
Consumers' Perception of the Credibility of Online Retail Shops' Product Advertisement and Implication for Product Patronage: A Study of Jumia and Konga

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ABSTRACTS

This study examines consumers' perception of the credibility of online retail shops' product advertisement and implication for product patronage with particular focus on Jumia and Konga. In carrying out this study, survey research method was used. The population of study was South-East Nigeria. A sample size of three hundred and seventy-six (376) was drawn from the population of the study. After the analysis, the results revealed that consumers in South-East Nigeria see Jumia and Konga online product adverts as not being credible. The findings also revealed that increasing Internet fraud in the country, past experience and deceitful nature of the adverts were the major factors inhibiting the credibility of Jumia and Konga online product adverts. It was however discovered that though Jumia and Konga online adverts influence consumers into buying their products, the extent of patronage is still low. Base on these findings, the researcher recommended that there should be increased enlightenment and education of the online product consumers through workshops, seminars, radio, television and newspapers by Jumia and Konga on how best to secure their personal data while shopping online. Also, the cybercrime law should be effectively enforced to deter people from engaging in online scam. Jumia and Konga on their part, should build sustained corporate credibility by ensuring that all advertised products online meet the expectations of the consumers as claimed by such ad.

Keywords: Online Retail Shops, Consumers' Perception, Online Ads, Credibility

INTRODUCTION

It is no more news that the new communication technologies have transformed the way the business of advertisements is being carried out in recent times. The emergence of these new

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media especially the Internet has provided an opportunity for online retailers to reach out to their prospective consumers all over the place with little or no cost through the advertisement of their products and services online. Nowadays, advertisers are turning to the Internet to communicate to the world about their products especially at this period where the level of competition among them is on the increase. Nwabueze (2015, p. 33) noted that:

Online advertising also called online marketing or Internet advertising is a form of marketing and advertising which uses the Internet to deliver promotional marketing messages to consumers. It includes but not limited to email marketing, search engine marketing (SEM), social media marketing, various types of display advertising (including web banner advertising), mobile advertising.

Baran (1999) pointed out some of the factors that encouraged online advertising to include: increase in the number of people who were online, the introduction and rapid acceptance of the World Wide Web. Just as Internet usage is increasing among Nigerians, so also is online shopping. The rapid adoption of Internet advertising by online marketing firms like Jumia and Konga has become a significant issue. Consumers can now shop at their convenience at any time and equally have access to any product of their choice without restriction. Salehi (2012) agreed with this view when he noted that "Internet technology advancement allows for the expansion of online shopping options beyond traditional methods, which may be more time wasting." According to Park and Kim (2002) considerable amount of transactions that used to exist in traditional transactions have disappeared in virtual space.

These new methods of marketing have removed or reduced the political and physical bottlenecks usually experienced in the traditional method of buying and selling, thereby, giving

everybody an equal opportunity to participate in the business world. Wang (as cited in Longe, Chete and Adedeji, 2006) noted that "With the Internet, a vast and new distribution system that can 'ship' goods 'electronically' has been made available." In Nigeria, the Internet is fast becoming a popular medium to facilitating information about products and services. Some online retail shops like Yudala, Jumia, Konga, Jiji.ng etc. now promote and market their products and services online.

Recently, the Nigeria Communications Commission (2015) reported that Internet users in Nigeria were more than 90 million. In a similar report, the United Nations in 2015 reported that Nigeria has a population of over 182 million and an Internet penetration rate of over 50% as at the 3rd quarter of 2015. With these reports, it may be safe to say that Internet trading has caught on in Nigeria. Consumers in Nigeria are now able to use the Internet for different purposes such as online shopping and online banking. With these advantages, the Internet is increasingly becoming a major means of communication and conducting businesses conveniently. Therefore, harnessing the power of online shop product ads is one of the best ways of fitting into the present day competitive business world. Being able to advertise a product online to millions of people around the world can be all it takes to punch your sales over the edge.

However, building credibility has remained a major issue to online marketers like Jumia and Konga in increasing their level of patronage. The relevance of credibility in online shop product ads cannot be overemphasized. Yaakop, Anuar, Omar and Liung (2004) argued that the Internet was found to be the least credible medium to advertise in, with consumers regarding it with the highest level of skepticism. In a situation where consumers are afraid that in online purchasing, their privacy might be violated, their personal data disclosed and that promises made by the online advertisers may not be kept, there is every tendency that the level of patronage will diminish. Hence, Okoro (2013, p.18) observed that "The challenge of advertising in the modern

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marketing sense is to match promise with fulfillment by ensuring that product claim equal product quality.”

