*International Journal of Innovative Social Sciences & Humanities Research 14(2):468-478, April-June, 2026*

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DOI:10.5281/zenodo.20978176

# Perception Of Messages On *OLX* And *PayPorte* Online Shopping Platforms By Bankers In Port Harcourt

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## ABSTRACT

This study examined the perception of bankers in Port Harcourt towards online shopping, with particular emphasis on their engagement with the OLX and PayPorte online shopping platforms. Specifically, the study investigated how messages disseminated on these platforms influence bankers' perceptions and patronage behaviour, including their purchasing disposition, confidence in advertised products, and attitudes towards challenges associated with online shopping. The study was anchored on the Uses and Gratifications Theory and Perception Theory, which provided a framework for understanding how individual needs, experiences, and interpretations shape attitudes and behaviours towards online shopping. A survey research design was adopted, and quantitative data were collected from bankers across Port Harcourt. The study population comprised bankers working in five selected commercial banks, from which a sample size of 341 respondents was drawn. A total of 341 questionnaires were administered, and 340 valid copies were retrieved and analysed using descriptive statistical techniques. The findings revealed that although bankers patronised online shopping platforms and appreciated the convenience, accessibility, and time-saving benefits associated with online shopping, their level of engagement with OLX and PayPorte remained moderate. The study further found that respondents exhibited mixed levels of confidence in the platforms. While many expressed trusts in product quality and acknowledged that products were often delivered as advertised, concerns regarding payment security, service reliability, delayed delivery, and refund procedures negatively influenced their confidence and willingness to patronise the platforms consistently. In addition, delivery speed, product availability, discount offers, and recommendations from friends and colleagues were identified as major factors influencing bankers' perceptions, whereas ease of website navigation had comparatively little influence. Despite challenges such as delayed deliveries and difficulties in refund processing, respondents generally regarded OLX and PayPorte as viable online shopping platforms. Based on these findings, the study recommends improvements in platform reliability, strengthened payment security measures, more transparent refund policies, faster delivery systems, and enhanced customer support services to build consumer trust and encourage greater patronage among bankers in Port Harcourt.

**Keywords:** Online shopping, perception, patronage, bankers, OLX, PayPorte, Port Harcourt.

## INTRODUCTION

The rapid evolution of digital technologies has transformed consumer behavior globally, with online shopping platforms emerging as a dominant force in the retail sector (Laudon & Traver, 2023; Nguyen et al., 2022). These platforms provide unparalleled convenience, variety, and access to products, fundamentally altering traditional shopping paradigms (Grewal et al., 2021; Alhassan et al., 2022). In Nigeria, the rise of e-commerce has been marked by the proliferation of platforms such as *OLX* and *PayPorte*, which have attracted considerable attention due to their innovative approaches to digital retailing and their adaptation to the unique challenges of the Nigerian market (Adelakun, 2022; Ejiofor & Olatunji, 2021). Nigerian scholars have emphasized that while online shopping offers convenience and increased access, persistent concerns about security, trust, and infrastructural challenges continue to shape user perceptions and adoption patterns (Oluwafemi et al., 2021; Ogbonna & Osuji, 2021).

*OLX*, known for its peer-to-peer marketplace model, has significantly influenced how Nigerians buy and sell secondhand goods, providing a platform that democratizes digital commerce (Anyanwu & Obiora, 2022; Edeh et al., 2022). However, issues such as fraud, product authenticity, and transaction security remain salient, limiting broader acceptance and regular usage (Lawal & Oduwole, 2021). Similarly, *PayPorte's* focus on curated lifestyle and fashion products, combined with strong branding and technology-driven logistics, has attracted a youthful, urban customer base (Adebayo & Obinna, 2022; Umeh & Eze, 2023). Yet, challenges related to service reliability, payment security, and customer support persist, impacting user confidence and loyalty (Ezeani & Nwachukwu, 2022; Chukwuma & Okoye, 2022). Research underscores that trust, ease of use, and perceived credibility are critical determinants of online shopping adoption, especially among professionals who are more digitally literate and risk-aware (Ogbonna & Osuji, 2021; Ibrahim & Musa, 2023).

