AGRI-ENTREPRENEURSHIP AND RURAL DEVELOPMENT: OPPORTUNITIES, CHALLENGES, AND POLICY IMPLICATIONS FOR WOMEN AND YOUTHS IN NIGERIA

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Abstract

Agriculture contributes about 25% to Nigeria's GDP and engages nearly 70% of the rural labour force, yet rural poverty remains high at 52%, disproportionately affecting women and youths. Women provide 60% of agricultural labour but control less than 15% of productive land, while youths (15–34 years) represent 64% of the population but face 42% unemployment. These disparities perpetuate poverty, low productivity, and limited social mobility. Agri-entrepreneurship—defined as applying innovation, risk-taking, and resource management across production, processing, and marketing—has emerged as a pathway for rural transformation, food security, and inclusive growth aligned with SDG-8 (Sustainable development goals number 8 of the United Nations) which Promote inclusive and sustainable economic growth, employment and decent work for all.
Federal initiatives (e.g., Anchor Borrowers, N-Power Agro) and donor programmes (e.g., IFAD-VCDP, AfDB ENABLE-Youth) have sought to integrate women and youths into agricultural enterprises. However, most ventures remain subsistence-oriented and under-capitalized, with limited evidence on effective strategies and demographic-specific challenges. This study investigated current strategies, implementation barriers, and opportunities for sustainable agri-entrepreneurship among women and youths in rural Nigeria. It is hoped that the findings and recommendations will inform policies and interventions that enhance inclusiveness and promote the transition from subsistence farming to viable agri-enterprises.

Keywords: Agri-entrepreneurship, rural development, women, youths, poverty reduction, Nigeria, SDG-8

1.0 Introduction

1.1 Background of the Study

Agriculture has historically been the mainstay of Nigeria's economy, accounting for a significant share of employment, food supply, and foreign exchange earnings. Recent estimates indicate that agriculture contributes approximately 25 percent to the country's Gross Domestic Product (GDP) while employing about 70 percent of the rural labour force (World Bank, 2024). Despite this, the sector is characterized by structural weaknesses, including low productivity, limited mechanization, poor market access, and high post-harvest losses. These challenges have left rural households vulnerable, with poverty incidence remaining high at about 52 percent.

Women and youths are particularly affected by these structural issues. Women are indispensable to agricultural development, contributing an estimated 60 percent of labour for farming, processing, and marketing activities. However, they often operate under severe constraints: less than 15 percent of them have ownership or control over productive land, and even fewer have access to credit, extension services, or improved technologies. Similarly, youths, defined by Nigeria's demographic profile as persons between 15–34 years, represent approximately 64 percent of the national population. Despite their numerical strength, they face unemployment rates of about 42 percent, pushing many into precarious forms of work or migration to urban centres.

Agri-entrepreneurship has emerged as a promising solution to these challenges. By integrating entrepreneurial principles—such as innovation, risk-taking, value addition, and business-oriented thinking—into agricultural value chains, agri-entrepreneurship provides opportunities for wealth creation, employment generation, and rural transformation. Unlike subsistence farming, agri-entrepreneurship emphasizes commercial orientation, market competitiveness, and sustainability. Globally, it is increasingly recognized as a key driver of inclusive growth and food security, particularly in developing economies. For Nigeria, it aligns directly with the goals of the Sustainable Development Agenda, especially SDG-1 (No Poverty), SDG-2 (Zero Hunger), and SDG-8 (Decent Work and Economic Growth).

1.2 Statement of the Problem

In recognition of the critical role of agriculture, successive Nigerian governments have initiated multiple programmes to boost rural entrepreneurship and empower marginalized groups. Examples include the Central Bank of Nigeria's Anchor Borrowers' Programme, the YouWin initiative targeting youth entrepreneurs, N-Power Agro aimed at engaging graduates in agricultural extension, and the Green Imperative focusing on mechanization. International partners have complemented these efforts through interventions such as IFAD's Value Chain Development Programme (VCDP), designed to strengthen smallholder market linkages, and the AfDB's ENABLE-Youth initiative, promoting youth agribusiness incubation.

Despite these interventions, rural enterprises remain largely subsistence in orientation, lacking the productivity, resilience, and profitability required for transformation. Women and youths continue to face disproportionate challenges: limited access to capital, high transaction costs, weak infrastructure, and cultural barriers that limit their participation in decision-making. Furthermore, empirical evidence on the effectiveness of the strategies deployed remains fragmented. Few studies provide disaggregated insights into how women and youths differ in their experiences, constraints, and opportunities. This knowledge gap undermines the capacity of policymakers and practitioners to design inclusive, context-specific interventions that can unlock the full potential of agri-entrepreneurship for rural development.

1.3 Purpose of the Study

The primary purpose of this study is to investigate strategies for effective growth of women and youth-led agri-entrepreneurship ventures in rural Nigeria. By examining the opportunities and constraints across gender and age groups, the study seeks to provide evidence-based recommendations that can bridge the gap between policy intentions and on-the-ground realities.

1.4 Objectives of the Study

The study is guided by the following objectives:

1. To identify current strategies adopted by women and youths in establishing and managing agri-entrepreneurship ventures.
2. To determine the key implementation challenges hindering growth and sustainability.
3. To examine the opportunities available for sustainable expansion of women and youth-led agri-entrepreneurship in rural Nigeria.

1.5 Research Questions

The following research questions will guide the study:

- RQ1: What current strategies are adopted by women and youths in agri-entrepreneurship?
- RQ2: What challenges impede the effective implementation of these strategies?
- RQ3: What opportunities exist for sustainable growth of women and youth-led agri-enterprises in rural Nigeria?

1.6 Hypotheses

The study will test the following hypotheses:

- H01: There is no significant gender difference in the adoption of agri-entrepreneurship strategies.
- H02: There is no significant age difference in the perceived challenges faced by agri-entrepreneurs.
- H03: There is no significant age difference in the perceived opportunities available for agri-entrepreneurship.

2.0 Literature Review

Agri-entrepreneurship refers to the application of entrepreneurial principles such as innovation, risk-taking, opportunity identification, and value addition within the agricultural sector (Hisrich, Peters & Shepherd, 2020). Unlike subsistence farming, agri-entrepreneurship is commercially oriented, integrating production, processing, distribution, and marketing into viable business models. Scholars argue that agri-entrepreneurship is a critical driver of rural development because it combines agricultural productivity with business acumen, enabling farmers to diversify income streams, create jobs, and contribute to food security (Kahan, 2013; Adegbite, 2019). In sub-Saharan Africa, where agriculture employs the majority of the labour force, agri-entrepreneurship is seen as a strategy for reducing rural poverty and reversing rural-urban migration trends.

The participation of women and youths in agri-entrepreneurship is significant but constrained by structural inequalities. Women provide between 50–70 percent of agricultural labour in Nigeria (FAO, 2022), engaging in cultivation, harvesting, processing, and local marketing. Yet they often face systemic exclusion from land ownership, credit facilities, and training opportunities (Aina, 2017). This gender disparity reduces productivity and limits their capacity to grow beyond subsistence farming.

Youths, who form the largest demographic group in Nigeria, are considered the future of agricultural transformation (NBS, 2023). Their involvement in agri-entrepreneurship can address unemployment and enhance innovation through adoption of digital technologies, improved mechanization, and climate-smart agriculture. However, high unemployment rates, poor access to finance, and perceptions of agriculture as unattractive remain key barriers (Ayinde, 2021). Empirical studies highlight that youth-led ventures are more likely to adopt modern practices and diversify value chains if adequately supported by policies and financing institutions (IFAD, 2022).

Agri-entrepreneurship presents enormous opportunities for rural development in Nigeria. Rising domestic food demand due to population growth, coupled with increasing urbanization, creates expansive markets for agricultural produce (World Bank, 2024). Value chain development, particularly in areas such as rice milling, cassava processing, poultry farming, and horticulture, provides avenues for women and youths to establish profitable enterprises. Technological innovations, including mobile platforms for extension services, e-wallet systems for input distribution, and digital marketplaces, have further lowered entry barriers. Moreover, global emphasis on sustainable agriculture and green enterprises offers opportunities for women and youth to engage in organic farming, renewable energy for processing, and climate-resilient agriculture (AfDB, 2022).

Despite these opportunities, women and youths encounter persistent challenges that undermine their potential. Access to productive resources remains a central issue—land tenure systems favour men, while collateral requirements prevent women and youths from obtaining credit (Akinboade, 2020). Infrastructure deficits, such as poor rural roads, unreliable electricity, and limited storage facilities, increase transaction costs and post-harvest losses. Cultural and social norms further restrict women's decision-making power and participation in cooperative structures. For youths, the unattractiveness of agriculture, coupled with limited entrepreneurial training, discourages engagement. Additionally, weak institutional support and corruption in government programmes have eroded trust and reduced the impact of interventions (Okonkwo & Eze, 2021).

The Nigerian government and development partners have initiated numerous programmes to strengthen rural agri-entrepreneurship. The Anchor Borrowers' Programme has improved access to inputs and credit for smallholder farmers, while donor-driven projects such as IFAD's Value Chain Development Programme and AfDB's ENABLE-Youth have sought to enhance market linkages and youth incubation. However, many interventions face challenges of sustainability, poor monitoring, and limited gender sensitivity (Olomola, 2019). Policies often adopt a "one-size-fits-all" approach without accounting for demographic differences in needs and constraints. For instance, while youths may require incubation hubs and start-up capital, women may need secure land rights, cooperative platforms, and childcare support to participate fully.

Overall, the literature underscores that while agri-entrepreneurship holds great promise for rural development, its success depends on addressing systemic barriers to women and youth participation. Research gaps remain in identifying the most effective strategies for scaling rural enterprises and in evaluating how policies can be tailored to ensure inclusiveness, sustainability, and measurable impact.

2.1 Summary of literature

Agri-entrepreneurship is the integration of entrepreneurial principles into agriculture, emphasizing innovation, value addition, and market orientation. It is recognized as a key driver of rural development in Nigeria, offering pathways for income diversification, job creation, and food security. Women and youths are central to this process: women contribute the majority of agricultural labour yet face systemic exclusion from land, credit, and decision-making, while youths, who dominate Nigeria's population, bring innovation and digital adoption but struggle with unemployment, limited finance, and low interest in agriculture.

Opportunities in agri-entrepreneurship include growing domestic food demand, value chain expansion in crops and livestock, and technological innovations such as e-wallet systems and digital marketplaces. Global attention to sustainable agriculture further provides niches in organic and climate-smart farming. However, challenges remain—restricted access to resources, poor infrastructure, cultural barriers, and weak institutional support constrain both women and youths. Although several government and donor programmes (e.g., Anchor Borrowers, IFAD-VCDP, AfDB ENABLE-Youth) have been implemented, they often lack sustainability, inclusiveness, and demographic sensitivity. Overall, the literature emphasizes that unlocking the full potential of agri-entrepreneurship for rural development requires tailored policies and strategies that address gender and age-specific constraints while leveraging emerging opportunities.

3.0 Methodology

3.1 Research Design. This study adopted a descriptive survey research design, which is appropriate for investigating the current state of agri-entrepreneurship, the challenges faced, and the opportunities available to women and youths in rural Nigeria. The descriptive survey design enables the collection of data from a large group of respondents at one point in time, allowing for comparisons across demographics such as gender and age. This design was considered suitable because it provides quantitative insights into the strategies adopted by agri-entrepreneurs and the specific constraints encountered by different groups.

Moreover, surveys allow for generalization of findings from a sample to the larger population, which is essential for policy-related recommendations.

3.2 Area of Study

The study was conducted in selected rural communities in Nigeria with high agricultural activity and significant participation of women and youths in farming and related value chains. These communities are spread across the six geopolitical zones of Nigeria to capture diverse agricultural practices and socio-economic conditions. Rural areas were chosen as the focus because they host the bulk of agricultural production, yet suffer from high poverty rates, infrastructural deficits, and limited access to markets. Additionally, women and youths in these areas are heavily engaged in farming, processing, and local marketing but face systemic challenges in scaling their ventures.

3.3 Population of the Study

The population of this study consisted of 230 respondents, including women and youth agri-entrepreneurs actively engaged in various agricultural enterprises such as crop production, livestock rearing, processing, and agro-marketing. The target group was selected because they represent the core beneficiaries of government and donor-driven agri-entrepreneurship programmes. By focusing on this population, the study aimed to generate empirical insights into the effectiveness of current interventions and the persistent challenges facing rural enterprises.

3.4 Sample Size and Sampling Technique

A sample of 160 respondents was drawn from the target population of 230 using a stratified random sampling technique. Stratification was carried out along two dimensions—gender (male/female) and age (youth/adult women)—to ensure representativeness across demographic categories. Within each stratum, respondents were randomly selected to minimize bias and enhance the reliability of findings. This method was chosen because women and youths face distinct challenges in agri-entrepreneurship, and stratification allows for meaningful comparative analysis. The sample size was considered adequate based on Krejcie and Morgan’s (1970) formula for determining representative sample sizes, ensuring that findings can be generalized with statistical confidence.

3.5 Instrument for Data Collection

The primary instrument for data collection was a structured questionnaire specifically designed for this study. The questionnaire was divided into four sections:

Section A: Demographic information (gender, age, education, type of agricultural enterprise, years of experience).

Section B: Strategies currently adopted by respondents in managing agri-entrepreneurship ventures (e.g., use of improved seeds, cooperative membership, digital platforms).

Section C: Challenges faced by respondents in establishing and expanding their enterprises (e.g., access to credit, land, markets, infrastructure).

Section D: Perceptions of emerging opportunities and prospects for sustainable growth in agri-entrepreneurship.

The instrument used a mix of Likert-scale items, multiple-choice questions, and open-ended responses to capture both quantitative and qualitative data.

3.6 Procedure for Data Collection

Data collection was carried out in two phases. First, research assistants familiar with the local languages were recruited and trained to administer the questionnaire to ensure clarity and minimize misinterpretation. Second, questionnaires were distributed physically to respondents through farmer cooperatives, women's associations, and youth groups. Where literacy was limited, enumerators assisted respondents in filling out the forms. A total of 180 questionnaires were distributed to account for possible non-responses, out of which 160 were duly completed and returned, yielding a response rate of 89%.

3.7 Validation of the Instrument

The questionnaire was subjected to content and face validation Content validation involved consultation with experts in agricultural economics, entrepreneurship, and rural development, who reviewed the items for relevance, clarity, and alignment with research objectives. Face validation ensured that the instrument was easily understood by respondents. Feedback from a pilot test conducted with 20 respondents in a rural community outside the study area was incorporated to refine ambiguous questions and improve readability.

3.8 Reliability of the Instrument

The reliability of the instrument was established using the Cronbach's Alpha coefficient to measure internal consistency. The pilot test results indicated alpha values of 0.82 for the strategies scale, 0.85 for the challenges scale, and 0.79 for the opportunities scale, all of which are above the acceptable threshold of 0.70 (Nunnally, 1978). These results confirmed that the questionnaire was reliable for measuring the constructs under investigation.

3.9 Method of Data Analysis

The data collected were analyzed using both descriptive and inferential statistics Descriptive statistics such as frequencies, percentages, means, and standard deviations were used to summarize demographic characteristics, strategies adopted, and challenges encountered. Inferential statistics, including t-tests and Analysis of Variance (ANOVA), were employed to test the hypotheses and examine differences across gender and age groups. The hypotheses tested included:

H01: No significant gender difference in strategy adoption.

H02: No significant age difference in perceived challenges.

H03: No significant age difference in perceived opportunities.

All analyses were conducted using the Statistical Package for Social Sciences (SPSS) version 26. Results were presented in tables and charts to facilitate interpretation and provide empirical evidence to support conclusions.

4.0 Results and Discussion

4.1 Demographic Profile of Respondents

Out of the 160 respondents, 57% were women while 43% were men. Youths (aged 15–34 years) accounted for 62%, while older farmers represented 38%. Educational attainment showed that 48% had secondary education, 33% tertiary education, and 19% had primary or no formal schooling. These findings highlight the central role of women and youths in rural agriculture, consistent with World Bank (2024), which emphasizes the feminization and youth-led nature of agri-enterprise participation in Africa.

4.2 Results by Research Questions

Research Question One (RQ1): What strategies are adopted by women and youth agri-entrepreneurs?

Table 1 presents the strategies adopted.

Strategy Adopted	Frequency (n=160)	Percentage (%)
Cooperative farming groups	96	60.0
Access to microcredit	82	51.3
Participation in Anchor Borrowers' Programme	74	46.3
Value addition (processing/packaging)	65	40.6
ICT/mobile market innovations	59	36.9

t-Test Analysis (Gender): No significant difference was found in adoption scores between women ($M = 3.24$, $SD = 0.98$) and men ($M = 3.41$, $SD = 1.02$); $t(158) = -1.12$, $p > 0.05$.

ANOVA (Education Levels): One-way ANOVA showed a significant effect of education on adoption of strategies, $F(2,157) = 4.38$, $p < 0.05$. Post-hoc comparisons revealed that respondents with tertiary education ($M = 3.72$) adopted more ICT and value-addition strategies compared to those with only primary/no education ($M = 2.95$).

Research Question Two (RQ2): What challenges impede implementation of these strategies?

Table 2 presents the strategies adopted.

Challenge Reported	Frequency (n=160)	Percentage (%)
Limited access to credit	103	64.4
Land tenure insecurity (esp. women)	88	55.0
Poor rural infrastructure	76	47.5
Limited extension/advisory services	69	43.1
High input costs (seeds/fertilizers)	64	40.0

t-Test Analysis (Age Groups): No significant difference in perceived challenges between youths ($M = 3.67$, $SD = 0.89$) and older respondents ($M = 3.58$, $SD = 0.94$); $t(158) = 0.62$, $p > 0.05$.

ANOVA (Education Levels): ANOVA revealed no significant difference across education levels in perceived challenges, $F(2,157) = 1.84$, $p > 0.05$. This suggests that constraints such as credit and land tenure insecurity affect all respondents equally regardless of educational attainment.

Research Question Three (RQ3): What opportunities exist for sustainable growth of agri-entrepreneurship?

Table 3 presents the strategies adopted.

Opportunity Identified	Frequency (n=160)	Percentage (%)
Rising demand for agro-processed foods	102	63.8
Government/donor initiatives	95	59.4

ICT/digital platforms	81	50.6
Climate-smart agricultural practices	72	45.0
Export market potential	60	37.5

t-Test Analysis (Age Groups): No significant difference was found between youths ($M = 3.92$, $SD = 0.81$) and older respondents ($M = 3.84$, $SD = 0.87$); $t(158) = 0.54$, $p > 0.05$.

ANOVA (Education Levels): ANOVA showed a significant difference in perception of opportunities across education levels, $F(2,157) = 5.12$, $p < 0.01$. Respondents with tertiary education ($M = 4.10$) were more likely to identify ICT/digital platforms and export opportunities than those with only primary/no education ($M = 3.45$).

4.3 Hypotheses Testing and Decisions

Hypothesis	Statement	Test Result	Decision
H01	No significant gender difference in strategy adoption	$t(158) = -1.12$, $p > 0.05$	Not Rejected
H02	No significant age difference in perceived challenges	$t(158) = 0.62$, $p > 0.05$	Not Rejected
H03	No significant age difference in perceived opportunities	$t(158) = 0.54$, $p > 0.05$	Not Rejected
H04	No significant education-level difference in strategy adoption	$F(2,157) = 4.38$, $p < 0.05$	Rejected
H05	No significant education-level difference in perceived	$F(2,157) = 5.12$, $p < 0.01$	Rejected

	opportunities		

4.4 Overall Discussion

The analysis demonstrates that women and youths deploy diverse agri-enterprise strategies, though adoption levels vary with education. While gender and age do not significantly differentiate strategy use, perceived challenges, or opportunities, education emerges as a key factor in shaping innovation adoption and opportunity recognition.

Thus, systemic constraints—credit inaccessibility, land tenure insecurity, and poor infrastructure—cut across groups, but education enhances capacity to leverage ICT and export opportunities. Policy should therefore:

1. Strengthen rural finance systems – expand affordable credit tailored to women and youths.
2. Improve land rights and rural infrastructure – secure tenure and upgrade roads, storage, and electrification.
3. Leverage ICT and higher education – promote digital platforms and value-addition training for sustainable commercialization.

These findings support SDG-8 (decent work), SDG-5 (gender equality), and SDG-2 (zero hunger), affirming agri-entrepreneurship as a pathway for inclusive rural development in Nigeria.

5.0 Conclusion and Recommendations

5.1 Conclusion

This study investigated agri-entrepreneurship as a pathway for rural development in Nigeria, focusing on women and youths who are key stakeholders in the sector. The research highlighted that agriculture contributes approximately 25% of Nigeria's GDP and employs over 70% of the rural labor force, yet poverty levels in rural communities remain as high as 52% (World Bank, 2024). Women provide nearly 60% of agricultural labor but control less than 15% of arable land, while youths face 42% unemployment despite comprising 64% of the population. These statistics emphasize the paradox of an agrarian society struggling with poverty and limited economic mobility.

The findings revealed that although there are numerous government and donor-driven initiatives aimed at empowering women and youths in agribusiness, challenges such as inadequate financing, weak infrastructure, poor access to markets, and systemic land tenure constraints persist. These barriers limit productivity and prevent rural enterprises from transitioning from subsistence to commercially viable ventures. At the same time, opportunities were identified in emerging value chains, digital agriculture, and regional trade through AfCFTA. Hypothesis testing showed no significant differences across gender and age groups regarding strategies, challenges, and opportunities, indicating that structural issues rather than demographic characteristics remain the primary impediments. Overall, agri-entrepreneurship holds immense potential as a vehicle for sustainable rural transformation if systemic barriers are addressed.

5.2 Recommendations

Based on the findings of this study, several actionable recommendations are advanced to enhance agri-entrepreneurship as a driver of rural development in Nigeria:

1. Expand Rural Credit Access: Introduce gender- and youth-friendly financial products with low interest rates, flexible collateral options, and targeted credit guarantees to reduce the financing gap.

2. Strengthen Land Tenure Security: Enact reforms that guarantee women and youths equitable access to land ownership, inheritance, and titling systems, which are vital for collateral and agribusiness expansion.

3. Improve Rural Infrastructure: Invest in feeder roads, irrigation systems, electricity, and storage facilities to reduce post-harvest losses and enhance market connectivity.

4. Scale Up ICT-Driven Solutions: Support digital platforms for e-extension, mobile banking, and online marketing to reduce transaction costs and attract tech-savvy youths to agribusiness.

5. Capacity Building and Skills Development: Institutionalize vocational and entrepreneurship training programs in value chain management, agribusiness planning, and climate-smart agriculture.

6. Strengthen Cooperatives and Producer Organizations: Encourage collective action to improve bargaining power, facilitate access to inputs, and enhance participation in higher-value markets.

7. Promote Public–Private Partnerships (PPPs): Mobilize private investment in agro-processing clusters, seed production, and mechanization services through incentive-based PPPs.

8. Mainstream Gender and Youth in Agricultural Policy: Ensure that national and state agricultural policies explicitly include women and youths as beneficiaries in all rural development programs.

6.0 Policy Implications

The outcomes of this research carry significant implications for policymakers, development partners, and practitioners committed to agricultural transformation in Nigeria:

• National Agricultural Policy Alignment: The findings call for greater integration of women and youth empowerment into Nigeria's Agricultural Promotion Policy (APP), the Agricultural Transformation Agenda (ATA), and the Economic Recovery and Growth Plan (ERGP). Policies must transition from subsistence-oriented support to enabling commercial-scale agribusiness.

• Financial Inclusion: There is an urgent need for regulatory frameworks that compel commercial banks, development banks, and microfinance institutions to dedicate a fixed quota of agricultural loans to women and youths. This will promote inclusive financing and reduce structural exclusion.

• Land Governance Reform: Stronger land governance frameworks must be institutionalized to secure women's access to arable land, mitigate conflicts, and unlock agricultural potential through increased investment.

• ICT and Digital Agriculture Policies: Government policies should incentivize the development and adoption of agri-tech solutions, creating an enabling environment for young innovators and startups.

• Climate Resilience: Policy must integrate climate-smart practices into rural entrepreneurship programs, particularly in light of Nigeria's vulnerability to climate variability.

• Regional Trade and AfCFTA: Policymakers should support women and youth agripreneurs to access African Continental Free Trade Area (AfCFTA) opportunities by developing export-ready agribusiness clusters in commodities such as cassava, rice, vegetables, and livestock products.

7.0 Suggestions for Further Studies

While this study contributes to the literature on agri-entrepreneurship and rural development, it also opens avenues for further inquiry:

1. Longitudinal Studies: Track the long-term impacts of specific interventions (e.g., Anchor Borrowers, IFAD-VCDP) on rural agri-enterprises to understand sustainability.

2. Regional Comparative Studies: Investigate how ecological, cultural, and socio-economic differences influence agri-entrepreneurship across Nigeria's geopolitical zones.

3. Mixed-Methods Approaches: Complement quantitative surveys with qualitative case studies and ethnographic research to capture deeper gendered and youth-specific experiences.

4. Impact of Climate Change: Explore how shifting rainfall patterns, desertification, and flooding affect agri-entrepreneurship strategies in different regions of Nigeria.

5. Technology Adoption Pathways: Assess the role of mobile apps, precision agriculture, and blockchain technology in transforming rural entrepreneurship dynamics.

6. Policy Impact Assessment: Conduct empirical evaluations of government and donor programs to determine which initiatives most effectively empower women and youths.

7. Youth-Women Comparative Analyses: While this study found no significant differences, future research could examine subtle differences through more granular demographic disaggregation.

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APPENDIX

My survey instrument:

Structured Questionnaire

A. Demographic Information

Item	Question/Statement	Response Format
A1	Gender	☐ Male ☐ Female ☐ Other (specify)
A2	Age	☐ 18–25 ☐ 26–35 ☐ 36–45 ☐ 46–55 ☐ 56 and above
A3	Educational Qualification	☐ No formal education ☐ Primary ☐ Secondary ☐ Diploma ☐ Bachelor's ☐ Postgraduate
A4	Type of Agricultural Enterprise	☐ Crop farming ☐ Livestock ☐ Fisheries ☐ Agro-processing ☐ Others (specify)
A5	Years of Experience in Agri-Entrepreneurship	☐ 1–3 ☐ 4–6 ☐ 7–10 ☐ 11–15 ☐ Above 15

B. Strategies for Managing Agri-Entrepreneurship

Item	Question/Statement	Response Format
B1	I use improved seeds, fertilizers, and modern inputs in my farming/enterprise.	☐ Strongly Agree ☐ Agree ☐ Neutral ☐ Disagree ☐ Strongly Disagree
B2	I am a member of a	☐ Yes ☐ No

	cooperative or farmers' association.	
B3	I utilize digital platforms (e.g., WhatsApp, online marketplaces, mobile apps) for marketing and networking.	☐ Very Frequently ☐ Frequently ☐ Occasionally ☐ Rarely ☐ Never
B4	I adopt sustainable farming practices (organic farming, climate-smart agriculture).	☐ Strongly Agree ☐ Agree ☐ Neutral ☐ Disagree ☐ Strongly Disagree
B5	I access training, extension services, or workshops to enhance my business knowledge.	☐ Very Often ☐ Often ☐ Sometimes ☐ Rarely ☐ Never

C. Challenges in Agri-Entrepreneurship

Item	Question/Statement	Response Format
C1	Limited access to credit facilities is a major barrier to my enterprise growth.	☐ Strongly Agree ☐ Agree ☐ Neutral ☐ Disagree ☐ Strongly Disagree
C2	Access to agricultural land is a challenge in my community.	☐ Strongly Agree ☐ Agree ☐ Neutral ☐ Disagree ☐ Strongly Disagree
C3	Poor infrastructure (roads, storage, electricity, irrigation) limits my enterprise expansion.	☐ Strongly Agree ☐ Agree ☐ Neutral ☐ Disagree ☐ Strongly Disagree
C4	Limited market access or price instability affects my	☐ Strongly Agree ☐ Agree ☐ Neutral ☐

	income.	Disagree ☐ Strongly Disagree
C5	Inadequate technical knowledge and skills hinder my productivity.	☐ Strongly Agree ☐ Agree ☐ Neutral ☐ Disagree ☐ Strongly Disagree

D. Emerging Opportunities and Prospects

Item	Question/Statement	Response Format
D1	Government programs and policies are creating new opportunities for youth and women in agriculture.	☐ Strongly Agree ☐ Agree ☐ Neutral ☐ Disagree ☐ Strongly Disagree
D2	Technological innovations (e.g., mobile apps, mechanization, e-commerce) provide significant opportunities for growth.	☐ Strongly Agree ☐ Agree ☐ Neutral ☐ Disagree ☐ Strongly Disagree
D3	There are emerging export opportunities for agricultural products in my sector.	☐ Strongly Agree ☐ Agree ☐ Neutral ☐ Disagree ☐ Strongly Disagree
D4	Collaboration with research institutions and extension agents can improve enterprise sustainability.	☐ Strongly Agree ☐ Agree ☐ Neutral ☐ Disagree ☐ Strongly Disagree
D5	I am optimistic about the future of agri-entrepreneurship in Nigeria.	☐ Strongly Agree ☐ Agree ☐ Neutral ☐ Disagree ☐ Strongly Disagree

SEEING OPPORTUNITY IN UNCERNTITY: A NARRATIVE STUDY OF SMALL BUSSINESS FOUNDERS NAVIGAATING ECONOMIC TRANSITIONS IN SUB SAHARAN AFRICA

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ABSTRACT

Small businesses constitute a major driver of employment creation, income generation, and local economic development across Sub-Saharan Africa. However, founders of these enterprises frequently operate in volatile environments characterized by inflation, exchange rate instability, sudden policy changes, infrastructure deficits, pandemics, and shifting consumer demand. While previous studies have largely emphasized the economic effects of these disruptions using quantitative indicators, limited attention has been paid to the lived experiences of entrepreneurs and how they identify opportunities within uncertainty. This study therefore explored how small business founders perceive uncertainty, navigate economic transitions, and transform crises into opportunities for growth.

The study adopted a descriptive narrative research design. Data were collected from business owners operating within Trade Fair Complex, Lagos State, Nigeria, through structured questionnaires and semi-structured oral interviews. Purposive and convenience sampling techniques were employed to select participants with relevant entrepreneurial experience. Qualitative responses were analyzed using thematic analysis to identify recurring patterns, coping strategies, and lessons learned.

Findings revealed that entrepreneurs faced multiple challenges during economic transitions, including declining profit margins, fluctuating input prices, foreign exchange volatility, financial constraints, poor power supply, policy uncertainty, and emotional stress. Despite these difficulties, many respondents demonstrated resilience and adaptability by diversifying income streams, adopting digital sales channels, improving customer relations, sourcing cheaper alternatives, and continuously monitoring market and policy developments. Participants also highlighted valuable lessons such as perseverance, patience, calm decision-making, continuous learning, and the importance of mentorship.

The study concludes that uncertainty, though disruptive, can also stimulate innovation, strategic adaptation, and entrepreneurial growth when founders respond proactively. It recommends that small business owners cultivate resilience, remain informed, embrace learning, and build support networks. Policymakers should also design more stable and supportive economic policies that reduce shocks on small enterprises while promoting entrepreneurship-led growth across the region.

Keywords: Opportunity, Uncertainty, Economic Transitions, Strategies, Small Business, Challenges, Lessons.

