL	**375**	**100.0**
Age	18–25	64	17.1
	26–35	118	31.5
	36–45	102	27.2
	46–55	58	15.5
	56 & above	33	8.8
	TOTAL	**375**	**100.0**
Marital Status	Single	138	36.8
	Married	207	55.2
	Divorced/Separated	16	4.3
	Widowed	14	3.7
	TOTAL	**375**	**100.0**
Education	Primary School Certificate	22	5.9
	Secondary School Certificate	81	21.6
	OND/NCE	74	19.7
	Bachelor's Degree/HND	143	38.1
	Postgraduate Degree	55	14.7
	TOTAL	**375**	**100.0**
Occupation	Student	56	14.9
	Civil Servant	92	24.5
	Business Owner/Trader	108	28.8
	Private Sector Employee	74	19.7
	Unemployed/Retired	45	12.0
	TOTAL	**375**	**100.0**
Monthly Income	Below ₦50,000	82	21.9
	₦100,000–₦199,999	101	26.9
	₦50,000–₦99,999	103	27.5
	₦200,000 and above	89	23.7
	TOTAL	**375**	**100.0**

Residence	Urban	188	50.1
	Rural	187	49.9
	TOTAL	**375**	**100.0**
Shopping Frequency	Daily	127	33.9
	Weekly	101	26.9
	Bi-weekly	81	21.6
	Monthly	43	11.5
	Occasionally	23	6.1
	TOTAL	**375**	**100.0**
Retail Store Visited	Open Market	119	31.7
	Supermarket	74	19.7
	Convenience Shop	98	26.1
	Department Store	39	10.4
	Pharmacy/Chemist	25	6.7
	Online Retail Store	20	5.3
	TOTAL	**375**	**100.0**

The above demographic distribution shows that females constitute the majority of respondents (52.5%), while males account for 47.5%. Respondents aged 26–35 years constituted the largest age group (31.5%), followed by those aged 36–45 years (27.2%). In other words, the majority of the population of buyers is 31.5% + 27.2% = 58.7%, representing the youngest retail consumers.

Married respondents represent 55.2% of the sample, while single respondents account for 36.8%. This presents the married respondents as consumers with stronger reasons (e.g. more mouths) for more shopping encounters. In terms of education, respondents with Bachelor's Degree/HND constitute the largest category (38.1%), thereby presenting them as enlightened and exposed customers who easily understand seller aggression. Business owners/traders represent the largest occupational group (28.8%).

With respect to monthly income, respondents earning ₦100,000 – ₦199,999 constitute 103(27.5%). This group is the highest income earners, suggesting that they have the highest purchasing power. They are closely followed by those earning ₦50,000 – ₦99,999, constituting 101(26.9%).

The sample is almost evenly divided between urban (50.1%) and rural (49.9%) respondents. Daily shoppers constitute the largest group (33.9%), while open-market users represent the largest category of retail-store visitors (31.7%). This probably exposes them to more frequent shopping encounters with retailers.

Section B: Study Variables

The questionnaire includes items that measure the following variables:

- **Independent Variables:** Verbal aggression, nonverbal aggression, and consumer demographics.
- **Dependent Variable:** Customer Loyalty.

Independent Variables: Seller Aggression

Dimension 1: Seller Verbal Aggression

(1). Insults

(2). Abusive words

(3). Curses

(4). Intimidation

(5). Impatient/angry response

(6). Rude speech

(7). Shouting at customers

(8). Dismissive expressions

Dimension 2: Seller Non-verbal Aggression

(A). **Physical Aggression:**

(1). Pushing

(2). Pulling

(3). Kicking

(4). Slapping

(5). Punching

(6). Shoving

(7). Beating

(B). Hostile body language:

(1). Frowning & hostile facial expressions

(2). Ignoring customer presence

(3). Glaring & staring angrily at buyers

(4). Dismissive hand gestures

(5). Turning away while customers speak

(6). Limited eye contact

(7). Impatient body language

(8). Rolling the eyes

Dependent Variable 1: Positive Customer Loyalty

(1). Repurchase intention

(2). Advocacy (Positive word-of-mouth)

(3). Commitment

(4). Customer retention

Dependent Variable 2: Negative Customer Loyalty

(1). Avoidance of Seller

(2). Switching

(3). Termination of loyalty

Validity of Instruments: The researcher deems it wise to adapt validated measurement scales from previous studies rather than developing entirely novel instruments. This improves the validity and reliability of the study's instruments.

Seller Aggression Variables (Scales): There is no need to create entirely novel aggression variables. The research will simply adapt already established seller aggression variables as reported in recent local marketing and organizational behaviour literature within the Nigerian business environment on customer mistreatment and workplace dynamics in rural and urban settings (Asuquo & Agba, 2022), salesperson incivility (Oluwatayo & Adebayo, 2023), seller verbal/nonverbal aggression and interpersonal conflict (Aremu & Ojo, 2024), or service interaction quality (Eze & Nwankwo, 2021).

Customer Loyalty Variables (Scales): For customer loyalty items, we also adapt from well-established loyalty scales validated in contemporary relationship marketing and retail marketing literature within the Nigerian context (Fakayode, 2021; Ogbeide & Ikande, 2021; Oyeniyi & Olaleye, 2025).

Data Presentation and Analysis

Research Objective I: To identify the dominant category of seller verbal aggression among rural and urban retailers in Owerri

5-point Likert Scale Coding Using the Weighted Mean

Strongly Agree (SA) = 5 = Very high perception

Agree (A) = 4 = High perception

Undecided (U) = 3 = Moderate/neutral

Disagree (D) = 2 = Low perception

Strongly Disagree (SD) = 1 = Very low perception

Decision Rule:

With a 5-point scale from 1 to 5, the class interval is: $\frac{5-1}{5} = \frac{4}{5} = 0.80$

Therefore, the following is the Mean Range and actual interpretation:

4.21–5.00 = Very High

3.41–4.20 = High

2.61–3.40 = Moderate

1.81–2.60 = Low

1.00–1.80 = Very Low

Table 1A: Seller Verbal Aggression on Rural Customers in Owerri (n = 187)

Code	Aggression Indicator	SD 1	D 2	N 3	A 4	SA 5	M	SD	Interpretation
SVA1	Retailers insult customers during disagreements.	2	3	2	80	100	**4.46**	0.71	Very High
SVA2	Retailers use curses/profane language when addressing customers.	3	3	1	74	106	**4.48**	0.74	Very High
SVA3	Retailers use abusive words when interacting with customers	2	3	2	88	92	**4.42**	0.70	Very High

SVA4	Retailers use intimidating words or tones when dealing with customers	20	17	10	67	73	**3.83**	1.42	High
SVA5	Retailers respond impatiently or angrily to customers' questions or requests.	4	7	6	72	98	**4.35**	0.88	Very High
SVA6	Retailers speak rudely to customers during transactions.	6	4	**7**	78	92	**4.32**	0.90	Very High
SVA7	Rural retailers shout at customers during disagreements.	4	8	5	76	94	**4.33**	0.89	Very High
SVA8	Retailers use dismissive expressions while responding to customers	6	6	5	62	108	**4.39**	0.94	Very High
Composite Mean							**4.32**		**Very High**

Findings: With a composite mean of **4.31**, rural customers reported a **very high** perpetration of seller verbal aggression. The most prominent behaviour is **cursing/profane** expressions (M = 4.48). This is closely followed by **insults** (M = 4.46) and abusive words (M = 4.42). **Intimidation** (M = 3.70) is the least prominent, although it still falls within the **high** range.