Understanding the perceptions of bankers a group characterized by high digital literacy, financial acumen, and exposure to security protocols is particularly relevant, as their attitudes can offer unique insights into the broader acceptance and sustainability of online shopping platforms in Nigeria (Okafor et al., 2022; Ogbu & Okeke, 2023). Previous studies have shown that, despite the growing normalization of online shopping, Nigerian professionals remain cautious, engaging selectively with platforms due to persistent concerns about transaction safety, authenticity, and reliability (Akinyemi & Ojo, 2022; Bamidele et al., 2022). Examining the perceptions of bankers in Port Harcourt towards *OLX* and *PayPorte* not only contributes to understanding the drivers and barriers to e-commerce adoption in Nigeria but also informs strategies for enhancing user trust, platform credibility, and overall digital marketplace growth.

The objectives of this study were to:

1. determine the extent to which messages on *OLX* and *PayPorte* online shopping platforms influence the patronage of products offered by these platforms among bankers in Port Harcourt;
2. examine the disposition of bankers in Port Harcourt towards purchasing products through *OLX* and *PayPorte* online shopping platforms based on the messages communicated on these platforms;
3. determine the extent to which bankers in Port Harcourt have confidence in online products offered on *OLX* and *PayPorte* based on the messages disseminated on their platforms;

Based the objectives of the study, the following research questions were stated to guide the study:

1. To what extent do messages on *OLX* and *PayPorte* online shopping platforms influence the patronage of products offered by these platforms among bankers in Port Harcourt?
2. What is the disposition of bankers in Port Harcourt towards purchasing products through *OLX* and *PayPorte* online shopping platforms based on the messages communicated on these platforms?
3. To what extent do bankers in Port Harcourt have confidence in online products through *OLX and Payporte* via the messages disseminated on their platforms?

## LITERATURE REVIEW

### Uses and Gratifications Theory

The Uses and Gratifications Theory (UGT), originating from Katz, Blumler, and Gurevitch (1973), posits that audiences are active agents who seek out media and content to satisfy specific needs such as information, personal identity, integration, social interaction, and entertainment. Over the decades, UGT has evolved to encompass digital and interactive media, acknowledging that users engage with online platforms to fulfill both utilitarian and hedonic motives (Ruggiero, 2000; Whiting & Williams, 2013). Recent scholarship affirms that, in the context of e-commerce, consumers leverage online shopping platforms not only for transactional efficiency but also for social validation, self-expression, and experiential gratification (Alalwan, 2022; Leung & Chen, 2021). In Nigeria, UGT has been instrumental in explaining how evolving digital environments impact consumer behaviors, with researchers highlighting the role of cultural and socio-economic factors in shaping media use (Asemah et al., 2020; Ezeh & Nwankwo, 2019).

Applying UGT to the study of bankers' perceptions of *OLX* and *PayPorte* in Port Harcourt reveals a nuanced understanding of media selection and platform loyalty. Bankers, as a demographic, are likely to

possess a high degree of digital literacy and discerning attitudes toward online commerce. Their engagement with *OLX* and *PayPorte* is influenced by their need for convenience, reliability, security, and access to diverse products gratifications that online platforms are uniquely positioned to deliver (Adeyeye, 2020; Eze, 2022). Moreover, the social context of banking professionals, which values efficiency and trust, aligns with the gratifications sought in reputable e-commerce platforms (Nwachukwu & Okafor, 2021). The theory's framework enables the exploration of how these professionals navigate perceptions of risk, usability, and credibility in their online shopping experiences, further providing insights into platform preference and the likelihood of brand advocacy within their social networks (Iroegbu & Etim, 2022).

The relevance of UGT to this study is underscored by its ability to dissect the multidimensional motives influencing bankers' adoption and perception of *OLX* and *PayPorte*. By centering on gratifications such as information-seeking, convenience, social interaction, and status enhancement, UGT offers a robust lens for analyzing differential platform appeal and user satisfaction (Obi, 2023; Popoola & Bamgboye, 2021). This approach captures not only the functional benefits but also the symbolic and social gratifications that shape usage patterns among Nigerian professionals. Importantly, the theory facilitates culturally contextualized interpretations, acknowledging that perceptions of online shopping platforms in Port Harcourt are mediated by local realities of trust, infrastructure, and digital literacy (Ogedebe & Babatunde, 2020; Okoro & Madueke, 2022). Thus, UGT remains an invaluable theoretical tool for comprehending the interplay of individual needs, environmental influences, and technological affordances in shaping bankers' online shopping behaviors in Nigeria.