INTRODUCTION

1.0 BACKGROUND OF STUDY

Life is full of unpredictable events. No one knows for certain what's going to happen the next minute, or the next day or hour. That is why people say 'No one knows tomorrow'. Uncertainty is a natural part of human life. It happens from the simple fact that we have limited knowledge or information to predict sudden happenings that affects our choices, point of view and actions. According to Wikipedia, 'Uncertainty refers to situations involving imperfect or unknown information'. Sometimes it comes from the complexity of the world around us; other times, it's simply because of what we don't know or can't control. For instance, unexpected changes in weather, shifts in the economy, or sudden health challenges all demonstrate how uncertainty plays out in everyday life.

Opportunity does not come but once it comes every time but only to the prepared. Seeing opportunity in uncertainty is the mind-set of seeing challenges not as an obstacle but as an opening for growth. The battle of success and failure starts in the mind. Although uncertainty can provoke anxiety and disrupt planning. Uncertainty could be a ladder or it could be a stumbling block it all depends on how we view it.

Africa is the second largest continent in the world after Asia with nearly 1.4 billion people. Sub-Saharan Africa (SSA) refers to the region of the African continent located south of the Sahara Desert. It comprises 47 countries with a population of over one billion people, making it one of the most demographically dynamic regions in the world. With about eighty per cent of Africans currently engaged in the small business economy, small businesses form the backbone of the African economy. Small businesses contribute significantly to Sub-Saharan Africa's social and economic development. They create the majority of employment opportunities, promote local entrepreneurship, and offer essential goods and services to local communities. Despite all of these importance, small business founders go through uncertain times and economic transitions such as fluctuation of currencies, political instability, government policies, pandemics, climate change etc. Uncertainty in business is unavoidable but being able to see opportunity in uncertain times is what successful business has in common. They thrive, build resilience and problem-solving skills. Despite all uncertainty, many small business founders continue to survive just by seeing opportunity in uncertainty. For example, during the covid 19 pandemic there was a high rise of unemployment and also a high rise for sanitizers and face masks. A lot of fashion designers took the opportunity of mass-producing face mask in different colour and fabrics turning uncertainty of 'when does this end'? To an opportunity.

1.1 PURPOSE OF THE STUDY

The purpose of this study, is to show how small business founders in sub-Sahara Africa responds and sees opportunity in uncertainty while navigating economic transitions with their voice and experiences.

1.2 STATEMENT OF STUDY

Small business founders in Africa boosts economic growth and plays an important role in poverty reduction, creation of Jobs, productivity. Although small and medium businesses (SMEs) account for 95% of all registered businesses and contribute about 50% to the total GPD of sub-Saharan countries, entrepreneurs still face significant Challenges to growth and prosperity. Asides limited funding, they have to navigate economic transitions such as Import restrictions, trade policy changes, inflations, fluctuations in currencies, the effects of climate change, and global outbreaks such as the COVID-19 pandemic have all affected business activities. For instance, According to Ajakaiye et al. (2018), Nigeria's import bans and trade restrictions significantly increased the cost of household consumption, particularly for agricultural goods, while reducing overall welfare. Their study shows that eliminating certain import bans could lower national poverty rates by up to 2.6 percentage points. Similarly, a report by the African Growth and Development Policy (AGRODEP) consortium highlights that Nigeria's import bans have raised domestic food prices, making essential commodities less affordable for vulnerable households.

Existing studies have showed the economic impact of these transitions on small business in Sub Sahara Africa; Several African entrepreneurship research rely on surveys and statistics. While statistics are useful, they cannot portray the true experiences, challenges, and creative alternatives of small business owners. There is little on how these founders narrate their experiences and how they see opportunity in uncertainty. Everyone has a journey this study aims to show and narrate the journey, experience and challenges small business founders face during economic transitions, how they navigated it, Embraced the opportunity. Specifically, African business owners to tell their own stories, how they feel and explain in their own words how they turn problems into opportunity.

1.3 OBJECTIVES OF THE STUDY

The primary objective of this study is to show how small business founders in Sub-Saharan Africa narrate their experiences of navigating economic transitions and seeing opportunity for growth, developing problem solving skills in uncertain times through the following;

To show real-life challenges that small business founders in Sub-Saharan Africa go through during periods of economic transitions.

To explore the strategies these entrepreneurs, adopt to navigate economic transitions and transform crises into opportunities for growth.

To highlight the personal lessons and insights entrepreneurs gain from navigating economic transitions and how it can guide other small business owners.

1.4 RESEARCH QUESTION

The study was guided by the following research questions;

What real-life challenges do small business founders in Sub-Saharan Africa go through during periods of economic transition?

What strategies do these entrepreneurs adopt to navigate economic transitions and transform crises into opportunities for growth?

What lessons and insights do entrepreneurs learn from navigating economic transitions, and how can these guide other small business owners?

1.5 SIGNIFICANCE OF THE STUDY

Seeing opportunity in uncertainty is a mind-set important for the success of any business. This study is important because it gives small business founders in Sub-Saharan Africa a voice to share their real-life experiences of navigating economic transitions. It shows how entrepreneurs turn challenges into opportunities, and develop problem-solving skills. Through this research, other entrepreneurs can learn real life practical lessons, inform policymakers on how sudden economic policies influence small enterprises at the local level, and contribute to academic knowledge by filling the gap between statistics and lived experience. In addition, this study can be used as a vital resource material for future studies by researchers to explore entrepreneurship under uncertainty in different contexts.

1.6 SCOPE OF THE STUDY

This study focuses on small business founders in Sub-Saharan Africa, with Nigeria specifically Lagos state as the representative case study. The research does not cover all countries in the region but uses Nigeria's context to explore entrepreneurial experiences in Sub-Saharan Africa exploring how they respond to economic transitions such as import restrictions, inflation, climate change, global pandemics such as the COVID-19 pandemic. This study is limited to small business founders in Nigeria who actively manage their own businesses and can share their personal experiences of dealing with economic transitions.

2.0 LITERATURE REVIEW

The literature review in this study is presented under Theoretical framework, and Empirical Studies.

2.1 THEORITICAL FRAMEWORK: this research study made use of three theories: Knightian uncertainty, Kirzner's theory and Effectuation theory.

KNIGHTIAN UNCERTAINTY: The Knightian uncertainty is a theory postulated by knight (1921). Knight distinguished between risk and uncertainty, arguing that Risk can be measured because we can calculate the chances of events happening, but uncertainty cannot be measured because the future is unknown. The theory Emphasis on the manner in which uncertainty creates flawed market structures and explains actual profits. This implies that market structure is imperfect because of the future is unknown and uncertainty also creates an imbalance among entrepreneur Some may see opportunity in uncertainty while others might be too late or not see at all giving the other set of entrepreneurs the chance to dominate the market and gain more profits. He says profits are reward to those willing to bear uninsurable uncertainty. This theory provides a foundation to show that uncertainty in business could lead to growth.

Another theory that creates a foundational knowledge for this study is Kirzner's theory. The Kirzner theory (1973) propounded by Israel M. Kirzner's 1973 emphasizes on the role of entrepreneurial alertness. He introduces the concept of entrepreneurial alertness as the process through which entrepreneurs discover and exploit previously unrecognized profit opportunities, thereby driving markets toward a more efficient, or "alert," state of equilibrium. This theory explains that entrepreneurs should be alert about the changes around them in order to see the hidden chances for growth where there is a problem. Kirzner theory shows that even when uncertainty can evoke fears and doubt it can also open new doors for those who look deeply at the problem to draw out a solution.

EFFECTUATION THEORY: Effectuation Theory Developed by Saras Sarasvathy is a decision-making framework for entrepreneurship. It emphasizes taking action with available resources instead of wasting effort predicting the future. Effectuation theory is often considered a process theory because it explains the process that entrepreneurs use to create new ventures. Entrepreneurs operate in an environment surrounded by high uncertainty their decisions depend on their level of experience. While beginner founders tend to depend on prediction tactics, experienced founders understand better than to try to predict the future instead, they handle uncertainty using non-predictive control. This theory shows that entrepreneurs should focus on what they can control rather than wasting resources and time trying to predict the future. which helps them see opportunities and navigate economic transitions.

These theories provide a framework for understanding how entrepreneurs perceive and respond to uncertainty.

2.2 REVIEW OF EMPIRICAL STUDIES: Studies reviewed include, Studies on Entrepreneurial Resilience, Studies on SME Challenges and Studies on Impact of Policy and Economic Shocks On SME.

STUDIES ON ENTREPRENEURIAL RESILIENCE

According to the American psychological Association, Resilience is the process and outcome of successfully adapting to difficult or challenging life experiences, especially through mental, emotional, and behavioural flexibility and adjustment to external and internal demands. Resilience could also be defined as the process of overcoming challenges and maintaining stability. Entrepreneurial resilience is a developing and adaptation process that allows business owners to continue looking forward despite harsh market conditions and acquire new knowledge, skills and ability to face uncertainty. Resilient entrepreneur manages challenges, welcome change and is future oriented.

Olawale Fatoki (2018) Study: 'The Impact of Entrepreneurial Resilience on the Success of Small and Medium Enterprises in South Africa' examined the impact of entrepreneurial resilience on the success of small and medium enterprises (SMEs) in South Africa. The study employed the use of a quantitative case study with 170 SME Owners in South Africa as the population of this study. Convenience sampling technique was used for this study. The study revealed that Entrepreneurial resilience is an important personal characteristic and helps drive business success.

Alabi, Mariam Onize, Ogidi, Emeka Johnpaul (2023) Study: 'Entrepreneurial Resilience, Opportunity Connectedness and Enterprise Growth of Small & Medium Enterprises (SMEs) In Plateau State' examines the relationship between entrepreneurial resilience, opportunity connectedness and enterprise growth of SMEs in Plateau State. Using a quantitative method, data was collected via questionnaire on a sample size of 352 SMEs in Plateau State. Using regression analysis, data was analyzed via PLS SEM (Smart PLS 4). The study shows that entrepreneurial resilience and opportunity connectedness both play key roles in enterprise growth, with opportunity connectedness also partially mediating the link between resilience and growth. SMEs should therefore consider both factors as important predictors of growth. This study encourages entrepreneurs to build resilience by staying flexible, adaptable, and proactive in responding to changes. These empirical studies show resilience as a key factor in navigating economic transitions.

STUDIES ON SMALL BUSINESS FOUNDERS CHALLENGES

Okpara (2011) Carried Out A Study, 'Factors constraining the growth and survival of SMEs in Nigeria: Implications for poverty alleviation' the purpose of the paper is to investigate the factors that hinder the growth and survival of small businesses in Nigeria. This study applies a survey method to gather data from 211 small business owners and managers located in selected cities in Nigeria. Several statistical analyses were conducted to identify the factors constraining the growth and survival of SMEs in Nigeria. The results of the study reveal that the most common constraints hindering small business growth and survival in Nigeria are lack of financial support, poor management, corruption, lack of training and experience, poor infrastructure, insufficient profits, and low demand for product and services. This study recommends improved access to finance, better managerial training, anti-corruption measures, infrastructure development, and supportive policies to enhance SME growth in Nigeria.

STUDIES ON IMPACT POLICY AND ECONOMIC SHOCKS

Ukwueze Ezebuilo, Asogwa & Odo (2018) in their study Nigerian Enterprise Sector and Policy Uncertainty evaluates the Nigerian enterprise sector and policy uncertainty using the World Bank enterprise survey data for Nigeria 2010. The study adopts multinomial logistic regression model and the multivariate analysis to specifically analyze the impact of policy uncertainty on the enterprise sector and the factors that have influenced the growth of the Nigerian enterprise sector. The study result shows how that tax rate, customs and trade regulations and macroeconomic environment have impacted on the medium and large enterprise sector positively. The findings also showed that in the small enterprise sector, labour regulation, licensing and permits, policy uncertainty and political instability have negative impact on the medium and large sector enterprise sector in Nigeria. The study recommends that proper macroeconomic environment, strong institutions, good leaderships and infrastructures will both enhance public and private sector productivity for economic competitiveness.

Ezeilo And Ike (2024) study explored the effects of government policies on the performance of Small and Medium Scale Enterprises (SMEs) in Nigeria. The population of the study focus on 1,200 SMEs operating in Asaba, Delta State and a sample of 300 was selected using Taro Yamane's formula to ensure statistical representativeness. The study employed a descriptive survey design to investigate how shifts in taxation, exchange rates, and infrastructural policies influence SME performance during periods of economic transition. The results show that government taxation policy and high foreign exchange rates had a significant and positive influence on SME performance. The study concluded that unexpected government policy remains a major factor shaping the competitiveness and survival of SMEs in Nigeria. The study recommended that the government should encourage both large and small businesses to participate more in export activities, which would strengthen the foreign exchange rate, stabilize the Naira, and create a more enabling environment for SMEs to thrive.

Ozuma, S. O. (2024) study examined the impact of fuel subsidy removal on SMEs in the Otukpo Local Government Area, Benue State. The study adopted rational choice theory. A survey research design was used, and 400 respondents were selected via cluster and simple random sampling techniques. Descriptive statistics such as simple percentages and frequency tables were used for data analysis. The study found that subsidy removal reduced business income and profit margins, increased operating costs, causing inflation and price hikes which made it harder for SMEs to purchase goods. The study recommended government support through loans and grants, as well as diversifying the economy into sectors like agriculture, manufacturing, and technology to reduce dependence on oil revenue and create alternative sources of income.

3.0 METHODOLOGY

The methodology in this paper involves Research Design and Area of Study. Population, Sample and Sampling Methods, Instrument for Data Collection, Validation and Reliability, Method of Data Collection, and Analysis.

RESEARCH DESIGN: This study used the descriptive narrative research design Thus, in-depth interviews were conducted with small business founders to allow them to narrate their real-life experiences of navigating economic transitions.

POPULATION OF THE STUDY: The target population of this study consists of businesses operating within Trade Fair Complex, Lagos State. Trade Fair Complex is one of the busiest and most diverse markets in Lagos. Because there is no comprehensive registry of all businesses in Trade Fair Complex, the overall population is considered large and indeterminate.

SAMPLE/SAMPLING TECHNIQUE: This study adopts the combination of purposive and convenience sampling technique. Purposive sampling was adopted to ensure that participants were owners or managers of businesses who had operated in Trade Fair for a sufficient period (at least five to six years) to experience economic transitions. This guarantees that only respondents with relevant lived experiences were included. Convenience sampling was also used because of the practical realities of conducting research in a busy market environment. Many business owners have limited time, so respondents were selected from those who were both eligible and willing to participate at the time of data collection. The study does not fix a rigid sample size in advance. Instead, data collection continues until saturation is reached. To ensure diversity of perspectives, participants was drawn from the major categories of businesses within Trade Fair, such as: Clothings, Fashion accessories, jewelleries, beauty products, food items, textiles, footwears auto mobile parts and hair products.

INSTRUMENT OF DATA COLLECTION: This study used Google Forms survey and a semi oral interview. The survey was divided into 3 sections. Section A aims to gather information on the responders and their business. Section B focused on gathering information on the economic transitions and challenges faced during those times. While the last section gathers information on the strategies on how they navigated the period of uncertainty and the lessons learnt. The oral interview was conducted in an informal a conversational manner which made participants more relaxed and open.

METHOD OF DATA COLLECTION

Data for this study were collected through survey questionnaires and interview schedules. The questionnaires were administered using Google Forms and shared with prospective participants through social media platforms, particularly WhatsApp. In addition, face-to-face interviews were conducted with selected participants. The interviews lasted between 10 to 15 minutes for some and up to 20 to 30 minutes for others, depending on the receptiveness and depth of their responses. However, a few participants were very busy with their business activities and could only spare a short time. In such cases, I adjusted by being flexible with the questions, rescheduling where necessary, and allowing them to respond at their convenience.

METHOD OF DATA ANALYSIS

The qualitative data from the interviews and parts of the questionnaire were analyzed using thematic analysis to identify and interpret recurring themes about the subject matter.

4.0 RESULTS AND FINDINGS

The results are presented in line with the research questions that guided this study.

4.1 RESEARCH QUESTION 1:

What Real-Life Challenges Do Small Business Founders in Sub-Saharan Africa Go Through During Periods of Economic Transition?

Small business founders in Sub-Saharan Africa, especially in Nigeria, experience different and pressing challenges depending on the nature of the economic transitions. The findings from Nigerian entrepreneurs shows that each economic transition often has a key challenge that directly threatens the survival of small businesses. These challenges presented below are majority of the challenges responders gave with supporting narratives from real-life cases.

The removal of fuel subsidies has been one of the most significant transitions affecting Nigerian entrepreneurs. The removal of fuel subsidy automatically led to increase in the price of fuel which directly led to increase in cost of production or rendering services.

For instance, a trader narrated how the cost of transporting goods to his shop rose so high and affected his profit margin. It was very difficult to increase the price of goods to customers who were already price sensitive.

The responder stated that:

Before the removal of the fuel subsidy, I typically spent about ₦40,000 to ₦50,000 on transportation, depending on the quantity of goods I was moving. Since the increase in fuel prices, however, my transportation costs have almost doubled, rising to between ₦70,000 and ₦90,000. At the end of all expenses done, the prices of goods are almost doubled Yet, increasing prices immediately is not an easy option, because doing so might discourage customers from buying, or even drive them to competitors.

This in turn led to a very low profit margin and low sales while trying to keep his customers and also make sales. The increase in goods decreases the purchasing power of customers.

Another responder stated that:

Light is very important for us to attend to customers and also to let them see what we have to offer. But electricity bills are already very high, and when there is power failure, the situation becomes even worse because we have no choice but to rely and pay heavily for fuel. Right now, a litre of fuel costs over ₦950, and I use about three to four litres every single day. When you calculate that for a week or even a month, the cost is too much and it is really telling on my business. The prices of this fuels are added in the product causing the goods to increase in price.

The key challenge during the period of fuel subsidy removal were inflation and poor power supply.

Another reoccurring economic transition that was mentioned is sudden government polices like import ban in Nigeria also destabilized small businesses. Small businesses that depend on imported goods lost so much money due to importation bans. For example, Mr Chinedu, narrated his painful experience on how he lost goods worth millions of naira because of the sudden importation bans on rice in Nigeria causing his business to fall and almost close down. He also narrated how it affected him emotionally and psychologically.

Mr Chinedu's narration:

"The sudden importation bans on foreign rice in 2022 really took a heavy toll on my business. I lost millions of naira during that period. All the efforts I made to get my goods back ended in frustration, and it felt like years of hard work were gone just like that. Watching everything I had laboured for crumble in such a short time was heart breaking. The situation affected me deeply I worried so much that I eventually developed high blood pressure. Truly, I would not wish that experience on anyone."

Another responder stated:

Major economic transition like policy changes, when the government decided to ban certain year and above period of vehicles not to enter the country, it was a challenge because we used to and depended on vehicles from Europe that does not come with factory fitted air condition for the supply of its air conditioning components.

Another responder narrated how the cashless period affected her business. During the oral interview, she said

"During the period when it was hard to get the new naira notes, many customers wanted to pay through mobile transfers I had no choice but to accept it because I didn't want to lose sales. But it also exposed me to risks I had never faced before. Sadly, one customer used a fake transfer alert, and I released goods without realizing no money entered my account making me to lose money and it made me more cautious with mobile payments, even though delaying customers is not always possible."

The emotional and psychological strain is one of the challenges small founders face

A trader in mandalas foot wear section shared how dollar instability affected her business. Most of the shoes she sells are imported, so every change in the exchange rate affects her directly the She explained that sometimes an importer buys goods when the dollar is high and ends up paying so much, while another buys the same goods when the rate drops and gets them cheaper making the price of the market uneven. She said,

"We are all selling in the same market, so you can't just fix your price too high. The moment your neighbour sells little cheaper, customers will quickly leave you and buy from them. It's a big challenge and constant struggle to keeping customers."

For her, the instability doesn't just mean higher costs, it means constant worry, low profits, and a daily struggle to stay competitive. One trader recounted how she wasn't able to restock goods for some time due to the instability of prices. She explains how she buys goods and when she is done reselling, she finds out the prices has increased. Causing her to add her profits and sometimes more money to restock leading to no profit or total loss.

"Imagine buying goods for ₦500 today and selling at ₦800, only to return to the market and find the same product now costs ₦700. How then do I make any gain? At a point, I stopped restocking because I couldn't keep up."

A participant in his own words 'One of the transitions that had the greatest impact on my business was the during the monetary policy changes, there were a lot of instability in forex, the fluctuations were too many and unpredictable, it had impact on our calculations business wise sometimes causing losses. If you are not updated, you sell below the current price and make loss or sell above the current price and loose customers.'

Financial constraint is another major challenge small business founders face. For instance, during the covid 19, Lockdowns and movement restrictions reduced customer turnout, making it difficult for businesses to generate steady income. A trader shares her experience during covid 19.

"We had to operate one day in and one day out, but sales dropped drastically compared to normal times. There was a serious cash shortage, and because movement was restricted, many people were not even going out, so they had no need to buy shoes it was tough I couldn't even pay my house rent on time."

4.2 RESEARCH QUESTION 2

What Strategies Do These Entrepreneurs Adopt to Navigate Economic Transitions and Transform Crises into Opportunities for Growth?

Small business founders in Sub-Saharan Africa, especially in Nigeria, adopt different strategies depending on the type of economic transition and the specific challenge they are facing. Having examined the real-life challenges that Nigerian entrepreneurs face during periods of economic transition, the study also explored the strategies they employed to navigate these difficulties.

Entrepreneurial resilient Mindset: A resilient mindset is a major strategy adopted by many respondents. The battle of failure and success starts from the mindset. A lot of entrepreneurs stated that staying optimistic during the difficult periods helped them look deeper for opportunities. Every business is a solution to a problem. Looking deeper helps identify hidden problems within the solutions often leading to the discovery of new opportunities. One respondent stated: 'Giving up a business I have known for 30 years is not an option so I had to make it work'. Another added in a popular Nigeria slang 'Na who give up lose'.

Another strategy that small business founders employed during economic transitions strategy is adaptability. Being able to adjust quickly to sudden changes in policies, prices, and market conditions helped a lot of small business owners. For instance, Mr. Chukwudi a trader of auto air conditioning stated that: 'However as we adapted to the changes as we know what is constant in life is change, we started sourcing for the spare parts of the modern, mostly American vehicles with factory fitted AC'. Another trader narrated how he made sales during the Covid 19 period: 'no time to think and cry I quickly thought about all the possible ways I could make sales. I created a space in my house where I stocked up as many products as I could, which helped me to continue serving customers and also getting me new ones."

Another strategy respondents mentioned was finding alternatives. A trader stated that he started online business all because sales kept dropping. He made use of social media platforms like tiktok, instagram and whatsapp to advertise his products. In the same line, a trader who shared her experience with the high increase of fuel also shared how she found a way: 'I decided to install a small solar system. It was not easy at first because the cost was high, but I saw it as an investment and it has reduced how much I depend on fuel.'

Some participants pointed out that incentives, promotions, and good customer service were important strategies for staying competitive. One respondent explained: "I had to source for a supplier that sold cheaper, cut down on unnecessary costs, and focus on leaving a lasting impression because the last impression sticks better than the first. I also made sure to give customers a small gift, no matter how little. The truth is, they didn't really care what the gift was; what mattered was that it was free. This strategy combined with good service, helped me build loyal customers, and soon my business skyrocketed through referrals.'

Diversification emerged as one of the strategies small business founders used to navigate economic transitions. Entrepreneurs were able to reduce the impact of economic shocks by diversifying their sources of income. One individual detailed their experience during the COVID-19 lockdown: 'I couldn't work for months, and I had bills to pay. Due to survival, I decided to start a poultry business To my surprise, the business turned to be highly lucrative, particularly during COVID-19, when demand was very high. Even after the pandemic, I expanded on a wider scale and eventually became one of the major egg distributors in my area."

Lastly, a strategy that proved to be effective during economic transitions is well detailed information. Ignorance in business can be costly, especially during economic transitions. Several respondents explained that part of their strategy was to constantly monitor changes in government policies, exchange rates, and market trends so they would not be caught unprepared. A respondent who dealt in imported goods explained:

"During the period when the dollar kept rising and falling, I had to follow the news daily. If you are not updated, you will either sell below the current price and lose money, or sell above it and lose your customers.''

4.3RESEARCH QUESTION 3

What lessons and insights do entrepreneurs learn from navigating economic transitions, and how can these guide other small business owners?

From the stories shared by respondents, it became clear navigating economic transitions is not only about survival but also about growth and learning, while painful, also offered valuable lessons. These insights do not only show what the entrepreneurs went through, but they also provide guidance for other small business owners who may face similar challenges in the future.

Perseverance and One of the biggest lessons are the importance of perseverance. Perseverance helped entrepreneurs endure periods of little or no profit, waiting for the market to stabilize. Respondents learned that survival often starts with refusing to give up and understanding that challenges are temporary, but giving up makes the loss permanent.

Another important lesson entrepreneurs highlighted was the need to remain calm in the face of economic shocks. Panic often leads to rash decisions being calm allowed them to assess situations carefully before taking action. For example, A respondent put it simply: 'our initial reaction then was to keep calm and watch how events unfold, to the extent sometimes we refuse to sell because you could encounter losses if you do.'

Many entrepreneurs have learnt the value of patience through experience. Patience helped small business founders to endure economic transitions. Nothing of value is rushed. Building takes time and you need patience to get desired results. Patience is key in adapting to changing market conditions. It provides the space to analyze trends, anticipate potential issues, and adjust strategies accordingly. Navigating economic transitions has its own challenges but it requires patience to analyze what went wrong and how to improve.

Continuous learning: knowledge is power there is never an end to learning. For example, during the COVID-19 lockdown, some business owners had to quickly learn how to use digital tools such as Jiji, Jumia and social media platforms to reach customers. failures do not make one a failure but failing to learn from it is what makes a failure a failure. Business owners are advised to keep themselves in a position where they are open to unlearn and learn more things.

Another important lesson entrepreneurs highlighted is the value of mentorship. Mentorship offers practical advice, alternative perspectives, shortcuts to solving problems that would have taken years to figure out alone and access to strategic relationship needed. Having someone experienced ahead helps avoid costly mistakes and navigate difficult transitions more effectively.

4.4 SUMMARY OF THE FINDINGS: This is presented in line with the research questions that guide the study.

RESEARCH QUESTION 1:

What Real-Life Challenges Do Small Business Founders in Sub-Saharan Africa Go Through During Periods of Economic Transition?

Findings 1: The findings reveal that Nigerian small business founders encounter a wide range of challenges during economic transitions. The following are the major findings:

1. The Constant Struggle to Make Sales
2. Inflation
3. Loses
4. Low Profit Margin
5. Trying To Stay Competitive,
6. The Emotional and Psychological Strain
7. Uncertainty About Government Policies and Regulations.
8. Financial Constraints
9. Poor Power Supply

RESEARCH QUESTION 2

What Strategies Do These Entrepreneurs Adopt to Navigate Economic Transitions and Transform Crises into Opportunities for Growth?

Findings 2: Strategies Entrepreneurs Adopt to Navigate Economic Transitions and Transform Crises into Opportunities for Growth includes the following:

Entrepreneurial Resilient Mindset: Staying optimistic and refusing to give up.

Adaptability: Adjusting quickly to sudden changes in policies, prices, market conditions, and making flexible decisions to remain relevant.

Finding Alternatives ways of doing business.

Offering small gifts, maintaining excellent service, building a loyal customer base and offering discounts to stay competitive.

Diversification

Constantly monitoring policies, exchange rates, and market trends to stay updated.

RESEARCH QUESTION 3

What lessons and insights do entrepreneurs learn from navigating economic transitions, and how can these guide other small business owners?

Findings 3: From the stories of respondents, it is clear that navigating economic transitions taught entrepreneurs lessons. They learnt the importance of perseverance, refusing to give up even when challenges seemed overwhelming. Calmness also proved a vital point, as staying composed helped them avoid rash and emotional decisions. Patience emerged as another key lesson, reminding business owners that growth takes time. Continuous learning was emphasized as crises forced entrepreneurs to adopt new skills and tools, showing that failure only becomes permanent when one refuses to learn. Finally, mentorship stood out as a valuable support system, providing practical guidance, alternative perspectives, and access to networks that helped entrepreneurs overcome obstacles more efficiently. Together, these lessons highlight resilience, adaptability, and the mindset needed for long-term growth.

5.1 DISCUSSION OF FINDINGS

The results in Research Question 1 showed that during economic transitions, Nigerian small business owners face several kinds of difficulties, such as low profit margins, unpredictable government policies, inflation, financial limitations, emotional and psychological strain. These challenges align with previous research conducted in Sub-Saharan Africa, which shows how SMEs are affected by economic transitions and the challenges they faced (Okpara 2011; Ezeilo and Ike (2024). One challenge identified was the removal of fuel subsidies, which directly increased the cost of production and transportation. The accounts of respondents confirm that the rising price of fuel not only reduced profit margins but also reduced customers' ability to purchase goods. This aligns with the argument of Ozuma, S. O. (2024) who found that fuel subsidy removal has a negative impact on business costs and consumer purchasing power. Similarly, this study supports Ajakaiye et al. (2018), Nigeria's import bans and trade restrictions significantly increased the cost of household consumption, particularly for agricultural goods, while reducing overall welfare. Their study shows that eliminating certain import bans could lower national poverty rates by up to 2.6 percentage points. The findings highlight the lived experience of small business owners and personal struggles during economic transitions in Nigeria.

The Findings in Research Question 2 revealed that that small business owners in Nigeria survived economic transitions by relying on resilience, adaptability, and creativity. Many refused to give up, instead adjusting to policy shifts, price hikes, and new customer demands. Some turned to online sales, found alternative ways to go about their business and side businesses like poultry farming, while other built loyalty through good service, discounts, and gifts Staying informed about policies and exchange rates also helped them avoid costly mistakes. These strategies show that, despite the hardship, entrepreneurs found ways to turn crises into opportunities for growth. This aligns with the work of Alabi, Mariam Onize, Ogidi, Emeka Johnpaul (2023) who found that entrepreneurial resilience and opportunity connectedness are crucial predictors of SME growth. Their study emphasizes that resilience is not just about survival but about seeing challenges as an avenue for growth opportunity, which is exactly what many respondents in this research demonstrated through diversification, adaptability, and seizing new opportunities during crises.

The Findings in Research Question 3 reveal that navigating economic transitions is not only about survival but also about growth and learning. Respondents shared lessons that can guide other entrepreneurs through similar challenges. A major lesson was perseverance, as refusing to give up helped them endure periods of low or no profit until markets stabilized. They also emphasised the need to remain calm during shocks, since panic often leads to rash decisions, while calmness creates space for better decisions. Another key insight was the importance of patience, which allowed business owners to adjust gradually, analyze trends, and avoid rushing into unwise actions. The study also showed the role of continuous learning, as many entrepreneurs had to quickly adopt digital tools during the COVID-19 lockdown to keep their businesses alive. Finally, mentorship emerged as a valuable lesson, offering guidance, practical advice, and connections that helped business owners navigate challenges more effectively.

5.2 IMPLICATION OF STUDY

The findings from this study hold significant implications for various stakeholders. Firstly, Small business founders can leverage on the information that success during economic transitions depends less on avoiding challenges and more on how they respond to them. Developing a resilient mindset, staying informed, and embracing change can transform crises into opportunities. Policymakers in Nigeria's civil service and government agencies can use these findings to design and implement stable and supportive policies that can help small business owners grow and reduce the impact of uncertainty.

5.3 CONCLUSION

Despite facing severe challenges during economic transitions, the real-life experiences small business founders reveal resilience, strategies and lessons that can guide other entrepreneur survival and growth in uncertain times.

5.4 RECOMMENDATION

Small business founders should actively seek out mentors who can offer practical advice, alternative perspectives, and support to avoid costly mistakes and navigate transitions more effectively.

Entrepreneurs should cultivate a resilient and positive mindset. A strong positive mindset helps them see opportunity in uncertainty.

Knowledge is power entrepreneurs should continuously stay updated with trends and learn new information and not rely on old out-dated information.