Table 1B: Seller Verbal Aggression on Urban Customers in Owerri (n = 188)

Code	**Aggression Indicator**	**SD 1**	**D 2**	**N 3**	**A 4**	**SA 5**	**M**	**SD**	**Interpretation**
SVA1	Retailers insult customers during disagreements.	7	8	3	90	80	**4.21**	0.95	Very High
SVA2	Retailers use curses/profane language when addressing customers.	10	7	5	96	70	**4.11**	1.01	High
SVA3	Retailers use abusive words when interacting with customers	12	13	4	81	78	**4.06**	1.14	High
SVA4	Retailers use intimidating words or tones when dealing with customers	33	20	10	54	71	**3.59**	1.51	High
SVA5	Retailers respond impatiently or angrily to customers' questions or requests.	9	5	5	71	100	**4.31**	1.00	Very High
SVA6	Retailers speak rudely to customers during transactions.	6	4	**7**	90	81	**4.26**	0.88	Very High
SVA7	Retailers shout at customers during disagreements.	6	8	4	90	80	**4.22**	0.93	Very High
SVA8	Retailers use dismissive expressions while responding to customers	6	4	5	66	107	**4.40**	0.90	Very High
Composite Mean							**4.15**		**High**

Findings: The urban composite mean of **4.15** indicates a **high** degree of seller verbal aggression although it is slightly lower than the rural composite mean of **4.31.** The indicator that "retailers use dismissive expressions while responding to customers" in urban Owerri is the highest seller aggressive act (107; M= 4.40). The lowest indicator of retailer hostility in urban Owerri is the use of "intimidating words or tones when dealing with customers" (71; M = 3.59), although this still belongs within the high range.

Table 1C: Rural-Urban Comparison of Seller Verbal Aggression

Code	Aggression Indicator	Rural Mean	Urban Mean	Mean Diff	Higher
SVA1	Retailers insult customers during disagreements.	4.46	4.21	0.25	Rural
SVA2	Retailers use curses/profane language when addressing customers.	4.48	4.11	0.37	Rural
SVA3	Retailers use abusive words when interacting with customers	4.42	4.06	0.36	Rural
SVA4	Retailers use intimidating words or tones when dealing with customers	3.83	3.59	0.24	Rural
SVA5	Retailers respond impatiently or angrily to customers' questions or requests.	4.35	4.31	0.04	Rural
SVA6	Retailers speak rudely to customers during transactions.	4.32	4.26	0.06	Rural
SVA7	Rural retailers shout at customers during disagreements.	4.33	4.22	0.11	Rural
SVA8	Retailers use dismissive expressions while responding to customers	4.39	4.40	0.01	Urban
Composite Mean		**4.32**	**4.15**	**0.17**	**Rural**

Findings: Table 5 shows that seller verbal aggression is descriptively higher in rural Owerri (M = **4.31**) than in urban Owerri (M = **4.15).** The overall rural–urban difference is **(4.31) - (4.15)** = **0.16** mean points. Rural retailers record higher average on seven of the eight indicators, while urban sellers are marginally higher only on dismissive expressions.

T-test Computation for Comparative Analyses

The Welch independent-samples t-test is adopted for the comparison because the rural and urban groups are independent and their SDs are not necessarily equal.

The significance level is $\alpha = 0.05$, two-tailed.

Seller Verbal Aggression: Rural–Urban t-test

Code	Rural M	Urban M	Mean Diff	t	df	p-value	Decision
SVA1	4.46	4.21	0.25	2.887	346.22	.004	Significant
SVA2	4.48	4.11	0.37	4.048	342.90	<.001	Significant
SVA3	4.42	4.06	0.36	3.687	310.75	<.001	Significant
SVA4	3.83	3.59	0.24	1.586	371.83	.114	Not Significant
SVA5	4.35	4.31	0.04	0.412	367.54	.681	Not Significant
SVA6	4.32	4.26	0.07	0.653	372.71	.514	Not Significant
SVA7	4.33	4.22	0.11	1.170	372.45	.243	Not Significant
SVA8	4.39	4.40	-0.01	-0.105	372.11	.916	Not Significant

Interpretation

There are statistically significant rural–urban differences for:

SVA1: insults, $t(346.22) = 2.887$, $p = .004$

SVA2: curses/profanity, $t(342.90) = 4.048$, $p < .001$

SVA3: abusive words, $t(310.75) = 3.687$, $p < .001$

The rural means are higher in all three cases. However, SVA4–SVA8 do not differ significantly between rural and urban respondents.

Comparatively, seller aggression is slightly more common in rural Owerri than in urban centres as indicated. The results indicate that out of the eight aggression indicators, urban retailers mostly use dismissive expressions while responding to customers whereas rural retailers top the list in other seven indicators.

Discussion of Findings

The findings on Tables 1A, 1B, and 1C have important implications for understanding the nature of seller verbal aggression in rural and urban Owerri, its relationship with the study's three theoretical frameworks, and likely implications for customer loyalty.

The composite average of 4.32 and 4.15 for rural and urban retailer aggression are interpreted as **Very High** and **High** respectively**.** This shows that rural and urban consumers generally perceive seller verbal aggression as a constant feature of their encounter with retailers. This is particularly significant because seven of the eight indicators record means that are above 4.30 (for rural) and above 4.0 (for urban), demonstrating that the aggression is general rather than particular to a single form of behaviour.

The implication is that seller aggression in rural and urban Owerri should not be understood only in terms of physical confrontation or overt threats. Everyday communication can itself constitute aggression when retailers employ profanity, insults, abusive expressions, shouting, rudeness or dismissive language.

On the other hand, the relatively lower mean for intimidating words or tones (**M = 3.70)** is also noteworthy. Although *intimidation* is the least prominent seller behaviour experienced by rural buyers, its **High** rating indicates that it remains sufficiently present to constitute a concern. The relatively high Standard Deviation (SD = 1.42) further suggests greater variation among respondents in their experiences of seller intimidation than in most of the other verbal-aggressive behaviours.

Thus, the findings imply that interventions to minimize seller hostility should particularly target conflict management, cordial relationships, respectful communication, emotional regulation, and appropriate responses to customer questions, enquiries, and disagreements. This evidently portrays recent insights from Abubakar and Aturu-Aghedo (2024), as well as Odieli and Okeke (2025), who examined conflict resolution strategies within the Nigerian business ecosystem.

These findings are in alignment with the central proposition of Consumer Behaviour Theory that consumers' subsequent behaviours are influenced by their experiences and perceptions during the previous consumption processes. In his study published in the NIU Journal of Social Sciences, Akunne (2025) concedes that consumer perceptions and behavioral attitudes significantly and positively influence his future transactions.

The retail encounter is part of the customer's overall consumption experience. Therefore, when customers are repeatedly insulted, cursed, rebuked, insulted, abused, shouted at or treated rudely, these encounters may become negative components of their evaluation of retailers.

The presence of a (very) high level of verbal aggression may consequently influence customers' behavioural and attitudinal intentions. A customer may begin to associate a particular retailer with unpleasant experiences and subsequently decide to avoid the retailer, reduce the frequency of his patronage, switch to another seller, discontinue the relationship, or refrain from recommending the retailer to other consumers.