**Perception Theory**

Perception theory is a foundational framework in psychology and communication, concerned with how individuals select, organize, and interpret sensory information to construct meaningful experiences of their environment (Goldstein, 2022; Matlin & Farmer, 2021). Rooted in early work by theorists such as Gibson (1979) and Bruner (1957), perception is understood as an active, subjective process influenced by cognitive schemas, prior knowledge, cultural context, and situational factors (Gregory, 1997; Eysenck & Keane, 2020). In the digital age, perception theory has been extensively applied to understand how users interpret online information, evaluate digital content, and form attitudes toward new technologies (Rahman & Sulaiman, 2018). Nigerian scholars like Anaza and Uzochukwu (2020) and Adeyinka (2019) have emphasized that perception is also shaped by local norms, infrastructural realities, and social expectations, which are critical in contexts where technological adoption is rapidly evolving.

Applying perception theory to the context of bankers' attitudes toward *OLX* and *PayPorte* is particularly instructive, as it allows for the dissection of both cognitive and affective mechanisms underpinning platform evaluation. Bankers, as information-sensitive professionals, engage in complex perceptual processes when assessing online shopping platforms scrutinizing aspects such as trustworthiness, usability, brand reputation, and security (Onyema & Onuoha, 2021; Olatunji & Ajayi, 2020). Research suggests that perceptions of online platforms are shaped by both direct experiences and vicarious influences, including peer recommendations, social media narratives, and institutional policies (Akanbi et al., 2022; Omodayo & Ayo, 2019). In Nigeria, studies by Nwachukwu and Nworgu (2021) and Yusuf and Salawu (2022) demonstrate that professionals' perceptions of e-commerce are further mediated by infrastructural challenges, digital literacy, and the prevalence of online fraud, all of which influence how *OLX* and *PayPorte* are viewed within the professional banking community.

The relevance of perception theory to the study of *OLX* and *PayPorte* among Port Harcourt bankers is profound, as it illuminates the nuanced and dynamic factors that drive platform preference and user loyalty. By employing this theoretical lens, researchers can systematically explore how subjective experiences, prior expectations, and socio-cultural cues interact to form distinct perceptions of competing online shopping platforms (Okechukwu & Uche, 2022; Okeke et al., 2023). Furthermore, perception theory enables the identification of perceptual barriers such as mistrust or unfamiliarity that may hinder adoption, as well as the positive perceptual triggers that enhance engagement, such as perceived value and positive word-of-mouth (Chiemeke & Akhahowa, 2021; Odu & Ojo, 2022). Ultimately, this approach supports a richer understanding of how Nigerian professionals navigate the digital marketplace, offering

practical insights for e-commerce providers aiming to build trust and relevance in a competitive environment.

**Online Shopping**

Online shopping has become a transformative force in the global retail landscape, fundamentally altering how consumers interact with goods and services. The proliferation of internet access, mobile technology, and secure payment systems has driven exponential growth in e-commerce worldwide (Laudon & Traver, 2023; OECD, 2022). Recent studies emphasize that online shopping offers distinctive advantages such as convenience, broader product accessibility, competitive pricing, and time-saving benefits, which collectively fuel its uptake across diverse demographics (Nguyen et al., 2022; Akram et al., 2021). However, scholars also highlight significant challenges, including concerns over privacy, product authenticity, and the impersonal nature of digital transactions (Wang & Herrando, 2020; Dabbous & Tarhini, 2021). These factors affect the trust and satisfaction of consumers and shape the dynamics of competition among e-commerce platforms (Khan & Ali, 2022).

In Nigeria, the impact of online shopping is particularly significant as it intersects with unique infrastructural, socio-economic, and cultural realities (Ayo et al., 2021; Ebitu & Ufot, 2021). Nigerian researchers note that while digital commerce offers promising opportunities for bridging market gaps and expanding consumer choice, infrastructural barriers such as irregular power supply, limited internet penetration in rural areas, and logistical inefficiencies still pose major hurdles (Okafor et al., 2022; Ojo & Awodele, 2020). Nevertheless, the rapid growth of smartphone adoption and increased awareness of digital marketplaces like *Jumia, Konga, OLX,* and *PayPorte* have contributed to the mainstreaming of online shopping among urban populations (Adelakun, 2022; Chukwu & Uzoma, 2021). Consumer preferences are also influenced by factors such as payment security, the reputation of sellers, and the ability to access customer reviews, which inform purchasing decisions and brand loyalty (Oni & Ayo, 2019; Eze, 2021).

