

# INFORMATION NEEDS AND SEEKING BEHAVIOUR OF POINT OF SALE (POS) MERCHANTS IN ELEKAHIA PORT HARCOURT, RIVERS STATE

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## Abstract

The study examined the information needs and seeking behaviour of Point of Sale (POS) merchants in Elekahia, Port Harcourt, Rivers State. The objectives of the study are to ascertain the information needs of POS merchants, to determine the sources through which POS merchants seek information and to identify the challenges faced by POS merchants while searching for information. Descriptive survey design was used for the investigation. The population of the study comprised 15 POS merchants and census sampling technique was used to sample the population since it was of a manageable size. A total of 15 copies of the questionnaire were distributed among the POS merchants in Elekahia metropolis and 12 copies were retrieved and found usable. The data were analyzed with frequency counts and simple percentages. The findings revealed that availability of cash, how to get the cash at less charges, are the information needs of POS merchants. Meanwhile, they source for information through their fellow merchants, POS agents, the Internet, and banks which is the main information sources consulted by POS merchants. Lastly, the study established that network issues, fraudsters, negative reactions from customers, unavailability of cash, and insincere workers were the major challenges faced by POS merchants while seeking information. Based on the findings, the researcher recommended that policymakers should also work to create an enabling environment for small businesses to thrive by implementing policies that support the growth of the sector and provide access to credit and other financial services.

**Keywords:** POS, Information, Information Needs, Information Seeking Behaviour, Elekahia, Rivers State.

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## I. Introduction

The recent development in cash crunch led to the introduction of numerous e-payment systems which were geared towards reducing the reliance on cash-based economy, identified to be risky because money outside the banks cannot be regimented to regulatory and operational methods. (Adeoti 2013). Developed countries of the world have grown effective and efficient payment systems whose transactions are needed to be insured and maintained by their economic growth or advancement. Such mediums to achieve this especially in Nigeria are the Point of Sale (POS) with regards to the introduction of the cashless policy in Nigeria. Gathering from the report of (CBN 2011) e-payment method has greatly help to tackle many of the associated problems arising in the country ranging from the energetic cost coming from the numerous printing of currency notes, currency sorting, cash movement, security cost of monitoring high incidence of robbery among others (Akerejola, 2017). The challenges of common or shared agreement in wants of two parties created a great transformation in the use of money which is the widely accepted way of exchange of goods and services and payment for the same, aided the introduction of the e-payment system (POS) (Mafimisebi etal 2019).

The increase on businesses of different nature led to the advent of electronic gadgets that can enhanced fast money transfer for commodities sold by business minded people. A (POS) or point of sale is a device that is used to process transactions by retail customers;

gradually electronic POS terminals replaced cash register. Hayes (2022) stated that a point of sale is a place where a customer executes payment for goods and service and where sales taxes may become payable. This transaction may take place in person or online by generating receipts in print or electronic form. It is a medium of interaction particularly in the hospitality industry and allows users place order and pay their bills electronically.

One can say that the POS is a significant point of focus for marketers because consumers are likely to make buying decisions on high margin products or services at these cardinal locations. Ordinarily, business minded individuals set up POS gadgets in their shops and offices so that purchases can be easily made and payments immediately executed by customers. Having multiple POS locations allows retailers to micro-market specific products to customers at various touch points, thereby motivating them to make a purchase earlier in the sales process. This is a strategic approach that enables retailers to effectively target and engage with customers, increasing the likelihood of conversion and driving sales growth. This has succeeded in helping retailers build strong relationships with their customers and stay ahead of the competition. This in turn has also led to the increase in customer loyalty, retention, good relationship between business owners and customers and no doubt, revenue growth.