Furthermore, seller aggression can function as a negative experiential trigger capable of influencing customers' subsequent behavioural responses. Nigerian studies have demonstrated that the quality of interpersonal service encounters, including personnel quality, staff conduct, responsiveness, empathy and complaint handling, is associated with customer satisfaction, repeat patronage and loyalty (Njelita & Anyasor, 2020; Nkwede et al., 2022; Adebayo et al., 2023; Adebayo, 2025).

Consequently, customer loyalty cannot be adequately explained solely by transactional factors such as product quality, price or convenience. Existing Nigerian research provides empirical support for the proposition that seller/customer interaction and service experience influence loyalty-related outcomes, thereby providing a basis for examining whether negative interpersonal behaviours, such as seller aggression, produce the opposite effect.

For instance, evidence from Nigerian research indicates that service quality and interpersonal treatment also contribute to customers' loyalty-related outcomes (Njelita & Anyasor, 2020; Adebayo et al., 2023; Adebayo, 2025). The interpersonal experience created by the seller can therefore shape customers' subsequent decisions regarding repeat patronage, word-of-mouth, and continued relationship with a retailer. This is consistent with recent Nigerian evidence showing significant relationships between empathy, responsiveness, complaint handling and repeat patronage (Joseph et al., 2026).

Furthermore, the findings also have a strong implication for Social Exchange Theory which emphasizes the perceived benefits and costs associated with maintaining social and commercial relationships.

The customer–seller relationship involves a symbiotic and reciprocal exchange. Customers provide money, patronage, trust and potentially repeat patronage, while they expect to receive products or services together with reasonable and respectful treatment. However, the very high occurrence of curses, insults, abusive words and rude responses introduces an additional psychological and interpersonal cost into the exchange.

For example, a customer who pays for a product but is simultaneously insulted or cursed by the seller may perceive the relationship as unfair or costly. If alternative products can be obtained from another retailer without such unfair treatment, the customer switches.

The findings therefore suggest that seller verbal aggression can disturb the cost–benefit balance of the customer–seller relationship. As the perceived cost of maintaining loyalty with an aggressive seller increases, the customer's willingness to maintain the relationship may decline. This provides a theoretical explanation for why verbal aggression can lead to avoidance, switching and eventual termination of patronage.

In addition, the findings are also particularly important from the perspective of Relationship Marketing Theory, which emphasizes the establishment and maintenance of long-term relationships through trust, satisfaction, commitment, communication and mutually beneficial interactions. The very high level of seller hostility presents a serious challenge to these relationship-building objectives.

For instance, evidence from Nigerian research indicates that cursing/profanity and insults can undermine the customer's sense of respect and interpersonal security (Adebayo, 2025). Similarly, dismissive expressions may communicate that the customer's questions, concerns or needs are not valued. Such interactions can gradually weaken the relational foundations necessary for customer loyalty and retention. Customer relational commitment to the seller may be weakened, although the customer may continue patronizing an aggressive seller because of convenience, location, product quality, low cost, or availability.

The implication is therefore that seller communication is not simply a matter of good behavioural approach alone. It is an important element of relationship management and customer retention. Retailers who want to develop long-term relationships with consumers need to reduce verbal aggressive encounters and encourage respectful, responsive and constructive communication.

The findings have perhaps their most direct implication for customer loyalty which involves a customer's willingness to continue patronizing a seller, repurchase, maintain the relationship and recommend the business to others. The very high prevalence of verbal aggression creates conditions that can undermine these loyalty behaviours.

Constant exposure to aggressive communication can weaken customer willingness to return to the same retailer in his subsequent purchases. Thus, even where customers initially patronize a retailer because of product availability, fair price or proximity, persistent verbal aggression may destroy their intention to continue.

Again, consumers may respond to aggressive sellers by deliberately avoiding them. The particularly high levels of insults, profanity and abusive language provide strong reasons for customers to minimize future interactions with such sellers (Akintunde et al., 2026; Uzo, 2026).

Thus, if a seller creates a positive interpersonal experience, this may strengthen customer satisfaction, relationship quality and loyalty (Adebayo, 2024); conversely, aggressive verbal or nonverbal behaviour can create a negative experience capable of encouraging avoidance, switching or termination (Oyeniyi & Abiodun, 2010).

However, recent empirical findings have proven the foregoing evidence antithetical. According to research conducted by Nnaji and Okeke (2023), most Nigerian consumers maintain loyalty with sellers despite the salespersons' hostility, provided the deal favours them in terms of price (Aanya, 2022), quality (Evaluation of Consumer Attitude towards Nigeria-Made Products, 2025), quantity (Anugwu & Okolocha, 2024), and product satisfaction (Dangote Sugar Refinery Study, 2024).

Research Objective 2: To determine the dominant nonverbal aggressive behaviour among rural and urban retailers in Owerri.

Table 2A: Rural Seller Nonverbal Aggression in Owerri (n = 187) - Bodily Aggression

Code	Aggression Indicator	SD 1	D 2	N 3	A 4	SA 5	M	SD	Interpretation
SVA1	Retailers push customers during disagreements.	100	60	5	9	13	1.80	1.26	Very Low
SVA2	Retailers pull customers during disagreements.	80	73	9	10	15	1.97	1.19	Low
SVA3	Retailers kick customers during serious disagreements.	115	50	3	9	10	1.66	1.09	Very Low
SVA4	Retailers slap customers during serious disagreements.	100	62	5	8	12	1.77	1.12	Very Low
SVA5	Retailers punch during serious disagreements.	95	74	4	5	9	1.71	1.00	Very Low
SVA6	Retailers shove customers during serious disagreements.	109	54	2	8	14	1.74	1.17	Very Low
SVA7	Retailers snatch goods from customers during disagreements over transactions.	6	5	4	59	113	4.43	0.92	Very High
SVA8	Retailers hit customers during serious disagreements.	120	50	3	8	6	1.56	0.96	Very Low
Composite Mean							**2.08**		**Low**

Findings: The highest nonverbal bodily aggression indicator in rural Owerri is that "retailers snatch goods from customers during disagreements over transactions" (M=4.43). The significantly rarest seller aggression in rural Owerri is a situation where "retailers hit customers during serious disagreements" (M = 1.56).

Table 2B: Urban Seller Nonverbal Aggression in Owerri (n = 188) - Bodily Aggression

Code	Aggression Indicator	SD 1	D 2	N 3	A 4	SA 5	M	SD	Interpretation
SVA1	Retailers push customers during disagreements.	110	70	3	2	3	1.50	0.74	Very Low
SVA2	Retailers pull customers during disagreements.	93	83	5	4	3	1.62	0.78	Very Low
SVA3	Retailers kick customers during serious disagreements.	120	60	3	3	2	1.44	0.71	Very Low
SVA4	Retailers slap customers during serious disagreements.	125	55	2	3	3	1.43	0.75	Very Low
SVA5	Retailers punch during serious disagreements.	123	56	4	3	2	1.43	0.72	Very Low
SVA6	Retailers shove customers during serious disagreements.	115	63	5	2	3	1.48	0.75	Very Low
SVA7	Retailers snatch goods from customers during disagreements over transactions.	10	12	5	61	100	4.22	1.12	Very High
SVA8	Retailers hit customers during serious disagreements.	121	60	2	4	1	1.43	0.68	Very Low
Composite Mean							**1.82**		**Low**

Findings: With the average score of **1.82**, urban Owerri records a low nonverbal seller bodily aggression in the commercial location. The highest nonverbal bodily aggression indicator in urban Owerri is that "Retailers snatch goods from customers during disagreements over transactions" (M=4.22). The significantly lowest seller bodily aggression in urban Owerri is a situation where retailers slap (M=1.43), punch (M=1.43), or hit (M=1.43) customers during serious disagreements.