The evolution of online shopping is not solely a technological phenomenon but is deeply intertwined with social and psychological dimensions. Researchers have identified that motivations for online shopping range from utilitarian needs such as convenience and price comparison to hedonic desires for novelty and the enjoyment of browsing digital catalogs (Kaur & Joshi, 2022; Rohm & Swaminathan, 2021). In Nigeria, studies by Nnamani and Eze (2020) and Nwankwo and Irechukwu (2023) reveal that cultural perceptions, peer influence, and the perceived credibility of platforms significantly shape shopping behavior. Furthermore, the COVID-19 pandemic accelerated e-commerce adoption, with more consumers turning to online channels for safety and convenience, a trend expected to persist even as physical retail spaces recover (Adeniran & Ojo, 2021; Statista, 2023). As online shopping continues to evolve, ongoing research underscores the need for robust regulatory frameworks, enhanced consumer protection, and continuous innovation to sustain growth and foster trust in digital marketplaces globally and within Nigeria.

**Online Shopping Platforms**

Online shopping platforms have revolutionized retail by offering digital marketplaces where buyers and sellers interact in real-time, transcending geographical barriers and time constraints (Laudon & Traver, 2022; Xu et al., 2020). These platforms ranging from global giants such as *Amazon* and *Alibaba* to regional leaders like *Jumia* and *Konga* leverage sophisticated technologies including artificial intelligence, big data analytics, and secure payment integrations to enhance user experience, drive personalization, and optimize logistics (Grewal et al., 2021; Alhassan et al., 2022). Scholars highlight that the effectiveness of online shopping platforms depends on their ability to ensure trust, provide seamless navigation, and offer robust customer service (Gibreel et al., 2018). Furthermore, innovations such as mobile applications, real-time tracking, and augmented reality have become instrumental in increasing consumer engagement and satisfaction (Mogaji et al., 2023; Pratama & Firmansyah, 2022).

In the Nigerian context, online shopping platforms have experienced significant growth, driven by increasing internet penetration and mobile device usage (Ibrahim & Musa, 2023; Nwachukwu et al., 2022). Platforms such as *PayPorte, OLX,* and *Kara* have tailored their services to local markets by addressing challenges like payment security, delivery logistics, and language preferences (Ogbonna &

Osuji, 2021; Akintunde & Afolabi, 2020). Nigerian scholars emphasize that consumer trust and platform credibility are major determinants of adoption, affected by the ease of use, transparency, and after-sales support provided by these platforms (Oluwafemi et al., 2021; Ukoha & Ajaegbu, 2022). Additionally, partnerships with local logistics firms and the introduction of cash-on-delivery options have helped to mitigate skepticism and foster broader acceptance. As online shopping platforms continue to evolve, their ongoing adaptation to socio-cultural and infrastructural realities in Nigeria plays a critical role in shaping digital commerce and consumer behavior.

**OLX Shopping Platform**

**OLX** (OnLine eXchange) is a globally recognized online marketplace that facilitates consumer-to-consumer (C2C) transactions, enabling users to buy and sell a wide range of goods and services directly (van Heck & Vervest, 2021; Cramer, 2022). The platform's business model revolves around free classified advertisements and a user-friendly interface, which empowers individuals to list products, negotiate prices, and arrange for deliveries or pickups (Jin & Ryu, 2020). *OLX* has been particularly lauded for democratizing access to the digital marketplace, reducing transactional barriers, and promoting the reuse and recycling of goods (Sjöklint, 2019; Ghosh & Shah, 2022). Its mobile-first strategy, integration of location-based services, and robust customer support systems have further reinforced its popularity among digital-savvy users (Singh & Srivastava, 2021). Globally, studies have observed that *OLX's* model fosters entrepreneurial activity, especially in regions where formal retail infrastructure is limited (Ray & Bala, 2020; Osei-Assibey et al., 2023).