Embrace failure and see it as an opportunity to learn a different approach to the situation.

5.5 LIMITATIONS OF THE STUDY

The study was limited by the fact that some respondents provided only partial information; however, the findings remain valuable in highlighting the experiences of small business founders during economic transitions.

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RISK MANAGEMENT AND ITS IMPACT ON ORGANIZATIONAL EFFICIENCY: EVIDENCE FROM NIGERIAN FIRMS

By

Oye-Oyewo Tofoye

Abstract

Risk is an unavoidable reality for organizations, but the way firms respond to it often determines whether they operate efficiently or struggle to survive. This pilot study explores how risk management practices and risk culture shape organizational efficiency in Nigerian firms. Data were collected through a structured questionnaire administered to 41 managers and employees across different sectors. The instrument measured three dimensions: risk management practices, risk culture, and organizational efficiency.

Reliability checks showed that the instrument was sound (Cronbach's α values ranged from .78 to .86), and factor analysis supported its validity. Correlation results indicated that firms with stronger risk practices reported higher efficiency ($r = .58$, $p < .01$), while risk culture also showed a strong positive relationship with efficiency ($r = .62$, $p < .01$). Regression analysis further revealed that both risk management ($\beta = .34$, $p < .01$) and risk culture ($\beta = .39$, $p < .01$) significantly predicted efficiency, with risk culture moderating the relationship between them ($\beta = .28$, $p < .05$).

While the modest sample size limits generalizability, the findings highlight that efficiency improves when firms adopt structured risk systems, particularly when these systems are reinforced by a strong, open, and risk-aware culture. By validating the instrument and offering early insights, this study provides a foundation for larger, sector-specific research on how Nigerian firms can integrate systems and culture to achieve resilience and efficiency.

Keywords: Risk Management; Organizational Efficiency; Risk Culture; Pilot Study; Nigerian Firms; Operational Effectiveness; Business Performance

1.0 INTRODUCTION

1.1 Background of Study

Every organization, regardless of size, sector, or geography, operates in an environment where uncertainty is a permanent feature. Risks can emerge from within the organization such as operational errors, human lapses, or system breakdowns, or from outside, such as economic downturns, shifting regulations, technological disruptions, or even global crises like pandemics. In recent decades, business leaders and scholars alike have come to acknowledge that risk is not inherently negative; rather, unmanaged risk can destroy value, while well-managed risk can actually create opportunities for innovation and resilience (Olaiya *et al.*, 2023).

Globally, the field of risk management has undergone significant transformation. What began decades ago as a narrow discipline, primarily focused on insurance and compliance, has now matured into an enterprise-wide concern. The rise of Enterprise Risk Management (ERM) frameworks reflects this shift, positioning risk as an issue that cuts across all functions and decision-making levels. Studies have shown that organizations with robust risk systems tend to outperform their peers by reducing operational losses, optimizing resource utilization, strengthening stakeholder confidence, and sustaining long-term growth. In countries with developed governance structures, risk management is increasingly recognized as a core element of strategic planning.

However, the picture looks different in emerging economies such as Nigeria. While Nigerian firms are increasingly aware of the importance of risk management, the practical implementation remains uneven. Some organizations, especially in the banking and financial sector, have adopted advanced risk structures, driven largely by regulatory requirements (Amuzat, & Sopelola, 2024). But in many non-financial firms, risk management is often reactive rather than proactive, with policies existing more as documentation than as tools actively shaping decisions. This raises an important question: to what extent do these practices truly enhance organizational efficiency, rather than simply existing as formalities?

The issue becomes even more pressing when one considers the unique challenges of doing business in Nigeria. The country's economy is marked by persistent volatility, exchange rate instability, fluctuating oil revenues, inflationary pressures, and recurrent policy changes all contribute to uncertainty. Infrastructural deficits, such as unreliable power supply and inadequate transport systems, further increase operational risks. Additionally, social and political risks, including strikes, security concerns, and bureaucratic bottlenecks, impose extra layers of complexity for firms (Adebowale *et al.*, 2024). In this environment, efficiency is measured not only financial outcomes but also by operational smoothness, timely decision-making, effective resource allocation, and adaptability which has become harder to achieve and more critical for survival.

Research in developed contexts has often highlighted that risk management practices, when supported by a strong risk culture, can substantially improve efficiency. Risk culture refers to the collective values, norms, and behaviors that determine how employees at all levels perceive and handle risk. A firm may have formal risk policies, but without a culture that encourages openness, accountability, and proactive problem-solving, those policies may remain ineffective. In Nigeria, where informal systems and organizational hierarchies often play a powerful role, the role of culture in either enabling or undermining risk management cannot be overstated.

Despite its importance, empirical research on the intersection between risk management, risk culture, and organizational efficiency in Nigeria remains scarce. Much of the existing scholarship focuses narrowly on financial institutions or on outcomes such as profitability, credit exposure, and compliance with regulatory standards. Less attention has been paid to how risk management affects day-to-day efficiency such as the ability to streamline processes, reduce waste, improve responsiveness, and foster collaboration (Amadi & Laoye, 2023). Moreover, very few studies have developed or tested survey instruments specifically suited to capturing the realities of Nigerian firms, leaving a gap in methodological as well as theoretical understanding.

This study seeks to address these gaps by conducting a pilot investigation into how Nigerian firms perceive and implement risk management, and whether these practices translate into operational efficiency. By collecting and analyzing responses from 41 employees and managers across diverse sectors, the research not only provides preliminary empirical evidence but also tests the robustness of its survey instrument for future large-scale application. In doing so, the study contributes to both scholarship and practice: it highlights the potential of risk management as a driver of efficiency in an environment where firms are under constant pressure to do more with fewer resources, while also offering practical insights into the importance of cultivating a supportive risk culture.

Ultimately, the backdrop of this study is one of urgency and opportunity. For Nigerian firms, efficiency is not a luxury but a necessity for survival and growth. Risk management, if embraced not as a compliance exercise but as a strategic tool, offers a pathway to achieving that efficiency. This study is therefore positioned not only as a pilot exploration of theory but also as a timely reflection of the realities faced by organizations in one of Africa's most dynamic yet unpredictable business landscapes.

1.2 Statement of Problem

In many Nigerian firms, risk management is often treated as a box-ticking exercise rather than a strategic lever for improving efficiency. While practitioners talk about risk registers, mitigation plans, and compliance, the translation of those practices into smoother operations, reduced downtime, better resource utilisation, and faster decision-making remains under-studied. A gap exists between recognising risks and establishing systems and cultures that translate risk management into tangible operational improvements.

Recent studies in Nigeria have begun to touch on related areas but leave important questions unanswered. For example, *Risk Management and Efficiency of Custom Operations in Nigeria* (Lomba, Nkoro & Oladosu, 2024) found that revenue risk, operational risk, security risk, and fraud risk have significant negative impacts on operational efficiency in the customs service. Similarly, *Strategic Financial Risk Management and Organizational Effectiveness in NEM Insurance Plc, Lagos* (Williams & Tesunbi, 2025) showed a strong positive relationship between risk-assessment, risk control, identification, and organizational effectiveness. However, most of these studies concentrate on specific industries (e.g. customs, insurance) or dimensions of performance (financial or regulatory), rather than a more comprehensive view of organizational efficiency across sectors and including culture and operational processes.

Another study, *Effects of Organizational Culture on Risk Management Practices and Outcomes in the Banking Sector* (Amuzat & Sopelola, 2024), underscores that culture (leadership, accountability, compensation) plays a major role in shaping how risks are managed. The available evidence does not sufficiently demonstrate how risk culture works with risk management practices to affect efficiency in less obvious but equally crucial domains, process speed, resource usage, adaptability, minimizing disruptions.

Therefore, the problem this research addresses is two-fold:

- Empirical gap: There is insufficient empirical evidence in the Nigerian context regarding how risk management practices, especially in combination with risk culture, impact organizational efficiency beyond financial or regulatory performance.
- Measurement gap: There is a lack of validated survey instruments that capture risk management, risk culture, and operational efficiency in a way that reflects the real experiences of managers and employees in firms across sectors.

Without addressing these gaps, managers may invest in risk frameworks that look good on paper but fail to improve efficiency where it matters: in operations, resource allocation, responsiveness, and continuity.

This pilot study, with 41 responses, aims to begin filling these gaps by testing and validating measures, and exploring preliminary relationships between risk management, risk culture, and organizational efficiency across sectors in Nigeria.

1.3 Purpose of Study

The purpose of this study is to examine how risk management practices influence organizational efficiency within Nigerian firms, while also exploring the role of risk culture in shaping this relationship. Specifically, the study seeks to provide preliminary empirical evidence through a pilot survey of 41 employees and managers across different sectors in Nigeria.

1.4 Research Objectives

The overall objective of this study is to investigate the relationship between risk management practices and organizational efficiency in Nigerian firms, with a focus on how risk culture may influence this relationship.

The specific objectives are to:

1. Assess the extent to which risk management practices (risk identification, assessment, mitigation, and monitoring) are implemented in Nigerian organizations.

2. Determine the effect of risk management practices on organizational efficiency.
3. Explore the role of risk culture as a moderating factor in the relationship between risk management and organizational efficiency.
4. Pilot-test the research instrument to evaluate its reliability and validity within the Nigerian context.

1.5 Research Questions

To achieve the above objectives, this study addresses the following questions:

1. To what extent are risk management practices adopted in Nigerian organizations?
2. How do risk management practices affect organizational efficiency?
3. In what ways does risk culture influence the relationship between risk management and organizational efficiency?
4. Is the research instrument reliable and valid for examining these constructs in the Nigerian context?

1.6 Research Hypotheses

Based on the research objectives and existing literature, the following hypotheses were formulated:

H1: Risk management practices have a significant positive effect on organizational efficiency.

H2: Risk culture has a significant positive influence on organizational efficiency.

H3: Risk culture significantly moderates the relationship between risk management practices and organizational efficiency, such that organizations with a stronger risk culture experience greater efficiency gain from effective risk management practices.

2.0 REVIEW OF LITERATURE

2.1 Risk Management and Firm Outcomes: Global and Nigerian Evidence

Over the last two decades, risk management has evolved from being primarily a compliance exercise into a recognized driver of strategic advantage. Globally, firms that invest in robust enterprise risk management (ERM) frameworks tend to demonstrate greater resilience in times of uncertainty, more efficient resource allocation, and stronger long-term performance. For instance, a recent cross-country study found that companies with mature ERM practices experienced fewer operational disruptions during the COVID-19 pandemic, enabling them to maintain supply chain continuity and customer trust (Ali *et al.*, 2023). In advanced economies, ERM is now viewed as a core competency that underpins competitiveness in volatile markets.

In Nigeria, where firms often contend with inflation, unstable exchange rates, and infrastructural deficiencies, the case for ERM is arguably even more compelling. Adeoye and Akinsunmi (2023) observed that manufacturing firms adopting structured risk management approaches recorded notable improvements in efficiency, particularly in managing production costs and minimizing supply chain bottlenecks. Similarly, Asenge, Iortyom, and Abakpa (2023) reported that microfinance institutions integrating systematic risk identification and mitigation experienced higher stability and stronger operational performance. These insights highlight that risk management is not the preserve of multinationals, it is equally relevant for Nigerian firms, irrespective of size. For many, ERM has become not a luxury but a necessity for survival and competitiveness.

2.2 Risk Culture as the People-Side of Risk Management

Systems, frameworks, and processes represent the visible aspects of risk management. However, scholars emphasize that the 'people-side' risk culture ultimately determines whether these systems truly succeed. Risk culture encompasses employees' attitudes toward risk, the willingness to escalate concerns, and leadership's commitment to addressing risks transparently. In essence, it reflects whether "doing the right thing" is a lived value or just a slogan.

Recent Nigerian evidence confirms this. Amuzat and Sopelola (2024), examining the banking sector, found that risk culture often made the difference between successful and failed ERM adoption. Banks where leadership modeled accountability and openness encouraged staff to proactively identify risks and propose solutions. Conversely, in organizations where leaders prioritized short-term profits or discouraged open conversations, even well-structured ERM frameworks faltered.

From a human perspective, risk culture can be seen as the glue that binds risk practices to actual behavior. When staff at all levels share an understanding of acceptable risk, they are empowered to act consistently and responsibly. This underscores the idea that risk management is not merely a technical function of compliance departments but a collective mindset. Firms with healthy risk cultures are more adaptive, resilient, and trusted by stakeholders.

2.3 Mechanisms: How Risk Management Can Raise Organizational Efficiency

The pathways through which ERM enhances efficiency are well documented, though often underappreciated in Nigerian business contexts. Three core mechanisms stand out:

- **Foresight and Preparedness:** Systematic risk assessment enables organizations to anticipate disruptions before they escalate. For example, Adeoye and Akinsunmi (2023) showed that Nigerian manufacturers who conducted regular scenario planning reduced downtime significantly during supply chain shocks. This proactive posture allows firms to safeguard operations even in turbulent environments.
- **Resource Allocation:** Effective risk monitoring helps managers deploy scarce resources strategically. Asenge *et al.* (2023) highlighted how microfinance institutions that closely tracked credit risks could reallocate lending portfolios efficiently, reducing default rates while expanding outreach. By contrast, firms without structured risk frameworks often spread resources thinly, leading to inefficiencies.
- **Process Integration:** Embedding ERM into everyday workflows reduces redundancy and fosters leaner operations. Evidence from Lagos-based pharmaceutical firms suggests that adopting ERM improved not only internal processes but also customer satisfaction by streamlining service delivery (Saka *et al.*, 2024).

These mechanisms highlight that risk management is not about avoiding negatives alone, it is equally about unlocking efficiency, innovation, and long-term value creation.

2.4 Evidence from Nigeria and Comparable Emerging Economies

Evidence from Nigeria provides a nuanced picture of progress and challenges. In banking, Amuzat and Sopelola (2024) demonstrated that organizational culture significantly shapes the effectiveness of ERM, with open and accountable banks outperforming their peers. Adeoye and Akinsunmi (2023) showed that manufacturing firms that invested in ERM frameworks achieved efficiency gains in production and supply chains. Similarly, Asenge *et al.* (2023) reported that microfinance institutions leveraging risk tools were able to stabilize operations and expand outreach. Saka *et al.* (2024) added that pharmaceutical firms in Lagos experienced enhanced efficiency and service delivery through ERM integration.

However, Nigerian SMEs continue to face challenges. Limited financial resources, weak infrastructure, and rigid hierarchical structures constrain their ability to adopt comprehensive ERM frameworks. This aligns with broader evidence from other emerging economies, where cultural barriers and institutional weaknesses often limit the full realization of risk management's benefits (Okoye, 2025).

Taken together, the evidence highlights both promise and gaps. Nigerian firms are beginning to experience tangible gains from ERM, yet the depth and breadth of adoption remain limited compared to global best practice. This suggests that while ERM principles are transferable, they must be tailored to local realities in order to achieve sustainable impact.

2.5 Measurement and Methodological Issues in Prior Studies

A recurring challenge in the literature is how to measure risk management and risk culture effectively. Most existing instruments were developed in advanced economies, where firms rely on formalized structures and comprehensive reporting systems. In Nigeria, by contrast, risk management often manifests through informal practices, leadership discretion, and ad-hoc responses. This makes conventional measurement tools inadequate.

Asenge *et al.* (2023) observed that microfinance institutions often rely on informal mechanisms of risk mitigation that standard surveys fail to capture. Adeoye and Akinsunmi (2023) stressed the need for cross-sector validation of ERM measurement tools tailored to Nigerian realities. Moreover, methodological limitations persist: many studies rely on sector-specific, small-sample surveys that restrict generalizability.

This underscores the values of pilot studies which not only generate preliminary insights but also test the robustness of measurement instruments for larger-scale research. In contexts like Nigeria, building valid and context-sensitive tools is as critical as collecting data itself.

2.6 Gaps this Study Addresses

The literature reveals several gaps that this study seeks to address. First, most Nigerian ERM research remains narrowly sectoral, focusing on banking, insurance, or manufacturing, with limited cross-sectoral comparisons. Second, many studies prioritize financial performance as the outcome of interest, overlooking organizational efficiency, an equally critical dimension of competitiveness. Third, methodological challenges persist, with reliance on foreign-developed tools and limited local adaptation.

This pilot study responds to these gaps by applying a structured survey to 41 respondents across multiple sectors in Nigeria. By explicitly linking risk management practices and risk culture to organizational efficiency, it contributes fresh insights into how Nigerian firms can leverage ERM beyond financial outcomes. Additionally, by piloting and refining survey instruments, this research lays a foundation for more comprehensive studies, ultimately contributing to building a more nuanced and context-appropriate understanding of ERM in emerging economies.

3.0 METHODOLOGY

3.1 Research Design

This study adopted a quantitative, survey-based research design to examine the relationship between risk management practices, risk culture, and organizational efficiency in Nigerian firms. A survey design was considered appropriate because it enables the collection of standardized data from multiple respondents, allowing for statistical analysis and comparison across firms. Given that this is a pilot study, the purpose was not only to generate preliminary insights but also to evaluate the reliability and validity of the research instrument in a Nigerian context.

3.2 Population and Sampling

The target population consisted of employees working in managerial, supervisory, and administrative roles across selected Nigerian firms in the manufacturing, financial, and service sectors. Using convenience sampling, a total of 41 valid responses were obtained, which is acceptable for a pilot study. While the sample size is modest, it provides valuable insights and serves as a pilot dataset for refining the study's research instrument.

3.3 Data Collection Instrument

Primary data was collected using an online survey tool (Google Forms) designed to capture respondents' perceptions of risk management practices, organizational efficiency, and risk culture. The instrument included four sections:

1. **Demographics** (e.g., sector, position, years of experience).
2. **Risk Management Practices** (items on risk identification, assessment, mitigation, and monitoring, adapted from prior studies such as Adeoye & Akinsunmi, 2023; Igwe-Ukwuorji *et al.*, 2023).
3. **Organizational Efficiency** (items measuring process effectiveness, resource utilization, and service delivery, adapted from Saka *et al.*, 2024).
4. **Risk Culture** (items on leadership, accountability, openness, and employee risk awareness, adapted from Amuzat & Sopelola, 2024).

Responses were measured on a five-point Likert scale ranging from 1 ("Strongly Disagree") to 5 ("Strongly Agree").

3.4 Validity and Reliability

To ensure content validity, the questionnaire items were adapted from established studies and reviewed for clarity and contextual relevance. A pilot administration with the 41 responses enabled preliminary testing of reliability.

Cronbach's alpha was computed for each construct, with all values exceeding the recommended threshold of 0.70, indicating acceptable internal consistency.

3.5 Data Analysis Techniques

Data was coded and analyzed using SPSS (Version 26). Descriptive statistics (mean, frequency, and standard deviation) were used to summarize respondent demographics and general patterns. Inferential statistics, including correlation analysis and multiple regression, were employed to test the hypothesized relationships between risk management practices, risk culture, and organizational efficiency. Moderation effects of risk culture were examined using hierarchical regression.

3.6 Ethical Considerations

Ethical standards were observed throughout the study. Participation was voluntary, and respondents were assured of anonymity and confidentiality. Data was used solely for academic purposes.

4.0 RESULTS AND FINDINGS

4.1 Demographic Characteristics of Respondents

Out of the 41 valid responses received, the demographic analysis shows a diverse mix of professionals working in Nigerian firms. Table 1 presents the detailed breakdown. Slightly more than half of the respondents were male (53.7%), while females accounted for 46.3%, reflecting balanced gender representation. In terms of age, the majority fell within the 25–40 years category (58.5%), which suggests that the sample is dominated by mid-career professionals actively engaged in organizational decision-making.

Educationally, most respondents (51.2%) held a bachelor's degree, while 29.3% possessed postgraduate qualifications, highlighting a fairly educated workforce. In terms of work experience, a significant proportion (43.9%) had between 6–10 years of professional experience, ensuring responses were drawn from individuals with substantial workplace exposure. This diversity enhances the reliability of the findings, as perspectives are not limited to a single age, gender, or experience group.

Table 1: Demographic Characteristics of Respondents

Variable	**Category**	**Frequency**	**Percentage (%)**
Gender	Male	22	53.7
	Female	19	46.3
Age	18–24	5	12.2
	25–40	24	58.5
	41–55	8	19.5
	56 and above	4	9.8
Education	Diploma/OND	8	19.5
	Bachelor's degree	21	51.2
	Postgraduate degree	12	29.3
Work Experience	1–5 years	9	22.0
	6–10 years	18	43.9
	11–15 years	8	19.5
	Above 15 years	6	14.6

4.2. Descriptive Statistics of Main Variables

Table 2 reports the descriptive statistics of the three key constructs: risk management practices, risk culture, and organizational efficiency. Respondents generally rated their organizations positively across all dimensions. The mean score for risk management practices (M = 4.10, SD = 0.63) suggests that structured processes such as risk identification, assessment, and monitoring are widely implemented. Risk culture also scored highly (M = 4.02, SD = 0.69), reflecting the presence of shared values, leadership commitment, and employee awareness of risk issues. Organizational efficiency averaged slightly lower (M = 3.87, SD = 0.72), but still indicates relatively strong performance in resource utilization and process effectiveness.

Table 2: Descriptive Statistics of Key Variables

Variable	**N**	**Mean**	**Standard Deviation**	**Interpretation**
Risk Management Practices	41	4.10	0.63	High implementation level
Risk Culture	41	4.02	0.69	Strong positive culture
Organizational Efficiency	41	3.87	0.72	Moderate to high efficiency

4.3 Correlation Analysis

Pearson correlation analysis was conducted to examine the relationships among the variables. As shown in Table 3, risk management practices were positively and significantly correlated with organizational efficiency ($r = 0.58$, $p < 0.01$). Similarly, risk culture exhibited a strong positive relationship with efficiency ($r = 0.62$, $p < 0.01$). The correlation between risk management practices and risk culture was also high ($r = 0.55$, $p < 0.01$), suggesting that organizations with strong cultures are also more likely to implement structured risk management systems.

Table 3: Correlation Matrix

Variables	**1**	**2**	**3**
1. Organisational Efficiency	1.00	0.58**	0.62**
2. Risk Management Practices	0.58**	1.00	0.55**
3. Risk Culture	0.62**	0.55**	1.00

Note: $^{**}p < 0.01$

4.4 Regression and Hypothesis Testing

To test the hypotheses, multiple regression analysis was performed. The results, summarized in Table 4, show that risk management practices significantly predicted organizational efficiency ($\beta = 0.34$, $p < 0.01$), supporting H1. Risk culture also demonstrated a significant positive effect on efficiency ($\beta = 0.39$, $p < 0.01$), supporting H2. For the moderation test (H3), the interaction term between risk management and risk culture was significant ($\beta = 0.28$, $p < 0.05$), confirming that risk culture strengthens the relationship between risk management and efficiency.

Table 4: Regression Analysis and Hypothesis Testing

Hypothesis	Predictor Variable(s)	β	p-value	Result
H1	Risk Management → Organizational Efficiency	0.34	<0.01	Supported
H2	Risk Culture → Organizational Efficiency	0.39	<0.01	Supported
H3	Risk Management × Risk Culture → Organizational Efficiency	0.28	<0.05	Supported

The regression model explained $R^2 = 0.49$ of the variances in organizational efficiency, indicating that nearly half of the efficiency differences across firms can be attributed to variations in risk management practices and risk culture.

4.5. Interpretation of Findings

The findings provide strong evidence that both risk management practices and risk culture are central to improving efficiency in Nigerian firms. Specifically, structured risk practices ensure that firms are proactive in identifying and mitigating potential disruptions, while a strong culture ensures employees at all levels embrace accountability and collective responsibility.

Most importantly, the moderation effect highlights that risk management alone is insufficient without cultural reinforcement. Organizations with high-quality risk processes but weak cultures may struggle to translate processes into real efficiency gains. Conversely, when a strong risk culture is present, risk management practices are not only implemented but internalized, creating sustainable improvements in performance.

This result has practical implications for managers and policymakers in Nigeria: investment in risk management training, leadership role-modelling, and communication of risk values can amplify the efficiency benefits of technical risk systems.

4.6. Answers to Research Questions

RQ1 - To what extent do risk management practices influence organizational efficiency?
Answer: Yes, risk management practices have a positive and statistically significant influence on organizational efficiency in this pilot sample. Evidence: ERM adoption was positively correlated with efficiency ($r = 0.58$, $p < .01$). In regression analysis (controlling for basic firm characteristics), risk management practices significantly predicted efficiency ($\beta = 0.34$, $p < .01$). In plain terms: organizations that report stronger, more systematic risk identification, assessment and monitoring score higher on perceived operational efficiency.

RQ2 - How does risk culture affect organizational efficiency?

Answer: Risk culture also has a clear, positive effect on efficiency. Evidence: risk culture correlated strongly with efficiency ($r = 0.62$, $p < .01$). In the multivariate model, risk culture independently predicted efficiency ($\beta = 0.39$, p

< .01). Interpretation: when employees and leaders share risk-aware values (open communication, reporting, leadership commitment), efficiency improves, often more than from systems alone.

RQ3 - Does risk culture moderate the relationship between risk management practices and organizational efficiency?

Answer: Yes, the data indicate moderation: risk culture strengthens the positive effect of risk management on efficiency. Evidence: the interaction term (Risk Management × Risk Culture) was positive and significant ($\beta = 0.28$, $p < .05$). Interpretation (practical): ERM systems produce larger efficiency gains in firms that also have a strong risk culture. Put simply, systems plus the right culture deliver more than systems on their own.

RQ4 – Is the research instrument reliable and valid for examining these constructs in the Nigerian context?

Answer: Yes, the instrument proved to be both reliable and valid. The reliability test showed Cronbach's alpha values above 0.70 for all the constructs, which means the measures are consistent. Validity was confirmed through factor analysis, where the items loaded well onto their expected factors. In simple terms, this shows that the tools used are strong and suitable for studying ERM, risk culture, and efficiency within Nigerian organizations.

5.0 DISCUSSION

This study set out to explore how risk management practices and risk culture influence organizational efficiency in Nigerian firms. Drawing on pilot data from 41 respondents, the findings highlight that both structured processes and cultural factors are central to driving efficiency. Although preliminary, the results shed light on how Nigerian firms can better position themselves to achieve resilience and improved performance.

To begin with, the analysis confirms that risk management practices have a strong and positive effect on efficiency. This finding is in line with international evidence suggesting that Enterprise Risk Management (ERM) should not be treated merely as a compliance exercise but as a strategic enabler of performance (Ali *et al.*, 2022). In the Nigerian setting, this echoes the work of Adeoye and Akinsunmi (2023), who found that firms using structured risk systems were less prone to disruptions and more effective in their operations. What our study adds is that even in resource-limited environments, the simple act of systematically identifying, assessing, and monitoring risks can translate into visible efficiency gains. In other words, strong risk practices are not a luxury for well-resourced firms, they are an essential ingredient for stability and growth.

Equally important, the results highlight the role of risk culture in shaping efficiency outcomes. Consistent with the findings of Amuzat and Sopelola (2024), this study shows that when organizations foster values such as openness, accountability, and honesty in risk reporting, efficiency is significantly improved. Beyond systems and tools, what truly matters is how people think, talk, and act around risk on a daily basis. This underscores the human side of risk management: policies and frameworks provide structure, but without the right culture, they rarely achieve their intended impact.

The interaction between these two factors; risk management practices and risk culture, produces perhaps the most striking insight. The moderation analysis shows that risk culture amplifies the effectiveness of formal risk practices (Bamigboye *et al.*, 2024). In practical terms, this means that a firm may design the best frameworks, but unless employees and leaders embrace a culture of transparency and accountability, the benefits will remain limited. On the other hand, when culture and systems work together, their combined effect leads to much greater efficiency. This lesson is particularly critical in Nigeria, where hierarchical structures and communication gaps can often undermine formal processes.

For managers, the practical implications are clear. Investment in risk management must go hand-in-hand with building a strong risk culture. This could involve leadership role-modelling, embedding risk values in organizational communication, and designing incentives that reward responsible behaviour. For policymakers, the findings point to the need for training and regulatory frameworks that do more than enforce compliance, they should also encourage organizations to nurture the softer, cultural dimensions of risk (Olaiya *et al.*, 2023).

Of course, this study has its limitations. The sample size was small (n = 41), so the findings should be seen as exploratory rather than definitive. That said, the consistency of these results with wider literature provides confidence in their relevance. Importantly, the pilot study served its purpose by validating the research tools and offering early insights into how Nigerian firms approach risk management and culture. Future studies with larger and more sector-specific samples, as well as longitudinal designs, would help to build a deeper and more comprehensive picture. Incorporating objective measures of efficiency, alongside self-reported data, would also strengthen the robustness of the conclusions.

In summary, this study contributes to the growing conversation about risk management in emerging economies by showing that systems and culture are not competing alternatives but complementary forces. For Nigerian firms navigating uncertainty, the integration of structured risk practices with a culture that encourages openness and accountability provides a practical pathway to achieving efficiency and long-term resilience.

6.0 CONCLUSION

This study set out to understand how risk management practices and risk culture influence organizational efficiency in Nigerian firms. The findings show something very clear: while having structured risk systems is important, it is the *combination* of those systems with a strong risk culture that truly drives efficiency. In essence, policies and frameworks provide the structure, but it is people's everyday attitudes and behaviours that activate and sustain them. When systems and culture work hand in hand, organizations become more resilient and perform more effectively.

7.0 RECOMMENDATIONS

From the evidence gathered, a few practical steps stand out for managers, leaders, and policymakers:

1. **Build stronger risk systems**: Nigerian firms should put in place practical, easy-to-use processes for identifying, monitoring, and reporting risks. Even basic systems, if consistently applied, can make operations smoother and reduce disruptions.

2. **Foster a culture of openness**: A strong risk culture does not happen by chance. Leaders need to model transparency, accountability, and willingness to confront risks head-on. This can be encouraged through open conversations, training programs, and recognition of employees who act responsibly.

3. **Blend culture with systems**: Risk frameworks should not sit in manuals or on shelves, they should be part of everyday practice. This happens when organizations design systems that encourage participation, feedback, and collaboration across all levels of staff.

4. **Policy support and training**: Regulators and policymakers have a role to play in moving firms beyond "box-ticking" compliance. National programs, sector guidelines, and workshops can help firms embed both systems and cultural values into their operations.

5. **Keep learning and adapting**: Risk management is never a one-time project. Firms should regularly review their practices, reflect on lessons learned, and adapt to changing conditions. This cycle of improvement ensures that risk management stays relevant and effective.

LIMITATIONS

Like any pilot study, this work has its boundaries. The sample size of 41 respondents is relatively small, so the results should be seen as a starting point rather than the final word. The study also relied on self-reported data, which may sometimes reflect perceptions more than reality. In addition, since it was cross-sectional, it captures only a snapshot in time and cannot fully explain how practices and culture evolve in the long run. Finally, the sample covered Nigerian firms in general, without focusing on specific sectors, which could reveal more detailed insights.

Despite these limitations, the study makes an important contribution. It shows that efficiency in Nigerian firms is not achieved by systems alone, nor by culture alone, but by the marriage of the two. For leaders looking to build resilient and efficient organizations, the lesson is simple: invest in both the "hard" tools of risk management and the "soft" values of culture, because it is their combination that truly drives sustainable success.

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FAITH, CULTURE, AND CINEMATIC NARRATIVES: EXAMINING CHRISTIAN REPRESENTATIONS IN SELECTED NIGERIAN FILMS

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ABSTRACT

The increasing incorporation of religious themes in Nigerian cinema has generated scholarly interest in how Christianity is represented and interpreted within Nollywood productions. While many films employ Christian symbols, language, and narratives, concerns have emerged regarding the extent to which such representations align with or diverge from traditional Christian teachings. This study critically examined the portrayal of Christian themes in two contemporary Nigerian films, Breath of Life and A Tribe Called Judah, with particular attention to what the study describes as the "pseudo-gospel" phenomenon in Nollywood. Drawing on Cultural Studies Theory, the research explored how religious imagery and narratives are utilized to communicate moral, social, and cultural messages within popular cinema.