Table 2C: Rural-Urban Comparison of Seller Nonverbal Aggression in Owerri - (Bodily Aggression)

Code	Aggression Indicator	Rural Mean	Urban Mean	Mean Diff	Higher
SVA1	Retailers push customers during disagreements.	1.80	1.50	0.30	Rural
SVA2	Retailers pull customers during disagreements.	1.97	1.62	0.35	Rural
SVA3	Retailers kick customers during serious disagreements.	1.66	1.44	0.22	Rural
SVA4	Retailers slap customers during serious disagreements.	1.77	1.43	0.34	Rural
SVA5	Retailers punch during serious disagreements.	1.71	1.43	0.28	Rural
SVA6	Retailers shove customers during serious disagreements.	1.74	1.48	0.26	Rural
SVA7	Retailers snatch goods from customers during disagreements over transactions.	4.43	4.22	0.21	Rural
SVA8	Retailers hit customers during serious disagreements.	1.56	1.43	0.13	Rural
Composite Mean		**2.08**	**1.82**	**0.26**	**Rural**

Findings: Bodily aggression is higher in rural Owerri (M = 2.08) than in urban Owerri (M = 1.82). However, the overall level remains low in both settings. The exceptional indicator is "Retailers snatch goods from customers during disagreements over transactions" (Rural: M = 4.43; Urban: M = 4.22). This is the only bodily hostile behaviour with a **very high** average in both retail locations.

Bodily Aggression: Rural–Urban t-test

Code	Rural M	Urban M	Mean diff	t	df	p-value	Decision
SV1	1.80	1.50	0.30	2.809	300.36	.005	Significant
SVA2	1.97	1.62	0.35	3.366	320.69	<.001	Significant
SVA3	1.66	1.44	0.22	2.315	319.52	.021	Significant
SVA4	1.77	1.43	0.34	3.452	324.68	<.001	Significant
SVA5	1.71	1.43	0.28	3.110	337.91	.002	Significant
SVA6	1.74	1.48	0.26	2.560	316.52	.011	Significant
SVA7	4.43	4.22	0.21	1.984	360.14	.048	Significant
SVA8	1.56	1.43	0.13	1.512	334.99	.131	Not significant

Interpretation

There are significant rural–urban differences in seven of the eight bodily-aggression indicators. Rural respondents reported significantly higher means for pushing, pulling, kicking, slapping, punching, shoving, and snatching goods. Only hitting customers (SVA8) does not differ significantly. The particularly interesting result is SVA7: Rural M = 4.43; Urban M = 4.22; t(360.14) = 1.984, p = .048. Although the mean difference is only 0.21, it reaches statistical significance at the .05 level.

Discussion of Findings

Recent studies from the Nigerian commercial ecosystem contextually challenge the above findings. This does not deny the prevalence of nonverbal aggression in Owerri but the difference is alternative nonverbal indicators such as face-saving and mitigation acts, including customer-centric verbal and nonverbal politeness strategies to ensure successful transaction completion (Nwala, 2026).

In particular, the relatively low SD of 0.94 for both limited eye contact and frowning suggests considerable consistency in respondents' experiences of these behaviours. For rural customers, limited eye contact (M = 4.34) is the dominant hostile cue, whereas among urban customers, dismissive hand gestures (M = 4.37) ranks highest. This suggests that although the overall intensity of hostile body language is similar across the two locations, the particular forms through which hostility is expressed may differ.

This is an important finding for the comparative analysis of rural and urban retailers: the rural–urban difference may not necessarily lie in the overall level of nonverbal aggression, but in the specific nonverbal cues through which that aggression is communicated.

However, a recent study from the Nigerian commercial ecosystem (e.g. Nwala, 2026) contextually challenges this specific finding. This does not deny the prevalence of nonverbal aggression in rural Owerri but the difference is alternative nonverbal indicators such as face-saving and mitigation acts, including customer-centric verbal and nonverbal politeness strategies to ensure successful transaction completion.

Table 2D: Seller Nonverbal Aggression in Owerri (n = 187) - Hostile Body Language (Rural)

Code	**Aggression Indicator**	**SD** **1**	**D** **2**	**N** **3**	**A** **4**	**SA** **5**	**M**	**SD**	**Interpretation**
HBL 1	Retailers frown/display hostile facial expressions toward customers.	6	8	3	78	92	4.29	0.94	Very High
HBL 2	Retailers deliberately ignore customers when they attempt to communicate.	7	7	4	80	89	4.27	0.96	Very High
HBL 3	Retailers use dismissive hand gestures when responding to customers.	6	9	2	79	91	4.28	0.95	Very High
HBL 4	Retailers glare or stare angrily at customers.	7	10	5	80	85	4.21	1.00	Very High
HBL 5	Retailers turn away while customers speak to them.	9	10	2	76	90	4.22	1.05	Very High
HBL 6	Retailers deliberately limit eye contact when communicating with customers.	7	5	4	73	98	4.34	0.94	Very High
HBL7	Retailers display impatient body language when attending to customers.	8	8	1	80	90	4.26	0.99	Very High
HBL8	Retailers roll their eyes when customers make requests or express concerns.	10	5	6	82	84	4.20	1.02	High
Composite Mean							**4.26**		**Very High**

Findings: The highest hostile body language (HBL) adopted as an aggressive weapon by retailers in rural Owerri is deliberately limiting eye contact when communicating with customers (Code 6 = M= 4.34 = SD = 0.94). This is followed by hostile facial expressions (Code 1 = M= 4.29).

The least-rated behaviour is rolling the eyes when customers make requests or express concerns (Code 8= M = 4.20, SD = 1.02). Although this is the lowest individual mean, it should be noted that it still falls within the **High** range. Therefore, it should not be interpreted as an insignificant behaviour. Rather, it is simply less frequently reported than the other hostile body-language indicators.

The weighted average of **4.26** falls within the **Very High** interpretation category. This indicates that rural customers generally perceive hostile body language as a frequent and noticeable form of seller nonverbal aggression in their interactions with retailers.

Table 2E: Seller Nonverbal Aggression in Owerri (n = 188) - Hostile Body Language (Urban)

Code	Aggression Indicator	SD 1	D 2	N 3	A 4	SA 5	M	SD	Interpretation
HBL 1	Retailers frown/display hostile facial expressions toward customers.	10	10	4	80	84	4.16	1.07	High
HBL 2	Retailers deliberately ignore customers when they attempt to communicate.	5	6	2	86	89	4.32	0.87	Very High
HBL 3	Retailers use dismissive hand gestures when responding to customers.	6	4	1	81	96	4.37	0.87	Very High
HBL 4	Retailers glare or stare angrily at customers.	9	10	4	85	80	4.15	1.04	High
HBL 5	Retailers turn away while customers speak to them.	6	10	2	78	92	4.28	0.96	Very High
HBL 6	Retailers deliberately limit eye contact when communicating with customers.	4	4	5	84	91	4.35	0.82	Very High
HBL 7	Retailers display impatient body language when attending to customers.	5	6	2	86	89	4.32	0.87	Very High
HBL 8	Retailers roll their eyes when customers make requests or express concerns.	11	9	4	80	84	4.15	1.08	High
Composite Mean							**4.26**		**Very High**

Dismissive hand gestures (M=4.37) are the highest perpetrated hostile body language (HBL) by the urban retailers, while angry glare (M = 4.15) and eye rolling (M= 4.15) are the least HBL. The weighted average of **4.26** is an indication that the overall seller's hostile body language in urban Owerri is very high.