Previous research has shown that manufacturers' credibility and online retailer reputation positively impact on perceived product quality, perceived risk, and purchase intention of online shoppers (Biswas and Biswas, 2004; Chu et al., 2005; Lee and Tan 2003 & Yen, 2006). In a survey of 9,700 online consumers conducted by Belanger, Hiller and Smith in 2002, it was revealed that three out of five respondents interviewed did not trust the Web Merchants. Tarragon 2014 as cited in Ugochukwu (2016, p. 2) explained that the patronage of online advertised products and services in Nigeria is still very minimal. This could be because consumers' buying decisions are influenced by the level of perceived credibility of these online retail shops in Nigeria. Thus, this informed the decision to carry out this study.

STATEMENT OF THE PROBLEM

Due to the emergence of the information and communication technologies, specifically the Internet which has given online shop product advertisers the opportunity to reach as many consumers as possible, the online shop product advertising appears to be the new way to go particularly with the younger generation seeming eager to embrace new ways of product purchasing. In Nigeria, a good number of these online retail shops like Jumia, Konga, Yudala, etc are engaged in various online product ads ranging from electronics, clothes, phones, books computers, home appliances etc.

However, building credibility is one of the biggest challenges to online retailers since consumer trust is said to be the key factor for success in online business (Canstantinides, 2004; Castlick et al., 2006; Ha, 2004; Jarvenpaa et al., 2000; O'cass & French,2003).There is this daunting tendency that many Nigerians would not like to transact business with any faceless person who displays attractive product ads online, tagged with

prices and to be delivered at their doorsteps upon payment especially in this era of advance fee fraud (419). Hence, this study investigates the consumers' perception of the credibility of online retail shops product ads and implication for product patronage.

OBJECTIVES OF THE STUDY

The specific objectives of this study are:

1. To find out the frequency at which consumers in South East Nigeria are exposed to Jumia and Konga products advertisements online.
2. To establish consumers' perception of the credibility of Jumia and Konga online product advertisements.
3. To find out the factors that influence consumers' perception of the credibility of Jumia and Konga products adverts.
4. To ascertain the extent to which Jumia and Konga online advertisements influence consumers' patronage.

Research Questions

To realize the objectives of this study, the following research questions were put forward to guide the study

1. How frequently are consumers in South- East Nigeria exposed to Jumia and Konga products adverts online?
2. What is the consumers' perception of the credibility of Jumia and Konga online product adverts?
3. What are the factors that influence consumers' perception of the credibility of Jumia and Konga online product adverts?
4. To what extent do Jumia and Konga online adverts influence consumers' patronage?

Research Hypotheses

The following alternate hypotheses were raised:

Hypothesis One

Hi: There is a significant relationship between the extent of exposure to Jumia and Konga online products advertisements and consumers' perception of the credibility of the products.

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Hypothesis Two

Hi: The educational qualification of the respondents determines consumers' perception of the credibility of online product adverts.

Hypothesis Three

Hi: There is a significant relationship between the consumers' perception of Jumia and Konga online products advertisements and their patronage.

LITERATURE REVIEW

Okoro (2013, p. 278) noted that "The 21st century is bound to witness a plethora of innovation and developments in virtually every facet of human endeavour, especially as it relates to the way things are done." There is no doubt that modern technology has revolutionized the way products are being advertised today. In this regard, Dominick (2002, p. 371) writes that "In more recent times the history of advertising is inextricably entwined with changing social condition and advances in media technology." The Internet has become an indispensable tool in online product advertising and product promotion since it has made the job of contemporary online product advertisers interesting, global, relatively cheap and more productive.

One major factor which constitutes the big attraction of online shop product advertising in Nigeria in recent times is the innovative development of Internet advertising categories. This is why Ogbuoshi (2003) observed that "The Internet provides environment for efficient interactive communication with large groups of potential customers. The World Wide Web allows the user to view advertising, read technical literature and other products."