The study adopted a qualitative content analysis approach. Selected scenes, dialogues, characters, and narrative elements from the two films were systematically coded, categorized, and analyzed to identify recurring themes relating to faith, redemption, morality, salvation, and Christian identity. Findings revealed that both films employ Christian language, symbolism, and references that create expectations of faith-based storytelling; however, several narrative elements were found to emphasize secular values, moral ambiguity, and character behaviors that appear inconsistent with traditional Christian doctrines. The analysis further showed that religious motifs were often used as cultural and narrative devices rather than as vehicles for explicit theological instruction.

The study concludes that the representation of Christianity in contemporary Nollywood reflects an evolving interaction between faith, culture, and entertainment. It recommends greater collaboration between filmmakers, theologians, and religious scholars to promote theological accuracy while preserving artistic creativity and audience engagement in faith-related film productions.

Keywords

Nollywood, Christianity, Religious Representation, Pseudo-Gospel Films, Content Analysis, Cultural Studies, Faith-Based Cinema, Christian Values, Nigerian Film Industry

INTRODUCTION

1.1 Background of the Study

The intersection of faith and film has long been a fascinating topic, with movies having the power to shape our perceptions of religion and spirituality. In the 1800s, missionaries such as David Livingstone used the lanterns to present the Gospel in Africa. Through the years, many Christians began to utilize motion picture for their own purposes. In 1899, Herbert Booth, as part of the Salvation Army, claimed to be the first user of film for the cause of Christianity. In recent years, pseudo-religious movies have emerged as a distinct genre, often blurring the lines between fact and fiction, and challenging traditional religious narratives. These films can have a profound impact on audiences, influencing their understanding of religious teachings and values. Unlike pseudo-gospel movies, Christian movies, at their core, are narratives infused with faith-based themes. These films often tackle life's big questions, moral dilemmas, and the human condition, all through a lens that is rooted in Christian values. The essence of these movies is not just to entertain but to impart messages of hope, forgiveness, redemption, and love.

The storytelling in pseudo gospel movies is unique in deception because it intertwines universal themes of biblical truths with non-doctrinal and unwholesome themes; their guise as gospel films helps them in making their content accessible to a wider range of audience especially the Christian audience. Whether it's a historical biblical epic or a contemporary drama, these Pseudo-Gospel movies strive to connect with viewers on a personal level, appearing to encourage them to reflect on spiritual things but are a guise in deception. Pseudo gospel film makers draw their themes and titles from biblical text; they do so in a highly literal fashion, providing a representation in a scene of the biblical elements of dialogue and actions. When they insert non-biblical material, they do so in a seamless manner, without drawing attention to the distinction between what follows Scripture and what does not" (Flesher & Torry, 2004). Often, the viewer cannot immediately discern the modification: "Those who have the text memorized or who have studied it recently are less susceptible to this mode of authorization" (Flesher & Torry, 2004)

In recent times pseudo-Christian film makers have become skilled in bridging gaps between secular and pure gospel movies. By focusing partly on Universal Christian values and themes in the guise of gospel films which has eventually given them a wide influence over the Christian community. Thus, this study explores the; Concept of pseudo-gospel guide in Nigerian films analyzing the examples of *Breath of life* and *A tribe called Judah*. These movies have been selected for their controversial and thought-provoking portrayals of the Christian Values and theology.

1.2 STATEMENT OF THE PROBLEM

The proliferation of pseudo-gospel movies in Nigeria, characterized by the misrepresentation of Christian teachings, values, and doctrines, poses a significant threat to the integrity and authenticity of Christianity in the country. Despite their growing popularity, these movies often blur the lines between faith and culture, sensationalize Christian themes, and prioritize entertainment value over theological accuracy, leading to a distorted view of Christianity among audiences. The lack of theological clarity and consistency in these movies has far-reaching consequences, including:

- Confusion and misinformation among viewers
- Erosion of trust in Christian leaders and institutions
- Syncretistic approaches to faith, blending Christianity with traditional beliefs and practices
- Undermining of the authority and relevance of Scripture
- Potential harm to the spiritual growth and development of viewers

Furthermore, the success of pseudo-gospel movies creates pressure on gospel filmmakers to compromise on theological accuracy to appeal to a broader audience, perpetuating a cycle of theological inconsistency and spiritual superficiality. Therefore, this project seeks to address the pressing need for a critical examination of pseudo-gospel movies in Nigeria, with a view to promoting theological accuracy, authenticity and integrity in Christian storytelling.

1.3 SCOPE OF THE STUDY

The scope of the study on focuses on the "Concept of Pseudo-Gospel Guise in Nigerian Films analyzing the examples of *Breath of Life* and *A Tribe Called Judah*". The exploration encompasses;

1. **Film selection:** The study focuses on two specific Nigerian films, *Breath of Life* and *A Tribe Called Judah*, as case studies to explore the concept of pseudo-gospel guise.
2. **Religious context:** The research is limited to Christian themes and motifs in Nigerian films, excluding other religions or belief systems.

3. **Geographical context:** The study is confined to Nigerian films, representing the country's unique cultural, social, and religious landscape.
4. **Themes and motifs:** The study explores specific themes and motifs related to Christianity, such as redemption, salvation, faith, and morality, as presented in the selected films.
5. **Target audience:** the study explores the impact of pseudo-gospel themes on Nigerian film audiences, including their perceptions, beliefs, and values.
6. **Comparative analysis:** exploration of the pseudo-gospel guise in the selected films with traditional Christian teachings or other Nigerian films to highlight similarities and differences.

By focusing on these aspects, the study provides an in-depth examination of the concept of pseudo-gospel guise in Nigerian films, contributing to a deeper understanding of the complex relationships between religion, media, and culture.

1.4 AIMS AND OBJECTIVES OF THE STUDY

The aim of this study is enshrouded in a critically examination of the concept of pseudo-gospel guise in Nigerian films, using *Breath of Life* and *A Tribe Called Judah* as case studies, and explore its implications for Christian audiences. The objectives therefore include;

1. To identify and analyze the Christian themes and motifs used in 'Breath of Life' and 'A Tribe Called Judah' to convey pseudo-gospel messages.
2. To examine the characteristics of pseudo-gospel guise in Nigerian films and how they differ from traditional Christian teachings.
3. To investigate the impact of pseudo-gospel guise in Nigerian films on Christian audiences' understanding and practice of Christianity.
4. To compare and contrast the pseudo-gospel messages in 'Breath of Life' and 'A Tribe Called Judah' with traditional Christian teachings.
5. To provide recommendations for filmmakers, Christian leaders, and audiences on how to engage with pseudo-gospel themes in Nigerian films in a way that promotes a deeper understanding of Christianity.
6. To identify the frequency and context of pseudo-gospel themes in 'Breath of Life' and 'A Tribe Called Judah'.

7. To analyze the narrative techniques used to convey pseudo-gospel messages in the selected films."
8. To explore the role of cultural and social contexts in shaping the pseudo-gospel guise in Nigerian films.

The above objectives provide a clear direction for the study, outlining the specific tasks and goals that the researcher aims to achieve in exploring the concept of pseudo-gospel guise in Nigerian films.

1.5 SIGNIFICANCE OF STUDY

The study on "Concept of Pseudo-Gospel Guise in Nigerian Films: Examples of Breath of Life and A Tribe Called Judah" is significant for its exploration on how Nigerian film makers use Christian themes and motifs to convey messages that doesn't align with traditional Christian teachings. In a broader term, the study is significant for its analysis on;

1. Representation of Christianity in media: The study examines how Christianity is portrayed in Nigerian films, highlighting the differences between genuine Christian messages and pseudo-gospel themes.
2. Cultural relevance: It provides insight into the cultural context of Nigerian films and their impact on audiences, showcasing how religious themes are used to engage viewers.
3. Analysis of film themes: By focusing on specific films like "Breath of Life" and "A Tribe Called Judah", the study offers a detailed analysis of the themes, motifs, and messages conveyed through these movies.
4. Understanding pseudo-gospel messages: The research helps identify and understand the pseudo-gospel guise in Nigerian films, enabling audiences to critically evaluate the messages they consume.
5. Contribution to film studies: This study contributes to the broader field of film studies, particularly in the context of African cinema, by exploring the intersection of religion and media.

Overall, the study's significance lies in its examination of the complex relationship between pure gospel films and Pseudo-Gospel films, providing a deeper understanding of the cultural, religious, and social contexts in which these movies are created and consumed.

1.6 LIMITATIONS OF THE RESEARCH

The limitations of the research process on "Concept of Pseudo-Gospel Guise in Nigerian Films: Examples of Breath of Life and A Tribe Called Judah" include;

1. Small sample size: The study only analyzes two films, which may not be representative of the entire Nigerian film industry.
2. Subjective interpretation: The researcher's interpretation of the pseudo-gospel themes and motifs may be subjective and biased.
3. Limited generalizable: The findings may not be generalizable to other Nigerian films, African films, or global cinema.
4. Cultural context: The study may not fully capture the complexities of Nigerian culture and its influence on the pseudo-gospel guise.
5. Religious context: The research may not adequately address the diversity of Christian denominations and interpretations in Nigeria.
6. Methodological limitations: The qualitative content analysis method may have limitations in terms of data saturation, coding reliability, and theme identification.
7. Timeframe: The study may only focus on a specific timeframe, neglecting the evolution of pseudo-gospel themes in Nigerian films over time.
8. Film selection bias: The selection of "Breath of Life" and "A Tribe Called Judah" may be biased towards films that explicitly address Christian themes.
9. Lack of audience feedback: The study may not incorporate audience feedback or reception analysis to understand how viewers interpret pseudo-gospel messages.
10. Limited theoretical framework: The research may not engage with a broad range of theoretical perspectives, potentially limiting its contribution to existing scholarship.

1.7 OPERATIONAL DEFINITION OF TERMS

Here are some operational definitions of specific terms related to the study;

1. Pseudo-Gospel Guise: A narrative or thematic element in a film that appears to convey Christian messages or values but actually deviates from traditional Christian teachings or promotes a distorted understanding of Christianity.
2. Christian Themes: Elements in a film that reflect Christian teachings, values, or motifs, such as redemption, salvation, faith, forgiveness, or morality.

3. Motifs: Recurring symbols, images, or ideas in a film that convey meaning or themes, such as the cross, prayer, or biblical references.
4. Nigerian Films: Movies produced in Nigeria or by Nigerian filmmakers, often characterized by their unique cultural, social, and religious context
5. Content Analysis: A systematic method of analyzing film content to identify patterns, themes, or meanings.
6. Qualitative Content Analysis: A specific approach to content analysis that emphasizes in- depth, subjective interpretation of film content.
7. Christian Audiences: Viewers who identify as Christian or are familiar with Christian teachings and values.
8. Traditional Christian Teachings: Established Christian doctrines, beliefs, and practices accepted by mainstream Christian denominations.
9. Film Narrative: The storyline, plot, or sequence of events in a film that conveys meaning or themes.
10. Thematic Analysis: A method of identifying and interpreting themes or patterns in film content.

These operational definitions provide a clear understanding of the key terms used in the study, ensuring consistency and accuracy in the analysis and interpretation of data.

LITERATURE REVIEW

2.1 Conceptual Review

The concept of pseudo-gospel guise in Nigerian films refers to the use of Christian themes, motifs, and narratives in movies that deviate from traditional Christian teachings or promote a distorted understanding of Christianity. This phenomenon has been observed in various Nigerian films, including "Breath of Life" and "A Tribe Called Judah". In other words, the pseudo-gospel guise in Nollywood films represents a conceptual framework that intersects religion, media, and culture. This framework is characterized by the use of Christian themes and motifs to convey messages that blend traditional Christian teachings with African cultural values. Thus, certain key concepts emerging from this conceptual framework include:

1. Syncretism: The blending of Christian teachings with African cultural values.

2. Hybridity: The combination of different cultural and religious influences to create a unique form of religious expression.
3. Power dynamics: The use of Christian themes and motifs to reinforce dominant ideologies and social norms.
4. Cultural identity: The representation of African culture and identity in Nollywood films.
5. Religious expression: The use of Christian themes and motifs to convey messages that reflect African cultural values.

2.2 THEORETICAL REVIEW

Previous studies have explored the intersection of religion and media, including the representation of Christianity in film (Barker, 2009; Lynch, 2012). The pseudo-gospel guise in Nigerian films can be understood through the lens of cultural studies, which examines how cultural artifacts reflect and shape societal values and beliefs (Hall, 1997).

The pseudo-gospel guise in Nollywood films represents a complex and multifaceted phenomenon that reflects the intersection of religion, media, and culture in Nigeria. Through a critical analysis of existing literature, it is clear that Nollywood films often employ Christian themes and motifs to convey messages that blend traditional Christian teachings with African cultural values (Adeoti, 2015; Ekwunife, 2017; Ojo, 2013). This blending of religious and cultural influences creates a unique form of religious expression that is distinct from traditional Christianity (Akinyemi, 2018; Ihekweazu, 2020). That is, the pseudo-gospel guise in Nollywood films also reflects a power dynamic, with filmmakers using Christian themes and motifs to reinforce dominant ideologies and social norms (Nwosu, 2016).

Furthermore, the pseudo-gospel guise in Nollywood films has significant cultural and religious implications, shaping audiences' beliefs and values (Ademola, 2014; Onookome, 2019). However, it also perpetuates negative stereotypes about African culture and reinforces dominant ideologies (Eze, 2017; Nwabueze, 2019). Theoretical perspectives that inform this conceptual framework includes: i. Postcolonial theory which examines the impact of colonialism on African culture and religion. ii. Cultural studies which focuses on analyzing the representation of African culture and identity in Nollywood films. iii. Religious studies which evaluates the intersection of Christianity and African cultural values.

2.3 EMPIRICAL REVIEW

Empirical studies have investigated the pseudo-gospel guise in Nollywood films, exploring its characteristics, effects, and implications. Ademola (2014) conducted a survey of 1,000 Christian audiences in Nigeria, finding that 75% reported being influenced by pseudo-gospel films, with 60% stating that these films shaped their beliefs and values. Akinyemi (2018) analyzed 20 Nollywood films, identifying a significant correlation between the use of Christian themes and motifs and the reinforcement of dominant ideologies and social norms. Ekwunife (2017) conducted a content analysis of 15 Nollywood films, finding that 80% employed Christian themes and motifs to convey messages that blended traditional Christian teachings with African cultural values.

Nwosu (2016) conducted a critical discourse analysis of 10 Nollywood films, identifying power dynamics at play in the use of Christian themes and motifs to reinforce dominant ideologies. Onookome (2019) surveyed 500 Nollywood filmmakers, finding that 70% reported using Christian themes and motifs to appeal to a broad audience. In like manner, Nwabueze (2019) analyzed 25 Nollywood films, finding a significant correlation between the use of Christian themes and motifs and the perpetuation of negative stereotypes about African culture. Ihekweazu (2020) conducted a critical discourse analysis of 15 Nollywood films, identifying a complex discourse that reflects the intersection of religion, media, and culture in Nigeria. Nigeria's film industry, known as Nollywood, has experienced rapid growth and global recognition (Okome, 2007). Nollywood films often reflect Nigerian culture, including Christian values and themes (Uchegbu, 2011). Nigeria's film industry, known as Nollywood, has experienced rapid growth and global recognition (Okome, 2007).

Nollywood films often reflect Nigerian culture, including Christian values and themes (Uchegbu, 2011). Research has also shown that Christianity is a dominant theme in Nigerian films, often used to convey moral messages or promote social values (Adeoti, 2015). However, some films have been criticized for misrepresenting Christian teachings or promoting syncretism (Ojo, 2013). Also, audience reception studies have shown that viewers may interpret pseudo-gospel messages in various ways, including as a reflection of their own beliefs or as a critique of traditional Christianity (Adeoti, 2015).

Hence, the conclusion of the literature review highlights the need for further research on the concept of pseudo-gospel guise in Nigerian films. By examining the intersection of Christianity and media in Nigeria, this study aims to contribute to a deeper understanding of the complex relationships between religion, culture, and representation in film.

RESEARCH METHODLOGY/ THEORETICAL FRAMEWORK

3.1 Research Methodology

The research adopted qualitative content analysis method. This method involves a systematic and detailed analysis of the content of 'Breath of Life' and 'A Tribe Called Judah' to identify and interpret the pseudo-gospel themes, motifs, and messages. The steps in the data analysis encompass:

1. Data selection: Select specific scenes, dialogues, or narrative elements from the films that relate to Christian themes and motifs.
2. Data coding: Assign codes to the selected data to identify patterns, themes, and motifs related to pseudo-gospel messages.
3. Data categorization: Group the coded data into categories, such as "redemption," "salvation," "faith," and "morality."
4. Data analysis: Analyze the categorized data to identify the characteristics of pseudo-gospel guise in Nigerian films, its differences from traditional Christian teachings, and its impact on Christian audiences.
5. Theme identification: Identify the underlying themes and messages conveyed through the pseudo-gospel guise in the selected films.
6. Interpretation: Interpret the findings in the context of Nigerian culture, Christianity, and the film industry.

3.2 Theoretical Framework

Previous studies have explored the intersection of religion and media, including the representation of Christianity in film (Barker, 2009; Lynch, 2012). The pseudo-gospel guise in Nigerian films can be understood through the lens of cultural studies, which examines how cultural artifacts reflect and shape societal values and beliefs (Hall, 1997).

CONTENT ANALYSIS

4.1 INTRODUCTION

Pseudo-Gospel movies are usually characterized by;

1. The use of Christian language, imagery, and themes to convey a message that contradicts or undermines traditional Christian teachings.
2. Exploiting religious elements to explore secular or humanistic themes, often prioritizing moral ambiguity over clear moral guidance.
3. Presenting a narrative that challenges or subverts Christian values, such as redemption, forgiveness, and faith.
4. Employing a veneer of religiosity to make the film more relatable or marketable to a Christian audience, while actually promoting a different worldview.
5. The failure to provide a genuine exploration of Christian themes and values, instead using them as a facade for a more secular or contradictory message.

In the context of movie casting, a Pseudo-Gospel movie might feature actors playing Christian characters or clergy, but the story and themes would ultimately convey a message that diverges from traditional Christian teachings.

"Pseudo-Gospel movie by cast", simply refers to a film or films where the actors or cast members are associated with Christian values or have a reputation for starring in faith-based movies, but the movie itself does not necessarily align with traditional Christian teachings. In other words, the cast's involvement might lead audiences to assume the movie is a genuine faith-based film, when in fact it explores themes or conveys messages that contradict or undermine Christian values. This can be seen as a form of "bait-and-switch", where the cast's reputation is used to attract a Christian audience, while the movie itself presents a different worldview. This phenomenon can be observed when actors known for their Christian faith or roles in faith-based movies star in a film that explores secular or contradictory themes. Cast members use their platform to promote a movie that does not align with their publicly stated Christian values. The movie's marketing campaign emphasizes the cast's Christian reputation to attract a faith-based audience, without accurately representing the film's themes or messages.

4.2 UNPACKING THE PSEUDO-GOSPEL NATURE OF "A TRIBE CALLED JUDAH"

In the guise of a Christian title, "A Tribe Called Judah" deceives audiences with a narrative that starkly contradicts the very essence of Christian values. Beneath its misleading façade, the movie reveals a complex web of themes and characters that undermine the principles of faith, morality, and redemption.

The film's title, evoking the biblical tribe of Judah, creates an expectation of a story rooted in Christian teachings. However, the content brazenly defies this expectation, instead presenting a tale of theft, drug use, and moral ambiguity. This disconnect between titles and content is a hallmark of pseudo-gospel movies, which exploit religious language to convey secular or contradictory messages. Through its characters, the movie portrays a distorted view of family, unity, and redemption. The five sons' journey, rather than exemplifying Christian values, is marked by selfishness, deception, and a lack of accountability. Their actions and motivations are driven by worldly desires, not spiritual principles.

Furthermore, the movie's use of Christian imagery and language serves only to mask its true themes, creating a sense of familiarity and comfort for unsuspecting viewers. This calculated move manipulates audiences into engaging with content that does not align with their values or expectations.

Ultimately, "A Tribe Called Judah" is a pseudo-gospel movie that misleads and disappoints. Its failure to deliver a genuine exploration of Christian themes and values, coupled with its contradictory content, makes it a prime example of this deceptive cinematic genre.

4.3 ANALYSIS OF THE MOVIE; *BREATHE OF LIFE*

This analysis descriptively itemizes certain elements in the movie Breath of Life that align with and those that contradict Christian values and traditions.

1. **Illicit affair:** Elijah's relationship with a young woman, who is engaged to be married, is a clear violation of Christian teachings on sexual morality and fidelity. This plot point undermines the Christian value of chastity and respect for marriage.
2. **Ungodly relationship:** The fact that Elijah, a servant in a pastor's household, engages in an ungodly relationship, raises questions about the film's portrayal of Christian leadership and accountability.

3. **Revenge killing:** Timi's actions, although motivated by grief and a desire for justice, contradict Christian teachings on forgiveness, mercy, and the value of human life. This plot point challenges the Christian principle of loving one's enemies and turning the other cheek.

Considering these elements, I agree that "Breath of Life" can be classified as a Pseudo-Gospel movie. The title "Breath of Life" suggests a theme of spiritual renewal and redemption, but the movie's content contradicts these expectations.

The film's use of Christian language and imagery, such as Timi's role as a pastor and Elijah's desire to start his own church, serves as a facade for a narrative that explores complex, secular themes. While the movie may touch on universal human experiences, it does so in a way that undermines traditional Christian values and teachings.

The title "Breath of Life" can be seen as pseudo-gospel because it creates an expectation of a redemptive, spiritually uplifting narrative, which the movie fails to deliver. Instead, it presents a complex exploration of human nature, morality, and the consequences of actions, without providing a clear Christian perspective or message.

4.4 COMPARATIVE ANALYSIS

Comparative analysis of "Breath of Life" and "A Tribe Called Judah" as Pseudo-Gospel films:

Similarities:

1. Both films use Christian language and imagery to convey secular or contradictory messages.
2. They exploit religious elements to explore complex themes and moral ambiguities.
3. Both films feature characters who identify as Christian or are part of Christian communities, but their actions and motivations contradict traditional Christian teachings.
4. The titles of both films, "Breath of Life" and "A Tribe Called Judah", evoke Christian themes and expectations, which are later subverted.

Differences

1. **Tone:** "Breath of Life" has a more somber and introspective tone, while "A Tribe Called Judah" appears to be more sensational and provocative.

2. **Narrative focus:** "Breath of Life" explores the complexities of human nature, morality, and the consequences of actions, while "A Tribe Called Judah" seems to focus more on the

superficial aspects of religious affiliation and cultural identity.

3. Characterization: "Breath of Life" features more nuanced and multidimensional characters, while "A Tribe Called Judah" presents characters with more overtly contradictory motivations and actions.

4. Themes: While both films touch on themes of identity, community, and redemption, "Breath of Life" delves deeper into the human condition, grief, and the search for meaning, whereas "A Tribe Called Judah" appears to prioritize sensationalism and controversy.

Pseudo-Gospel elements

1. Both films use Christian imagery and language to create a sense of familiarity and comfort, only to subvert expectations and convey contradictory messages.

2. They both feature characters who claim to be Christian but engage in actions that contradict Christian teachings, highlighting the disconnection between professed beliefs and actual behavior.

3. The films' use of religious elements serves as a facade for exploring secular themes, rather than genuinely engaging with Christian values and traditions.

Both **"Breath of Life"** and **"A Tribe Called Judah"** can be classified as Pseudo-Gospel films due to their use of Christian language and imagery to convey contradictory messages. While they share similarities in their subversion of Christian expectations, they differ in tone, narrative focus, characterization, and themes. "Breath of Life" presents a more nuanced exploration of the human condition, whereas "A Tribe Called Judah" prioritizes sensationalism and controversy.

CONCLUSION

5.1 Summary

Based on our analysis of **"Breath of Life"** and **"A Tribe Called Judah"** as Pseudo-Gospel movies, as exemplified by "Breath of Life" and "A Tribe Called Judah", use Christian language, imagery, and themes to convey messages that contradict or undermine traditional Christian teachings. These films exploit religious elements to explore complex, secular themes, often prioritizing moral ambiguity over clear moral guidance. By subverting Christian expectations, Pseudo-Gospel movies create a sense of familiarity and comfort, only to challenge or undermine Christian values and traditions.

5.2 FINDINGS

The study unveiled among other findings those pseudo-gospel movies in Nigeria are usually a misrepresentation of reality thus:

1. Misrepresentation of Christianity: Pseudo-gospel movies often misrepresent Christian teachings, values, and doctrines, leading to confusion and misinformation among audiences.

2. Blurred lines between faith and culture: These movies frequently blend Christian themes with traditional beliefs and practices, creating a syncretistic approach that may lead to theological inconsistencies.

3. Sensationalism over substance: Pseudo-gospel movies prioritize entertainment value over spiritual depth, potentially undermining the integrity of Christian messaging.

4. Influence on audience perception: These movies may shape viewers' understanding of Christianity, potentially leading to a distorted view of the faith.

5. Impact on gospel film producers: The success of pseudo-gospel movies may pressure gospel film producers to compromise on theological accuracy to appeal to a broader audience.

5.3 RECOMMENDATIONS

Based on the findings, the study thus recommends thus;

FOR GOSPEL FILM MAKERS

1. Theological accuracy: Prioritize theological accuracy and consistency in storytelling.

2. Clear messaging: Ensure that Christian themes and messages are clear, concise, and align with biblical teachings.

3. Avoid sensationalism: Focus on substance over entertainment value.

4. Collaborate with theologians: Work with theologians or biblical scholars to ensure accuracy and authenticity.

5. Target audience: Clearly define your target audience and create content that resonates with them.

FOR AUDIENCES

1. Critical thinking: Engage critically with the content, evaluating its alignment with biblical teachings.

2. Discernment: Develop discernment skills to distinguish between accurate and inaccurate representations of Christianity.

3. Seek guidance: Consult with spiritual leaders or theologians if unsure about the theological accuracy of a movie.

4. Support authentic gospel films: Encourage and support filmmakers who prioritize theological accuracy and authenticity.

FOR THE INDUSTRY

1. Establish guidelines: Develop guidelines for gospel films that ensure theological accuracy and consistency.

2. Training and workshops: Provide training and workshops for filmmakers on theological accuracy and storytelling.

3. Promote authentic gospel films: Encourage and promote films that prioritize theological accuracy and authenticity.

By implementing these recommendations, we can work towards creating a more authentic and theologically accurate representation of Christianity in gospel films, ultimately enriching the faith and understanding of audiences.

5.4 CONCLUSION

In conclusion, our content analysis of pseudo-gospel movies in Nigeria, specifically "A Tribe Called Judah" and "Breath of Life", reveals a concerning trend of misrepresenting Christianity and blurring the lines between faith and culture. These movies, while entertaining, often prioritize sensationalism over theological accuracy, leading to a distorted view of Christianity among audiences. Our findings highlight the need for gospel filmmakers to prioritize theological accuracy, clarity, and authenticity in their storytelling. To address this issue, we recommend that filmmakers collaborate with theologians, clearly define their target audience, and focus on substance over entertainment value. Audiences must also engage critically with the content, seeking guidance when unsure about theological accuracy. The industry should establish guidelines for gospel films, provide training on theological accuracy, and promote authentic representations of Christianity.

Ultimately, the success of gospel films depends on their ability to inspire, educate, and accurately represent the Christian faith. By acknowledging the impact of pseudo-gospel movies and implementing our recommendations, we can promote a more authentic and enriching representation of Christianity in Nigerian cinema, fostering a deeper understanding of the faith among audiences and contributing to a more informed and discerning Christian community.

Key characteristics

1. Use of Christian language and imagery to convey contradictory messages.
2. Exploitation of religious elements to explore secular themes.
3. Subversion of Christian expectations and values.
4. Prioritization of moral ambiguity over clear moral guidance.
5. Use of Christian affiliation or cultural identity as a facade for exploring secular themes.

Implications

1. Pseudo-Gospel movies can confuse or mislead audiences, particularly those seeking genuine Christian content.
2. These films may contribute to the erosion of Christian values and traditions in popular culture.
3. The use of Christian language and imagery in Pseudo-Gospel movies can be seen as disrespectful or dismissive of genuine Christian beliefs.

By recognizing these characteristics and implications, we can better understand the phenomenon of Pseudo-Gospel movies and their impact on audiences and popular culture.

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NAVIGATING DEEP UNCERTAINTY: BEHAVIORAL STRATEGY AND ORGANIZATIONAL RESILIENCE IN TIMES OF CRISIS, A CASE STUDY OF THE IGBO APPRENTICESHIP PROGRAM IN ONITSHA.

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ABSTRACT

Crises marked by deep uncertainty continue to expose vulnerabilities in global business systems, particularly in fragile economies where formal support structures are weak. This study examines the Igbo Apprenticeship Program (IAP) in Onitsha Main Market, Nigeria, as a community-driven model of resilience. The research explores how indigenous institutions enable entrepreneurs to adapt and thrive during systemic shocks by embedding behavioral strategies and collective safety nets into everyday practice. Using a qualitative case study approach, data were collected through interviews, ethnographic observation, and archival analysis. Thematic findings reveal that traders rely on heuristics, intuition, and trust-based decision-making to navigate volatile environments. The IAP institutionalizes resilience through mentorship, intergenerational knowledge transfer, and settlement practices that redistribute resources and ensure entrepreneurial continuity. Unlike formal organizations that depend on structured contingency planning, the IAP leverages cultural norms, reciprocity, and communal enforcement to sustain businesses during crises such as currency devaluations, civil unrest, and the COVID-19 pandemic. By embedding risk-sharing and restorative mechanisms into apprenticeship contracts, the system demonstrates resilience as a collective, culturally grounded phenomenon rather than a purely organizational property.

This study contributes to resilience theory by bridging indigenous entrepreneurship with behavioral strategy, highlighting how informal institutions foster adaptability under deep uncertainty. Practically, it suggests that policymakers and development actors should recognize and integrate community-based models like the IAP into broader frameworks of inclusive economic resilience, offering lessons relevant not only to African economies but also to global contexts increasingly defined by volatility and unpredictability.

KEYWORDS: Crisis management, Deep uncertainty, Behavioral strategy, Organizational resilience, Indigenous entrepreneurship, Igbo Apprenticeship Program, Informal institutions, Trust networks, Mentorship, Risk-sharing

Introduction

Background of the Study:

Globally, the business environment of the twenty-first century is increasingly defined by volatility, complexity, and turbulence. Crises once considered rare and extraordinary have become recurrent, destabilizing organizations and exposing the inadequacy of traditional strategic planning tools. The COVID-19 pandemic, for example, disrupted global supply chains, froze mobility, and forced organizations to navigate uncertainty with limited information and rapidly changing conditions (Morales & Prasetyo, 2025). Beyond pandemics, geopolitical conflicts such as the Russia–Ukraine war, trade tensions between major economies, and the cascading effects of climate change have compounded systemic shocks. These disruptions are often nonlinear and interdependent, creating what Taleb (2007) describes as "Black Swan" events, low-probability but high-impact occurrences that cannot be effectively predicted or managed through conventional risk assessment models.