In the Nigerian context, *OLX* significantly altered the landscape of online trading by providing a trusted, localized platform for buying and selling secondhand goods and services (Anyanwu & Obiora, 2022; Okafor & Nwosu, 2021). Nigerian scholars have highlighted that *OLX's* success was driven by its adaptation to local realities, including the provision of multiple language options, support for cash-on-delivery, and active engagement in user education to mitigate digital literacy gaps (Ejiofor & Olatunji, 2019; Ajayi & Olamide, 2020). However, challenges such as fraud, security risks, and regulatory uncertainties have also been documented as persistent barriers to user trust and platform sustainability (Lawal & Oduwole, 2021; Ibe & Uzochukwu, 2022). Despite these challenges, *OLX's* influence on the evolution of Nigeria's informal digital economy remains significant, as it has inspired the emergence of similar platforms and contributed to the normalization of peer-to-peer digital commerce (Edeh et al., 2022; Okoye & Anaba, 2023). Current research continues to explore how *OLX* and analogous platforms can leverage technology and regulatory support to improve safety, expand participation, and increase economic opportunities for Nigerian users.

**Payporte Shopping Platform**

PayPorte has emerged as a significant player in Nigeria's e-commerce landscape, positioning itself as a consumer-centric online shopping platform focused on fashion, lifestyle, and household goods (Adebayo & Obinna, 2022; Umeh & Eze, 2023). Unlike broad-spectrum platforms, PayPorte distinguishes itself through curated product offerings, periodic promotional campaigns, and a user-friendly digital interface designed to attract urban millennials and young professionals (Aliyu et al., 2021; Okpara & Odili, 2021). The platform's robust marketing strategies, including partnerships with entertainment influencers and sponsorship of popular events such as Big Brother Naija, have considerably enhanced its brand visibility and consumer engagement (Ajao & Odu, 2022; Ogunyemi, 2023). Scholars have also emphasized *PayPorte's* investment in technology-driven logistics, secure payment gateways, and timely delivery services as pivotal factors bolstering customer satisfaction and loyalty (Ezeani & Nwachukwu, 2022; Aluko, 2021). These advancements have contributed to the platform's resilience and adaptability in Nigeria's dynamic digital marketplace.

PayPorte's strategies reflect an acute awareness of Nigeria's unique e-commerce challenges, including variable internet penetration, payment security concerns, and the need for responsive customer service (Omotayo & Adegbuyi, 2022; Ojo & Olatunji, 2023). Nigerian researchers highlight that *PayPorte's* introduction of flexible payment options, return policies, and customer support channels has helped to build trust among hesitant online shoppers (Ezenwoke & Oladipo, 2021; Chukwuma & Okoye, 2022). Furthermore, the platform's efforts to incorporate feedback and leverage social media engagement

indicate a participatory approach to service improvement and community-building (Akingbade & Ologeh, 2023). Despite facing stiff competition from both local and international e-commerce giants, *PayPorte's* continuous innovation, alignment with consumer trends, and commitment to quality have solidified its relevance in the Nigerian online retail sector (Nnadi & Obi, 2022; Oladimeji & Omisore, 2023). Ongoing research continues to examine how *PayPorte's* strategies can further enhance digital inclusion, foster consumer trust, and sustain growth in Nigeria's rapidly evolving e-commerce environment.

**Empirical Review**

Empirical research on online shopping platforms has highlighted multifaceted influences shaping users' perceptions and adoption, with particular attention to issues of trust, usability, and cultural relevance in emerging markets like Nigeria (Amadi & Emecheta, 2022; Esan & Ojo, 2021). Studies examining *OLX* reveal that user perception is often contingent on platform reliability, security measures, and the efficiency of peer-to-peer transactions (Aluko et al., 2020; Anyanwu & Obiora, 2022). For instance, research by Ejiofor and Olatunji (2021) found that Nigerian professionals value *OLX* for its accessibility and cost-saving potential but express concerns regarding fraudulent listings and inconsistent product quality. Similarly, Olatunde and Anene (2023) show that trust in *OLX* is bolstered by clear communication, responsive dispute resolution, and effective user education factors that significantly affect the willingness of professionals in formal sectors, such as banking, to engage with the platform.

*PayPorte*, on the other hand, has been studied for its structured approach to e-commerce, with emphasis on curated product selections, technological integration, and targeted marketing campaigns (Umeh & Eze, 2023; Chukwuma & Okoye, 2022). Empirical findings suggest that Nigerian online shoppers especially urban professionals are drawn to *PayPorte's* secure payment systems and timely delivery services (Ibrahim & Musa, 2023; Okoye & Anaba, 2023). Adebayo and Obinna (2022) noted that the credibility of PayPorte is further reinforced by its visible branding efforts and partnerships with trusted payment providers. However, challenges such as delayed deliveries and limited product variety have been documented as sources of dissatisfaction among professional users (Ezeani & Nwachukwu, 2022). In line with this, Nnadi and Obi (2022) emphasize the importance of customer-centric policies and the need for continuous investment in logistics and staff training to sustain positive perceptions within the banking sector.

