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Exploring the Use of WhatsApp for Commercial Activities among Traders in Selected Markets in Keffi Metropolis, Nasarawa State, Nigeria

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Abstract

The study assessed the use of Whatsapp for commercial activities among traders in selected markets in keffi metropolis, Nasarawa State, Nigeria. It utilised the Transactional Model of Communication. The study collected data from 384 respondents through the survey design. It adopted the purposive sampling and availability techniques. Findings indicated among others that WhatsApp allowed instant distribution of business messages between and among traders (4.8 mean score), WhatsApp facilitated direct and quick business transactions between and among clients because people checked it constantly (4.8 mean score), the respondents leverage on WhatsApp to streamline their business operations and build customer relationships (4.6 mean score), WhatsApp derived sales and customer loyalty (4.8 mean score), and WhatsApp enabled personalised marketing (4.9 mean score). The researcher concluded that the extent of WhatsApp use for trade activities was very high. This is linked to the huge benefits of WhatsApp in business such sales promotions personal sales and public relations building, convenience and affordability, as well as getting large number of clients. The researcher recommended among others the need for WhatsApp to continue to sustain its strong data protection measures. This will protect businesses from data theft.

Keywords: WhatsApp, commercial, use, trade, activities

Introduction

WhatsApp had seen a significant increase in its usage world-wide (Kanter, 2020 in Cookey et al, 2026). In relation to commercial activities, WhatsApp users who are entrepreneurs, start-ups, and managers of medium enterprise currently use WhatsApp aggressively to promote their business in the bid to maintain their customers; the customers who find it difficult visit physical business ventures due to one form of engagement or the other (Negedu & Isik, 2020 in Cookey et al, 2026). Advertising, marketing and other



forms of business is now buzzing on various WhatsApp platforms and accounts (Lin, 2020). Eze and Olumide (2022) further contend that WhatsApp and other social media channels have made it easier for businessmen and women to connect and interact with their customers in circumstances where physical interaction is impossible. Using apps such WhatsApp business, commercial activities players can easily reach out to customers and communicate with them, ensuring the progress of their businesses as communication in the digital era continues to play a crucial role in trading.

Views have been expressed that of all social networking sites, WhatsApp is most likely the most utilised for business purposes. This is probably due to its characteristics such as texting, sending of voice notes, video messaging, group chatting, and broadcast messaging, which enable users to meet their conversation needs instantly.

More than 73% of customers in markets in Europe prefer to transact their businesses on digital messaging applications compared to conventional media (Norgaard, 2026). For instance, in the United Kingdom (UK), WhatsApp serves as one of the primary market communication tools, with over 42% of UK customers using WhatsApp to converse with business owners (Serdar, 2026). Similarly, investigations in Spain reveal 25%-30% of business organisations use WhatsApp platforms to interact with customers, with more than 77% using it to answer queries and provide automated answers to clients (Statista, 2026). In Africa, data from Kenya indicate that over 97% of the country's population use WhatsApp, with research revealing more than 90% of the people using WhatsApp for business-related purposes, such as engaging with customers, showcasing products, and other aspects of business (Bayhack, 2021). Correspondingly, WhatsApp is increasing playing important role for businesses in South Africa. According to statistics, over 26 million people in South Africa on a daily basis, utilise WhatsApp to manage sales, catalogue products, and communicate with customers or clients (IOL, 2026).

The usage of WhatsApp for commercial purposes in Nigeria has continued to grow. Over 85% of retail transactions are conducted online in the country; with nearly 60% self-employed women and countless other entrepreneurs making use of WhatsApp exclusively to make income and manage livelihoods (SEMAFOR, 2026; Tom et al., 2025).

Furthermore, worldwide, traders use different WhatsApp features to grow and remain competitive in the market domains. In addition, the use of WhatsApp for trading-related issues represents a pattern of adequate and judicious use of resources and fast decision-making for businessmen and women (Mustapha, 2017). Currently, if a trader does not apply WhatsApp platform in his or her business, such a business may not survive.

Scholars have conducted studies in relation to the use of WhatsApp, nevertheless, investigations on WhatsApp usage for commercial activities, particularly among traders in markets in Keffi has not been found. Many past studies concerning the use of WhatsApp, for example, dwelt on its use for fruit marketing in Indonesia (Akhmadi et al, 2021), WhatsApp as a business communication platform among traders in Kano (Nababa & Nasidi, 2025), WhatsApp and other social media tools use for selling of phones (Gbam, 2020), Whatsapp influencer marketing on Small and Medium Scale Enterprises (Cookey, Kwani & Olanrewaju, 2026), and social media impact on business to business (Dwivedi et al, 2021). Yet, a specific study on the use of WhatsApp for commercial activities among traders in selected markets in Keffi, Nasarawa State, Nigeria is missing. This is the gap in knowledge that this study filled.