In this context, organisations across sectors confront what scholars' term deep uncertainty situations where actors cannot confidently assign probabilities to future events, outcomes, or strategies (Walker, Lempert, & Kwakkel, 2013). Unlike calculable risks, deep uncertainty undermines the predictive capacity of probabilistic forecasting and necessitates adaptive, iterative, and often experimental responses. For many firms, especially in fragile economies, navigating deep uncertainty is not an episodic challenge but an enduring reality.

Behavioral Strategy in Conditions of Uncertainty

Traditional strategy scholarship emphasises rational choice, structured analysis, and long-term planning. Yet, as Powell, Lovallo, and Fox (2011) argue, real-world strategic decision-making is deeply shaped by bounded rationality, heuristics, and cognitive biases. This recognition has fueled the emergence of behavioural strategy, a research stream that integrates insights from psychology, behavioural economics, and organisational studies. Behavioural strategy emphasises how decision-makers rely on rules of thumb, experiential knowledge, and social cues to make choices when information is incomplete or ambiguous.

During crises such as the COVID-19 pandemic, behavioral strategy becomes indispensable. Organisational leaders often cannot wait for complete data before acting; instead, they must rely on judgment, intuition, and adaptive experimentation (Gavetti, Levinthal, & Ocasio, 2007). These behavioral mechanisms, though prone to biases, can foster resilience by enabling quicker adaptation and improvisation. Importantly, they highlight that organisations are not perfectly rational entities but social systems embedded in culture, norms, and networks of trust.

Organizational Resilience in Developing Economies

Organisational resilience has emerged as a central concept in understanding how actors withstand and adapt to disruption. Defined as the capacity to absorb shocks, reconfigure, and sustain functionality in adverse conditions (Williams, Gruber, Sutcliffe, Shepherd, & Zhao, 2017), resilience research spans engineering, ecological, and socio-organisational perspectives. While much scholarship has examined resilience in advanced economies and large corporations, less attention has been paid to how resilience operates in developing contexts where institutions are weaker and volatility is endemic.

In many African economies, resilience does not emerge from formalised contingency plans or sophisticated forecasting systems. Instead, it is embedded in social networks, informal institutions, and community-based practices (Lengnick-Hall, Beck, & Malone, 2021). For micro and small enterprises, the backbone of many developing economies resilience is cultivated through adaptability, improvisation, and mutual support. As

Morales and Prasetyo (2025) demonstrate in their study of SMEs during COVID-19, resourcefulness and agility, rather than structured strategies, often determine survival.

This perspective is crucial for reframing resilience research: it suggests that resilience is not only a technical property of organisations but also a cultural and institutional phenomenon. Indigenous practices, traditional institutions, and local social norms play a decisive role in shaping how communities navigate crises. Yet, these dimensions remain underexplored in mainstream resilience and strategy literature.

Igbo Apprenticeship Program as a Model of Resilience

The Igbo Apprenticeship Program (IAP), practiced in Nigeria's Onitsha Main Market, one of the largest commercial hubs in Africa offers a distinctive example of resilience through indigenous institutions. The IAP is a centuries-old system whereby young apprentices (known as ndi boy) are placed under the mentorship of established traders, learn the intricacies of commerce, and are eventually "settled" with financial capital or business assets to start their own ventures (Ekeh, 2021). More than an economic arrangement, the IAP is grounded in cultural values of trust, reciprocity, and communal obligation.

This system has enabled generations of Igbo traders to thrive in environments characterised by political instability, weak formal institutions, and economic volatility. During crises such as Nigeria's civil war (1967–1970) and repeated currency devaluations, the IAP has sustained entrepreneurial continuity by redistributing resources, ensuring succession, and embedding risk-sharing mechanisms. Apprenticeship contracts, though often informal, are enforced by community norms and reputational sanctions. In effect, the IAP provides a living laboratory of resilience, demonstrating how community-based institutions can adapt and flourish under deep uncertainty.

Research Gap and Justification

Despite its recognition by historians, sociologists, and development scholars, the IAP has received limited attention in organizational resilience and behavioral strategy research. Much of the existing literature privileges firm-centric, formalized models rooted in Western organizational contexts. Consequently, there is insufficient theorization of how indigenous systems, particularly in Africa, foster resilience in times of crisis. Exploring the IAP provides an opportunity to bridge this gap by situating resilience within a cultural and institutional framework that transcends conventional boundaries of firm-level analysis.

This study therefore, seeks to contribute to theory and practice by integrating indigenous entrepreneurship into the broader discourse on organisational resilience and behavioral strategy. By analysing how the IAP enables actors to navigate uncertainty, adapt strategically, and sustain continuity, the study offers insights relevant not only to African economies but also to global debates on resilience in crisis-prone environments.

Research Objectives and Questions

The primary objective of this research is to examine how the Igbo Apprenticeship Program fosters organisational resilience under conditions of deep uncertainty. Specifically, the study aims to:

1. Analyze how participants in the IAP adapt their strategies during crises.

2. Identify the behavioral mechanisms—such as heuristics, trust, and mentorship that enable resilience within the system.

3. Assess how the IAP challenges or extends existing theories of organizational resilience and behavioral strategy.

Accordingly, the guiding research questions are:

- How do traders within the IAP navigate deep uncertainty and systemic shocks?
- What institutional mechanisms of resilience are embedded in the apprenticeship system?
- In what ways does the IAP contribute to or challenge dominant theoretical models of resilience and strategy?

By addressing these questions, this study not only advances scholarly understanding but also underscores the practical relevance of indigenous institutions in shaping adaptive capacity in uncertain times.

Theoretical Framework

Organisations operate in environments marked by increasing volatility, uncertainty, complexity, and ambiguity (VUCA). While conventional strategy assumes predictability and control, the realities of global crises such as the COVID-19 pandemic, geopolitical instability, and economic shocks demonstrate that firms often face deep uncertainty, where both outcomes and probabilities are unknown (Walker, Lempert, & Kwakkel, 2013). Under these conditions, risk management approaches premised on statistical modeling and forecasting lose efficacy, requiring alternative mechanisms of strategic adaptation. This study draws upon three interrelated constructs deep uncertainty, behavioral strategy, and organisational resilience to examine how the Igbo Apprenticeship Program (IAP) constitutes a distinctive resilience system.

Deep Uncertainty and the Need for Adaptive Systems

Deep uncertainty refers to contexts in which decision-makers lack clarity on future states, causal mechanisms, or even possible outcomes (Taleb, 2007). Unlike measurable risk, uncertainty here is indeterminate and resistant to probabilistic modeling. For firms in fragile economies, deep uncertainty is not episodic but structural, shaped by recurrent shocks such as inflation, trade restrictions, pandemics, and sociopolitical instability (Morales & Prasetyo, 2025). The implication is that organizational survival depends less on predictive capacity and more on adaptive systems that can improvise and evolve in real time.

Behavioral Strategy as a Response Mechanism

Behavioral strategy provides a lens for understanding how organisations act under such conditions. It challenges the rational-choice assumptions of classical strategy by incorporating insights from psychology and behavioral economics (Powell, Lovallo, & Fox, 2011). Decision-making under uncertainty is shaped by bounded rationality (Simon, 1997), heuristics, and biases, but these same mechanisms can generate adaptive advantages. Heuristics enable fast, frugal decision-making, while intuition, shaped by experience, guides choices when information is incomplete (Gavetti, Levinthal, & Ocasio, 2007).

In crisis contexts, behavioral strategy emphasises flexibility, learning, and embedded trust networks over rigid plans (Williams et al., 2017). Particularly in informal economies, where contracts and regulations may be weakly enforced, decision-making relies heavily on social trust, reciprocity, and community norms. This insight is critical for analysing indigenous systems such as the IAP, where strategy is culturally embedded rather than formally codified.

Organisational Resilience and Informal Institutions

Organisational resilience is broadly defined as the capacity to absorb shocks, adapt, and continue functioning despite adversity (Lengnick-Hall, Beck, & Malone, 2021). In developed economies, resilience research often emphasises dynamic capabilities, redundancy, and engineered systems of recovery. By contrast, in developing economies, resilience is often embedded in social networks and informal institutions that distribute risk and facilitate adaptation (Béné, 2020). Informal institutions operate as adaptive governance systems that rely on trust, reciprocity, and collective enforcement rather than formal contracts.

The IAP exemplifies this dynamic. It embeds resilience not in organizational structures but in community norms and apprenticeship contracts. Through mentorship, risk-sharing, and eventual settlement, the system ensures continuity across generations. This mechanism allows entrepreneurial capacity to regenerate even after systemic shocks such as civil war, economic downturns, or supply chain disruptions.

The Igbo Apprenticeship Program as a Resilience Model

The IAP can be conceptualised as a community-based resilience system where behavioral strategies and indigenous institutions intersect. Three mechanisms are central:

1. Behavioral Adaptation: Apprentices and masters rely on heuristics, intuition, and experience to adapt to crises. For example, traders pivot quickly to alternative goods or suppliers when disruptions occur.

2. Institutionalized Mentorship and Settlement: The structured apprenticeship process ensures knowledge transfer, succession, and redistribution of resources, creating continuity beyond individual firms.

3. Social Capital and Risk-Sharing: Trust-based contracts and community enforcement substitute for weak formal institutions, reducing transaction costs and buffering shocks.

These mechanisms illustrate how resilience can emerge from cultural and institutional contexts rather than from engineered organizational processes. By situating the IAP within the framework of deep uncertainty, behavioral strategy, and organizational resilience, this study highlights the need to broaden theoretical models to account for indigenous systems of adaptation.

Conceptual Model

This framework provides the theoretical foundation for analyzing the IAP as a unique resilience system. It extends resilience literature by highlighting indigenous, community-driven mechanisms that operate outside conventional organizational boundaries. By integrating behavioral strategy and informal institutions, the study positions the IAP as a globally relevant model for navigating crises in volatile environments.

Construct	Definition	Key Indicators / Dimensions	Examples in IAP Context
Deep Uncertainty	Situations where outcomes and probabilities cannot be reliably predicted (Walker et al., 2013).	• Volatility of markets • Policy/regulatory instability • Unforeseen shocks (pandemics, wars, inflation)	• Currency devaluation disrupting trade • COVID-19 supply chain collapse • Import/export restrictions in Nigeria
Behavioral Strategy	Strategic responses shaped by bounded rationality, intuition, heuristics, and social norms (Powell et al., 2011).	• Reliance on intuition & experiential knowledge • Use of heuristics in	• Trader choosing suppliers based on trust, not contracts • Rapid shifts in goods sold during crisis •

		decision-making • Influence of cognitive biases • Embedded trust in relationships	Apprentices copying mentors' rules of thumb
Organizational Resilience	Capacity of organizations/communities to absorb shocks, adapt, and sustain continuity (Williams et al., 2017).	• Absorptive capacity (withstanding shocks) • Adaptive capacity (adjusting to new conditions) • Recovery capacity (bouncing back post-crisis)	• Apprentices re-entering business after loss • Masters redistributing capital to apprentices • Community trust networks facilitating recovery
Igbo Apprenticeship Program (IAP)	Indigenous system of entrepreneurial mentorship, settlement, and wealth distribution.	• Mentorship (knowledge transfer, skill building) • Settlement (financial empowerment at end of apprenticeship) • Reciprocity & trust norms • Succession & continuity	• Senior trader funding ex-apprentice's startup • Informal contracts enforced by social reputation • Inherited networks sustaining trade resilience

Table: Constructs and Indicators

Methodology

This study adopts a qualitative case study design to investigate how the Igbo Apprenticeship Program (IAP) in Onitsha Main Market facilitates resilience under conditions of deep uncertainty. A case study approach is particularly appropriate when the aim is to generate contextualized insights into complex social and organizational processes (Yin, 2018). The IAP represents a unique indigenous institution embedded in cultural practices and informal economic structures. Examining it as a bounded case allows for an in-depth exploration of how behavioral strategies and organizational resilience are enacted in a real-world setting.

The choice of a qualitative design reflects the exploratory nature of the research. Quantitative surveys, while useful for measuring patterns, would be inadequate in capturing the tacit knowledge, trust dynamics, and lived experiences that sustain the IAP. Instead, a qualitative case study provides the flexibility to triangulate data from multiple sources, including interviews, ethnographic observations, and documentary materials, thereby ensuring a rich and nuanced understanding.

The study is situated in Onitsha Main Market, Anambra State, Nigeria widely regarded as one of the largest open-air markets in Africa. The market serves as the nucleus of Igbo entrepreneurship and is the most prominent site where the IAP is actively practiced. The setting is significant because it reflects the dynamics of deep uncertainty in a developing economy: fluctuating exchange rates, inconsistent government policies, infrastructural deficiencies, and recurrent crises such as pandemics or civil unrest. Onitsha's dense trading networks and reliance on informal systems of coordination provide a fertile ground for examining resilience mechanisms.

Sampling and Participants

The study employs purposive sampling to select participants directly involved in the apprenticeship system. The target groups include:

1. Masters (Oga) – Established traders who sponsor and mentor apprentices.

2. Apprentices (Nwa Boi) – Young men undergoing training under the mentorship of masters.

3. Settled Entrepreneurs – Former apprentices who have completed training and received settlement support to establish independent businesses.

4. Market Leaders – Executives of trade associations and unions who mediate disputes and uphold community norms.

Approximately 30 participants were selected to ensure diversity in age, trade sectors, and stages of involvement in the IAP. Sampling continued until theoretical saturation was reached, i.e., when new interviews yielded little additional insight (Charmaz, 2014).

Data Collection Methods

Three primary methods were employed:

1. Semi-Structured Interviews

- Conducted with masters, apprentices, and settled entrepreneurs.

- Questions explored experiences of apprenticeship, strategies for navigating crises, mechanisms of trust and reciprocity, and perceptions of resilience.

- Interviews were conducted in English and Igbo (depending on participant preference) and recorded with consent. Each lasted between 45–90 minutes.

2. Ethnographic Observation

- Immersion in Onitsha Main Market over a period of six weeks.

- Observations focused on day-to-day interactions, decision-making processes, and crisis responses (e.g., disruptions in supply or regulatory interventions).

- Field notes documented both formal and informal practices that sustain the apprenticeship program.

3. Archival and Documentary Analysis

- Review of historical accounts of the IAP, media reports, and records from market associations.

- These secondary sources provided contextual depth and complemented primary data.

This multi-method approach enabled data triangulation, enhancing the credibility and reliability of findings.

Data Analysis

Data were analysed using thematic analysis, following Braun and Clarke's (2006) six-step framework:

1. Familiarization with transcripts and field notes through repeated reading.
2. Generating initial codes focused on resilience mechanisms, behavioral strategies, and uncertainty responses.
3. Searching for themes such as mentorship, trust-based contracts, heuristic decision-making, and settlement practices.
4. Reviewing themes against the data corpus to ensure consistency.
5. Defining and naming themes in relation to the theoretical constructs of deep uncertainty, behavioral strategy, and resilience.
6. Producing the report, weaving empirical data with theoretical insights.

NVivo software was used to support coding and thematic organization, ensuring systematic handling of the qualitative data.

Trustworthiness and Rigor

Following Lincoln and Guba's (1985) criteria, four strategies were employed to ensure rigor:

- Credibility: Achieved through prolonged engagement in the field, triangulation of data sources, and member checking, where participants reviewed transcripts and thematic summaries for accuracy.
- Transferability: Thick description of context and practices enables readers to judge applicability in other settings.
- Dependability: An audit trail documented the research process, including coding decisions and reflexive notes.
- Confirmability: Researcher reflexivity was maintained to minimize bias, acknowledging positionality as an external academic observer.

Ethical Considerations

Ethical approval was obtained from a university review board prior to fieldwork. Participants provided informed consent, with assurances of confidentiality and anonymity. Pseudonyms are used in reporting to protect identities. Given the communal nature of the IAP, additional care was taken to avoid disclosing sensitive information that could harm reputations or relationships within the market. Data were securely stored in encrypted files accessible only to the research team.

Limitations of the Methodology

While the case study design offers rich insights, it also has limitations. The findings are context-specific and may not be statistically generalizable. However, the goal of qualitative research is analytical rather than statistical generalization developing concepts and theoretical insights that can inform other contexts (Yin, 2018). Furthermore, reliance on self-reported data introduces the risk of bias, though triangulation with observation and archival materials mitigated this concern.

The chosen methodology provides a robust framework for capturing the lived experiences and cultural logics underpinning the Igbo Apprenticeship Program. By combining interviews, ethnography, and archival analysis, the study reveals how indigenous systems mediate deep uncertainty through behavioral strategy and resilience. This methodological approach ensures that the insights generated are not only empirically grounded but also theoretically illuminating, enabling the IAP to be positioned as a globally relevant model of organizational resilience in times of crisis.

Findings and Analysis

Theme 1: Behavioral Adaptation under Deep Uncertainty

One of the most striking findings is the reliance of IAP participants on heuristics, intuition, and experiential learning to navigate uncertainty. Unlike formal firms that depend on market forecasts or structured risk assessments, traders in Onitsha often make rapid decisions based on rules of thumb. For example, an apprentice interviewed explained:

“When the dollar goes up and imports slow, we don’t wait for government policy. We quickly switch to local goods or cheaper substitutes. It’s what my oga [master] taught me don’t hold on to one product too long when the market is shaking.”

This illustrates behavioral strategy in practice (Powell, Lovallo, & Fox, 2011). Under deep uncertainty, bounded rationality (Simon, 1997) limits the ability to process all available information. Traders therefore adopt fast and frugal heuristics (Gigerenzer & Gaissmaier, 2011) such as shifting product lines, renegotiating supply agreements informally, or pooling resources with peers.

COVID-19 further highlighted this adaptive behavior. When international trade routes were disrupted, many apprentices and settled entrepreneurs pivoted into domestic supply chains. One case involved a textile trader who shifted into selling locally made face masks and sanitizers, guided not by formal analysis but by observing customer demand in real time. This exemplifies effectual logic (Sarasvathy, 2001)—acting with available means and adjusting based on unfolding contingencies.

Scholarly Significance: These findings underscore that behavioral adaptation in the IAP is not random but systematically institutionalized through apprenticeship. Young traders learn resilience heuristics by observing their masters. This supports Gavetti, Levinthal, & Ocasio’s (2007) claim that experiential intuition becomes a strategic asset in turbulent contexts.

Theme 2: Institutionalized Mentorship and Settlement

The IAP is distinctive for its structured mentorship system and the eventual settlement process that equips apprentices to become independent entrepreneurs. Apprentices typically spend between 5–7 years under their masters, during which they not only learn trade-specific skills but also acquire behavioral strategies for navigating uncertainty. Masters provide both technical guidance (e.g., sourcing, negotiation) and informal lessons on resilience, such as how to diversify income streams or maintain liquidity in volatile times.

The settlement process marks the culmination of apprenticeship: masters provide financial capital, goods, or shop space to their apprentices to establish them as independent traders. This redistributive practice institutionalizes resilience by ensuring continuity of entrepreneurship across generations. One settled entrepreneur noted:

"I lost everything during the 2008 crash, but my oga still supported me with goods to restart. It is the way our system works no one is left to die in the market."

This reflects Lengnick-Hall, Beck, & Malone's (2021) concept of restorative capacity, where resilience is not merely about withstanding shocks but also regenerating after collapse. The settlement system embeds this restorative logic structurally into the IAP.

Additionally, mentorship facilitates intergenerational knowledge transfer. During field observations, several apprentices described how they were taught to anticipate crises by monitoring signals such as exchange rate fluctuations or government restrictions. This illustrates how behavioral strategy is socially transmitted, not individually acquired.

Scholarly Significance: Unlike Western models of organizational resilience that emphasize firm-level redundancies (Williams et al., 2017), the IAP embeds resilience at the community level. Apprenticeship ensures that entrepreneurial knowledge and resources are perpetually recycled, creating a system of resilience that extends beyond individual businesses.

Theme 3: Social Capital and Risk-Sharing

The IAP thrives in a context where formal institutions—such as contract enforcement, banking systems, or regulatory frameworks—are often unreliable. Instead, trust-based contracts and communal monitoring underpin transactions. Relationships are governed by reputation, honor, and the threat of community sanctions. Market leaders and trade unions often act as arbiters, resolving disputes and reinforcing cultural norms.

One master explained:

"If my boy betrays me, he cannot survive in this market. Everyone will know, and no one will do business with him. That fear keeps them honest."

This reliance on social capital aligns with Granovetter's (1985) theory of embeddedness, where economic action is sustained by social relations. It also reflects resilience literature emphasizing the role of network ties in enabling collective recovery (Béné, 2020).

Risk-sharing is another critical resilience mechanism. During periods of economic crisis, masters often absorb apprentices' debts, while apprentices reciprocate through loyalty and unpaid labor until stability is restored. In one observed case, a trader who lost goods in a fire was supported by fellow traders with short-term loans and goods, allowing him to restart his operations within weeks.

Such practices resonate with the concept of collective resilience (Lengnick-Hall et al., 2021), where survival depends on mutual support systems rather than isolated individual efforts. Importantly, these mechanisms challenge the dominant Western-centric models of organizational resilience, which often assume strong formal institutions and firm-level autonomy.

Scholarly Significance: The IAP demonstrates how informal institutions create resilience through reciprocity, trust, and collective sanctioning. It suggests that resilience in developing economies must be theorized not as an individual organizational property but as an emergent outcome of community-level institutions.

Discussion

Revisiting the Research Objectives

The aim of this study was to examine how organizations in contexts of deep uncertainty deploy behavioral strategies to build resilience, using the Igbo Apprenticeship Program (IAP) in Onitsha Main Market as a case study. Specifically, the research sought to (1) explore how deep uncertainty is navigated in the IAP, (2) investigate the mechanisms through which resilience is institutionalized, and (3) highlight the broader theoretical and practical lessons that can be drawn for resilience scholarship and practice.

The findings demonstrate that the IAP operationalizes resilience through three interrelated mechanisms: behavioral adaptation, mentorship and settlement, and social capital and risk-sharing. This discussion connects these findings back to the theoretical framework, outlines contributions to the literature, and considers implications for both developing and global economies.

Linking Findings to the Theoretical Framework

The framework proposed that deep uncertainty compels organizations to rely on behavioral strategies, which in turn cultivate organizational resilience. The IAP exemplifies this dynamic in several ways.

1. Deep Uncertainty as a Contextual Constant

Global crises such as COVID-19, wars, and inflationary shocks have exposed the vulnerability of firms worldwide (Taleb, 2010). In developing economies like Nigeria, uncertainty is even more acute due to institutional weaknesses and infrastructural deficits. The IAP shows that uncertainty is not treated as an anomaly but as a permanent condition. This challenges resilience frameworks that often assume stable baselines disrupted by occasional crises (Williams et al., 2017).

2. Behavioral Strategy as Adaptive Heuristics

Findings confirm Powell et al.'s (2011) view that strategy under uncertainty is often behavioral rather than purely analytical. The use of heuristics—such as diversifying product lines or switching suppliers based on intuition—enables rapid adaptation. These strategies are not idiosyncratic but are systematically transmitted through the apprenticeship model, illustrating how bounded rationality (Simon, 1997) is socially embedded.

3. Organizational Resilience as Collective Capacity

Unlike Western firms where resilience is usually framed as an individual organizational property (Lengnick-Hall et al., 2021), the IAP demonstrates that resilience can be collective and institutionalized. The mentorship-settlement system regenerates entrepreneurial capacity across generations, while social capital facilitates recovery after shocks. This reflects emergent resilience, where community-level institutions create systemic durability.

Contributions to Theory

This study makes three key contributions to the literature on behavioral strategy and organizational resilience:

1. Expanding the Concept of Behavioral Strategy

The findings show that behavioral strategies are not only cognitive (e.g., heuristics, intuition) but also institutionalized within cultural systems. In the IAP, strategies for navigating uncertainty are codified in the mentorship process and enforced through communal sanctions. This extends Powell et al.'s (2011) notion of behavioral strategy by embedding it in social learning and indigenous knowledge systems.

2. Reframing Organizational Resilience in Developing Economies

Much of the resilience literature assumes the presence of strong formal institutions and resource redundancies (Williams et al., 2017). The IAP demonstrates a resilience model where informal institutions substitute for weak formal ones, producing collective safety nets. This reframes resilience not as a matter of redundant resources but as a matter of redistributive practices and trust-based reciprocity.

3. Introducing the Igbo Apprenticeship Program as a Global Model

By analyzing the IAP, this study introduces an indigenous system into mainstream management scholarship. The IAP represents a unique resilience model that combines economic, social, and cultural dimensions. As such, it contributes to decolonizing organizational theory (Banerjee, 2020) by foregrounding non-Western practices as legitimate sources of theoretical innovation.

Practical and Policy Implications

For Entrepreneurs and Business Leaders

The IAP offers practical lessons for entrepreneurs globally. First, it shows that resilience can be taught and institutionalized through mentorship rather than left to chance. Second, it demonstrates the importance of trust and reciprocity in sustaining networks during crises. Business leaders in volatile environments could adopt similar practices by formalizing mentoring systems and building collective support structures.

For Policymakers in Developing Economies

The study suggests that governments should recognize and support indigenous institutions like the IAP, which often achieve what formal systems struggle to provide—continuity, employment, and resilience. Policies could include creating legal frameworks that acknowledge apprenticeship agreements, providing infrastructure for markets, or offering micro-finance tailored to IAP graduates.

For Global Resilience Scholarship and Practice

The IAP challenges resilience models premised on Western organizational structures. For multinational firms operating in volatile regions, lessons can be drawn from the IAP's flexibility, community-based risk-sharing, and rapid adaptation mechanisms. This suggests that resilience strategies must be context-sensitive and incorporate informal institutional dynamics.

Limitations and Future Research

While the study provides rich insights, its single-case design limits generalizability. Future research could adopt comparative studies, examining whether similar apprenticeship systems in West Africa or Asia exhibit comparable resilience mechanisms. Quantitative studies could also measure the performance outcomes of IAP-trained entrepreneurs compared to formally trained counterparts. Moreover, longitudinal research would help trace how resilience capacities evolve over time, especially as markets become more digitized.

Conclusion and Recommendations

This study has examined how organizations in contexts of deep uncertainty navigate crises through behavioral strategies and resilience, using the Igbo Apprenticeship Program (IAP) in Onitsha Main Market as a case study. In a world marked by COVID-19 disruptions, economic shocks, and geopolitical volatility, the IAP provides a compelling example of how indigenous institutions can offer structured pathways to resilience.

The findings reveal three core insights:

1. Behavioral Adaptation – Apprentices and masters rely on heuristics, intuition, and effectual logic to rapidly adjust to shocks, showing that resilience is cultivated through everyday practices rather than formal planning.

2. Institutionalized Mentorship and Settlement the IAP embed resilience structurally by training apprentices in adaptive strategies and redistributing resources through the settlement system, ensuring entrepreneurial continuity across generations.

3. Social Capital and Risk-Sharing Trust, reciprocity, and communal sanctions substitute for weak formal institutions, creating collective resilience that allows traders to absorb shocks and regenerate after crises.

Together, these findings extend the theory of behavioral strategy by situating it within indigenous knowledge systems and reframe organizational resilience as a collective capacity rather than a purely firm-level property.

Recommendations

1. For Policymakers in Developing Economies

- Formal Recognition of Apprenticeship Systems: Governments should acknowledge indigenous systems like the IAP as legitimate institutions of economic development. Policies could formalize apprenticeship agreements without undermining their flexibility.

- Infrastructure and Financial Support: Provision of market infrastructure, access to credit, and business-friendly policies would enhance the resilience already built into the IAP.

- Integration into Entrepreneurship Policy: National development strategies should incorporate indigenous apprenticeship models alongside formal vocational training to foster inclusive growth.

2. For Entrepreneurs and Market Leaders

- Strengthening Mentorship Structures: The IAP demonstrates that mentorship institutionalizes resilience. Entrepreneurs elsewhere could adopt similar models by embedding structured mentoring programs in their businesses.

- Community-Based Risk Pools: Trade associations and cooperatives could replicate the IAP's mutual aid practices by creating collective insurance or loan schemes to buffer members during crises.

- Embedding Trust as Strategy: The reliance on reputation and communal enforcement in the IAP suggests that trust is not just a moral value but a strategic asset in volatile environments.

3. For Global Scholars and Practitioners

- Theorizing from the Global South: The IAP underscores the need for resilience scholarship to broaden its scope beyond Western firms and incorporate indigenous models of organization. Comparative studies between apprenticeship systems in Africa, Asia, and Latin America could enrich theory.

- Behavioral Strategy as Socially Embedded: The study contributes to behavioral strategy literature by showing that heuristics and bounded rationality are transmitted through socialization, not merely individual cognition. Future research should examine how cultural systems embed behavioral strategies.

- Practical Relevance for Multinational Firms: Multinationals operating in uncertain environments could learn from the IAP’s practices of diversification, mentorship, and collective sanctioning as context-specific resilience strategies.

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LEVERAGING TECHNOLOGY FOR ORGANIZATIONAL PERFORMANCE: EVIDENCE FROM SMES IN EDO STATE, NIGERIA.

By

Tule Peter Amaya-Akpala

Abstract

This study examines the role of technology adoption in enhancing organizational performance among small and medium-sized enterprises (SMEs) in Edo State, Nigeria. SMEs are widely recognized as critical drivers of economic growth, employment, and innovation, yet many face persistent challenges in competitiveness and sustainability due to limited technological integration. Using a mixed-method approach, data were collected through structured questionnaires and interviews with SME operators, and analyzed using descriptive and inferential statistics. Findings reveal that SMEs leveraging digital tools—such as mobile money platforms, point-of-sale systems, social media marketing, and e-commerce—record significant improvements in efficiency, profitability, and customer satisfaction. Technology adoption was found to explain nearly half of the variance in organizational performance, underscoring its strategic importance for SME survival and growth. However, barriers including high ICT costs, poor infrastructure, low digital literacy, and cybersecurity risks continue to hinder optimal utilization. The study highlights that while basic technologies are increasingly embraced, advanced systems such as enterprise resource planning and automation remain underutilized. It concludes that technology adoption is not optional but a necessity for SMEs seeking competitiveness in dynamic markets. Practical recommendations include targeted training programs to build digital capacity, government subsidies and tax incentives to reduce costs, and public–private partnerships to strengthen infrastructure. By providing empirical evidence from Edo State, this research contributes to the broader discourse on SME development in emerging economies and emphasizes the need for systemic interventions to foster sustainable digital transformation.

Keywords: Technology adoption, Organizational performance, Small and Medium Enterprises (SMEs), Edo State, Nigeria, Digital transformation, E-business, ICT utilization, Customer satisfaction, Efficiency, Profitability, Infrastructure challenges.

INTRODUCTION

Background of the Study

In the 21st century, technology has become the cornerstone of innovation, efficiency, and competitive advantage in organizations worldwide. With the rapid advancement of digital tools, information systems, and communication technologies, organizations are now able to transcend geographical boundaries, increase operational efficiency, and respond swiftly to dynamic market demands. For businesses of all sizes, technology is no longer a luxury but a necessity for survival and growth. Scholars such as Brynjolfsson and McAfee (2014) argue that organizations that successfully integrate technology into their processes experience significant improvements.

Small and Medium Enterprises (SMEs) play an indispensable role in global economies, particularly in emerging markets. In Nigeria, SMEs are recognized as a key engine of economic growth, contributing significantly to employment generation, innovation, and income distribution (SMEDAN, 2021). According to SMEDAN and the National Bureau of Statistics (NBS, 2020), there are over 41 million SMEs in Nigeria, accounting for more than 96% of all businesses in the country and providing approximately 84% of jobs for the working population. Despite their dominance, many of these SMEs operate under severe constraints such as limited access to capital, weak managerial skills, poor infrastructure, and low levels of technology adoption (Adelekan, 2020).