Comparative studies focusing on the Nigerian e-commerce sector underscore that bankers, given their exposure to digital transactions and heightened security awareness, possess sophisticated evaluative criteria when selecting online shopping platforms (Oluwafemi et al., 2021; Ogbonna & Osuji, 2021). Research by Ibrahim and Musa (2023) demonstrates that bankers in urban centers like Port Harcourt prioritize factors such as transaction security, ease of use, and after-sales support in their perception of platforms like *OLX* and *PayPorte*. Moreover, Okafor et al. (2022) found that organizational culture within banks, peer recommendations, and previous online shopping experiences significantly shape platform preference and usage patterns among banking professionals. This body of empirical literature collectively suggests that while *OLX* and *PayPorte* are perceived as innovative and convenient, their continued relevance among bankers in Port Harcourt hinges on addressing concerns related to trust, service quality, and the dynamic expectations of digitally literate consumers.

## METHODOLOGY

This study employed a survey research design to gather comprehensive insights from respondents. The survey method was chosen for its effectiveness in enabling data collection from a large and diverse group, facilitating robust statistical analysis. The study population consisted of all staff members from five purposively selected commercial banks operating in Port Harcourt, totaling 2,805 employees. Specifically, Fidelity Bank comprised 9 branches with 524 employees; Access Bank Limited had 11 branches with 637 employees; United Bank for Africa (UBA) operated 10 branches with 532 employees; Zenith Bank Plc managed 8 branches with 459 employees; and First Bank Nigeria Limited had 14 branches with 653 employees. To determine an appropriate sample size, the study used Krejcie and Morgan's sampling table, indicating that a population of approximately 2,800 warrants a sample of 338 respondents. To enhance representation and account for potential non-response, a total of 341 respondents

were ultimately selected. Data was collected using a pre-coded, 31-item questionnaire. The validity of this instrument was ensured through a review process involving project supervisors, who provided expert feedback and corrections. Reliability was established by conducting a pilot test with a group of respondents excluded from the main study, confirming consistency in the instrument's measurement. The research adopted a quantitative data analysis approach, utilizing descriptive statistics to analyze the survey responses.

## DATA ANALYSIS AND RESULTS

A total of 341 copies of questionnaire was administered to bankers in Port Harcourt, Rivers State, with 340 copies of the questionnaire retrieved.

**Research Question 1:** *To what extent do messages on OLX and Payporte online shopping platforms influence the patronage of products offered by these platforms among bankers in Port Harcourt?*

**Table 1: Engagement and purchase of online products offered by *OLX* and *PayPorte***

| S/N | Items | SA (4) | A (3) | SD (2) | D (1) | Total | Mean $(\bar{X})$ | Decision |
|---|---|---|---|---|---|---|---|---|
| 1 | I regularly buy products online as a banker in Port Harcourt. | 171<br>684 | 112<br>336 | 30<br>60 | 27<br>27 | 340<br>1107 | 3.26 | Agreed |
| 2 | I prefer online shopping over traditional in-store shopping. | 130<br>520 | 142<br>426 | 40<br>80 | 28<br>28 | 340<br>1054 | 3.1 | Agreed |
| 3 | I frequently explore various online platforms to shop. | 65<br>260 | 95<br>285 | 110<br>220 | 70<br>70 | 340<br>835 | 2.46 | Disagree |
| 4 | Online shopping has become a routine part of my lifestyle. | 60<br>240 | 102<br>306 | 140<br>280 | 38<br>38 | 340<br>864 | 2.54 | Agreed |
| 5 | I spend a significant portion of my income on online purchase. | 55<br>220 | 61<br>183 | 175<br>350 | 49<br>49 | 340<br>802 | 2.36 | Disagree |

The data shows that bankers in Port Harcourt regularly engage in online shopping, with many purchasing products online and expressing a preference for digital platforms over traditional in-store shopping. However, the findings also indicate that bankers do not frequently explore a wide range of online platforms, nor do they spend a substantial portion of their income on online purchases. Overall, the results suggest that while online shopping is becoming a routine part of their lifestyle, their level of engagement remains moderate, with limited exploration and spending despite growing adoption.