Today, every online shopping site that wants its products to be given adequate recognition now has a website where they place their adverts for shoppers to see and possibly patronize them. The Internet media serves as a way to reach consumers of online products without being limited by space and time. Hence,

Internet as a communication medium has broadened the scope of online shopping in Nigeria considering the number of people who can easily be reached. According to Tine (2014), consumers are now increasingly doing their shopping online, downloading digital versions of tangible products. This being the case, shopping is becoming a matter of experience, ambience and service. The scholar further submits that after home and work, retail outlets are becoming the third most important place in consumers' lives. Modern technology is becoming a basic need, (like food and clothing), thus becoming more than a luxury or pleasure.

Brief History of Jumia and Konga

Jumia is a Nigerian online shopping site founded in 2012 by co-founders Tunde Kehinde, Rapheal Afaedor, Jeremy Hodara and Sacha Poignonnec. As an e-commerce startup, Jumia is one of the largest online shopping sites in Nigeria with over 50,000 different products ranging from electronics, fashion, home appliances, etc. See appendix 11, III, IV and V.

Soon after the establishment of Jumia in Nigeria, the site launched other warehouses in other countries like Morocco, Uganda, Ghana, Kenya, United Kingdom, Cameroon, and Angola as at the year 2015. The website which is said to get over 700,000 visitors weekly is rapidly becoming a household name in the Nigerian online business. Jumia's watchword is to offer Nigerian consumers a shopping experience that is convenient, consistent, safe and second to none.

Konga

Konga is another online retail shop that operates in Nigeria. Just like Jumia, the site was founded in 2012 by Sim Shagaya with its headquarters in Lagos. The site offers a third - party online market place and first - party direct retail products such as, fashion, consumer electronics, home appliances, children's items, phones etc. At first, the company operated as a Lagos - only online retail shop, concentrated on merchandise in beauty, baby and personal care categories, but later widened its scope to all

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parts of the country. Konga was ranked by Alexa Internet as the most visited Nigerian website in 2015.

Review of Related Empirical Studies

Although online shopping has many advantages, but there appears to be a lot of uncertainties. Previous studies have shown that the insecurity perception of consumers was greater in non-store sales than store sales. The insecurity perception of consumers has become the main restrictive factor in Nigeria, compared with the level of development of networks, online shopping still lagged behind. Most of the Internet users are skeptical about online shopping due to the lack of supportive environment.

In a study on the level of adoption of online shopping in Nigeria conducted by Phillips Consulting Limited in 2014, it was established that many Nigerians are yet to embrace the culture of online shopping. The survey which used questionnaires that were administered to respondents electronically across the 36 states in the country including Abuja, revealed that 62% of the respondents still prefer to shop through traditional retail channels such as open markets, supermarkets, street shops and malls. The study also revealed that most of those who purchase goods online only do that a few times in a year.

The major reasons given by these respondents, according to the survey, include security of their personal data, fear of receiving sub-standard products that do not meet their requirements.

The above findings by Phillips consulting were corroborated by the Managing Director of Jumia Sefik Bagdadioglu when he noted that despite the growing number of online shopping platforms in Nigeria, less than 5% of Nigerians avail themselves of the numerous benefits of the platforms. According to Bagdadioglu, most Nigerians still prefer to buy or shop for goods in various local shops as against purchasing online, which offers more

convenience and variety of products. This gap formed the basis of the present study.

In another survey conducted by Choi and Kim in 2012, on "The credibility cues in online shopping: an examination of corporate credibility, retailer reputation and product review credibility." They sought to find out how consumers form judgements of products and then examine sources of product information as well as those offered by manufacturers and retailers before making purchases. It was found that consumers' perception of corporate credibility was an important cue in determining the consumers purchase intention and perception of product quality. Choi and Kim therefore, concluded that online retailers' reputation possibly affects consumers' perception of product quality, risk, as well as their purchase intention. However, corporate credibility failed to significantly reduce consumer perception of purchase associated-risk.

George, Olufemi, Jubril and Elumah (2015), conducted a study on the risk and trust in online shopping in Nigeria. The study through administering of 100 copies of questionnaire to respondents selected from Lagos, Port Harcourt and Abuja, revealed that the presence of perceived risk negatively affects trust in online shopping. The study argues that since online vendors are the consumer's main focus when transacting online, trust is built based on the perception of the vendors. The study only placed emphasis on consumers trust in online vendors rather than trust in the products being advertised online.