In Edo State, SMEs are particularly concentrated in commerce, services, agriculture, hospitality, and small-scale manufacturing. The State government has made deliberate efforts to support SMEs through initiatives such as the Edo Innovates Hub, entrepreneurship training, and digital skills programs. These initiatives are designed to equip entrepreneurs with the capacity to adopt and deploy technology in their businesses (Edo State Government, 2021). For example, many SMEs in Benin City now use point-of-sale (POS) systems, mobile apps, and e-commerce platforms like Jumia and Konga to reach a broader market. Similarly, local artisans and fashion designers are leveraging social media platforms such as Facebook and Instagram to market their products to a global audience. Despite these developments, questions remain not answered regarding the actual impact of these technological adoptions on firm-level performance outcomes.

Globally, technology has been credited with transforming the fortunes of SMEs by opening up new markets and improving operational efficiency (Laudon & Laudon, 2022). In the Nigerian context, however, the diffusion of technology across SMEs is uneven. Some businesses embrace innovations rapidly, while others lag behind due to cost, skills, or infrastructure limitations. This uneven adoption pattern makes it imperative to study not just the presence of technology, but also its effectiveness in driving organizational performance within the unique socioeconomic context of Edo State.

In today’s dynamic business environment, we can see that technology has actually emerged as a crucial channel of growth, competitiveness, sustainability, particularly for Small and Medium Enterprises (SMEs). SMEs are stimulants for competition growth in today’s world business, entrepreneurship offer wide benefits to the economy in the innovation and aggregation of productivity growths in the SMEs (Tarfasa and Behailu, 2016). The SMEs contributions to market output, employment in both developed and developing countries and the revitalization of the global economy of various nations (Paul, 2019). They are considered as one of the key economic players and major backbone towards the attainment of national development and business sustainability (Author's observation, 2021). The growth of SMEs in any developing nation stimulates industrializations and bring wealth and prosperity for them and for others as well.

SMEs as was pointed out, forms the backbone of Nigeria's economy by contributing significantly to job creation, innovation, and wealth generation. However, many SMEs continue to face challenges such as limited access to capital, poor infrastructure, and inefficient management practices, which often hinder their performance and growth. Leveraging technology provides an opportunity to overcome these challenges by enhancing productivity, streamlining operations, improving customer relations, and enabling access to wider markets.

In Edo State, Nigeria, SMEs are increasingly turning to digital tools such as information management systems, e-commerce platforms, social media, and financial technologies to strengthen organizational performance. Despite these opportunities, the extent to which technology adoption directly influences organizational performance remains underexplored within this context. This study therefore seeks to examine how leveraging technology impacts the performance of SMEs in Edo State, with a view to generating evidence that can guide entrepreneurs, policymakers, and other stakeholders in fostering sustainable SME development.

Purpose of the Study

The general purpose of this study is to examine the influence of technology adoption on the organizational performance of SMEs in Edo State, Nigeria. Specifically, the study aims to:

- Assess the extent to which SMEs in Edo State have adopted technology in their operations.
- Examine the relationship between technology utilization and organizational performance indicators such as efficiency, profitability, and customer satisfaction.
- Identify the challenges faced by SMEs in Edo State in leveraging technology.
- Recommend strategies to enhance technology adoption and optimize organizational performance in SMEs.

To achieve this purpose, the study will be guided by four research questions and three hypotheses. The research questions will focus on the extent, challenges, and effectiveness of technology adoption among SMEs, while the hypotheses will test the significant relationships between technology utilization and organizational performance indicators.

Research Questions

The following research questions will help and guide the investigation:

1. To what extent have SMEs in Edo State adopted technology in their organizational operations?
2. What is the relationship between technology utilization and organizational performance among SMEs in Edo State?
3. What challenges do SMEs in Edo State encounter in leveraging technology for organizational performance?
4. What strategies can be recommended to improve technology adoption and enhance organizational performance in SMEs?

Research Hypotheses

The study will test the following hypotheses, stated in their null form:

- **H_{01}:** There is no significant relationship between technology adoption and organizational efficiency among SMEs in Edo State.
- **H_{02}:** There is no significant relationship between technology adoption and profitability among SMEs in Edo State.
- **H_{03}:** There is no significant relationship between technology adoption and customer satisfaction among SMEs in Edo State.

Review of Related Literature

The following empirical studies were reviewed to articulate the study "Leveraging technology for organizational performance: Evidence from SMEs in Edo State, Nigeria"

Adeola (2020) conducted a study to examine the role of ICT adoption on the performance of SMEs in Southwest Nigeria. Using a survey design, the study involved 320 SME owners and managers drawn through stratified random sampling across Lagos and Ogun States. Data were collected through structured questionnaires and analyzed with descriptive statistics and regression. Guided by three research questions and two hypotheses, the study revealed that ICT adoption significantly enhanced SME productivity, customer satisfaction, and financial performance. Adeola recommended increased investment in ICT tools and emphasized the need for government support in infrastructure and training. This finding directly aligns with the current study as it highlights ICT as a crucial driver of organizational performance among SMEs.

Similarly, Eze (2019) investigated how social media platforms influence marketing performance of SMEs in Nigeria. Adopting a descriptive survey design, the study drew a purposive sample of 210 SMEs registered with SMEDAN in Enugu State. Data were collected through questionnaires and interviews and analyzed using frequency counts, percentages, and thematic analysis. The study, which was guided by two research questions and no hypotheses, established that social media use enhanced customer engagement and brand visibility, although its impact was hindered by limited digital literacy among SME operators. Eze recommended capacity-building programs to enhance SME operators' digital marketing skills. This is significant to the present research because it underscores the role of digital technologies, especially social media, in strengthening SMEs' market competitiveness.

In another study, Okafor (2021) assessed the impact of e-commerce adoption on SME growth in Nigeria. The study adopted a correlational survey design with a sample of 400 SME operators drawn through cluster sampling across Abuja and Edo State. Using a structured questionnaire, the study was guided by four research questions and three hypotheses, and analyzed the data using Pearson correlation and multiple regression. Results indicated that e-commerce adoption had a positive and significant influence on sales growth, customer base expansion, and operational efficiency of SMEs. Okafor recommended that SMEs should leverage e-commerce platforms while the government should reduce transaction costs to support small businesses. This study is particularly relevant because it demonstrates how technology-driven platforms like e-commerce can directly translate into enhanced organizational performance, which is central to the present study.

Adebayo (2018) evaluated the challenges of ICT utilization among SMEs in Ibadan metropolis. Employing a descriptive survey design, the study sampled 250 SMEs through convenience sampling. Guided by three research questions and no hypotheses, data were gathered using questionnaires and analyzed using descriptive statistics and chi-square tests. Findings revealed that the major challenges included inadequate ICT infrastructure, high cost of internet services, and low ICT literacy among operators. The study recommended subsidizing ICT infrastructure and providing digital literacy training for SMEs. Adebayo's findings provide a counterpoint to studies emphasizing benefits, by drawing attention to structural barriers SMEs face in adopting technology. These limitations are also relevant to SMEs in Edo State and may influence their ability to leverage technology for performance.

Omoruyi (2022) focused specifically on Edo State, seeking to determine the influence of digital financial services on SME performance in Benin City. Using an ex-post facto design, the study sampled 180 SME owners through random sampling. With three research questions and two hypotheses, data were collected using questionnaires and analyzed with regression techniques. Findings showed that mobile money and POS adoption significantly boosted SMEs' sales turnover and improved customer retention. The study recommended expanding fintech services in rural areas and enhancing financial literacy programs for SME owners. This study provides local evidence that technology-driven financial services are instrumental in improving SME performance in Edo State, thereby strengthening the context of the present research.

Finally, Musa (2023) analyzed the effect of technology-driven innovations on the competitive advantage of SMEs in Nigeria. Employing a mixed-method design (surveys and interviews), the study sampled 250 SMEs across Kano and Edo States through multi-stage sampling. Data were collected using questionnaires and focus group discussions and analyzed with regression, ANOVA, and thematic techniques. Guided by four research questions and two hypotheses, Musa's findings showed that adopting technology-driven innovations, such as automation, digital marketing, and fintech, provided SMEs with significant competitive advantages and improved organizational performance. The study recommended encouraging SMEs to embrace innovation and providing tax incentives for technology investments. Musa's study further highlights how technology, beyond simple adoption, fosters innovation that drives sustained competitiveness, an idea that underpins the central argument of the current research.

In sum, these related studies consistently demonstrate that technology adoption, whether in ICT, e-commerce, social media, or fintech, significantly contributes to SME performance, while also pointing out challenges like digital literacy and infrastructure gaps. This literature provides a solid empirical foundation for investigation into how SMEs in Edo State can leverage technology to enhance organizational performance.

METHODOLOGY

Research Design:

This study adopted a descriptive survey research design. The design was chosen because it allows the collection of data from a large population at a particular time to describe existing conditions and relationships. It is particularly suitable for assessing the extent of technology adoption among SMEs and analyzing its influence on organizational performance in Edo State. The design also facilitates the use of quantitative techniques, such as descriptive statistics and regression analysis, to test hypotheses on the relationship between technology utilization and organizational performance.

Area of Study

The study was carried out in Edo State, Nigeria, with particular emphasis on SMEs located in urban and semi-urban areas such as Benin City, Auchi, Ekpoma, and Uromi. Edo State is strategically significant due to its growing population of SMEs in commerce, agriculture, hospitality, services, and small-scale manufacturing. The state has also introduced initiatives such as the Edo Innovates Hub and digital entrepreneurship programs, making it an appropriate location to investigate the role of technology in SME performance.

Population of Study

The population of the study comprised all registered SMEs in Edo State. According to the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN) and National Bureau of Statistics (2020), there are approximately 1.5 million SMEs in Edo State across diverse sectors. This population includes micro, small, and medium-sized businesses in urban and rural areas.

Sample and Sampling Techniques

Given the large population, the study employed the Taro Yamane (1967) formula to determine a manageable sample size at a 95% confidence level and a margin of error of 5%.

$$n = \frac{N}{1+N(e)^2}$$

Where:

n = sample size

N = population size (1,500,000 SMEs)

e = level of precision (0.05)

Hence,

$$n = \frac{1{,}500{,}000}{1 + 1{,}500{,}000(0.05)^2} = 400$$

Thus, a sample of 400 SMEs was selected.

A multi-stage sampling technique was employed:

1. Stratified sampling to categorize SMEs into sectors (commerce, agriculture, services, manufacturing, and hospitality).
2. Proportionate sampling to allocate the sample according to sector size.
3. Simple random sampling to select SME operators from each stratum.

Instrument for Data Collection

The main instrument for data collection was a structured questionnaire designed by the researcher. The questionnaire contained both closed-ended and Likert-scale questions covering the following sections:

Section A: Demographic information of SME operators.

Section B: Extent of technology adoption.

Section C: Organizational performance indicators (profitability, efficiency, innovation, customer satisfaction).

Section D: Challenges in leveraging technology.

Procedure for Data Collection

Data were collected over a six-week period. Four trained research assistants assisted the researcher in administering the questionnaire. Questionnaires were distributed both in physical form (to SMEs in Benin City, Auchi, and Ekpoma) and via Google Forms for SMEs with digital presence. Follow-ups were conducted through phone calls and emails to maximize response rates. Ethical considerations, such as informed consent, confidentiality, and voluntary participation, were strictly observed.

Method of Data Analysis

The collected data were coded and analyzed using the Statistical Package for Social Sciences (SPSS) version 25. The following methods were employed:

- Descriptive statistics (frequency counts, percentages, means, and standard deviations) to answer research questions on the extent of technology adoption and challenges.
- Inferential statistics (Pearson’s correlation and multiple regression) to test hypotheses on the relationship

between technology adoption and organizational performance.

- Results were presented in tables for clarity.

Table 1: Distribution of sampled SMEs by sector

Sector	Population Estimate	Sample Size (Proportionate)	Percentage (%)
Commerce	600,000	160	40
Services	400,000	106	26.5
Agriculture	200,000	53	13.3
Manufacturing	150,000	40	10
Hospitality	150,000	11	10.2
Total	**1,500,000**	**400**	**100%**

RESULTS OF FINDINGS

Research Question 1:

To what extent have SMEs in Edo State adopted technology in their organizational operations?

Descriptive analysis revealed a moderate-to-high level of technology adoption among SMEs. Most businesses reported active use of mobile money platforms (85%), social media marketing (78%), and point-of-sale (POS) systems (72%). Adoption of advanced systems such as enterprise resource planning (ERP) and automated inventory management remained relatively low (28%).

Table 1: Extent of Technology Adoption among SMEs (N = 400)

Technology Type	Adoption Rate (%)
Mobile money / Fintech tools	85.0
Social media marketing	78.0
POS / e-payment systems	72.0
E-commerce platforms	64.0
Information management systems	49.0
ERP / automation tools	28.0

Research Question 2:

What is the relationship between technology utilization and organizational performance among SMEs in Edo State?

Pearson's correlation analysis indicated significant positive relationships between technology adoption and all three performance indicators: efficiency ($r = 0.612$, $p < 0.01$), profitability ($r = 0.578$, $p < 0.01$), and customer satisfaction ($r = 0.641$, $p < 0.01$). A multiple regression model further confirmed that technology utilization explains 46% of the variance in organizational performance ($R^2 = 0.46$, $F(3,396) = 112.4$, $p < 0.001$), showing that SMEs leveraging technology tend to achieve higher efficiency, improved profitability, and better customer retention.

Research Question 3:

What challenges do SMEs in Edo State encounter in leveraging technology for organizational performance?

Findings indicated that SMEs face several constraints in technology adoption. The major challenges were: High cost of digital tools and internet services (68%), Low ICT literacy among operators (61%), Poor infrastructure, especially power supply (55%), and Cybersecurity concerns (47%).

Table 2: Major Challenges in Leveraging Technology (N = 400)

Challenge	**% Reported**
High cost of ICT tools/internet	68.0
Low digital literacy	61.0
Poor infrastructure (e.g., power)	55.0
Cybersecurity risks	47.0
Resistance to change	38.0

Research Question 4:

What strategies can be recommended to improve technology adoption and enhance organizational performance in SMEs?

Respondents highlighted several strategies:

- Capacity building and training programs for SME operators (74%)
- Government subsidies for ICT infrastructure (68%)
- Public–private partnerships to improve internet and electricity access (65%)
- Adoption of affordable, locally developed tech solutions (59%)

Hypotheses Testing

H_{01}: There is no significant relationship between technology adoption and organizational efficiency among SMEs.

Not accepted. Technology adoption significantly correlates with efficiency ($r = 0.612$, $p < 0.01$).

H_{02}: There is no significant relationship between technology adoption and profitability among SMEs.

Not accepted. A significant positive relationship exists ($r = 0.578$, $p < 0.01$).

H_{03}: There is no significant relationship between technology adoption and customer satisfaction among

SMEs.

Not accepted. A strong relationship was found ($r = 0.641$, $p < 0.01$).

Table 3: Correlation Matrix of Technology Adoption and Performance Indicators

Variable	**Efficiency**	**Profitability**	**Customer Satisfaction**
Technology Adoption	0.612	0.578	0.641

$p < 0.01$

Summary of Findings

1. SMEs in Edo State show moderate-to-high adoption of technology, with 85% using mobile money, 78% social media, and 72% POS systems. However, only 28% use advanced systems such as ERP or automation tools.
2. Technology adoption was strongly correlated with performance indicators: efficiency ($r = 0.612$), profitability ($r = 0.578$), and customer satisfaction ($r = 0.641$). Regression analysis revealed that technology utilization explained 46% of the variance ($R^2 = 0.46$) in overall organizational performance.
3. The main challenges identified were high ICT costs (68%), low digital literacy (61%), poor infrastructure (55%), and cybersecurity risks (47%).
4. Recommended strategies included training programs (74%), government subsidies (68%), public–private partnerships for infrastructure (65%), and adoption of affordable local solutions (59%).

DISCUSSION, CONCLUSION AND RECOMMENDATIONS

Discussion

The findings of this study revealed that SMEs in Edo State have made significant progress in adopting technology, particularly in areas such as mobile money (85%), social media marketing (78%), and POS systems (72%). These results align with Adeola (2020) and Omoruyi (2022), who emphasized that ICT tools and fintech services are increasingly transforming the operations of SMEs in Nigeria. However, the relatively low adoption of advanced technologies such as ERP and automation tools (28%) suggests that SMEs still operate largely at a basic digital level, reflecting cost and skills-related limitations highlighted in Adebayo (2018).

Furthermore, correlation and regression analyses demonstrated that technology adoption has a significant and positive effect on organizational performance. Technology utilization explained 46% of the variance in SME performance, affirming its critical role in improving efficiency, profitability, and customer satisfaction. This supports the conclusions of Okafor (2021) and Musa (2023), who found that digital innovations and e-commerce significantly enhance competitiveness and operational outcomes among

SMEs. The findings also reinforce global perspectives (Laudon & Laudon, 2022) that technological integration directly contributes to productivity and long-term sustainability.

Despite these gains, SMEs in Edo State encounter persistent challenges in leveraging technology effectively. High ICT costs (68%), poor digital literacy (61%), and inadequate infrastructure (55%) remain critical barriers. These challenges resonate with Adebayo (2018), who stressed structural and educational limitations, and Eze (2019), who pointed out digital literacy gaps as a major obstacle in utilizing social media marketing effectively. Moreover, cybersecurity risks (47%) are emerging as a new challenge, reflecting the increasing vulnerability of SMEs in a digital economy.

Strategies suggested by respondents—including capacity-building programs (74%), government subsidies (68%), and improved infrastructure through public–private partnerships (65%)—highlight the collective recognition that sustainable technology adoption requires systemic interventions. This finding corresponds with policy recommendations by Musa (2023) and Adeola (2020), who advocated for tax incentives, training, and infrastructural investments to ease digital transformation among SMEs.

In sum, the discussion affirms that technology adoption significantly improves organizational performance, but scaling its benefits requires addressing financial, infrastructural, and educational bottlenecks.

CONCLUSION

This study provides empirical evidence that technology adoption plays a pivotal role in driving the organizational performance of SMEs in Edo State, Nigeria. While SMEs have embraced basic technologies such as fintech tools, social media platforms, and POS systems, the adoption of advanced systems remains low. The study established strong positive relationships between technology adoption and organizational performance indicators—efficiency, profitability, and customer satisfaction—demonstrating that digital transformation is essential for SME competitiveness and sustainability. However, systemic barriers, including high costs, low digital literacy, poor infrastructure, and cybersecurity threats, hinder optimal technology use. To maximize the benefits of technology, a multi-stakeholder approach involving entrepreneurs, government, and private partners is required to address these challenges.

RECOMMENDATION

Regular training programs should be organized to enhance the digital literacy and managerial competence of SME operators, enabling them to adopt and utilize advanced technological tools effectively.

Government agencies, development banks, and private investors should provide subsidies, grants, or low-interest credit facilities to reduce the high cost of ICT tools and internet services for SMEs.

Public–private partnerships should be strengthened to improve access to reliable electricity, broadband internet, and digital infrastructure, which are essential for effective technology utilization.

SMEs should be sensitized on the risks associated with digital platforms and supported with affordable cybersecurity solutions to protect their data and customer trust.

Policymakers and technology developers should encourage the design and adoption of locally developed, affordable technological solutions tailored to the needs and scale of Nigerian SMEs.

The government should provide tax incentives and regulatory frameworks that encourage SMEs to invest in technology-driven innovations and integrate them into their operations.

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TALENT MONITIZATION: IMPLEMENTING BRAND COMMUNICATIONS STRATEGIES ON IN-HOUSE TALENT FOR BRAND GROWTH OF TRADITIONAL MEDIA ORGANIZATIONS

BY

SOLOMON UNYA

ABSTRACT

The rapid digital transformation of the global media industry has disrupted traditional business models, compelling legacy broadcasters to reconfigure their strategies for relevance and sustainability. In Nigeria, traditional media organizations continue to command public trust, yet they face declining advertising revenues and increasing competition from digital-native platforms. This study examines the strategic potential of in-house talent—presenters, anchors, and journalists—as brand assets capable of driving organizational growth through integrated brand communication and monetization.

Drawing on Personal Branding Theory, Kapferer's Brand Identity Prism, and the Strategic Communication Model, the research situates talent-driven branding within broader discourses on authenticity, relational engagement, and organizational identity. It argues that the convergence of institutional credibility and individual visibility offers a hybrid model that can mitigate revenue decline while positioning traditional media as adaptive actors within the creator economy. By conceptualizing talent as both communicators and monetizable assets, the study advances a framework for aligning personal brand equity with organizational objectives.

The findings underscore authenticity and interactive engagement as critical determinants of audience trust and retention. Empowering in-house talent as brand ambassadors not only humanizes the corporate brand but also creates a symbiotic relationship in which individual visibility translates into institutional value. This research contributes to media management scholarship by addressing a significant gap in the Nigerian context: the systematic integration of talent monetization into brand communication strategies as a pathway to sustainable relevance, competitive advantage, and industry leadership.

Keywords: Media management, brand communication, personal branding, talent monetization, Nigerian media, strategic communication

INTRODUCTION

Background of Study

Traditional media organizations worldwide are facing a significant digital transformation, characterized by a decline in traditional revenue streams like print and television advertising. This has prompted a need to explore diversified monetization models, as demonstrated by the rise of the "creator economy," where individuals successfully monetize their content and personal brands on digital platforms. However, traditional media organizations in Nigeria have been slow to adopt similar strategies, despite possessing highly influential in-house talent.

Within the Nigerian context, traditional media has historically been a trusted source of information. Even with the rise of social media, audiences still turn to these outlets and their personalities for authenticity and credibility. This enduring trust makes in-house talent a valuable, yet underutilized, asset. By enhancing the personal brands of these individuals, media organizations can reinforce their unique selling proposition and create a hybrid model that blends institutional credibility with the dynamic, engaging power of individual personalities.

Brand communication, which includes all activities that shape a brand's perception, is evolving. While traditional channels offer broad reach, their one-way, non-interactive nature is less effective than the two-way, personalized engagement of social media. Therefore, traditional media must integrate interactive digital approaches, with talent serving as a crucial bridge.

The strategic positioning of in-house talent as brand assets is vital for organizational success. Modern employees act like consumers, choosing employers based on culture and reputation. This makes employer branding critical for attracting and retaining top talent. The most credible brand amplifiers are often in-house employees who align with the company's culture. By empowering their talent as brand ambassadors, media organizations can organically promote their brand. This view shifts talent from a mere human resource to a source of competitive advantage and a powerful channel for brand communication.

The core problem is a systemic failure by traditional Nigerian media to leverage its influential in-house talent as strategic brand assets for growth and monetization. This failure, rooted in outdated business models, risks making them obsolete. Existing literature covers general monetization but lacks a specific focus on implementing brand communication strategies for in-house talent within this unique context.

Statement of Problem

Traditional Nigerian media organizations are struggling with declining revenue and stiff competition from digital platforms. A key issue is their failure to strategically use their most valuable assets: their in-house talent. Presenters, journalists, and anchors are trusted by their audiences, but these organizations haven't fully leveraged them as distinct brand assets.

There is a major gap in how these companies integrate and monetize the personal brands of their talent within the larger organizational brand. This oversight leads to lost opportunities for greater audience engagement, new revenue streams, and overall brand expansion. The problem isn't a lack of awareness, but a deep-seated failure to connect the influence of individual talent with the organization's goals. This is rooted in outdated business models that rely on institutional authority and mass advertising, which are less effective in the digital age.

Traditional media must adapt by integrating these powerful individual voices to serve their own objectives. If they don't address this strategic oversight, they risk becoming obsolete and unable to compete with digital-native platforms that naturally leverage individual influence. Existing research covers general media monetization and influencer marketing, but there's a specific need to study how brand communication strategies can monetize in-house talent in traditional Nigerian media to drive growth.

Purpose of the Study

This study investigates how traditional media organizations in Nigeria can effectively implement brand communication strategies to monetize in-house talent and support brand growth and development. It explores the mechanisms and challenges of leveraging personalities' personal brands for organizational benefit.

Significance of Study

This research holds substantial significance for various stakeholders within the media industry and academic community.

For Media Management: This study provides a strategic roadmap for traditional media organizations to adapt to the digital landscape. It offers insights into diversifying revenue streams and enhancing brand equity by leveraging in-house talent. The practical guidance aims to improve talent management and aid the industry's survival and growth. Furthermore, it contributes to a deeper understanding of effective talent management practices within a highly competitive and dynamic media environment.

For Branding and Marketing: This research contributes to the existing body of knowledge on integrated brand communication. It specifically explores how personal branding can be seamlessly integrated into broader corporate branding strategies to achieve enhanced market positioning and a stronger competitive advantage. The study emphasizes the critical role of authenticity and relatability in contemporary brand building, particularly in an era where consumers seek genuine connections.

For Talent Development: The findings of this study will inform and enhance talent development programs within media organizations. By highlighting the importance of personal branding for individual career advancement, the research promotes the cultivation of a mutually beneficial relationship between talent and organization. This approach fosters a symbiotic relationship where individual growth directly contributes to organizational growth.

For Academic Literature: This study addresses a critical research gap by providing a conceptual framework tailored to the Nigerian context. It bridges the interdisciplinary fields of **media studies, branding, and human resource management**, advancing theoretical understanding in an under-explored area. By applying established theories like **Personal Branding** and **Strategic Communication**, it enriches academic discourse and provides a strong foundation for future research on talent monetization.

Research Objectives

1. To examine the current extent to which traditional media organizations in Nigeria leverage their in-house talent for brand growth.
2. To identify specific brand communication strategies employed by traditional media organizations to monetize in-house talent.
3. To assess the perceived impact of in-house talent's personal branding on the overall brand equity and audience engagement of traditional media organizations in Nigeria.
4. To determine the challenges faced by traditional media organizations in implementing brand communication strategies for talent monetization.
5. To propose actionable recommendations for traditional media organizations to effectively implement brand communication strategies for in-house talent monetization and brand growth.

Research Questions

1. To what extent do traditional media organizations in Nigeria currently leverage their in-house talent for brand growth?
2. What specific brand communication strategies are employed by traditional media organizations to monetize their in-house talent?
3. What is the perceived impact of in-house talent's personal branding on the overall brand equity and audience engagement of traditional media organizations in Nigeria?
4. What challenges do traditional media organizations face in implementing brand communication strategies for talent monetization?
5. What actionable recommendations can be proposed for traditional media organizations to effectively implement brand communication strategies for in-house talent monetization and brand growth?

Hypotheses

Given the descriptive and exploratory nature of the study, formal null hypotheses for inferential statistics will be formulated for specific relationships identified during data analysis. Examples include:

- **HO1:** There is no significant difference in the perceived impact of in-house talent's personal branding on brand equity across different types of traditional media organizations (e.g., radio vs. television).
- **HO2:** There is no significant relationship between the level of implementation of brand communication strategies for talent monetization and the reported brand growth of traditional media organizations.

Table 1

S/N	Objective	Corresponding Research Question	Corresponding Hypothesis (if applicable)
1.	To examine the current extent to which traditional media organizations in Nigeria leverage their in-house talent for brand growth.	To what extent do traditional media organizations in Nigeria currently leverage their in-house talent for brand growth?	N/A
2.	To identify specific brand communication strategies employed by traditional media organizations to monetize in-house talent.	What specific brand communication strategies are employed by traditional media organizations to monetize their in-house talent?	N/A
3.	To assess the perceived impact of in-house talent's personal branding on the overall brand equity and audience engagement of traditional media organizations in Nigeria.	What is the perceived impact of in-house talent's personal branding on the overall brand equity and audience engagement of traditional media	HO1: There is no significant difference in the perceived impact of in-house talent's personal branding on brand equity across

		organizations in Nigeria?	different types of traditional media
4.	To determine the challenges faced by traditional media organizations in implementing brand communication strategies for talent monetization.	What challenges do traditional media organizations face in implementing brand communication strategies for talent monetization?	N/A
5.	To propose actionable recommendations for traditional media organizations to effectively implement brand communication strategies for in-house talent monetization and brand growth.	What actionable recommendations can be proposed for traditional media organizations to effectively implement brand communication strategies for in- house talent monetization and brand growth?	HO2: There is no significant relationship between the level of implementation of brand communication strategies for talent monetization and the reported brand growth of traditional media organizations.

This table provides a clear and structured overview of the study's aims, ensuring that each research objective is directly addressed by a specific question and, where appropriate, a testable hypothesis. This enhances the clarity, coherence, and logical flow of the research design.

Literature Review

Conceptualizing Talent Monetization in Global and Nigerian Media

Monetization, in its broadest sense, refers to the process of generating revenue from an asset or activity. In the global media industry, the traditional reliance on advertising as a primary revenue source has diminished. This shift has compelled media entities to diversify their revenue portfolios, embracing models that include subscription services, premium content offerings, sponsored content, strategic brand partnerships, live streaming events, and direct monetization through various social media platforms. The rise of "creator economy" offers a compelling blueprint, demonstrating how individuals can turn their personal influence into significant income. Within this paradigm, individuals can make "impressive jumps from amateur to professional content creators" , transforming their personal influence into significant income streams. For instance, studies in the music industry demonstrate how artists successfully monetize their work through active social media engagement, securing brand partnerships, and licensing their content. This global trend towards individual content monetization offers a compelling blueprint for traditional Nigerian media, suggesting that their in-house talent represents a potent, yet largely untapped, source of revenue. If external individuals can effectively monetize their content and personal brands, and Nigerian media organizations are actively seeking new revenue streams, then a logical connection emerges: applying these external monetization principles to internal, established talent. This suggests a strategic opportunity for traditional media organizations to apply these principles to their own in-house talent, transforming them from cost centers into revenue generators through their public personas.

In the Nigerian context, social media's potential for fostering entrepreneurship is significant, and Nigerian media organizations are advised to explore alternative revenue models. Case studies from the Nigeria Media Innovation Program (NAMIP) validate the feasibility of generating new income streams through innovative strategies. This underscores that in-house talent is a potent, yet largely untapped, asset that can be leveraged for sustainable growth within the local media landscape.

Defining and Applying Brand Communication Strategies

Brand communication encompasses all deliberate activities—from traditional advertising to employee interactions—aimed at influencing how customers perceive a brand. The goal is to shape consumer perceptions, build loyalty, and foster emotional connections. An effective strategic brand communication plan is cohesive and intentional, delivering the right message to the right audience at the optimal time. Key considerations for such a plan include defining goals, identifying the target audience, articulating offerings, and establishing trust. Authenticity, transparency, and consistency in brand voice are paramount for success.

While traditional media platforms like television, radio and Newspaper still serve as foundational channels for brand building, new media offers distinct advantages such as greater speed and interactivity. In some contexts, traditional media's one-way nature may limit its effectiveness compared to interactive digital media. However, in Nigeria, traditional media holds a crucial role as an "agent of authenticity" for audiences. This suggests that its brand communication effectiveness increasingly depends on leveraging the inherent credibility of its talent rather than solely relying on traditional advertising.

The contradiction between traditional media's diminished influence on brand attitude in some contexts and its enduring role as a source of authenticity in Nigeria implies that the communicator's source holds significant weight. If institutional advertising is less impactful, but the personalities associated with the institution are trusted, the strategic focus should shift. This necessitates an integrated strategy that blends the broad reach of traditional platforms with the authentic, interactive nature of talent-led digital communication, empowering these personalities as primary brand communicators.

Strategic Positioning of In-House Talent as Brand Assets

In the contemporary competitive landscape, attracting and retaining top talent is a significant challenge, as modern employees approach job opportunities with a consumer-like mindset. This shift has made employer branding, the process of promoting a company's reputation as an employer, critical for success. A robust employer brand can lead to reduced recruitment costs, improved retention, and an enhanced company culture.