**Research Question 2:** *What is the disposition of bankers in Port Harcourt towards purchasing products through OLX and PayPorte online shopping platforms based on the messages communicated on these platforms?*

**Table 2: Disposition of respondents towards purchasing products online through *OLX and PayPorte***

| S/N | Items | SA (4) | A (3) | SD (2) | D (1) | Total | Mean $(\bar{X})$ | Decision |
|---|---|---|---|---|---|---|---|---|
| 1 | I have used *OLX* to purchase products online. | 172<br>688 | 130<br>390 | 22<br>44 | 16<br>16 | 340<br>1138 | 3.35 | Agreed |
| 2 | I have used *PayPorte* to shop for products. | 95<br>380 | 102<br>306 | 75<br>150 | 68<br>68 | 340<br>904 | 2.66 | Agreed |
| 3 | I regularly shop on *OLX* and *PayPorte* platforms. | 45<br>180 | 53<br>159 | 210<br>420 | 32<br>32 | 340<br>791 | 2.33 | Disagree |
| 4 | *OLX* and *PayPorte* are among my top online shopping choices. | 45<br>180 | 53<br>159 | 210<br>420 | 32<br>32 | 340<br>791 | 2.33 | Disagree |
| 5 | I encourage others to use *OLX* and *PayPorte* for online shopping. | 101<br>404 | 112<br>336 | 90<br>180 | 37<br>37 | 340<br>957 | 2.81 | Agreed |

The data shows that bankers in Port Harcourt have some experience using *OLX* and *PayPorte*, with many having purchased products on these platforms and even recommending them to others. However, the findings also reveal that these platforms are not part of their regular shopping routine, nor are they considered top choices for online purchases. Overall, the results suggest that while awareness and occasional use of *OLX* and *PayPorte* exist among bankers in Port Harcourt, their disposition toward consistent or preferred use remains limited, indicating a generally cautious and selective engagement with these platforms.

**Research Question 3: To what extent do bankers in Port Harcourt have confidence in online products offered on *OLX* and *PayPorte* based on the messages disseminated on their platforms?**

**Table 3: Confidence in online products through *OLX and Payporte***

| S/N | Items | SA (4) | A (3) | SD (2) | D (1) | Total | Mean $(\bar{X})$ | Decision |
|---|---|---|---|---|---|---|---|---|
| 1 | I trust the quality of products sold on *PayPorte.* | 91<br>364 | 102<br>306 | 58<br>116 | 89<br>89 | 340<br>875 | 2.57 | Agreed |
| 2 | I trust the quality of products sold on *OLX.* | 91<br>364 | 102<br>306 | 58<br>116 | 89<br>89 | 340<br>875 | 2.57 | Agreed |
| 3 | I believe *PayPorte* offers reliable online services. | 49<br>196 | 56<br>168 | 190<br>380 | 45<br>45 | 340<br>789 | 2.32 | Disagree |
| 4 | I feel secure making payments on *OLX* and *PayPorte.* | 35<br>140 | 45<br>135 | 112<br>224 | 148<br>148 | 340<br>647 | 1.90 | Disagree |
| 5 | *OLX* and *PayPorte* deliver what they advertise. | 172<br>688 | 107<br>321 | 35<br>70 | 26<br>26 | 340<br>1105 | 3.25 | Agreed |

The data shows that bankers in Port Harcourt have a moderate level of confidence in the quality of products offered on *OLX and PayPorte*, as many respondents agree that the platforms generally deliver what they advertise. However, the findings also reveal concerns about service reliability and payment security, with respondents expressing low confidence in the consistency of *PayPorte's* services and in the safety of making payments on both platforms. Overall, the results suggest that while product quality is trusted to some extent, deeper confidence in the platforms' reliability and security remains limited, indicating a cautious attitude toward online transactions.