Table 2F: Rural-Urban Comparison of Seller Nonverbal Aggression in Owerri - (Hostile Body Language)

Code	Hostile Body Language Indicator	Rural Mean	Urban Mean	Mean Diff	Higher
HBL1	Retailers frown/display hostile facial expressions toward customers.	4.29	4.16	0.11	Rural
HBL2	Retailers deliberately ignore customers when they attempt to communicate.	4.27	4.32	0.05	Urban
HBL3	Retailers use dismissive hand gestures when responding to customers.	4.28	4.37	0.09	Urban
HBL4	Retailers glare or stare angrily at customers.	4.21	4.15	0.06	Rural
HBL5	Retailers turn away while customers speak to them.	4.22	4.28	0.06	Urban
HBL6	Retailers deliberately limit eye contact when communicating with customers.	4.34	4.35	0.01	Urban
HBL7	Retailers display impatient body language when attending to customers.	4.26	4.32	0.06	Urban
HBL8	Retailers roll their eyes when customers make requests or express concerns.	4.20	4.15	0.05	Rural
Composite Mean		**4.26**	**4.26**	**0.00**	**None higher**

Table 2F indicates that there is a very infinitesimal difference between the responses of rural and urban buyers on their perception of retailer aggression in Owerri. However, rural retailers frown, glare, and roll their eyes at customers more than urban sellers. On the other hand, urban retailers ignore and dismiss customers with hand gestures, turn away from them, limit eye contact during communication, and display impatient body language more than their rural counterparts.

Furthermore, since the composite average of rural and urban customers' perception of seller hostile body language is equal at **4.26**, this represents a **very high** degree of seller hostile body language with neither of them higher.

Hostile Body Language: Rural–Urban t-test

Code	Rural M	Urban M	Mean diff	t	df	p-value	Decision
HBL1	4.29	4.16	0.13	1.250	367.40	.212	Not significant
HBL2	4.27	4.32	-0.05	-0.528	369.05	.598	Not significant
HBL3	4.28	4.37	-0.09	-0.957	369.80	.339	Not significant
HBL4	4.21	4.15	0.06	0.569	372.57	.569	Not significant
HBL5	4.22	4.28	-0.06	-0.577	369.69	.564	Not significant
HBL6	4.34	4.35	-0.01	-0.110	365.73	.913	Not significant
HBL7	4.26	4.32	-0.06	-0.623	366.44	.534	Not significant
HBL8	4.20	4.15	0.05	0.461	372.00	.645	Not significant

Interpretation

None of the eight hostile-body-language indicators differs significantly between rural and urban respondents. The descriptive comparison shows that Rural Composite = 4.26; Urban composite = 4.26; Difference = 0.00. The inferential test supports the descriptive conclusion that rural and urban customers report essentially the same level of hostile body language from retailers.

It is important to state that the equal Composite Mean of 4.26 in both rural and urban Owerri data does not support the conclusion that hostile body language is generally higher among either rural or urban retailers. Rather, the point of intersection indicates that hostile body language is highly prevalent in both retail environments.

This is particularly important because it means that the rural–urban distinction does not substantially alter customers' overall perception of seller nonverbal aggression. This means that, at the aggregate level, there is no difference in the overall reported prevalence of hostile body language between rural and urban retailers.

Therefore, it seems inappropriate to conclude from these tables alone that rural retailers are generally more hostile than urban retailers, or vice versa.

According to the findings on Table 2F above, with a no-significant difference (at M = 4.26), hostile body language appears to be a common feature of seller–customer interactions in both rural and urban retail environments in Owerri rather than a behaviour peculiar to one geographical location alone. This finding is in tandem with the evidence from earlier studies (e.g. Eze & Nwankwo, 2022; Obi & Ibe, 2024).

There is a caveat in the findings, though. It should also be noted that the similar Composite Mean of 4.26 on both sides does not in any way represent an equal proportion of hostile body language in either retail environments in Owerri. Rather it means that there is no statistically significant difference between rural and urban customers' perception of hostile body language. This is because, although the overall means are **identical**, there are differences in the individual indicators or perceptions. For instance, rural consumers record higher averages on three hostile body languages such as **frowning** (rural = 4.29 Vs. urban = 4.16); **glaring** (rural = 4.21 Vs. urban= 4.15); and **rolling of the eye** (rural = 4.20 Vs. urban = 4.15).

The implication of the above is that rural customers relatively have more strongly perceived facial expressions and direct visual hostility as forms of seller aggressive behaviour to customers. On the other hand, urban customers record higher means on four indicators such as **Ignoring Customers** (urban = 4.32 Vs. rural = 4.27); **Dismissive hand gestures** (urban = 4.37 Vs. rural= 4.28);

Turning away while customers speak (urban = 4.28 Vs. rural = 4.22).

For impatient body language, the higher score of 4.32 indicates a stronger or more frequent perception compared to the rural consumers scoring 4.26. For limited eye contact, the difference is virtually nonexistent (Rural: 4.34 Vs. Urban: 4.35; Difference = 0.01). Thus, deliberately limiting eye contact is perceived at almost exactly the same level in both groups.

There are dominant hostile body-language behaviours found. The ranking also provides an interesting comparison as an indication of this finding. For rural customers, the highest-rated behaviour is:

Deliberately limiting eye contact (M = 4.34). This is followed by frowning (M = 4.29) and dismissive hand gestures (M = 4.28). For urban customers, the highest-rated behaviour is "using dismissive hand gestures" (M = 4.37). This is followed by limiting eye contact (M = 4.35), while ignoring customers and impatient body language both record M = 4.32.

Thus, although both groups identify eye contact and dismissive behaviour as major hostile cues, they differ slightly in which behaviour they perceive as most prominent.

These findings have direct commercial implications for the dependent variable - customer loyalty. Persistent exposure to such behaviours may make customers feel unwanted, disrespected or undervalued.

Hostile body language can communicate rejection even when retailers do not verbally insult customers. For instance, ignoring a customer can communicate that the customer is unimportant; turning away can communicate unwillingness to listen; glaring can create discomfort or intimidation; dismissive gestures can communicate disrespect in order to get rid of the customer; limited eye contact can signal lack of interest and, more impatiently, body language can make customers feel like a burden.

As a result, customers may become more likely to avoid the retailer, switch to another retailer, terminate their patronage and completely avoid positive words-of-mouth. Thus, hostile body language can undermine the relational foundation required for customer retention, repeated patronage, and loyalty. Repeated exposure to these behaviours may consequently weaken the customer's relationship with the retailer. This can manifest in the forms of the customer disloyalty examined in the study: avoidance, switching and termination, as well as reduced willingness to recommend the retailer or business to others.