Objectives of the Study

The main objective of the study is to explore the use of WhatsApp for commercial activities among traders in selected markets in Keffi metropolis, Nasarawa State, Nigeria. The specific objectives are:

1. To assess the reasons for using WhatsApp in relation to commercial activities among the traders.
2. To examine the extent of using WhatsApp in relation to commercial activities among the traders.
3. To find out the challenges associated with WhatsApp in relation to commercial activities among the traders.

Theoretical Framework

The study adopted the Transactional Model of Communication. The model, proposed by Dean Barnlund in 1970, explains communication as a two-way traffic. This implies that communication is a process where individuals are both senders and receivers of information or messages. The model suggests that communication is concurrent and involves regular adjustments based on what a sender receives from those who take part in the communication (Jain, 2024). This model recognises communication as involving several channels such as contest, feedback and sender. All the persons taking part in a communication play critical and active role, frequently encoding and decoding information in actual period. The theory finds relevant to the crux of this study in the sense that WhatsApp is a good means of transactional communication. It applies to the situation where traders in markets in Keffi use WhatsApp to communicate business issues among themselves and also to reach out to their potential and real customers or clients. The clients or customers will in turn communicate to the traders (feedback) through the WhatsApp. The communication can be the customers asking about the availability of certain goods, the price, the location, etc. On the traders' side, when they post their products on WhatsApp, the customers can react through reposting, commenting or liking. The sender (trader), in the case of this study, can then respond to comments made on the posts he or she made, thus, continuing the conversation between the businessman/women and in the process, sales can take place.

Method

The study collected data from respondents using the survey method. According to Aina and Ajiferuke (2015) survey involves a systematic and comprehensive collection of information about opinions, attitudes, feelings, beliefs and behaviours of people and this is accomplished through observation, interviewing or administration of a questionnaire to a relatively representative sample of the study population. Survey is used because it is more realistic than experiment as it investigates phenomena in their settings naturally just as Creswell (2013) observes that whether the source is primary data for a study, the views or members of the public, or any participating group, a survey will be called for. Russonello and Steward (2014) added that it is the most popular research method among communication researchers. It is a method of getting information about a certain group of people who are representatives of a larger group of people (Berger, 2017). It is a technique that is interesting to a diverse group of people who have different philosophical orientations about a phenomenon but share similarities in one key aspect to the other. Hence, this method was considered relevant for this study. Also, the quantitative survey was considered important because of the argument put forward by Barbie (2001) who emphasises the value and importance of survey when he notes that survey is most likely the best investigation strategy accessible to the social scientist interested in gathering original information from respondents who are too many to observe directly.

The population of the study comprised traders in New Keffi Modern Market, Keffi Neighbourhood Market, Keffi Cattle Market, Angwan Lambu Market and Old Keffi Market, all in Keffi metropolis. The



study utilised the questionnaire instrument. A questionnaire is a tool which can be used in different types of research and it is one of the main means of collecting quantitative primary data. It contains a series of questions asked to individuals to obtain statistically useful information about a given topic (Roopa & Ran, 2012) and it is designed to gather information that will be subjected to further analysis (Babbie, 2010). With the use of a questionnaire, standardised data can be collected and analysed to yield consistency of result (Roopa & Ran, 2012).

Further, to establish the reliability of the questionnaire, the researcher used a test-retest method by administering the copies of the questionnaire to 20 respondents who have good knowledge of the use of radio to communicate health-related issues. The test-run was repeated twice in three different locations, within a minimum time interval of two weeks between the first and second administration. The time interval of two weeks served as a strategy to ensure that the recall of the questions in the questionnaire did not influence the respondents' opinion or consistency in responses. The feedback gathered from this exercise helped provide insights on the questions, particularly how they are crafted and where discrepancy or vague statements are noticed, it was then be used to recast or rewrite them in relation to the issues under investigation, to elicit appropriate responses.

To validate the instrument by ensuring the data that the collected and analysed was accurate, the study employed the face validity method. This method entails exposing the instrument to communication scholars to critique based on content, structure, language and relevance of the research questions. Equally important, the instrument was presented to the researcher's supervisor to thoroughly scrutinise it for clarity, precision, and comprehension before it was used, thus validating it to be used for the collection of relevant data. Content and construct validity ensured that questionnaire items adequately captured the study variables (Taber, 2018; Zohrabi, 2019).