In a study conducted by Alrawimi and Alduakli in 2015, on the influence of online security, protection, website credibility and previous after sales experience on the intention to purchase online, it was established that online security system, website credibility and previous after sales experience significantly influence the intention to purchase online. The study therefore, recommended that organisations should focus on various factors like security, protections, website credibility and after sales

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experience of consumers to capture the intention of consumers as far as E-commerce and Internet shopping and transaction is concerned.

Rong and Jaesung (2007) in their survey revealed that trust has a strong significant relationship with purchasing intention. In other words, greater consumer trust motivates customers to generate more intention to purchase in the Internet shopping mall. The researchers confirmed that trust should be built first if an e-vendor would want to improve its website's competence.

In their study, Aqsa and Kartini (2015), surveyed students of public and private universities in the city of Makassar on the impact of online advertising on consumer attitudes and purchase interest online. They reported that online advertising has an influence on consumer buying behaviour and that the interactivity of online advertising provides the highest influence on the activities and interest of consumers purchasing online. Aqsa and Kartini however, noted that this increasing influence of online advertising on the attitudes and interest of consumers does not translate into increase in the number of online purchases. This brings to the fore intellectual gap which this study aims to fill.

To this end, Okoro (2013, p.3) observed that anytime the consumer is convinced beyond all reasonable doubts that the ads do not really have a reliable information for him but are just there to hoodwink him and fleece him for his money, he will stop turning to ads for guide to product quality and availability.

In all, it appears consumers are participating in online transactions as part of the Internet boom. As more and more online product advertisers continue to establish online presence, they are finding that consumers are still reluctant to shift in the same direction.

THEORETICAL FRAMEWORK

The study is anchored on the diffusion of innovation theory (DOI) propounded by Everett Rogers in 1962. It states that "Diffusion is the process in which an innovation is communicated through

certain channels over time among the members of a social system” (Rogers,2003, p.5). According to Rogers as cited in Akca and Ozer (2014, p.92) diffusion is a process of delivering of innovation (new ideas, application, product and technologies) via a specific channel between the members of a social system. In other words, an innovation could be an idea, practice or object that is seen as new by the individuals in a given society. The theory believes that the level of development in any society is dependent on the level at which the individuals in such a society are willing to adapt to the dispersion of technological innovation.

Okoro, Nwachukwu and Ajaero (2015) as cited in Anaeto, Onabanjo and Osifeso (2008, p.78) listed the basic assumptions of this theory as follows:

1. Diffusion of innovation theory predicts that media as well as interpersonal contacts provide information and influence opinion and judgment.
2. Opinion leaders exert influence on audience behaviour via their personal contact, but additional intermediaries (called change agents and gatekeepers) are also included in the process of diffusion.
3. The information flows through networks; the nature of networks and the roles opinion leaders play in them determine the likelihood that the innovation will be adopted.

This theory is relevant to this study because all forms of development in communication was brought about by technological innovation. Even the online product advertisement is as a result of the Internet. Though innovation in technology has promoted online product advertisement, people still differ when it comes to risk-taking and their willingness to try and adopt a new method of purchasing as a result of social interactions which may help in the forming of opinion about the credibility of the advert.

RESEARCH METHODOLOGY

The research design adopted in this study is survey research method. The survey is a research method which focuses on a

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representative sample derived from the entire population (Nwodu, 2006, p. 67). The survey research method was adopted because of the large population under study. Also, because of its ability to ensure a representative outlook and provide a simple approach to the study of opinion, attitude and values of individuals. Survey research method provides the researcher the opportunity to have a face-to-face interaction with the respondents while studying them in their natural environment.

Population of the Study

The population of study is made up of all the residents of the five South East states of Abia, Enugu, Ebonyi, Imo and Anambra who make use of Internet and other social networking sites for online shopping. According to the National Population Commission (2006) the population of South Eastern Nigeria is 16,395,555. But because this figure has become statistically outdated, the researcher then deemed it necessary to adopt the population formula suggested by Onwuamalam (2012, p.107), to arrive at a more recent population figure. The formula is presented below:

$$PP = GP \times P1 \times T$$

Where PP = Projected population

GP = Given population as at last Census

P1 = Population Increase Index (2.28)

T = Period between the last Census and the year of study

To compute the PP =

$$GP = 16,395,555$$

$$P1 = 2.28\% (0.0228 (0.023))$$

$$T = 2016 - 2006 = 10$$

$$PP = 16,395,555 \times 0.023 \times 10 = 37,709,78$$

From the above calculation, the projected population of South East Nigeria as at the time of this study is 37,709,78 people.