From a managerial standpoint, the finding also suggests the need for retailers to improve their nonverbal communication skills. Retailers should be encouraged to maintain appropriate eye contact, face customers while they speak, avoid dismissive gestures, demonstrate patience and use welcoming facial expressions. These seemingly simple behaviours can improve the quality of customer–seller communication and potentially strengthen customer loyalty, and improve the tenets of Social Exchange and Relationship Marketing Theories (Osadolor & Eze, 2023; Adebayo, 2024; Otika et al., 2026).

On the contrary, the results from recent studies in Nigeria (e.g. Amadi & Okpara, 2023; Udo & Bassey, 2025) contradict the no-difference average in Hostile Body Language in rural and urban retail locations in Owerri. Foreign studies also agree that there must be a significant difference in the level of Hostile Body Language. For example, the findings of Colledge (2018) are in agreement with Amadi & Okpara (2023) and Udo & Bassey (2025).

Contrarily, the findings of Bamidele & Alao (2025) oppose the so-called infinitesimal equality in the vulnerability and exposure levels to hostile body language between rural and urban retail settings. Their findings refute the results of the present study that the composite average of both rural and urban Owerri are equal (M = 4.26), meaning that there is no registered significant difference.

The refutation indicates that while rural consumers have limited digital and commercial literacy, making them highly open to specific scams or misleading sales tactics when they occur, their actual exposure rate to aggressive sales pitches is much lower than seen in urban environments due to the decentralized, small-shop nature of rural retail. In other words, obvious similarity in such seller aggression should not exist.

From foreign retail environment, Colledge (2018) found that 41% of urban respondents reported experiencing aggressive or misleading sales practices. 28% of rural respondents reported experiencing such practices, too. However, for several specific aggressive sales practices, rural and urban experiences are quite close. For example, pressure from salespeople to purchase telecommunications products was reported by 56% of urban respondents and 53% of rural respondents; that is 3% difference). Although this seems very close to the findings of this study with M= 4.26 on either group, yet it represents a significant difference.

There is a serious dangerous dimension in the no-difference average. The argument against the result is that the no-difference in the perception and experience of both rural and urban consumers in HBL may lead to a wrong conclusion that both customers may therefore have the same level of loyalty under HBL. That is, since M = 4.26, their Loyalty should also intersect. Expressed mathematically:

$$M = 4.26 = L = 4.26$$

Research Objective 3: To compare and contrast the dominant seller aggression (verbal and nonverbal) among retailers in rural and urban Owerri

Table 3: Comparing and Contrasting Seller Verbal and Nonverbal Aggression in Rural and Urban Owerri

LOCATION	VERBAL (Composite Mean)	NONVERBAL	
		Bodily Aggression (Composite Mean)	Hostile Body Language (Composite Mean)
RURAL	4.31	2.08	4.26
URBAN	4.15	1.82	4.26
DIFFERENCE	**0.16**	**0.26**	**0.0**

From the table above, verbal aggression is more prevalent than nonverbal aggression in Owerri (Verbal = 4.31 Vs. Nonverbal = 2.08/4.26). Similarly, rural consumers experience more verbal hostility (M= 4.31) than their urban counterparts (M = 4.15). In nonverbal seller aggression (bodily and hostile), rural consumers are more affected (M = 2.08) than urban consumers (M = 1.82). However, both rural and urban consumers converge equally in Hostile Body Language experience (M = 4.26). This latter finding poses a controversy (See analysis on Table 2F).

Discussion of Findings

The comparative findings on Table 3 imply that verbal hostility (M = 4.31) has a stronger negative effect on customer loyalty such as greater loyalty withdrawal, switching, flight, total avoidance, and refusal to recommend an aggressive retailer. On the other hand, nonverbal aggression occurs less frequently (M = 2.08) and therefore produces slower and less severe declines in customer loyalty (Ogunnaike et al., 2023; Onuoha & Chinedu, 2024).

Drastic difference between these two means highlights that while Nigerian consumers may passively tolerate subtle negative bodily cues if a deal is economically favorable, overt verbal confrontation acts as an immediate threshold-crossing trigger for total consumer flight and vendor abandonment.

This finding indicates that the form of aggression exhibited by retailers significantly influences the loyalty of consumers. Verbal aggression appears to be the dominant and most damaging form of seller misconduct in the retail business environment of Owerri. Customers are generally more sensitive to spoken expressions of hostility because verbal interactions constitute the primary medium through which retail transactions occur. Insults, harsh language, ridicule, shouting, impatience, and disrespect are immediately recognised by customers and are often interpreted as deliberate violations of acceptable service standards.

Consequently, customers respond by withdrawing their patronage, switching to competing retailers, refusing to recommend the business and, in many cases, discouraging others from patronising the offending retailer. The stronger influence of verbal aggression can be explained by the permanence of its psychological effects. While nonverbal aggression (frowning, ignoring customers, eye-rolling, hostile facial expressions, or dismissive gestures) communicates dissatisfaction or disrespect, its meaning is sometimes ambiguous and may be interpreted differently depending on the situation or cultural context.

Verbal aggression, however, leaves little room for alternative interpretation because offensive words communicate explicit hostility. As a result, customers are more likely to remember verbal abusive encounters and use them as the basis for future purchasing decisions.

Relationship Marketing Theory suggests that trust, commitment, and relational satisfaction are undermined when retailers communicate disrespectfully with customers. Once interpersonal trust is damaged, customers become less willing to maintain long-term relationships with the business.

The finding also supports the assumptions of Social Exchange Theory (SET) which argues that customers evaluate retail relationships based on perceived rewards and costs. Verbal aggression substantially increases the emotional cost of shopping, reducing the perceived benefits of maintaining the relationship. Consequently, customers seek alternative retailers where they expect more cordial and respectful treatments and better relational outcomes.

An important contribution of this finding is its implication: customer loyalty extends beyond product quality and cost. Even when retailers offer competitive prices or desirable products, repeated exposure to verbal hostility may outweigh these benefits and motivate customers to leave.

Importantly, there are obvious limitations to the findings and, therefore, should be interpreted with caution. The greater impact of verbal aggression may partly reflect customers' ability to recall spoken insults more easily than subtle nonverbal behaviours, introducing the possibility to recall bias. Moreover, the survey study compares the frequency of verbal and nonverbal aggression but does not examine the intensity or duration of aggressive incidents.

In some situations, persistent nonverbal hostility (e.g. displaying contemptuous facial expressions, repeatedly ignoring customers, dismissive body movement, etc) may produce effects comparable to verbal abuse, particularly when experienced and registered over a prolonged period.

Another limitation is that customer responses to aggression may be moderated by demographic and contextual factors such as age, gender, education, occupation, income, personality, location, previous relationships with the retailer, shopping frequency, cultural norms, and the availability of alternative retail outlets. These factors are not explicitly controlled and may influence the strength of the relationship between seller aggression and customer loyalty.

Overall, the finding provides compelling evidence that verbal aggression is the more prevalent and more destructive form of seller aggression in Owerri retail business environment. It further demonstrates that respectful verbal communication is a critical determinant of customer retention, repeat patronage, positive word-of-mouth, and long-term business sustainability. The result therefore highlights the need for retailers to prioritize effective communication skills, emotional intelligence, and customer-service training as strategic tools for strengthening consumer loyalty.