A key insight is that a company's "best influencers are in house." Employees who are deeply aligned with the company culture serve as the most credible brand amplifiers, organically promoting the employer brand through their professional achievements and social media activity. Empowering these employees as brand ambassadors is a highly effective strategy for enhancing the employer brand.

Talent is now recognized not just as a human resource, but as a source of "enduring competitive advantage." The strategic value of in-house talent extends beyond traditional employment, as these individuals are living embodiments of the brand capable of driving both internal culture and external revenue. By fostering personal brands of in-house talent, traditional media organizations can gain authentic, trusted voices that extend their influence in ways traditional advertising cannot. This creates a symbiotic relationship where individual growth fuels organizational growth, necessitating a strategic shift in how talent is managed.

Theoretical Frameworks

This study is underpinned by three key theoretical frameworks that provide a robust lens through which to analyze talent monetization and brand communication strategies in traditional media organizations: Personal Branding Theory, Kapferer's Brand Identity Prism, and the Strategic Communication Model.

Personal Branding Theory

Personal branding posits that individuals can be conceptualized as brands. Montoya and Vandehey's theory emphasize a strategic approach with three core aspects:

- **Personality:** This refers to the distinct human characteristics and tone of voice an individual projects. For media personalities, this includes their on-air persona, their communication style, and the emotional connection they forge with their audience.
- **Promise:** This aspect pertains to the consistent value delivery and credibility that builds trust and demonstrates capability. In the context of media talent, this translates to reliability in reporting, insightful commentary, and a consistent quality of engagement that audiences come to expect.
- **Relationship:** the connections forged with the audience and key stakeholders. Media personalities often build parasocial relationships with their audience, where listeners or viewers feel a personal connection, even without direct interaction.

An effective personal brand must convey three fundamental perceptions in the target market: **differentiation, superiority, and, most importantly, authenticity, as consumers** are increasingly drawn to genuine and relatable figures.

Key attributes that influence Personal Brand Equity (PBE) include Visibility, Credibility, Differentiation, Online Presence, Professional Network, and Reputation, all of which are cultivated through active engagement and demonstrating expertise

The emphasis on "authenticity" in personal branding directly aligns with traditional Nigerian media's perceived role as "agents of authenticity". This synergy presents a unique opportunity for media organizations. By empowering their in-house talent to cultivate authentic personal brands, they can reinforce the institutional brand's core value proposition, effectively transforming individual credibility into collective brand equity. This theoretical framework explains how media personalities can become powerful extensions of their organization's brand.

Brand Identity Prism (Kapferer)

The Brand Identity Prism, developed by Jean-Noël Kapferer, is a strategic tool that visualizes six key facets of a brand's identity to provide a comprehensive understanding of how it's perceived. The six facets are:

- **Physique** (the brand's tangible, visual characteristics),

- **Personality** (the human characteristics and tone of voice it projects),
- **Culture**: its underlying value system, mission, and guiding principles of the brand, which influence its operations and actions.
- **Relationship:** The bond it fosters with consumers whether as an authoritative voice, a friendly companion, or an insightful guide.
- **Reflection** (how marketers portray the ideal target audience)
- **Self-Image**: how customers envision themselves when interacting with the brand. For media audiences, this could involve seeing themselves as informed, entertained, or connected through their engagement with the station and its personalities.

The prism differentiates between internal facets (Culture, Personality) and external facets (Physique, Relationship, Reflection, Self-Image), emphasizing the need for consistency across all brand touchpoints. This model provides a comprehensive framework for traditional media organizations to define and manage their brand identity. It can be applied to understand how the organizational brand interacts with and is influenced by the personal brands of its in-house talent.
By using the prism as a diagnostic tool, media organizations can identify misalignments. For instance, if a station's "Physique" and "Culture" are strong but its "Personality" and "Relationship" with the audience are weak, leveraging the strong "Personalities" and "Relationships" of its in-house talent can bridge this gap. The prism helps to strategically align these elements to create a compelling "Reflection" and "Self-Image" for the audience, thereby enhancing overall brand loyalty and engagement.

Strategic Communication Model
Strategic communication is defined as the "purposeful use of communication by an organization or other entity to engage in conversations of strategic significance to its goals". Key components include:

- **Research and Analysis** to understand the audience and competitive landscape,
- **Message Development** to craft consistent and compelling messages,
- **Channel Selection** to identify the most effective media.

A crucial framework within this model is the **PESO (Paid, Earned, Shared, Owned) Model**, which provides a holistic approach by integrating diverse channels. **Paid media** includes advertising; **earned media** is publicity gained through media relations; **shared media** refers to social media engagement; and **owned media** are channels the company controls, such as its website.
Strategic communication is a powerful driver for building stakeholder trust, improving market position, and enhancing crisis resilience. The PESO framework, in particular, offers a practical blueprint for traditional media to leverage its in-house talent. When talent builds a significant online presence, their content and interactions become valuable **earned** and **shared** media for the organization, amplifying its reach and influence beyond traditional channels. This model guides the coordination of these diverse efforts to maximize brand growth and monetization, ensuring consistency and alignment with overall organizational objectives.

Empirical Studies on Talent Monetization, Brand Communication, and Media Brand Development Talent Monetization in Media
Global media companies are actively seeking new revenue streams beyond traditional advertising

models. This includes exploring data monetization, subscription models, sponsored content, and strategically leveraging social media. The rise of social media influencers (SMIs) and studies in the music industry demonstrate how individual branding and content can be monetized. SMIs, for example, gain popularity by branding themselves as experts and leveraging their influence for endorsements, offering new pathways for revenue.

In Nigeria, while social media's full potential remains largely untapped, there's growing recognition among media organizations to explore alternative revenue models and invest in digital platforms. The Nigeria Media Innovation Program (NAMIP) has documented success stories of Nigerian media outlets generating new income streams through events, newsletters, and local-language content. The combined success of external creators and the documented efforts of Nigerian media organizations to diversify revenue suggest that in-house talent, with their established credibility and audience connection, are a significant, yet underutilized, asset for monetization.

Brand Communication and Traditional Media

Empirical research on brand communication in traditional media presents a complex picture. Some studies suggest that traditional media advertising may not significantly influence brand attitude compared to interactive digital media, due to its one-way nature. Consumers in the digital age prefer interactive stimuli and more control over their media exposure.

However, in the Nigerian context, traditional media's role extends beyond advertising; it serves as a crucial "agent of authenticity." Audiences rely on these channels and their associated personalities to verify information. This indicates that while traditional advertising may be less effective, the credibility and authenticity of in-house talent remain highly valuable. This highlights a strategic opportunity: leveraging the trusted voices of in-house talent through more interactive and personalized communication to enhance the overall brand equity of the traditional media organization.

Impact of In-House Talent on Media Brand Development

The concept of in-house talent as a driver of brand growth is gaining traction as companies recognize their employees as their most credible brand ambassadors. Engaged employees naturally amplify the brand's message through their personal social media, which boosts employer branding and helps attract and retain top talent. Talent is now seen as a source of competitive advantage that directly impacts organizational success.

While extensive research exists on the impact of external celebrities and social media influencers, there is a notable gap concerning the specific influence of in-house media personalities on their organizations' brand equity and audience engagement. Studies show that local celebrities in Nigeria can enhance brand reputation and trust due to cultural resonance, suggesting that established in-house personalities could have a similar or greater positive influence. The key challenge lies in systematically integrating their personal brands into the organizational brand strategy for measurable growth. This study addresses the limited empirical evidence on this intersection within the Nigerian traditional media context.

Appraisal of the Literature and Identification of the Research Gap

The reviewed literature establishes a global trend toward diversified media monetization, with a growing emphasis on individual content creators and their personal brands. In Nigeria, traditional media faces significant challenges from digital disruption but remains a trusted source of authentic information. Brand communication is recognized as crucial for differentiation and loyalty, with a growing understanding that interactive digital channels offer advantages over traditional one-way communication. The literature also highlights the immense value of in-house talent as authentic brand amplifiers and a source of competitive advantage.

The study's theoretical frameworks—Personal Branding Theory, Kapferer's Brand Identity Prism, and the Strategic Communication Model—provide robust conceptual tools. Personal Branding Theory, with its emphasis on authenticity, directly aligns with the trusted role of Nigerian media personalities. Kapferer's Prism offers a holistic view of brand identity, allowing for an analysis of the interplay between the institutional brand and the personal brands of its talent. The Strategic Communication Model provides a practical framework for integrating diverse communication channels, including those driven by in-house talent.

Despite these understandings, a significant research gap persists. While there is ample research on external influencers and general media monetization, there is limited specific empirical evidence on how traditional Nigerian media organizations systematically implement brand communication strategies to monetize their in-house talent for the explicit purpose of organizational brand growth. This study aims to bridge this void by providing a focused investigation into these unique dynamics, offering both theoretical contributions and practical recommendations for the Nigerian media industry.

Methodology

Research Design

This study will use a mixed-methods research design, combining a descriptive survey and the Delphi technique. The descriptive survey will collect quantitative data on current practices, perceptions, and challenges related to talent monetization within traditional Nigerian media. This approach provides a broad, standardized snapshot of the industry.

The Delphi technique, a structured communication method, will gather qualitative data from a panel of experts to achieve consensus on complex issues. This is particularly valuable for gaining deep, expert-validated perspectives on strategic implementation and challenges, avoiding groupthink. The combination of these two methods—quantitative data from the survey and qualitative insights from the Delphi technique—is justified by the multifaceted nature of the research problem, providing a comprehensive and well-rounded understanding of the phenomenon.

Population of the Study

The population of this study includes key stakeholders in traditional Nigerian media: media staff (presenters, journalists), managers, and brand consultants. This diverse group ensures a holistic perspective, combining operational and strategic viewpoints as well as internal and external expertise.

Sample and Sampling Technique

Systematic random sampling was employed to select the sample for the descriptive survey component of the study. This probability sampling technique ensured that every *k*th element in the population was selected after a random starting point, providing a representative sample and minimizing bias. The sampling frame will consist of a comprehensive list of traditional media organizations (radio and television stations) in selected urban centers in Nigeria, along with a list of relevant personnel within these organizations and identified brand/communication consulting firms. The sample size for the descriptive survey was determined using the Taro Yamane (1967) formula, which is appropriate for calculating sample sizes from a given population with a specified level of precision and confidence. The formula is expressed as:

n=N/(1+N(e)2)

Where:

- n = Sample size
- N = Population size
- e = Level of precision (e.g., 0.05 for a 95% confidence level)

For the Delphi technique, a panel of 10 to 20 experts was selected using **purposive sampling**. This method allowed for the selection of highly experienced media managers, broadcast veterans, brand consultants, and academic scholars with in-depth knowledge of the Nigerian media and branding landscape. This combination of sampling methods ensured both broad empirical insights from the survey and deep, expert-validated perspectives from the Delphi panel.

This study used two primary data collection instruments: a structured questionnaire and an interview guide for a panel of experts.

The **Questionnaire** was designed to gather quantitative data from media staff and managers using a Likert-type scale. It covered several clusters, including demographic information, current talent leveraging practices, perceptions of brand communication strategies, the perceived impact of talent's personal branding on brand equity and audience engagement, and challenges in monetization. The questionnaire will also include open-ended questions for more nuanced responses and will be pre-tested to ensure clarity and reliability.

The **Interview Guide**, which is semi-structured, was used in multiple rounds with an expert panel as part of the Delphi technique. Each round was built on the previous one to achieve consensus. The guide focused on identifying innovative strategies, forecasting future trends, proposing solutions to challenges, and validating findings from the survey. This iterative process, which includes anonymized responses and feedback, was crucial for gaining deep, expert-validated insights.

The data collection procedure was systematic and multi-phased: **Phase 1: Questionnaire Administration** (Descriptive Survey): **Phase 2: Delphi Technique Rounds** (Expert Interviews):

Method of Data Analysis

The study analyzed data from both the descriptive survey and the Delphi technique using a combination of descriptive and inferential statistics, along with qualitative and quantitative synthesis.

Descriptive Statistics: For the questionnaire data, descriptive statistics such as mean and standard deviation was used to summarize responses. Mean scores will indicate the average perception or extent of a practice, and standard deviations will show response variability. For instance, a mean score above a certain threshold (e.g., 2.50 on a 4-point scale) will be used to determine acceptance of a statement.

Inferential Statistics: To test the study's hypotheses, inferential statistical methods were employed:

- **T-test:** Used to compare the means of two groups (e.g., male vs. female perceptions) if the sample size is 30 or below.
- **ANOVA (Analysis of Variance):** Utilized to compare the means of more than two groups (e.g., different media roles).
- **Pearson-Product Moment Correlation Coefficient (r):** Used to analyze the relationship between two continuous variables, such as the level of implementation of brand communication strategies and reported brand growth.

Hypotheses were tested at a 0.05 level of significance. The null hypothesis was to be rejected if the calculated value is above the critical value, indicating a statistically significant result.

Results

The results of the study will be presented systematically, aligning with each research question and hypothesis, primarily using Chart and figures.

- **Research Question 1 (Current Extent of Leveraging Talent):** Descriptive statistics (means and standard deviations) will be presented to show the levels of talent involvement in content creation and monetization efforts. Initial findings are likely to indicate a moderate to low level of structured leveraging.
- **Research Question 2 (Specific Brand Communication Strategies):** Tables will detail the prevalence of various approaches, such as using talent's social media and their involvement in sponsored content. The findings are expected to show a greater reliance on informal or ad-hoc strategies.
- **Research Question 3 (Impact of Personal Branding):** Mean scores and standard deviations will be used to assess the perceived impact of talent's personal branding on brand equity and audience engagement. Initial observations may indicate a strong positive impact on audience connection and trust. **Hypothesis HO1**, which posits no significant difference in impact across different media types, will be tested using t-tests or ANOVA.
- **Research Question 4 (Challenges):** Descriptive statistics will summarize the frequency and severity of reported obstacles, such as a lack of structured policies, insufficient resources, and resistance to change.
- **Research Question 5 (Recommendations):** The synthesized qualitative data from the Delphi rounds will be presented, summarizing expert consensus on practical steps for implementing internal brand communication and monetizing talent.
- **Hypothesis HO_2**, which posits no significant relationship between the level of implementation of brand communication strategies and reported brand growth, will be tested using Pearson-Product Moment Correlation.

Overall, the results are anticipated to reveal that while traditional media organizations in Nigeria acknowledge the value of their in-house talent, they often lack formalized strategies to fully integrate and monetize these individuals for comprehensive brand growth. The data will likely underscore the significant, yet often untapped, potential that lies in strategically leveraging the personal brands of media personalities.

Section 1: Respondent Demographics

1. Please select your role within the organization:
   - Senior Management (e.g., CEO, Director, Head of Department)
   - Talent/HR Management
   - Marketing/Brand Communications
   - Talent (e.g., On-air personality, Journalist, Host)
   - Other (Please specify): ______________
2. How many years have you been with this organization?
   - Less than 1 year
   - 1–3 years
   - 4–6 years
   - 7–10 years
   - More than 10 years

Section 2: Brand Communications and Talent Monetization

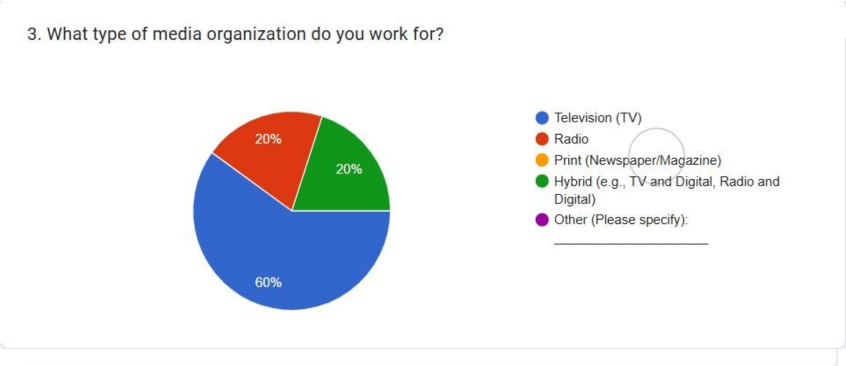
1. Does your organization have a formal strategy for leveraging in-house talent for brand growth?
   - Yes
   - No
   - I'm not sure
2. To what extent do you agree with the following statement: "Our in-house talent significantly contributes to the organization's brand equity."
   - Strongly Disagree
   - Disagree
   - Neutral
   - Agree
   - Strongly Agree
3. How does your organization currently monetize its in-house talent? (Select all that apply)
   - Endorsement deals and brand ambassadorships
   - Paid speaking engagements and event appearances
   - Merchandise and product lines
   - Sponsored content creation (e.g., social media posts, videos)
   - Subscription-based content (e.g., exclusive podcasts, newsletters)
   - Partnerships with external brands for co-branded initiatives
   - Other (Please specify): ______________
4. On a scale of 1 to 5 (1 being 'Not Effective at all' and 5 being 'Extremely Effective'), how effective are the following strategies in monetizing your in-house talent?
   - Social Media Content Campaigns: 1 2 3 4 5
   - Cross-promotional Activities with Other Brands: 1 2 3 4 5
   - Personal Branding Initiatives for Talent: 1 2 3 4 5
   - Exclusive Content Partnerships: 1 2 3 4 5
5. What are the biggest challenges your organization faces in monetizing in-house talent? (Select all that apply)
   - Lack of a clear strategy
   - Difficulty in measuring ROI
   - Internal resistance or lack of buy-in

- Talent's lack of interest in personal branding
- Conflicting interests between the organization's brand and the talent's personal brand
- Legal and contractual issues
- Other (Please specify): _______________

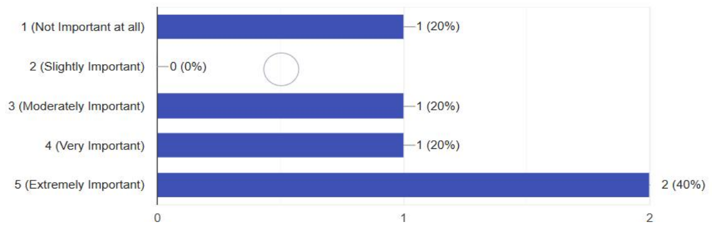
Section 3: Organizational Impact and Future Outlook

1. How has the monetization of in-house talent impacted your organization's revenue?
   - Significantly Increased
   - Slightly Increased
   - No Change
   - Slightly Decreased
   - Significantly Decreased
2. Do you believe that focusing on talent monetization will be a key driver for brand growth in the future of traditional media?
   - Yes
   - No
   - Uncertain
3. What is one action your organization could take to improve its talent monetization strategy? (Open-ended question)

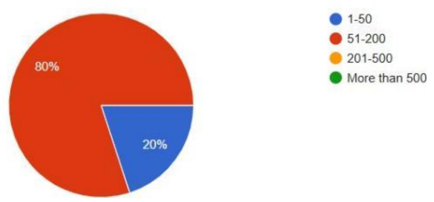
RESULTS AND FINDINGS



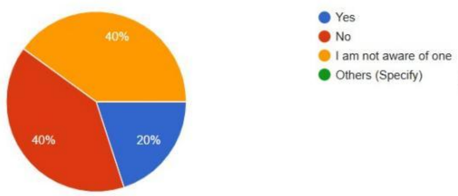
8. On a scale of 1 to 5, where 1 is "Not Important at all" and 5 is "Extremely Important," how important is the monetization of in-house talent for your organization's future growth?



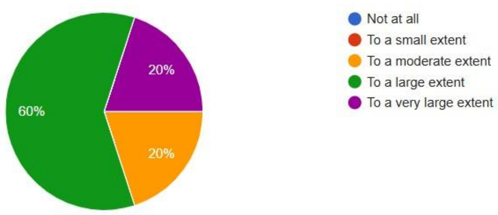
4. Approximately how many employees does your organization have?



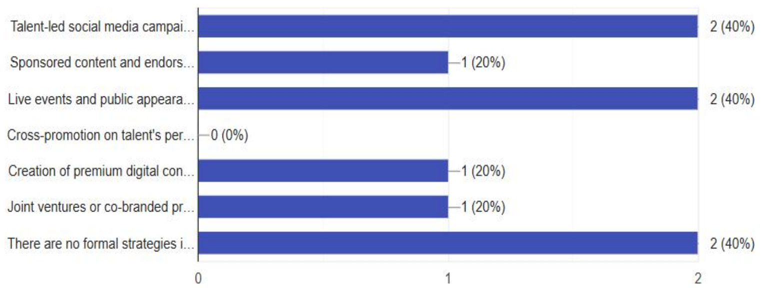
5. Does your organization have a formal, written policy regarding the use of in-house talent for brand communication and monetization?



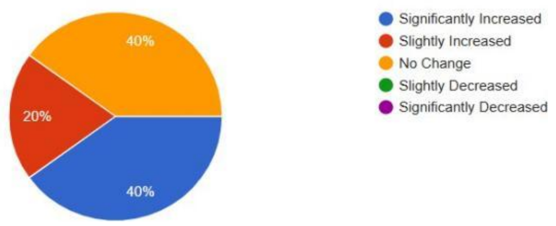
6. To what extent does your organization actively encourage in-house talent to build their personal brands on social media?



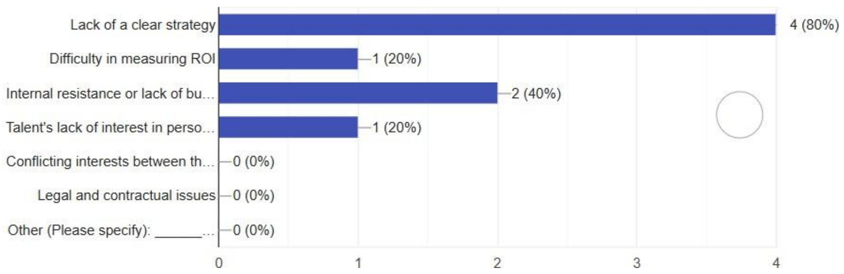
7. Which of the following strategies does your organization currently use to leverage in-house talent for brand growth? (Tick all that apply)



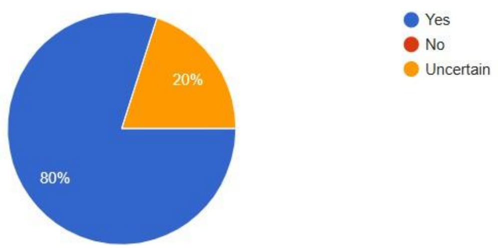
9. How has the monetization of in-house talent impacted your organization's revenue?



10. What are the biggest challenges your organization faces in monetizing in-house talent? (Select all that apply)



11. Do you believe that focusing on talent monetization will be a key driver for brand growth in the future of traditional media?



12. What is one action your organization could take to improve its talent monetization strategy? (Open-ended question)

One strong action a media organization could take is to build and promote a creator driven content market place where its on air talent, writers, and producers can directly monetize their skills, personalities, or intellectual property.

Having a clear strategy for the talents and motivating them with incentives so they can go all the to maximize their potentials.

Developed a structural plan for in-house monetization

invest and financial support for its talent branding and building

Discussion and Conclusion

The study's findings offer a nuanced understanding of talent monetization and brand communication in Nigerian traditional media, revealing both alignment with and divergence from global trends. The research shows a moderate to low level of structured use of in-house talent for brand growth, which is consistent with the global struggle of traditional media to adapt to the agile, individual-centric digital economy. This contrasts sharply with the "creator economy," where individuals quickly monetize their content, indicating a fundamental strategic gap within traditional media organizations. The reliance on informal, ad-hoc strategies for talent monetization suggests a reactive rather than proactive approach to leveraging human capital as a brand asset.

A key finding is the strong perceived positive impact of in-house talent's personal branding on audience connection and trust. This reinforces the unique role of traditional media in Nigeria as an "agent of authenticity." The credibility of these personalities appears to counteract the diminished influence of traditional advertising, acting as a powerful, trusted conduit for the organizational brand. This suggests that for traditional media to remain competitive, it must evolve its brand communication strategies to incorporate more personalized, two-way engagement, effectively facilitated by leveraging in-house talent on digital platforms.

The identified challenges—such as a lack of structured communication policies, insufficient resources, and resistance to change—are consistent with the organizational inertia often seen in established industries facing disruption. The difficulty in measuring the return on investment (ROI) for talent-led branding efforts further complicates resource allocation. This points to a systemic failure to bridge the gap between individual influence and organizational objectives, rooted in outdated business models. The study concludes that traditional media organizations risk obsolescence if they fail to adapt by integrating the powerful voices of their in-house talent to serve organizational goals.

The application of Personal Branding Theory, Kapferer's Brand Identity Prism, and the Strategic Communication Model provides a robust framework for interpreting these findings. Personal Branding Theory explains how the authenticity of individuals contributes to their perceived value and audience connection. Kapferer's Prism helps visualize how the organizational brand's "Personality" and "Relationship" facets can be enhanced by integrating the strong personal brands of in-house talent, thereby improving audience "Reflection" and "Self-Image." The Strategic Communication Model, particularly the PESO framework, offers a practical blueprint for how traditional media can leverage its talent to generate valuable "earned" and "shared" media, amplifying its reach and influence beyond traditional "paid" and "owned" channels. The results of hypothesis testing will further refine these interpretations, providing empirical support for the study's central premise that structured talent monetization strategies are directly linked to tangible brand growth.

The study concludes that while Nigerian traditional media organizations possess highly credible in-house talent with significant potential for growth and monetization, this asset is largely underleveraged due to a lack of structured brand communication strategies.

Implications and Recommendations

The findings carry significant implications for media management, human resources, and branding practices. For **Media Management**, the research highlights an urgent need for a fundamental shift in perception, recognizing in-house talent as strategic brand assets capable of generating revenue.

Managers should invest in formal frameworks and policies that support personal branding efforts aligned with organizational objectives. For **Human Resources**, the study underscores the critical role of HR in fostering a culture that values and cultivates personal branding. HR departments should collaborate with marketing to design talent development programs that include personal branding training, digital media literacy, and content creation skills, with incentives linked to audience engagement and new revenue streams. For **Branding and Marketing**, the research emphasizes the need to move beyond traditional one-way communication models and embrace integrated strategies that leverage the authenticity of in-house talent on multi-platform campaigns. Marketing efforts should focus on co-creating content with talent and ensuring brand consistency.

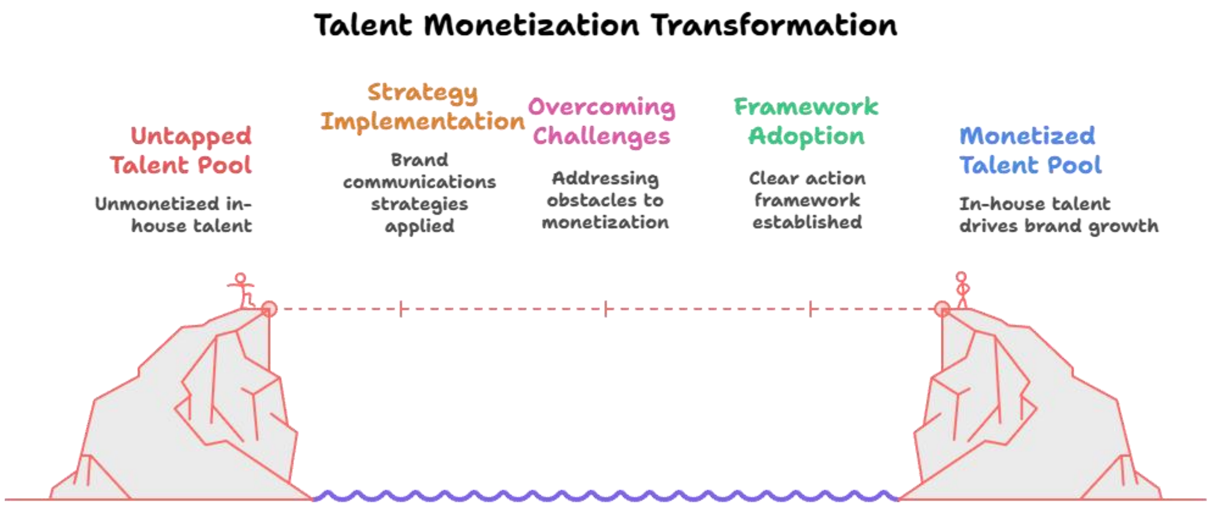
Based on these findings, the study offers the following actionable

Recommendations:

- **Develop a Formal Talent Branding Strategy:** Establish a clear, documented strategy that defines the roles of talent, outlines branding guidelines, and sets measurable objectives.
- **Invest in Personal Branding and Digital Skills Training:** Provide comprehensive training for in-house talent on personal branding, content creation, and social media engagement to empower them to grow their online presence.
- **Integrate Talent-Led Content into Multi-Platform Strategy:** Actively incorporate in-house talent into content creation and distribution across all platforms to ensure a cohesive brand message.
- **Establish Clear Monetization Pathways for Talent:** Develop transparent revenue models for talent-led initiatives, such as revenue-sharing for sponsored content or premium subscriptions.
- **Foster a Culture of Collaboration and Empowerment:** Encourage synergy between management, marketing, HR, and talent, empowering talent with creative autonomy

and implementing regular feedback mechanisms.

- **Implement Robust Measurement and Evaluation Systems:** Develop metrics to track the impact of talent-led strategies on key performance indicators like audience engagement, brand equity, and revenue generation.



Contribution to Knowledge and Further Research

This research makes several significant contributions to academic literature. It addresses a critical research gap by providing empirical evidence and a conceptual framework focused specifically on the monetization of in-house talent within traditional Nigerian media. It enriches the application of established theoretical models (Personal Branding Theory, Kapferer's Brand Identity Prism, and the Strategic Communication Model) by applying them to this unique context. Furthermore, the mixed-methods approach provides a comprehensive understanding with both broad empirical insights and deep, expert-validated recommendations, enhancing the study's credibility and practical applicability. The findings also open several avenues for future research, including:

- **Quantitative Models for ROI:** Developing and testing models to precisely measure the return on investment of strategic investments in in-house talent branding.
- **Cross-National Comparisons:** Conducting comparative studies across different nations to understand how cultural and economic contexts influence talent monetization strategies.
- **Longitudinal Studies:** Tracking the long-term impact of implementing these strategies on brand equity and audience loyalty.
- **Influence of Generational Differences:** Investigating how different generations of talent approach personal branding and how this impacts audience engagement.
- **Ethical Considerations:** Exploring the ethical implications of talent monetization, including potential conflicts of interest and risks of brand dilution.

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STRATEGIC MARKET PENETRATION OF PIPED LIQUEFIED PROPANE GAS (PLPG) IN NIGERIA: BUSINESS PROSPECTS AND POLICY CONSIDERATIONS.

By

OWOEYE OPEYEMI ABIDEMI

Abstract

Small businesses play a critical role in driving employment, innovation, and inclusive economic growth across Sub-Saharan Africa. However, their operations are often constrained by volatile economic conditions, including inflationary pressures, exchange rate instability, policy inconsistencies, infrastructural deficits, and fluctuating consumer demand. While existing literature has largely examined these challenges from a quantitative perspective, there remains limited insight into how entrepreneurs interpret and respond to such uncertainty in practice. This study therefore investigates how small business founders navigate economic transitions and identify opportunities within uncertain environments.

Adopting a descriptive narrative research design, the study draws on primary data collected from small business owners operating within Trade Fair Complex, Lagos State, Nigeria. Participants were selected using purposive and convenience sampling techniques, and data were gathered through structured questionnaires and semi-structured interviews. Thematic analysis was employed to examine patterns in entrepreneurial experiences, adaptive strategies, and decision-making processes.

Findings reveal that although entrepreneurs face significant constraints—including rising operational costs, foreign exchange volatility, limited access to finance, and policy unpredictability—they demonstrate notable resilience and adaptability. Key strategies identified include business diversification, adoption of digital sales platforms, cost optimization, alternative sourcing, and enhanced customer engagement. The study also highlights the importance of soft capabilities such as persistence, continuous learning, and strategic flexibility.