SAMPLE SIZE

Sample size used in this study is 385. This is scientifically determined using the online Australian scientific calculator as

provided by the National Statistical Service (NSS) using a confidence level of 95% and precision level of 0.05 (5%). The calculation is presented below:

Field	Value
Confidence Level	95%
Population Size	37,709,7
Proportion	0.5
Confidence Interval	0.05
Upper	0.55000
Lower	0.45000
Standard Error	0.02551
Relative Standard Error	5.10
Sample Size	385

www.nss.gov.aunss/home.nsf/nss/0a4a642cf12719dcca2571abo243dc62

Sampling Technique

In carrying out this study, the researcher adopted the multi-stage sampling technique. This technique requires the use of several sampling techniques or/and stages in a particular method for ensuring proper representation, especially when the population is large and complex (Chukwuma, 2002).

In the first stage, the researcher used simple random sampling technique to select three states of Enugu, Anambra and Imo. The second stage was the selection of the state capitals of the three selected states. This was purposively selected because the researcher believed that a good number of the literate

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populations reside in the capital cities. Also, the capitals have a good number of people who make use of the internet and the networking sites for various purposes including online shopping because of the availability of internet facilities.

From the selected state capitals, the researcher then used the simple random sampling technique to select two areas in each of the state capitals for analysis. The areas selected are: New Haven, Abakpa for (Enugu), Bank Road, Douglas Road for (Owerri), Unizik Junction, and Amenyi Awka for (Awka).

Then a proportional representation was done to this effect to determine the number of questionnaire allotted to each of the selected areas. Thus; New Haven got 74, Abakpa got 75, Bank Road got 55, Douglas Road got 60, Unizik Junction got 65 and Amenyi Akwa got 56. The researcher purposively distributed copies of questionnaire to the respondents based on the above proportion in each of the selected areas. As such, respondents with the ability to respond to the items in the questionnaire were given the questionnaire.

Measuring Instrument

The questionnaire was the instrument used for the collection of data for this study. It was designed in such a way that it comprises questions that aimed at eliciting the opinions of the respondents on the topic of study.

Reliability and Validity of Measuring Instruments

To establish the reliability and validity of the measuring instrument which was questionnaire, a test and re-test approach were employed. A pre-test questionnaire was designed and 20 copies distributed to respondents in the selected areas of study. After two weeks, the same pre-test copies of questionnaire were administered to the same respondents after which corrections on some of the errors and observations were effected.

The reliability of the measuring instrument was tested using Guttman Scale of coefficient of reproducibility and the result showed reliability coefficient value of 90% which showed an

internal consistency and validity. Below is the formula for the calculation. On the whole, 2 errors were noticed.

$$1 - \frac{\text{Total error}}{\text{Total responses}}$$

$$= 1 - \frac{2}{20}$$

$$= 1 - 0.10$$

$$= 0.90 = 90\%$$

DATA PRESENTATION AND ANALYSIS

Here, quantitative data generated through questionnaire were presented and analyzed. Out of the 385 copies of questionnaire distributed, 9 copies were not analyzed because they were not properly filled while some were not retrieved.

Table 4.1: Sex distribution of the respondents

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Male	209	55.6	55.6	55.6
Female	167	44.4	44.4	100.0
Total	376	100.0	100.0	

Table 4.1 above shows that 209 respondents representing 55.6% are male while 167 respondents representing 44.4% are female.

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Table 4.2: Educational qualification

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid FSLC	52	13.8	13.8	13.8
SSCE	111	29.5	29.5	43.4
NCE/OND	59	15.7	15.7	59.0
HND/BSc	145	38.6	38.6	97.6
MSc/Ph.D	9	2.4	2.4	100.0
Total	376	100.0	100.0	

The above table was designed to seek the educational qualification of the 376 respondents. 52 or 13.8% of them have FSLC; 111 or 29.5% have SSCE; 59 of them representing 15.7% have NCE/OND; 145 of the respondents or 38.6% obtained HND/B.Sc. while 9 respondents representing 2.4% have M.Sc or Ph.D.