Fifty traders were studied in each of the market; making a sample size of 250. The researcher employed the services of research assistant to collect the data. The researcher employed the purposive sampling technique because it was interested in traders who use WhatsApp for business-related activities. Availability method was further used for the distribution of the questionnaire.

Descriptive statistics using chart and tables, frequencies, percentages and mean analysis of five-point likert scale of Strongly Agree (SA), Agree (A), Undecided (U), Disagree (D) and Strongly Disagree (SD), which the criterion mean was put at 3 is accepted result, while 2 is rejected result were used to present the data.

Findings

Of the 250 copies of questionnaire administered, 237 were returned and used for analysis. Graphical percentage of retrieved and not retrieved is contained in the Chart 1 below

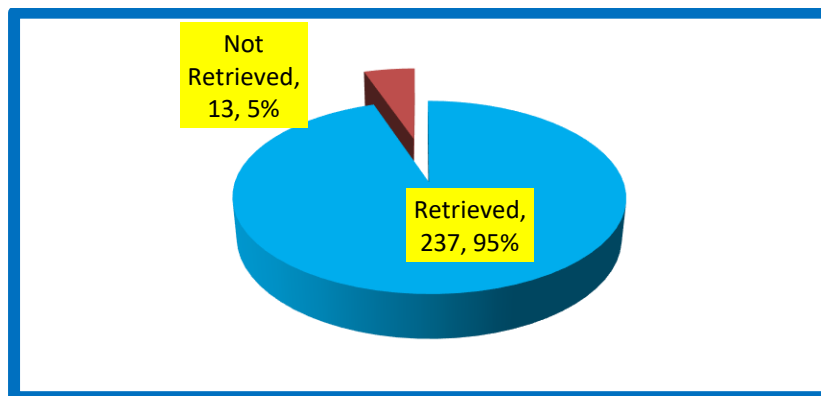


Chart 1: Response Rate Analysis

Table 1: Responses on Purpose of Using WhatsApp in Relation to Commercial Activities

Option	SA	A	U	D	SD	Total	Mean Rating	Decision
WhatsApp allows instant distribution of business messages between and among traders	204	33	0	0	0	237	4.8	Accepted
WhatsApp facilitates direct and quick business transactions between and among clients because people check it constantly	210	27	0	0	0	237	4.8	Accepted
I leverage on WhatsApp to streamline my business operations and build customer relationships	146	91	0	0	0	237	4.6	Accepted
WhatsApp drives sales and customer loyalty	195	42	0	0	0	237	4.8	Accepted
WhatsApp enables personalised marketing	227	10	0	0	0	237	4.9	Accepted
Using WhatsApp for business is cheap	219	18	0	0	0	237	4.9	Accepted
Using WhatsApp for business is good due to its voice note and video features	215	22	0	0	0	237	4.9	Accepted
WhatsApp has the ability to reach wider customers/clients	183	54	0	0	0	237	4.7	Accepted
WhatsApp is a good platform for business promo.	217	20	0	0	0	237	4.7	Accepted
Through WhatsApp catalog characteristics, you can showcase your products, prices, and descriptions directly to your customers and potential clients, allowing customers to browse and order without needing an external website	206	31	0	0	0	237	4.8	Accepted

It can be inferred from the data in Table 1 that WhatsApp offers a quick and direct way to connect with customers and potential clients, and it is a good means for scaling up business.

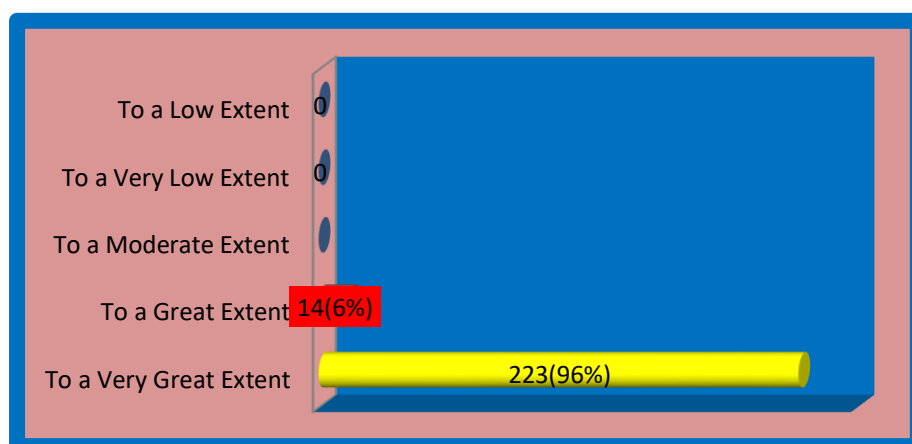


Chart 2: Respondents' Extent of Using WhatsApp in Relation to Commercial Activities

The data in Chart 2 point to the rise in the deployment of digital media for trading across the world due to their ease to use and ability to connect with wider customers and fellow business people.