## **II. Statement of the Problem**

The outbreak in change of naira notes from old to new, led to a cashless society without Nigerians having access to the new ones at first. This led to the struggle to get cash since banks could not dispatch the new notes to serve Nigerians. In a bid to meet up with the trending issues, POS merchants began to seek for other means of getting funds to do their business. It is evident, that very little is known about how they access cash. In order to make known how POS merchant's source for cash and get information accessible to other aspiring POS vendors, it is important to understand POS merchants' information needs and information seeking behavior. In this regard, it is imperative to investigate the information needs and seeking behavior of POS merchants in Elekahia Port Harcourt, Rivers State. Knowledge about these needs and behaviours of POS merchants could play a crucial role in understanding their information needs and meeting them effectively.

### **Aim of the Study**

The main aim of the study is to examine the information needs and seeking behaviour of POS merchants at Elekahia, Port Harcourt, Rivers State. The specific objectives are:

To ascertain the information needs of POS merchants.

To determine the sources through which POS merchants seek information.

To identify the challenges faced by POS merchants while searching for information.

### **Research Questions**

The following questions guided the study:

What are the information needs of POS merchant?

What are the sources through which POS merchants seek information?

What are the challenges faced by POS merchants while searching for information?

## **III. Literature Review**

Information is data given in a quick comprehensible pattern, to which meaning has been ascribed within the framework of its use (Reit, 2006). In a more activating sense, it includes data, facts and knowledge in any form that can be communicated in order to empower people to carry out their daily life activities. Information is thereby significantly useful in decision making as it enables individuals or groups to make objective or reasonable decisions and decrease their level of doubt (Kari, 2010). The business of sourcing and transferring cash electronically by POS merchants is crucial in the development of their businesses and will help them improve their activities while also helping their sources of income (Ballantyne, 2005).

Information need is an individual or group's desire to locate and get information to satisfy a conscious and unconscious need (Doraswamy, 2017). It also refer to an individual user needs regarding information needed by each person. Information needs can be identified by the information seeker or expert on behalf of the information seeker. As part of the search for the gratification of these needs, an individual may engage in information seeking behavior (Wilson, 1981). Information seeking behavior is purposive in nature, and is an effect of a need to satisfy some goals. In the process of seeking, the individual may interact with people electronically or face to face (Wilson, 2000). In this manner, the person identifies an inability in his or her knowledge that requires being the resolved in order to deal with an issue, which then results in information seeking behavior. Information seeking is a method engaged in by humans to change their state of knowledge. Users now acquire new knowledge and skills in searching information because of the new information methods, information sources and new information tools.

The study by Nwaolisa and kasie (2012), asserts that the challenges of e-payment systems in Nigeria include public acceptance, lack of a consistent platform maintained by banks, inadequate infrastuctures, and security concerns. They further emphasize that poor electricity supply, a dearth of essential technology facilities, and a deficiency of sociocultural support significantly hinder the effective operation of the electronic payment system. In the same vein, Adeoti and Oshotimehin (2012), stated challenges faced by POS merchants include inadequate security platforms, unreliable networks, and slow responses from payment terminal service providers.

A study conducted by Mafimisebi, Akinbola, Mafimisebi, Ugbedeajo & Olarinde (2019), stated that the use of POS was adopted by the introduction of the cashless policy in Nigeria. The POS is a device that allows the use of payment cards such as debit cards in making payments for purchases made and this method brought in speed in operations. In their survey they looked at the effects of POS in making payments for agricultural commodities in stores and super markets in Ondo State, Nigeria. They discovered that the POS gives them satisfaction, convenience and speed in their various purchases whereby increasing profits for marketing firms that have the POS. Narrowing this assertion to the current situation in Nigeria with regards to the scarcity of both the new and old currency, this study is being carried out to ascertain how these POS merchants in Elekahia region in Port Harcourt Metropolis have been able to get information on the way forward, where to source for it in respect to getting cash which is the hall mark of the business and the various challenges encountered in the process of getting the information and generate the needed cash to serve users and also make profits for themselves.