Table 4.3: The frequency at which respondents expose themselves to Jumia and Konga product adverts

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Always	39	10.4	10.4	99.7
Often	283	75.3	75.3	75.3
Rarely	19	5.1	5.1	99.2
Can't say	10	2.7	2.7	100.0
Have never seen	25	6.6	6.6	9.2
Total	376	100.0	100.0	

Research question 1 was intended to ascertain the frequency at which respondents are exposed to Jumia and Konga product

adverts. From the data presented in table 4.3 above, 39 respondents representing 10.4% said that they always expose themselves to Jumia and Konga product adverts. Two hundred and eighty three (283) representing 75.3% said it is often. 19 respondents representing 5.1% said that they rarely expose themselves to Jumia and Konga product adverts; 10 respondents representing 2.7% were undecided while 25 respondents representing 6.6% have never seen Jumia and Kong product adverts.

This frequency of exposure analysis to Jumia and Konga product adverts shows that majority of the respondents exposed themselves to Jumia and Konga product adverts.

Table 4.4: Between Jumia and Konga, which do you see more online?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Jumia	178	47.3	47.3	47.3
Konga	119	31.6	31.6	100.0
Can't say	79	21.0	21.0	68.4
Total	376	100.0	100.0	

The information in the table above shows that 178 respondents representing 47.3% said that they see Jumia more online; 119 respondents representing 31.6% said that they see Konga more online while 79 respondents representing 21.0% could not say.

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Table 4.5: Whether Jumia and Konga online product adverts are credible.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Strongly agree	24	6.4	6.4	11.5
Agree	50	13.3	13.3	96.4
Undecided	10	2.7	2.7	100.0
Disagree	262	69.7	69.7	79.2
Strongly disagree	30	8.0	8.0	100.0
Total	376	100.0	100.0	

Table 4.5 above reveals that 24 respondents representing 6.4% strongly agree that Jumia and Konga online product adverts are credible; 50 or 13.3% of the respondents believed that Jumia and Konga online product adverts are credible; 10 respondents representing 2.7% were undecided; 262 or 69.7% of the respondents disagreed that Jumia and Konga online product adverts are credible while 30 or 8.0% of the respondents strongly disagreed that Jumia and Konga online product adverts are credible.

Table 4.6: Factors that influenced respondents' perception of the credibility of Jumia and Konga online product adverts.

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Past experience	95	25.3	25.3	64.3
Increasing internet fraud in the country	121	32.2	32.2	32.2
Deceitful nature of the adverts	87	23.1	23.1	90.6
They are more expensive	14	3.7	3.7	59.3
Delay in delivery	21	5.6	5.6	64.9
They sell fake products	11	2.9	2.9	67.8
Others	12	3.2	3.2	71.0
Can't say	15	3.9	3.9	100.0
Total	376	100.0	100.0	

Table 4.6 shows the factors that influenced respondents' perception of the credibility of Jumia and Konga online product adverts. The information shows that those that are influenced by past experience were 95, representing 25.3%; those that are influenced by increased internet fraud in the country were 121, representing 32.2%; those that are influenced by deceitful nature of the adverts were 87, representing 23.1%; those that are influenced by the expensive nature of the products were 14, representing 3.7% of the respondents; those that were influenced by delay in delivery were 21, representing 5.6%; those that said they are influenced by fake products were 11, representing 2.9%; others were 12, representing 3.2% of the respondents while those that didn't fall in any of these categories were 15, representing 3.9%.

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Table 4.7: Between Jumia and Konga, which do you consider credible in terms of quality products delivery?

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Jumia	149	39.6	39.6	39.6
Konga	98	26.1	26.1	65.7
Can't say	129	34.3	34.3	100.0
Total	376	100.0	100.0	

Information in table 4.7 shows that 149 respondents representing 39.6% said they consider Jumia quality products delivery more credible than Konga; 98 respondents representing 26.1% said they consider Konga quality products delivery more credible than Jumia while 129 or 34.3% were undecided.