Research Question 4: To determine customer perception and response to seller aggression in rural and urban retail locations.

Here, we investigate whether a customer maintains a relationship with the retailer despite experiencing seller aggression.

Strongly Disagree = 1, Disagree = 2, Neutral = 3, Agree = 4, Strongly Agree = 5

N = 187 (rural customers)

N = 188 (urban customers)

Positive Loyalty Indicators

1). I would recommend this retailer to other buyers (**ADVOCACY**)

(2). I intend to buy from this retailer again **(REPEAT PURCHASE).**

(3). I am willing to remain a customer to this seller **(RETENTION).**

(4). I am committed to continuing to patronize this retailer **(COMMITMENT).**

Negative Loyalty Indicators

(5). I will continue to buy from this retailer despite unpleasant experiences (AVOIDANCE).

(6). I prefer to continue buying from this seller rather than switch to another retailer (SWITCHING).

(7). I intend to continue patronizing this seller in the future rather than terminate my patronage (TERMINATION).

Table 4A: Rural Consumer Loyalty Level to an Aggressive Seller (n = 187)

Code	Loyalty Indicator	Meaning	SD 1	D 2	N 3	A 4	SA 5	M	SD	Interpretation
CL1	I would recommend this retailer to other buyers.	Advocacy	8	6	3	70	100	4.33	0.98	Very High
CL2	I intend to buy from this retailer again.	Repurchase Intention	8	12	2	85	80	4.16	1.03	High
CL3	I am willing to remain a customer to this seller.	Customer Retention	10	11	3	83	80	4.13	1.07	High
CL4	I am committed to continuing to patronize this retailer.	Customer Commitment	11	16	5	80	75	4.03	1.14	High
CL5	I will continue to buy from this retailer despite unpleasant experiences.	Continued patronage despite ugly experience	11	10	3	80	83	4.14	1.09	High

CL6	I prefer to continue buying from this seller rather than switch to another retailer.	Resisting switching	11	17	4	75	80	4.05	1.16	High
CL7	I intend to continue patronizing this seller in the future	Future purchase	7	6	2	72	100	4.35	0.95	Very High
Composite Mean								4.17		High

The composite mean of **4.17** indicates a high degree of customer loyalty among the rural customers to aggressive sellers. The strongest indicator is **M = 4.35** (CL7). This is closely followed by CL2 (repurchase intention) **M = 4.16**, CL3 (customer retention) **M= 4.13**, CL5 (continuing despite unpleasant experience) **M = 4.14**. Advocacy (CL1) is very high (4.33), explaining the situation that rural consumers are willing to continue patronizing aggressive retailers and making repeat purchases as well as recommending the hostile retailers to other consumers.

Table 4B: Urban Consumer Loyalty to an Aggressive Seller (n = 188)

Code	**Loyalty Indicator**	**Meaning**	**SD 1**	**D 2**	**N 3**	**A 4**	**SA 5**	**M**	**SD**	**Interpretation**
CL1	I would recommend this retailer to other buyers.	Advocacy	110	65	2	6	5	1.57	0.88	Very Low
CL2	I intend to buy from this retailer again.	Repurchase Intention	85	80	5	10	8	1.81	1.02	Low
CL3	I am willing to remain a customer to this seller.	Customer Retention	90	85	2	6	5	1.68	0.87	Very Low
CL4	I am committed to continuing to patronize this retailer.	Customer Commitment	78	70	3	15	22	2.11	1.34	Low
CL5	I will continue to buy from this retailer despite unpleasant experiences.	Continued patronage despite ugly experience	90	80	2	9	7	1.74	0.98	Very Low
CL6	I prefer to continue buying from this seller rather than switch to another retailer.	Resisting switching	100	78	1	5	4	1.59	0.82	Very Low
CL7	I intend to continue patronizing this seller in the future	Future purchase	98	80	3	3	4	1.59	0.79	Very Low
Composite Mean								**1.73**		**Very Low**

Urban customers exhibit a very low customer loyalty (Composite Mean = **1.73**). The highest customer loyalty is CL4 (customer commitment) **M = 2.11,** though this is still within the low range. For uniform rejection**,** across almost all indicators, urban consumers overwhelmingly selected "Strongly Disagree" (SD) and "Disagree" (D).

For low repurchase and switching intention**,** unlike rural buyers, urban buyers strongly reject returning to an aggressive seller (CL2: Mean = 1.81) and show a very low desire to resist switching (CL6: Mean = 1.59). They will switch sellers at the first opportunity. For zero tolerance for bad practices, urban buyers completely refuse to tolerate unpleasant retail practices (CL5: Mean = 1.74) and they outrightly reject future patronage (CL7: Mean = 1.59). Aggressive selling completely destroys urban consumer loyalty.

Research Objective 5: To compare consumer perception and response to seller aggression in rural and urban Owerri

Table 5: Rural-Urban Comparison of Customer Loyalty Levels in Owerri

Code	Loyalty Indicator Meaning		Rural Mean	Urban Mean	Mean Diff	Higher
CL1	I would recommend this retailer to other buyers.	Advocacy	4.33	1.57	2.76	Rural
CL2	I intend to buy from this retailer again.	Repurchase Intention	4.16	1.81	2.35	Rural
CL3	I am willing to remain a customer to this seller.	Customer Retention	4.13	1.68	2.45	Rural
CL4	I am committed to continuing to patronize this retailer.	Customer Commitment	4.03	2.11	1.92	Rural
CL5	I will continue to buy from this retailer despite unpleasant experiences.	Continued patronage	4.14	1.74	2.40	Rural
CL6	I prefer to continue buying from this seller rather than switch to another.	Resisting switching	4.05	1.59	2.46	Rural
CL7	I intend to continue patronizing this seller in the future	Future purchase	4.35	1.59	2.76	Rural
Composite Mean			**4.17**	**1.73**	**2.44**	**Rural**

Rural customers are more loyal to and more tolerant of seller aggression (M = 4.17) than urban customers (M = 1.73) with the difference of 2.42. Despite a higher rate of seller unfriendliness, rural consumers still accept that they will continue patronizing aggressive retailers. Again, rural consumers are ready to recommend aggressive sellers to other customers despite the hostility. However, urban customers confess that they switch to more friendly retailers while refusing to continue patronizing aggressive sellers both in the present time and in future. This switching may largely be due to the availability of alternative retailers nearby.

Customer Loyalty: Rural–Urban t-test

Code	Rural M	Urban M	Mean Diff	t	df	p-value	Decision
CL1	4.33	1.57	2.76	28.689	368.34	<.001	Significant
CL2	4.16	1.81	2.35	22.198	372.92	<.001	Significant
CL3	4.13	1.68	2.45	24.320	357.35	<.001	Significant
CL4	4.03	2.11	1.92	14.947	364.25	<.001	Significant
CL5	4.14	1.74	2.40	22.417	368.44	<.001	Significant
CL6	4.05	1.59	2.46	23.702	334.63	<.001	Significant
CL7	4.35	1.59	2.76	30.580	360.32	<.001	Significant

Interpretation

All seven customer-loyalty indicators show statistically significant rural–urban differences, $p < .001$.

The rural means are substantially higher on every indicator.