Mojeed etal (2023) stated that Premium Time's survey showed that point of sale moved 400 percent in most cities across the country. Mojeed etal (2023) further stated that the poor distribution of the new notes restrains economic activities, as well as POS Vendors have also had a hard time getting both the new and old notes from banks. Some of the merchants spoke with premium time stating that their inability to access cash has halted their operations.

Another Survey from daily trust revealed that many operators said they had to use the "black market" to get both the old and new notes from "unexpected quarters" hence their resolve to charge a lot of money from people who were willing to with draw cash. The case was different with some other operators who could not source for cash anywhere due to lack of innovation, exited their businesses because of lack of information on how to source for cash in the business (Edeh, 2023). As a result of this cash crunch, it was also reported that some traders exchanged food items with fellow traders to make ends meet (ICIR, 2023).

### **A Brief History of Elekahia Community**

Elekahia is a region located in Port Harcourt Rivers State in Nigeria. From 296 or (476km) South of Abuja, the Country's Capital City. It is one of the communities found in Port Harcourt Local Government Area (Phalga). The liberation stadium is located in Elekahia and it is also situated nearby to Oroworoko and Rumukalagbo villages. The area has public

INFORMATION NEEDS AND SEEKING BEHAVIOUR OF POINT OF SALE (POS) MERCHANTS IN ELEKAHIA ... schools, markets, churches and streets alongside the offshoot of Real Madrid Football Academy.



A map indicating Elekahia axis in Port Harcourt, Rivers State

#### IV. Methodology

The study adopted a descriptive survey design for the investigation. The population of the study comprised of 15 POS merchants. Data were collected using the questionnaire, and census sampling technique was used. A total of 15 copies of the questionnaire were distributed among the POS merchants, and 12 copies (representing 80% return rate) were retrieved and found usable for the study. Percentage and frequency counts were used to analyse the data.

#### Research Findings

##### Questionnaire Response Rate

Table 1: Questionnaire Response Rate

Number of Copies of the Questionnaire	Number of Copies of the Questionnaire Returned	Percentage of Copies of Questionnaire Returned
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Administered		
15	12	80%

### Demographic Description of the Study Participants

Table 2: Gender of the Respondents

Sex	Frequency	Percentage %
Male	8	67
Female	4	33
Total	12	100%

The finding in Table 2 suggests that males made up the majority of the respondents involved in the study.

### Research Question 1: What are the Information Needs of POS Merchants?

Table 3: Information Needs of POS

S/N	Information Needs	Frequency	Percentage %
1.	Availability of cash	9	75
2.	How to get the cash at less charges	8	67
3.	Network strength	8	67
4.	How to get customers	7	58
5.	Bonuses the machine companies offer	6	50
6.	How to get a terminal with less charges	4	33

Table 3 reveals that the majority of the POS merchant 9 (75%) agreed that availability of cash, how to get the cash at less charges 8(67%), and network strength 8(67%), were the most essential information needs of POS merchants. Other information needs include how to get customers, bonuses the machine terminal offer and how to get a terminal with less charge.

### Research Question 2: What are the Sources through which POS Merchants Seek Information?

Table 4: Sources of Information

S/N	Sources of Information	Frequency	Percentage %
1.	Fellow merchants	11	92
2.	POS agents	9	75
3.	Internet	7	58
4.	Banks	6	50

Table 4 shows that the majority of the POS merchants 11(92%) agreed that fellow merchants, POS agents 9(75%), the Internet 7(58%), and banks 6(50%) were the main information sources consulted by POS merchants.