Table 4.8: Whether Jumia and Konga online products adverts influence the respondents into buying their products

	Frequency	Percent	Valid Percent	Cumulative Percent
Valid Yes	191	50.8	50.8	50.8
No	65	17.3	17.3	68.1
Can't say	120	31.9	31.9	100.0
Total	376	100.0	100.0	

Data in table 4.8 above shows that 191 respondents representing 50.8% believe that Jumia and Konga online product adverts influence the into buying their producers; 65 respondents representing 17.3% do not believe that Jumia and Konga online product adverts influence them into buying their products while 120 or 31.9% respondents could not say whether or not Jumia

and Konga online product adverts influence them into buying their products.

Table 4.9: Extent to which Jumia and Konga online product adverts influence respondents into buying their products

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	To a very large extent	29	7.7	7.7	7.7
	To some extent	57	15.2	15.2	15.2
	Moderately	34	9.0	9.1	61.9
	Low extent	211	56.1	56.1	69.7
	Can't say	44	11.7	11.7	100.0
	Total	375	99.7	100.0	
Missing	System	1	.3		
Total		376	100.0		

Table 4.9 shows that 29 respondents representing 7.7% believed that Jumia and Konga online product adverts influence them into buying their products to a very large extent; 57 or 15.2% of the respondents believed that Jumia and Konga online product adverts influence them into buying their products to some extent; 34 respondents representing 9.0% believed that Jumia and Konga online product adverts have moderate influence on them; 211 respondents representing 56.1% believed that Jumia and Konga online product adverts influence them into buying their products to low extent while 44 respondents representing 11.7% were undecided.

TEST OF HYPOTHESES

Hypothesis One

Hi: There is a significant relationship between the extent of exposure to Jumia and Konga online products advertisements and consumer perception of the credibility of the products.

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Correlations

	The frequency at which respondents expose themselves to Jumia and Konga product adverts	Whether Jumia and Konga online product adverts are credible
The frequency at which respondents expose themselves to Jumia and Konga product adverts	1 Pearson Correlation Sig. (2-tailed) N	.882** .000 376
Whether Jumia and Konga online product adverts are credible	.882** Pearson Correlation Sig. (2-tailed) N	1 376

** . Correlation is significant at the 0.01 level (2-tailed).

In this hypothesis, the researcher sought to establish whether there is a significant relationship between the extent of exposure to Jumia and Konga online products advertisements and consumer perception of the credibility of the products. Pearson correlation showed that the variables correlate at 0.882, which means a strong positive correlation. This means that there is a significant relationship between the extent of exposure to Jumia and Konga online products advertisements and consumer perception of the credibility of the products.

Hypothesis Two

Hi: The educational qualification of the respondents determines consumer perception of the credibility of online product adverts.

Correlations

		Educational qualification	Whether Jumia and Konga online product adverts are credible
Educational qualification	Pearson Correlation	1	.864**
	Sig. (2-tailed)		.000
	N	376	376
Whether Jumia and Konga online product adverts are credible	Pearson Correlation	.864**	1
	Sig. (2-tailed)	.000	
	N	376	376

** . Correlation is significant at the 0.01 level (2-tailed).

In this hypothesis, the researcher sought to establish whether the educational qualification of the respondents determines consumer perception of the credibility of online product adverts. Pearson correlation showed that the variables correlate at 0.864, which means a strong positive correlation. This means that the educational qualification of the respondents determines consumer perception of the credibility of online product adverts. The implication is that more educated people tend to respond positively to online adverts than less educated people.

Hypothesis Three

Hi: There is a significant relationship between the consumers’ perception of Jumia and Konga online products advertisements and their patronage.

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Correlations

	Whether Jumia and Konga online products adverts influence the respondents into buying their products	Extent to which Jumia and Konga online product adverts influence respondents into buying their products
Whether Jumia and Konga online products adverts influence the respondents into buying their products	1 Pearson Correlation Sig. (2-tailed) N 376	.960** .000 375
Extent to which Jumia and Konga online product adverts influence respondents into buying their products	.960** Pearson Correlation Sig. (2-tailed) N 375	1 .000 375

** . Correlation is significant at the 0.01 level (2-tailed).

In this hypothesis, the researcher sought to establish whether there is a significant relationship between the consumers' perception of Jumia and Konga online products advertisements and their patronage. Pearson correlation showed that the variables correlate at 0.960, which means a near perfect correlation. This means that there is a significant relationship between the consumers' perception of Jumia and Konga online products advertisements and their patronage.