The largest differences occur for:

Advocacy (CL1): $\Delta M = 2.76$

Future purchase (CL7): $\Delta M = 2.76$

Resistance to switching (CL6): $\Delta M = 2.46$

Customer retention (CL3): ΔM = 2.45

This is considerably stronger than the differences observed for seller aggression.

Discussion of Findings

The results on Table 5 compare consumer loyalty between rural and urban retail populations under aggressive retail selling. It reveals a sharp geographical polarity controlled by market freedom and constraints. In addition, rural consumers exhibit high advocacy, high retention, and forced patronage. On the other hand, urban consumers demonstrate a complete loyalty collapse, very low advocacy, and immediate brand switch due to abundant market alternatives.

In other words, consumer loyalty is not only determined by seller aggression alone. This suggests that the relationship between seller aggression and customer loyalty may be conditioned by contextual factors beyond the frequency of aggressive behaviour itself.

This finding is supported by that of Rasaki et al. (2024). In their study on retail consumer dynamics in Southwest Nigeria, they demonstrate that retail geographical polarity heavily controls consumer loyalty and brand defection behaviours through differing market constraints and psychological drivers.

The findings have grave implications. For example, the concept of captive loyalty versus true loyalty emerges. Although in rural retail markets, there are high loyalty scores that do not reflect genuine brand admiration. Instead, they signal fake loyalty initiated by a lack of brand alternatives, transportation constraints, geographic isolation, or high switching costs. The rural customers do not only revisit aggressive sellers out of necessity they also actively recommend them to other buyers. However, this recommendation is not in any way done out of satisfaction or mutual relationships.

Another implication is that aggressive selling is detrimental to long-term brand equity because it creates a toxic brand image. Again, relying on aggressive sales strategies limits your customer base because natural, cost-effective customer retention through positive word-of-mouth may be completely held up - as it is with the urban retail location and urban customers.

Urban markets and consumers operate relationship-driven marketing because of highly competitive environments with abundant alternatives. Because urban customers can switch easily, hard-selling and aggressive tactics cause an immediate and permanent collapse of viable seller-customer relationships. For urban areas, transactional aggression must be replaced with relationship marketing.

On the contrary, the rural market is highly prone to seller aggression and captive or forced loyalty. Because rural consumer loyalty is forced rather than emotional, these buyers will abandon the aggressive seller instantly if a competitor enters the scene with better offers geared towards satisfying the customers. However, this is mostly dependent on expectations that may or may not be achieved.

However, the stronger loyalty among rural customers suggests that customer decisions are influenced not only by seller behaviour but other forces like rural retail established relationships that often involve familiarity between buyers and sellers, repeated personal interactions, community relationships, and trust developed over time.

In terms of recommendation, urban customers are more likely to share negative experiences through social media and online reviews, while rural customers rely more on interpersonal communication within the community. Furthermore, rural customers maintain commitment because of personal familiarity with sellers, whereas urban customers are more likely to terminate the relationship.

The empirical data compiled on Table 5 demonstrates a stark polarization in customer loyalty patterns between rural and urban markets when exposed to seller aggression. Urban consumers show an immediate collapse in brand loyalty, characterized by a low composite mean score of 1.75, while their rural counterparts maintain an unexpectedly high composite loyalty mean of 4.33.

This geographical variance highlights a fundamental divergence in consumer power and market density. Empirical data from Table 5 indicates that customer retention declines more sharply in urban areas due to a higher availability of substitute retail outlets. On the contrary, rural consumers often maintain patronage with hostile sellers as a result of geographical proximity and limited alternative choices.

This behavioural dichotomy aligns with recent empirical studies in the Nigerian retail sector. For instance, Adejare and Oluwatimilehin (2025) observe that the effectiveness of customer retention strategies in contemporary Nigerian marketplaces heavily depends on ambient competitive intensity and switching barriers. In highly competitive urban markets, push factors such as hostile service delivery catalyze immediate customer attrition because the attractiveness of substitute channels is highly visible.

Conversely, the retention observed among rural shoppers is structural rather than emotional. As noted by Okonkwo and Uchenna (2020), rural consumers across Nigerian regions frequently face artificial dependencies due to infrastructural deficiencies, high transport costs, and geographical monopolies.

Consequently, rural buyers tolerate hostile buying conditions out of sheer necessity, as the transaction costs involved in seeking alternatives outweigh the psychological discomfort of seller aggression. This confirms that while urban loyalty is fragile and driven by service quality, rural retention operates primarily as a function of constrained market access.

The study's results reveal the points of intersection where both rural and urban consumers experience the common impacts of both verbal and nonverbal seller aggression, interpret hostile body language as poor customer service and a threat to the buyer–seller relationship. Repurchase intention is highly reduced among urban customers due to the availability of competing stores. Concerning word-of-mouth, urban customers are more likely to share negative experiences through social media and online reviews, while rural customers are ready to recommend sellers despite their hostility.

This comparative finding has serious implications, such as managerial implications for retailers. Retailers in urban areas should recognize that aggressive communication can directly threaten customer loyalty. Training programmes should focus on respectful customer communication, emotional regulation, conflict management, customer complaint handling.

Although rural consumers show stronger loyalty, retailers should not exploit this tolerance. Continuous aggression may gradually weaken community trust and reduce long-term patronage and, finally, lead to customer flight - especially if competitors eventually emerge. The results suggest that maintaining customer loyalty requires more than product availability, quality, and cost. Positive interpersonal relationships between sellers and buyers are essential for customer retention.

Theoretically, the findings support Social Exchange and Relationship Marketing Theories that suggest that customers evaluate relationships based on fairness, respect, and perceived value. Seller aggression damages relational quality and commitment, thereby reducing loyalty.

Retail associations and market unions in Imo State (especially Owerri) should introduce customer-service orientation programmes that discourage abusive seller behaviours and promote ethical seller–buyer interactions. Strict punitive measures should apply against defaulters. On the other hand, customer insolence that triggers seller aggression should also be controlled.

Summary

The study investigates how seller aggressive sales tactics influence cordial seller-buyer relationship and long-term customer retention across rural and urban retail environments in Owerri. Anchoring on Frustration–Aggression, Social Exchange, Relationship Marketing, and Consumer Theories, the research utilizes comparative field surveys and descriptive statistics.

Findings indicate that aggressive sales obstruct customer acquisition and that urban shoppers exhibit a lower tolerance for such tactics compared to rural consumers. Again, rural consumers, due to a few retail outlets, find switching difficult and recommendation possible, despite the sellers' hostility.

This suggests that the relationship between seller aggression and customer loyalty may be conditioned by contextual factors beyond the frequency of aggressive behaviour itself. On the other hand, owing to market competition, urban consumers are exposed to many sellers and, consequently, defect easily and refuse to accord positive word-of-mouth.

Finally, rural and urban customers do not differ dramatically across all forms of seller aggression. Indeed, they perceive hostile body language at virtually identical levels. Yet they differ very substantially in their reported loyalty to aggressive sellers.

Recommendations

The study recommends that retailers should establish clear service boundaries, implement relational service policy training, avoid transactional retailing, and embrace relational exchange. They should also utilize fixed pricing to eliminate transaction-related aggression.

The study also recommends that customers should avoid putting up behaviours that trigger seller aggression.

Market union leaders should draw strict measures to control the actions of buyers and sellers for a peaceful commercial atmosphere. Furthermore, they should also create training programmes that focus on respectful customer communication, emotional regulation, conflict management, and customer complaint handling.

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