### Research Question 3: What are the Challenges Faced by POS Merchants while Searching for Information?

Table 5: Challenges faced by POS merchants while seeking Information

S/N	Challenges	Frequency	Percentage %
1.	Network issues	12	100
2.	Fraudsters (fake alert)	9	75
3	Negative reactions from customers	9	75
4.	Unavailability of cash	8	67
5.	Insincere workers	8	67
6.	Lack of cash flow	6	50
7.	Government taxation	4	33

Table 5 reveals the challenges faced by POS merchants while seeking information. The majority of the POS merchants 12(100%) agreed that network issues, fraudsters 9(75%), negative reactions from customers 9(75%), unavailability of cash 8(67%), and insincere

workers 8(67%) were the major challenges faced by POS merchants while seeking information. Another challenge faced by them is government taxation.

## **V. Discussion of Findings**

The study examined information needs and seeking behaviour of POS merchants in Elekahia, Port Harcourt, Rivers State. The result of research question one shows that availability of cash, how to get the cash at less charges, and network strength, were the most essential information needs of POS merchants. These findings suggest that POS merchants in the area prioritize access to cash and cost-effectiveness in their business operations. It also indicates that network strength is critical to their businesses as a reliable network is necessary for processing transactions and maintaining customer satisfaction. Understanding the information needs of POS merchants can help financial institutions and other relevant stakeholders develop tailored services and support that meet their specific needs. It also highlights the importance of providing reliable network infrastructure and accessible cash services to support the growth of small businesses in the region.

Research question two reveals that fellow merchants, POS agents, the Internet and banks were the main information sources consulted by POS merchants. The finding suggests that POS merchants in the area rely on both formal and informal sources of information to meet their information needs. Fellow merchants and POS agents may provide them with practical insights and tips based on their own experiences. The internet can provide access to a wide range of information, including industry trends, news, and government regulations. Banks may offer guidance on financial matters, such as managing cash flow, reducing charges, and improving profitability. The study's findings underscore the importance of having a diverse range of information sources available to POS merchants to help them make informed business decisions. Providing access to relevant and reliable information through a variety of channels, including online resources, peer networks, and formal financial institutions, can support the growth of small businesses in the area and contribute to the area's economic development.

Research question three showed that network issues, fraudsters, negative reactions from customers, unavailability of cash, and insincere workers were the major challenges faced by POS merchants while seeking information. The finding suggests that POS merchants face various challenges that can hinder their ability to access and utilize information effectively. Network issues can limit their ability to process transactions, which can negatively impact their revenue and customer satisfaction. Fraudsters pose a significant risk to the security of their transactions and can result in financial losses. Negative reactions from customers can damage their reputation and unavailability of cash can limit their ability to meet the demands of their customers. Insincere workers can also pose a challenge in terms of trust and reliability. Addressing these challenges requires collaboration between financial institutions, government agencies, and other relevant stakeholders. Providing training and support to POS merchants on how to identify and prevent fraud, improve customer service and manage their businesses effectively can help mitigate some of these challenges. Improving network infrastructure and increasing the availability of cash services can also help to address some of the challenges faced by POS merchants in the area.

## **VI. Conclusion and Recommendations**

Based on the results of the study, it can be concluded that POS merchants in Elekahia, Port Harcourt, Rivers State have specific information needs related to the availability of cash, how to get cash at less charges, and network strength. They rely on a variety of information sources, including fellow merchants, POS agents, the internet, and banks, to meet their information needs. They however face challenges related to network issues, fraudsters, negative reactions from customers, unavailability of cash, and insincere workers while seeking information. To address these challenges, it is recommended that financial institutions and other relevant stakeholders work to improve network infrastructure, increase the availability of cash services, and provide training and support to POS merchants on how to identify and prevent fraud, improve customer service, and manage

their businesses effectively. Additionally, efforts should be made to improve access to relevant and reliable information through a variety of channels, including online resources, peer networks, and formal financial institutions. Financial institutions should also consider developing tailored services and support that meet the specific needs of POS merchants in the area. This could include offering lower charges for cash withdrawals and providing education on how to manage cash flow more effectively. Finally, policymakers should also work to create an enabling environment for small businesses to thrive by implementing policies that support the growth of the sector and provide access to credit and other financial services.

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