Table 2: Responses on the Challenges Associated with WhatsApp in Relation to Commercial Activities

Option	SA	A	U	D	SD	Total	Mean Rating	Decision
Challenge of dealing with volume of information coming from fellow traders and customers due to open features of WhatsApp	120	57	14	25	21	237	3.9	Accepted
Challenge of data privacy, including data leakage, and compliance risk	192	45	0	0	0	237	4.8	Accepted
Stealing of business ideas and impersonation from scammers, leading to trust issues among customers and potential clients	149	88	0	0	0	237	4.6	Accepted
Challenge of organising and tracking conversations at scale	142	57	12	9	17	237	4.2	Accepted
Strict messaging rules	10	7	13	41	166	237	1.5	Rejected

It could be deduced from the data in Table 2 that while WhatsApp is useful to business transactions due to its engagement capacity, its effectiveness in businesses is challenged by certain issues such as data theft.

Discussion

The study's findings established that WhatsApp allowed instant distribution of business messages between and among traders (4.8 mean score), WhatsApp facilitated direct and quick business transactions between and among clients because people checked it constantly (4.8 mean score), the respondents leverage on WhatsApp to streamline their business operations and build customer relationships (4.6 mean score), WhatsApp derived sales and customer loyalty (4.8 mean score), and WhatsApp enabled personalised marketing (4.9 mean score). The findings further indicated that using WhatsApp for business is cheap compared to traditional media outlets (4.9 mean score), WhatsApp platform is good for business due to its voice note and video features (4.9 mean score), WhatsApp has the ability to reach wider customers/clients, and it is good for business promo (4.7 mean score),



and through WhatsApp catalog characteristics, traders can showcase their products, prices, and descriptions directly to customers and potential clients, allowing customers to browse and order without needing an external website (4.8 mean score).

The findings of the study further revealed that WhatsApp was extensively utilised by the respondents for businesses (see Chart 2 above). The findings of the study support an earlier one by Dwivedi et al (2021), which found that WhatsApp, Facebook, TikTok, X, Instagram, among social media platforms have significantly increased trading activities. The study's findings is also in tandem with that Nababa and Nasidi (2025), which established that the traders utilise voice notes and text messages more for transacting businesses. The study's findings also justify the adoption of Transactional Model of Communication, explains communication as a two-way traffic. This implies that communication is a process where individuals (businessmen and women and their customers) use WhatsApp for instance to share business-related issues.

The study also found several challenges impeding the efficacy of WhatsApp in business. These limitations include dealing with volume of information coming from fellow traders and customers due to open features of WhatsApp (3.9 mean score), data privacy, including data leakage, and compliance risk (4.8 mean score), stealing of business ideas and impersonation from scammers, leading to trust issues among customers and potential clients (4.6 mean score), and challenge of organising and tracking conversations at scale (mean score of 4.2). The findings of the study here correspond with an earlier one conducted by Mustapha et al. (2023) and Jannah (2023), which states that WhatsApp and social media in general present some issues in businesses. Such challenges include technical barriers, resource constraints, and regulatory issues such as privacy, and mistrust due to activities of hackers and scammers.

Conclusion and Recommendations

From the results and discussion of findings, the researcher concluded that the extent of WhatsApp application for commercial activities among those who took part in the study was very high. This is linked to the huge benefits of WhatsApp as regards its deployment for business issues. Such benefits included sales promotions, personal sales and public relations building, convenience and affordability of WhatsApp, reaching wider customers, among others. There are also challenges like data theft, impersonation and stealing of business ideas, limiting the effective use of WhatsApp in trading activities.

1. There is need for WhatsApp to continue to sustain its data protection measures. This will continue to protect businesses from data theft.
2. Adhering to compliance and best practices in the use of WhatsApp for business is also important. The traders need to understand and respect WhatsApp's business messaging policies. Traders in Keffi should stick to the opt-in practices of WhatsApp, and use message templates correctly.

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