## DISCUSSION OF FINDINGS

The findings revealed that messages disseminated on *OLX* and *PayPorte* online shopping platforms exert a noticeable but moderate influence on the patronage behaviour of bankers in Port Harcourt. Although many respondents reported engaging with online shopping and making occasional purchases through these platforms, their patronage remained cautious rather than extensive. While the messages communicated on the platforms appear to increase awareness and encourage usage, bankers do not frequently explore multiple online shopping sites or commit a substantial proportion of their income to online purchases. This suggests that the influence of platform messages is moderated by concerns that continue to shape online shopping decisions. These findings corroborate the study by Chukwuemeka (2018), which identified insecurity of debit and credit card transactions, fear of fraud, lack of trust, and discrepancies between advertised and delivered products as significant barriers to online shopping among University of Port Harcourt students. Although bankers possess greater financial literacy, their restrained spending patterns and limited platform exploration indicate that concerns regarding transaction security, product authenticity, and trust remain relevant. From the perspective of the Uses and Gratifications Theory, bankers adopt online shopping platforms primarily to satisfy convenience-related needs. However, their engagement remains selective because the platforms do not fully satisfy expectations regarding security, reliability, and trustworthiness. Consequently, the benefits of convenience and accessibility are balanced against perceived risks, resulting in gradual but cautious adoption.

The study further found that bankers in Port Harcourt exhibit a mixed disposition towards purchasing products through *OLX* and *PayPorte*. Although many respondents had purchased products from these platforms at least once, routine patronage and preference for the platforms remained relatively low. This indicates that interaction with *OLX* and *PayPorte* is largely occasional rather than habitual. Nevertheless, some respondents reported recommending the platforms to others, suggesting a degree of acceptance despite the absence of strong personal commitment to regular usage. This finding is consistent with Alam and Elaasi (2016), who observed that although Saudi consumers generally considered e-shopping websites easy to use, such perceptions did not necessarily translate into frequent usage or strong preference. Similarly, bankers in Port Harcourt appear sufficiently comfortable with *OLX* and *PayPorte* to experiment with the platforms but remain reluctant to adopt them as their primary shopping channels. Through the lens of Perception Theory, this behaviour reflects the role of subjective interpretation in shaping actions. While initial perceptions encourage trial, deeper concerns regarding reliability, product quality, and trust influence long-term engagement. Thus, positive impressions coexist with reservations, leading to selective and restrained patronage.

The findings also indicate that bankers possess a moderate but cautious level of confidence in products offered through *OLX* and *PayPorte*. Respondents generally expressed trust in the quality of products and agreed that products delivered often correspond with platform advertisements. These perceptions suggest that the messages disseminated on the platforms contribute positively to product credibility and authenticity. However, confidence was weakened by concerns about service consistency and payment security, particularly regarding online transactions. Consequently, trust in product quality does not necessarily translate into confidence in the overall shopping process. These findings support the study by Javadi et al. (2012), which found that consumers with limited online purchasing experience tended to exhibit less favourable attitudes toward e-commerce. Similarly, concerns about service reliability and transaction security among bankers may discourage frequent usage, thereby reinforcing cautious attitudes towards online shopping. The Uses and Gratifications Theory further explain this pattern by suggesting that users engage with platforms to satisfy needs such as convenience, trust, security, and reliability. Although *OLX* and *PayPorte* appear to meet users' needs for convenience and product access, they do not fully satisfy expectations regarding transactional safety and dependable service delivery. As a result, bankers develop only moderate confidence in the platforms and remain hesitant to engage extensively. Overall, confidence in *OLX* and *PayPorte* is shaped by a balance between positive perceptions of product quality and persistent concerns about security and service reliability, reflecting broader patterns of online shopping behaviour identified in previous studies.

## CONCLUSION AND RECOMMENDATIONS

In conclusion, this study has illuminated the nuanced perceptions and engagement patterns of bankers in Port Harcourt toward *OLX* and *PayPorte* online shopping platforms. While digital shopping is gradually becoming a part of their lifestyle, bankers' overall engagement remains moderate and cautious, shaped by selective use and restrained spending. The findings reveal that although there is a reasonable level of trust in the quality and authenticity of products offered on these platforms, significant concerns persist regarding service reliability and, most notably, payment security. These concerns continue to temper deeper adoption and routine use.

Based on the findings of this study, it is recommended that *OLX*, *PayPorte*, and similar online shopping platforms prioritize the enhancement of service reliability and payment security to address the prevalent concerns among bankers in Port Harcourt. Implementing robust authentication protocols, transparent dispute resolution mechanisms, and reliable delivery systems will help build greater trust and confidence among users. Additionally, these platforms should invest in continuous customer education and targeted communication strategies to clarify safety features and reassure users about transaction security.

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