DISCUSSION OF FINDINGS

Research Question One: How frequently are consumers in South –East Nigeria exposed to Jumia and Konga products adverts online?

This sought to find out the level of exposure of the consumers to Jumia and Konga products adverts online. The quantitative data gathered and analyzed revealed that majority of the respondents (283 or 75.3%) out of 376, have seen Jumia and Konga online product adverts.

This means that the awareness level of the respondents about Jumia and Konga product adverts online is quite high.

Research Question Two: What is the consumers' perception of the credibility of Jumia and Konga online product adverts?

In this research question, the researcher sought to find out whether respondents perceive Jumia and Konga online product adverts as credible. The rating analysis showed that majority of the respondents (262 or 69.7%) out of 376, believed that Jumia and Konga online product adverts are not credible. This means that there is still a wide gap between the level of awareness about Jumia and Konga online product adverts and the actual patronage of the advertised products as a result of lack of trust. This finding is supported by the finding of George, Olufemi, Jubril and Elumah (2015) which revealed that the presence of perceived risk negatively affects trust in online shopping.

Research Question Three: What are the factors that influence consumers' perception of the credibility of Jumia and Konga online product adverts?

Here, the researcher sought to find out factors that influence respondents' perception of the credibility of Jumia and Konga online product adverts. The analysis showed that majority of the respondents believed that increasing Internet fraud in the country is the main factor that influences their perceived credibility of Jumia and Konga online product advert. This finding is supported by a similar finding research in a study conducted by Kim, Kim

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and Park in 2010 where it was established that consumer perceptions on web advertisements and motivations factors to purchase in online shopping was based on higher level of trust towards the online retailer' web sites.

Research Question Four: to what extent do Jumia and Konga online product adverts influence consumers' patronage?

In this research question, the researcher sought to find out the extent to which the respondents are influenced into buying Jumia and Kong online products. The results obtained from the data generated revealed that out of the 376 respondents sampled, 211 or 56.1% of the respondents believed that the level at which Jumia and Konga online product adverts influence them into buying their products is low. This finding is supported by the finding of Rong and Jeresumg (2007) which revealed that trust has a strong significant relationship with purchasing intention. That is to say that greater consumers trust positively influence consumer's purchase in the Internet shopping mall.

HYPOTHESES RESULTS

The test of the hypotheses indicated that there is a significant relationship between the extent of exposure to Jumia and Konga online products advertisements and consumer perception of the credibility of the products. Also, the hypotheses revealed that the educational qualification of the respondents determines consumers' perception of the credibility of online product adverts. Finally, there is equally a significant relationship between the consumers' perception of Jumia and Konga online products advertisements and their patronage.

SUMMARY OF FINDINGS

1. Consumers in South-East Nigeria often expose themselves to Jumia and Konga online product adverts.
2. Majority of the consumers in South East Nigeria see Jumia and Konga online product adverts as not being credible.

3. The study indicated that increased Internet fraud in the country, past experience and deceitful nature of the adverts are the major factors inhibiting the credibility of Jumia and Konga online product adverts.
4. The study revealed that though Jumia and Konga online product adverts influence consumers into buying their products, the extent of patronage is still low.

CONCLUSION

Having discussed the findings of the study, it is therefore, safe to conclude that most of the consumers in South East Nigeria are aware of the Jumia and Konga online product adverts. Most of them are influenced into buying Jumia and Konga online products but the increasing Internet fraud in the country, past experience and deceitful nature of the adverts were the major impediments to the patronage of online retail shops.

RECOMMENDATIONS

Based on the findings made and the materials reviewed, the researcher recommended as follows:

1. There should be increased enlightenment and education of the online product consumers through workshops, seminars, radio, television and newspapers by Jumia and Konga on how best to secure their personal data while shopping online.
2. There should be effective enforcement of the cybercrime law by the government to deter people from engaging in online scams.
3. Jumia and Konga on their part, should build sustained corporate credibility by ensuring that all advertised products online meet the expectations of the consumers as claimed by such ad.
4. They should as a matter of urgency, redesign their online security strategies for optimum efficiency.

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