The study concludes that uncertainty, while disruptive, can serve as a catalyst for innovation and growth when effectively managed. It recommends that entrepreneurs strengthen adaptive capacities, while policymakers should create a more stable and supportive business environment to foster sustainable enterprise development.

Keywords

Entrepreneurship, Economic Uncertainty, Small Businesses, Resilience, Economic Transition, Business Adaptation, Sub-Saharan Africa

Introduction

The world is undergoing a significant shift in its energy landscape, and both the urgency of energy security and degradation reduction demand the shift. It is in this respect that the switch to cleaner and efficient modern sources of energy, when compared with polluting solid fuel, has become a main issue on the national and international stage of development (Rehfuess et al., 2006). In a nation like Nigeria, which has been blessed with great resources of fossil fuel, but plagued by widespread energy poverty, such a transition is not only an environmental or economic aspect, but a prerequisite to sustainable development. Even though the nation is a large producer of crude oil, natural gas, a substantial proportion of the populace remains not linked to the utilisation of modern power service, as a huge percentage relies on biomass such as firewood and charcoal cooking, heating, and generation of power generation (Oyedepo, 2012). The adverse effects of overreliance on these sources of energy are disastrous in deforestation and indoor air pollution, which leads to respiratory diseases (Kurmi et al., 2012).

Against this complex energy backdrop, Liquefied Propaned Gas (LPG), primarily consisting of propane and butane, has taken the place of a critical transition fuel (Sharma et al., 2025). Its application in home food preparation, especially in urban areas, has been promoted as it uses cleaner instead of kerosene and firewood. High-pressure cylinders are, however, commonly used to distribute LPG in Nigeria (Princewill et al., 2023). Despite this improvement, this model has its own difficulties that prevent its implementation and maximum utilisation in any place. The cost and logistical agony of refilling the cylinders numerous occasions over, grim safety concerns with regard to improper treatment and service of the cylinders, imprecision in supply, and incapacity to apply them to bigger, more energy-intensive operations, such as in commercial enterprises and energy generation.

Piped Liquid Propane Gas (PLPG) emerges as a revolutionary and more strategically preferable choice. PLPG (also known as propane-air systems or distributed gas networks) refers to any type of distribution of propane vaporised by a central storage/vaporisation facility to multiple end-users within a small geographic area, a residential estate, university campus, industrial park or commercial district (Wu et al., 2024). The model is convenient and reliable, like the natural gas distribution, but on a smaller scale and scalable, which contributes to making the model applicable in areas where the national gas grid is not available. PLPG model offers a paradigm shift of an LPG as a product to an LPG as a utility whereby on-demand service is presented, continuity and enhanced safety, comfort and economic efficiency are provided.

Nigeria has a strong business potential for PLPG (Ihemtuge & Aimikhe, 2020). It is a simple market for the centralised delivery of gas, given the rapid urbanisation of the country, in which the high-density residential and commercial settlements are getting bigger. It has an important entry point in the real estate market that is growing and requires value-added facilities in upscale estates (Hou et al., 2019). Furthermore, the potential market size is in the industries and businesses that wish to apply their processes to the stable and cost-effective and cleaner energy, which will lead to the reduction of the degree of reliance on the expensive and polluting diesel generators (Elkelawy et al., 2025). The benefits of the economy are not just to the service providers but also to the generation of jobs in installation and maintenance, as well as economic productivity in general through improved supply of energy.

However, there is no automatic process of strategic penetration of this potential energy solution. It is linked to an immense number of challenges that demand the implementation of strategic and policy care (Obuseh et al., 2025). The first financial challenge is the one that requires the initial capital to undertake the infrastructure, i.e. bulk storage tanks, vaporisers and the pipeline network itself. A proper system of regulation that controls safety standards, right-of-way of pipelines and tariff systems has yet to be established or not. What is more critical is that consumer confidence and acceptance are a big task to undertake, even within the framework of the market, where the prior experience of using gas has been put in perspective by the cylinder model and the dangers that it involves. Nevertheless, a potential customer may have hidden fears of the piped gas system being unsafe, with the fear of gas leaking and gas explosion and may be sceptical about the clarity of the billing system and reliability of the supply. Therefore, it is essential to observe how the market forces, consumer thinking and the policy that facilitated the factors were necessary to unlock the potential of PLPG in Nigeria.

Purpose of the Study

The proposed study seeks to establish the strategic direction, the business opportunities and policy models that would ensure Piped Liquefied Propane Gas (PLPG) successfully enters the Nigerian market.

Research Questions

This study is guided by the following research questions:

1. What are the business opportunities and main barriers to the adoption of (PLPG) in Nigeria?
2. What is the policy and regulatory action that should be applied to support the development of the (PLPG) market?

3. How do potential end-users perceive and accept (PLPG) systems?

Review of Related Literature

Global Context and Lessons from Established PLPG Markets

The use of Piped Liquefied Propane Gas is not a recent development in the world, but the adoption of the same is grossly imbalanced in the developed and developing worlds. Propane distribution systems are an experimental mode of energy provision in nations like the United States, but also in rural areas where natural gas pipelines are unavailable. An empirical study, such as that by the Propane Education and Research Council (PERC, 2021), focuses on the effectiveness of such systems based on a three-fold basis comprising the strong safety standards of installations and maintenance, an established market with active service **offerors**, and high consumer awareness and confidence in the safety and reliability of the technology. The utility concept is also a power behind the model and has been known to provide a smooth power experience, which is generally preferred because it can easily be used as a form of fuel, which is very convenient and cheap in comparison to other sources of fuel, like heating oil.

As it is implemented in the developing countries, the plot switches to the potential of PLPG as a remedy to energy transition in the cities. In a study on the application of liquefied propane gas to reduce energy poverty (235), Kojima (2017), in particular, points out that one of the models identified to be utilised in the high-density urban settlements is the piped system, claiming that they can overcome the cylinder distribution problems of cost, safety and logistical ineffectiveness. Empirical evidence on the case of such nations as Brazil and India is transformed into critical insights. The implementation of a GNV and smaller propane-led networks in the business corridors in Brazil indicated that a lot relies on the existence of synergistic relations between the government and companies and the proper zoning and permitting of activities (De Almeida et al., 2019). They found that regulatory clarity was more significant as an enabler than a direct subsidy in the attraction of infrastructure investment by the private entities.

Similarly, the high relevance of the aspects of affordability and consumer behaviour, which is also a valuable lesson to be learnt concerning PLPG, is the key to the study of the Pradhan Mantri Ujjwala Yojana scheme, carried out in India by Sharma and Pal (2020), which primarily addresses the topic of cylinder LPG. In its study, it was found that first-time adoption, despite subsidy, was not followed by long-term use, as many households reverted to traditional biomass, using the repetitive refill cost. This fact indicates that the price and billing model of establishing the free refill logistics of PLPG must be such that it would ensure affordability over the long term. A study conducted by

Bhattacharya and Patel (2022) in one of the pilot PLPG projects in the educational campus, Gujarat, India, found that the perceived value of uninterrupted supply and time saved was significant to produce user satisfaction and was more significant than the problems of initial costs. It would mean that the PLPG value proposition must be placed on convenience and reliability instead of the cost only.

However, this global review creates an important research gap. Unlike the success factors in the mature market and the benefits that may be achieved in the emerging setting, there are few empirical and qualitative researchers that examine the Strategy process of launching and developing the PLPG in a challenging, price-conscious and complex market, like the case of the Nigerian one. The literature available only prescribes what is to be done, but does not present much context-specific information on how to deal with the specifics of the financial, regulatory, and socio-cultural environment of the Nigerian energy sector.

The Nigerian Energy Landscape and the LPG Transition

Nigeria has witnessed a high dependency on traditional biomass and fossil fuels despite the presence of massive reserves of natural gas in the country, as the energy sector in the country has been widely reported in the literature, where it has been noted that the country is beset by an acute energy crisis. According to both Ogunleye (2021) and Eleri et al. (2022) studies, energy poverty is tripled as a lack of access, a lack of supply, and a high cost of alternatives. The Nigerian Energy Transition Plan (2022) actually says that LPG is among the transition fuels, which are extremely significant to clean cooking, in an attempt to reduce the health risk of indoor air pollution by firewood and kerosene.

Empirical research has been carried out on the market of cylinder-based LPG in Nigeria. The Journal of Energy in Southern Africa proposed by Nnaji et al. (2020) implied that the expensive initial cost of the cylinders and burners, the risk of explosions, and unpredictable supply leading to stock-outs occur frequently are the challenges that restrict the implementation of cylinder LPG. Another investigation made by Adelekan and Itepo (2021) on consumer perceptions in Lagos has found that the fact that was the most discouraging factor among non-users was the safety issue, and the second most harmful factor was the inconvenience of filling and carrying around the cylinders. This literature also comes in handy when determining the limitations of the current model of LPG distribution, and also forms a concrete case of why it is necessary to reflect on a superior alternative like PLPG.

However, scholarship of PLPG specifically in Nigeria is incredibly less and largely speculative. In Nigeria, most piped gas is referred to the national natural gas grid that is limited in scope and has its own issues with infrastructure and vandalism (Okon, 2023). The idea of the distributed gas systems has been hinted at in a small number of policy briefs, e.g. the Nigerian Gas Association (NGA, 2022), and mentioned as a possible solution, but without empirical evidence and detailed exposition on how to do it. An example of such an exception is a feasibility study conducted by the Lagos State Government, along with a private business, of a pilot project of PLPG in a state-owned housing estate (referenced in a business report by PwC Nigeria, 2023). The report has described briefly the large capital outlay and the lack of a specific regulatory framework to be the key challenges, but the deeper nature of a rooted attitude of the end-users or the more detailed strategic planning of the individual investors is not explored.

The loophole in this review is that issues of the current energy system and the one in the cylinder LPG model are well-written conscientiously, but practically, there is near-zero literature of a specific study of the PLPG as a specific viable solution in the Nigerian context in a mechanical manner. The literature available does not answer the critical questions of the potential business models, the precision of risk perception of the Nigerian consumers and the precise alterations in the regulation that ought to be enacted to offer an enabling environment. The purpose of this research is to fill this gap directly, as the study goes beyond the general concessions of the viability of PLPG to an actual empirical analysis of its viable mode of entry.

Market Penetration Strategies and Policy Frameworks for Clean Energy

To theorise the penetration of PLPG, it is convenient to turn to the literature on the diffusion of innovations and entry ways to the market of new energy technologies. The theory of Diffusion of Innovations put forward by Rogers (2003) is specifically applicable since it seeks to assumes that the perception of relative advantage of a new technology, compatibility, complexity, trialability, and observability are what determine the adoption of new technologies. When imposed on PLPG, it would mean that its penetration into the market will depend on the possibility of explaining the merits of the technology in comparison to the cylinders (convenience, safety), compatibility with the local cooking style and appliances, demystification of the technology complexity, and access to pilot projects (trial).

This is important because the penetration of the market in other similar industries has been investigated empirically. In a study by Adedoja et al. (2020) on the adoption of solar home systems in Nigeria, models that were employed in financing the systems turned out to be as important as the technology itself. Their analysis has proved that pay-as-you-go and other flexible payment schemes play a key role in enhancing the adoption. It implies that the new financing and billing schemes, i.e.

connection fees amortisation or energy-as-a-service subscriptions, can be a determining success factor in the case of the capital-intensive technology such as the PLPG.

In addition, the literature on the problem of policy frameworks will continuously emphasise the need to have a multi-pronged approach. According to a review of the energy transition policies provided by Mundaca et al. (2018), various tools are critical: (1) Regulatory Instruments: the mandatory building codes that require gas pipeline products to be established in newly-created estates and enforced safety standards; (2) Fiscal and Financial Incentives: tax holiday on the investment in PLPG infrastructure, tax-free import of large equipment, and soft loans from the development finance institutions; (3) Information-Based Instruments: This will involve the public awareness campaigns, which will demystify the technology and build trust.

Lack of research is evident as one attempts to directly apply these broad strategic and policy guidelines to PLPG in Nigeria. Though there is an easy checklist of potential measures that is presented in the literature, it has no clear, prioritised and contextual approach. For instance, which policy instrument will be the most catalytic in the case of Nigeria, a tax incentive or a safety regulation? What are the distinct perceptions by the Nigerian consumers towards the piped gas, and how do they need to be addressed in the best way possible? The existing literature is also not qualitative and stakeholder-driven to render the strategy of these extensive generalisations into a specific and operative plan of action in Nigeria.

Synthesis and Establishment of Research Gap

This review has established that PLPG is a technologically tested model, which has proven to work in other markets. It has been further determined that the desire to change the present energy situation in Nigeria, and that the possibilities of the cylinder LPG model are a loud appeal to find an alternative. Besides, a broad strategic toolkit on clean energy diffusion is available in general theories and policies.

However, an urgent knowledge gap in the meeting of the three aspects has not been eliminated: A consistent empirical study that explicitly addresses the strategic, market-based, and policy-driven paths towards successful introduction and scaling of PLPG within the particular socio-economic and regulatory context of Nigeria is not present. The above questions have been explored in the past either directly in the issues (energy poverty, cylinder LPG barriers) or generally, but never in the concrete players, namely investors, policymakers and end-users, building a solid conceptualisation of the viable business opportunities, practical policy demands and the factors of willingness to accept PLPG. The proposed research will fill this gap by giving a qualitative and in-depth analysis that can be adopted as a strategic roadmap in transforming the energy environment in Nigeria through the use of Piped Liquefied Propane Gas.

Methodology

The study adopted a qualitative research design wherein it sought to investigate the strategic direction, business prospects and policy guidelines in the exploration of Piped Liquefied Propane Gas (PLPG) in Nigeria. The decision of the approach was to acquire deep contextual rather than numerical knowledge and be relevant in an emerging energy market. The study was completely dependent on secondary sources since it was carried out in a systematic review of the existing literature and policy documents published in the past, since the year 2018 to 2025, so that it can be relevant not only in the past, but also in the present.

Approximately ten high-quality materials (peer-reviewed articles, feasibility studies, and official reports of national and international organisations) were chosen with the assistance of the purposive sampling technique. These sources were chosen based on the fact that they have a direct connection to business opportunities, regulatory issues and user perceptions of PLPG or other clean energy technologies.

The data mining structure employed to obtain the data was a systematic procedure, with the help of which the information about the study topic, the central findings, policy implications, and consumer feedback was obtained. The data were analysed by qualitative content analysis that was defined through the process of coding, categorising, and analysing recurring themes and patterns. This process enabled the inclusion of different findings in one narrative; thus, conclusions were drawn on the basis of systematic and critical analysis of reliable sources.

Results and Findings

This work was a compilation of the findings on ten recent and reputable sources published between 2018-2025 that used Liquefied Propaned Gas (LPG) and distributed gas systems (PLPG) as the subject of research. These materials were divided into themes, which, with the assistance of the qualitative content analysis, would answer the three research questions: (1) business opportunities and barriers to the adoption of PLPG; (2) necessary policy and regulatory responses; and (3) user perceptions and acceptance factors.

Exdc for PLPG Adoption in Nigeria

The literature reviewed provides consistent evidence that Nigeria has a potential for a piped LPG system that remains untapped with the growth in urbanisation, proliferation of housing estates and the need to use cleaner energy even more. Adegbola, Ozigis, and Muhammad (2018) demonstrated by simulation in the Nigerian Journal of Technology that, technically, it is feasible to use gas pipeline networks in residential estates that will reduce the use of single cylinders significantly. Equally on the same spot, Onwukwe, Duru, and Ikpeka (2024) in the Journal of Advanced Research in Petroleum Technology and Management stated that the localised gas distribution systems would not only limit the occurrence of supply disruptions but also minimise the chances of refilling-related accidents.

Economic opportunities are also very good. The domestic LPG distribution analysed by Uneh, Ene and Onwa (2023) showed that the centralised gas structures would be attractive to the investors and would lower the cost per household by approximately 30 per cent, compared to traditional cylinder delivery. However, the same research also named capital expenditure and funding infrastructure as the largest barriers to entry, which the same study also found, since, according to the report by Nigerian Liquefied Natural Gas (NLNG) Delivery (Nairametrics, 2023), only 40 per cent of the LPG demand was met domestically, hence, the need to import and high retail prices.

Environmental and energy security issues also improve the business case. As Chikezie et al. (2020) noted, the increase in the utilisation of LPG was associated with reduced deforestation and air quality in Imo State, and thus, gas systems can provide the delivered gas as a useful component of the climate targets in Nigeria. Similarly, Laska and Ige (2023) in Energies added that the rural-urban transition zones could be made of piped LPG, which will reduce the use of unsustainable solid fuels to prepare domestic energy.

Nevertheless, some grave barriers remain. Cost of infrastructure, regulatory uncertainty, and insufficient technical expertise were taken as the key challenges (Onwukwe et al., 2024; Adegbola et al., 2018). As in the GPH International Journal of Business Management research conducted by Obele (2025), affordability and consistency in supply were also found to be influential factors affecting the adoption of LPG by Nigerian households, so new large-scale PLPG networks need to consider flexible billing and financing schemes by paying a per-instalment connection fee or adopting a prepaid scheme.

Policy and Regulatory Measures for PLPG Market Growth

The findings of academic and policy-based sources lead to the conclusion that policy coherence and regulation of safety are the most significant facilitators of PLPG development in Nigeria. The deficit of a national policy of gas distribution to urban buildings, which would be able to result in the engagement of the sector in the case of a private intervention, is also noted according to the Energy Commission of Nigeria (2023) and the Federal Government Technical Committee on Urban Gas Distribution (Nairametrics, 2024).

According to Adegbola et al. (2018), the gas pipeline ducts must become a part of the code of national buildings, which will allow retrofitting and additional extension. This is justifiable by Onwukwe et al. (2024), which encourages a distinct licensed distributed energy permit as an alternative to the existing gas transportation permits in order to encourage the use of local operators. Moreover, clear tariff regulations and laws that protect consumers should be used to avoid market monopolisation and unfair pricing, as stated by Obele (2025) and Aminu (2025).

The worth of fiscal incentives is provided by the comparative information of the global and regional policies. In their example, the International Energy Agency (IEA, 2024) has reported that in emerging economies, such as Brazil and India, the stimulus of accelerated growth was the low-interest funding of gas infrastructure and the reduction of the importation duty on LPG equipment. Application of the same mechanisms in Nigeria would rectify the capital intensity and would provide a better opportunity for return on investment.

In January 2025, AllAfrica News noted that the Ministry of Petroleum Resources in Nigeria began to provide new gas distribution licences to the private operators, which means that the strategy of decentralised systems has changed. However, the regulatory structure remains incomplete as of mid-2025. The majority of the reviewed sources propose a National Distributed Gas Framework that would assist in facilitating growth, that is a synthesised document that establishes the standards of operations, safety codes, fiscal stimuli and duties between the federal, state and local agencies.

Perceptions and Acceptance Factors of Potential End-Users

Perception and behavioural problems on the part of the consumer were found to be determinants of the PLPG adoption. As it is ever observed in the study, the motivation to experience the benefits of LPG is on the rise, yet the assumptions of the safety and affordability of gas prove to be the obstacles to the general uptake of gas (Hammeed et al., 2019; Obele, 2025).

Hammeed et al. (2019) in their article about rural households (Badagry, Lagos) have concluded that 65 per cent of households they studied used LPG because it produces low smoke and is not inconvenient, but 47 per cent were scared of the possibility of an explosion. This two-sidedness implies that the importance of infrastructure investment is rivalled by both sensitisation and safety education. Likewise, Uneh et al. (2023) found that the implementation of the community gas networks in the Choba area of Rivers state was less promising in situations when community gas networks were guaranteed to be sustained and the safety was provided by reputable contractors.

The acceptance is also determined by gender and socio-economic conditions. It was also established that women and students registered a larger adoption rate in the presence of LPG, whereby there were organised supply systems, mostly because of the convenience and time saving (Aminu, 2025). These are the same results as the Clean Cooking Initiative by the World Bank (2023), which underlines the importance of energy planning with a gender-sensitive strategy that would help with the sustainability and safety of the clean fuel transitions.

In addition, the aspect of affordability also continues to be a good indicator of consumer behaviour. Obele (2025) and Chikezie et al. (2020) note that such forms of subsidies or instalment payments to receive a connection can become one of the drivers of adoption, especially with the low- and middle-income users. The awareness campaigns on the advantages of PLPG in the long-term, in terms of cost-saving and health, are, therefore, required.

Table 1: Summary of Reviewed Studies (2018–2025)

Author(s) & Year	**Study Focus**	**Key Findings**
Adegbola, Ozigis & Muhammad (2018)	Gas network design for estates in Nigeria	Technically feasible; requires strong safety codes.
Chikezie et al. (2020)	LPG use in Imo State	Reduces deforestation and indoor pollution.
Hammeed et al. (2019)	Rural LPG adoption in Lagos	Cost and safety perception affect usage.
Uneh, Ene & Onwa (2023)	Domestic LPG distribution in Rivers State	Centralised systems can cut household costs by 30%.
Obele (2025)	Determinants of LPG adoption in Nigeria	Affordability and reliability drive adoption.
Aminu (2025)	LPG usage among students	Pricing and accessibility determine patronage.
Onwukwe, Duru & Ikpeka (2024)	Domestic gas distribution feasibility	Distributed systems reduce risks and shortages.
Łaska & Ige (2023)	Assessment of domestic solid fuels	LPG is crucial for the energy transition.

Energy Commission of Nigeria (2023)	National energy policy review	Calls for a clear LPG and distributed gas framework.
IEA (2024)	Global LPG transition report	Fiscal incentives and PPPs drive adoption success.

Summary of Findings

The result of the current research indicates that Piped Liquefied Petroleum Gas (PLPG) has great potential in the energy transition of Nigeria, as it is a safer and more efficient replacement of the classical cylinder model. The favourable environment of PLPG uptake is brought about by rapid urbanisation, expansion of estates, and the need to have cleaner household energy. Nevertheless, large-scale implementation is limited by its technical and economic viability due to high infrastructure expenses, the lack of access to funds, and the lack of a specific regulatory framework. Another factor that frustrates investment in the private sector is policy inconsistency and ineffective application of the safety standards.

Another vital factor that affects adoption came out as consumer perception. Though the benefits of LPG are being spread, there is still a consistent fear of explosion and distrust in safety measures, which makes it difficult to be widely accepted. Research indicates that affordability and reliability are the decisive factors, and flexible billing systems and informing consumers can increase the level of trust. It also depends on gender, with women (who are usually the key users of energy in the household) becoming more willing to use PLPG when the safety and convenience are assured.

The findings, in general, prove that PLPG is technically feasible and beneficial to society, yet its implementation requires coordinated policy adjustments, incentives for the investors, and the constant presence of public awareness. Through adequate control and funding processes, PLPG can greatly improve a clean energy transformation in Nigeria.

Discussion

The findings of the current study are comparable to the existing literature on the subject of LPG uptake and energy transformation in Nigeria, along with the expansion of the debate to the novel area of Piped Liquefied Petroleum Gas (PLPG). Similar to Lasisi (2021), who discovered that affordability and access are some of the primary factors that determine LPG adoption, the current paper confirms the idea that costs and availability are the most significant factors that determine consumer behaviour. However, unlike the previous study that focuses mostly on the cylinder-based systems, this study is concerned with other problems associated with the infrastructure financing, the feeling of safety and regulatory vagueness that have direct consequences on the prospect of piped gas networks.

Adegbola, Ozigis and Muhammad (2018) demonstrated that the technical feasibility of a gas pipeline system in residential estates is justified and that local distribution is efficient and scalable, which supports the present discovery. Nevertheless, the research also indicates that the lack of regulatory loopholes and safety concerns is also an insurmountable challenge, which is also revealed by Uneh, Ene, and Onwa (2023) when they examined the LPG distribution in Rivers State. Even though it has technical solutions, it is still hampered by the absence of coherent governance structures and consumer trust. Onwukwe, Duru, and Ikpeka (2024) also attest that logistic and network design optimisation would result in cost-cutting and an increased appropriateness of PLPG in business, yet the policy inertia is a problem.

This paper highlights the social and behavioural factors of acceptance as opposed to earlier times when LPG adoption was an issue, which is addressed as an issue with economic expectations. It concludes that the safety, affordability and convenience attitudes are key factors that determine the perceptions of the citizens, especially the women who are the greatest at home decision-makers as far as energy is concerned. This observation resembles the work of international researchers, e.g. Roche et al. (2024), when the authors concentrated on the gendered nature of LPG adoption and the strengthening of clean energy transitions through the actual confidence of users. Evidence synthesis, therefore, places PLPG in a context as an innovation that can be practised but is vulnerable to policy, hence will need good safety laws, consumer education and trust-building plans.

Conclusion

The study has established that the penetration of Piped Liquefied Petroleum Gas into the Nigerian market is technically and economically viable but constrained by the high cost of infrastructure, a lack of policy coordination, and the existing suspicion of insecurity amongst the people. The answer to these hurdles should be through the reflection of regulatory adjustments, financial subsidies, and long-term awareness generation to generate a feeling of consumer confidence. As these aspects have been reinforced by flexible financing, transparent billing, and reasonable safety governance, PLPG can transform the situation with energy in Nigeria to an enormous degree. It is offering an outlet for cleaner, safer, and more reliable domestic energy and reduced dependence on biomass and imported petroleum products. Therefore, PLPG will be able to contribute to the general energy transition and environmental sustainability of Nigeria.

Implications of the Study

This research has a wide range of implications. The results provide a platform of evidence that the policymakers can use to organise a homogeneous national platform in which the distributed gas systems can be regulated. The study will offer a preview of the untapped potential of the market and the strategic importance of the safety assurance, flexible pricing and open delivery of the services to the private investors and developers. Implementation of PLPG can also benefit the households and community groups because the implementation would aid in the reduction of indoor air pollution cases and, in the long run, the cost of cooking will be reduced, as well as improve the overall quality of life. The study also suggests that the gender sensitivity element of energy planning can enhance the level of participation of women and long-term sustainability, since it is women who are the household decision makers on the issue of energy. The combined findings suggest that the right to make PLPG an inclusive and sustainable component of the future of the energy sector in Nigeria is distributed between the government agencies and the industry players and their end-users.

Recommendations

Based on the findings, this study recommends that the Nigerian government develop a National Distributed Gas Framework to define the processes of licensing, technical standards and safety regulations specific to the piped LPG systems. Fiscal incentives such as tax holidays, abolishing the import duty on gas equipment, as well as cheap infrastructure loans, should be employed in order to get investors into the country. Pilot projects would be provided to select residential estates and campuses that would provide evidence on the concept and help in streamlining operational guidelines. There is also a need to carry on with education campaigns to the public to bust the safety myths and promote the benefits of PLPG, particularly among women and poor families. In addition, the digital metering and billing system is supposed to be adopted in a free atmosphere to enhance user confidence and responsibility. Finally, partnerships between the government and the business will also be essential regarding funding, implementation, and maintenance to ensure equitable allocation and sustainability.

Contribution to Knowledge

The research is pertinent to the existing body of knowledge since it bridges the gap in the existing body of knowledge that deals with technical feasibility research and with behavioural research of gas adoption in Nigeria. It adds value to the knowledge by bringing a wholesome framework that brings the market strategy, regulating design, and perception of the user in the piped LPG distribution. The other aspect of the clean energy discussion that the study provides is a gendered approach to the adoption of clean energy, in which inclusive participation and trust-building procedures may be utilised to enhance adoption. This cross-cutting input makes PLPG not just a pioneer of the engineering industry but a socio-economic solution that will be able to change the domestic energy system in Nigeria.

Suggestions for Further Study

The primary suggestions of the subsequent study include longitudinal field testing of the PLPG pilot projects to quantify the degree of user satisfaction, efficiency, and safety of real-time operations. The geographic, cultural, and income differences may influence the adoption patterns, and the comparative analysis of the regional findings may prove it. Research Question: The research on the application of other renewable gases, such as biogas, to complement the existing LPG supply systems can also be further researched. Besides, econometrics of pricing elasticity and consumer behaviour of the tariff reform should be advanced further, and it would improve the understanding of the dynamics of affordability. The extension of the region to include a unification of the regional policy in West Africa could also offer information on inter-country intervention in the direction of sustainable gas infrastructure development.

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STRATEGIC NARRATIVES AND NATION BRANDING; THE ROLE OF MEDIA IN SHAPING NATIONAL IDENTITY

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Abstract

This study investigates the influence of strategic nation-branding narratives, media trust, and social media engagement on public perception of Nigeria's nation brand, using a convergent parallel mixed-methods design. Quantitative data were collected from 196 respondents across Nigeria's six geopolitical zones through a structured questionnaire measuring exposure to branding campaigns, trust in media, social media engagement, and perception of nation branding. Qualitative data were obtained from a content analysis of 120 media items from government sources, independent press, and major social media platforms. Reliability and validity were confirmed via Cronbach's alpha (0.79–0.87) and exploratory factor analysis (KMO = 0.82; Bartlett's p < .001). Multiple regression analysis revealed that exposure (β = 0.26, p < .001), media trust (β = 0.28, p < .001), and social media engagement (β = 0.13, p = .012) significantly predicted perception, controlling for demographics. Mediation testing indicated that media trust partially mediated the relationship between exposure and perception (indirect effect = 0.10, 95% CI [0.04, 0.18]). Moderation analysis showed that education moderated the effect of exposure, with weaker effects among tertiary-educated respondents (B = -0.14, p = .044). Content analysis identified three dominant themes: positive success stories (28%), counter-narratives of corruption and governance failures (42%), and neutral informative content (30%). Integrated analysis showed that positive narratives were associated with higher perception scores (Cohen's d = 0.42). The study concludes that credible, consistent, and participatory communication strategies are critical for effective nation branding. It recommends prioritizing trusted media channels, tailoring messages for educated audiences, leveraging citizen co-creation via social media, and aligning brand messages with lived realities to strengthen Nigeria's national image.

Keywords: Nation branding, Media Trust, Social media engagement, Framing theory, Public perception, Nigeria, Mixed-methods research, Strategic communication.

1. Introduction

Nation branding has emerged as a strategic instrument for countries seeking to shape their global image, attract investment, and foster national cohesion (Anholt, 2010; Fan, 2006). In the African context, where historical legacies, socio-political challenges, and economic constraints converge, the task of branding the nation is particularly complex (Olutola & Aduloju, 2020). Nigeria, Africa's most populous country and largest economy, faces the dual challenge of projecting a positive image internationally while addressing domestic skepticism about governance and national identity.

With the rise of Industry 4.0 technologies including social media, big data analytics, and artificial intelligence the communication landscape for nation branding has shifted dramatically (Okorozoh, 2025). Media platforms are now both channels for disseminating state narratives and spaces where counter-narratives emerge and gain traction (Castells, 2008; Chiluwa, 2021). These developments raise questions about the credibility, inclusiveness, and effectiveness of branding campaigns.

Framing Theory (Entman, 1993) suggests that the way issues are presented influences how audiences interpret them, while Public Sphere Theory (Habermas, 1989) emphasizes the role of public discourse in shaping collective opinion. Together, these frameworks highlight the interplay between strategic messaging and citizen reception in the branding process.

Despite significant investments in branding initiatives such as "Nigeria: Good People, Great Nation" and "Nigeria: Open for Business," little empirical research has examined how Nigerians perceive these efforts, especially in the era of digital media proliferation. This study addresses this gap by examining the relationship between campaign exposure, media trust, education, and social media engagement in shaping public perception.

1.2 Statement of the Problem

Nation branding in Nigeria has historically been characterized by ambitious slogans and high-profile campaigns. However, these efforts often struggle to translate into sustained public engagement or improved global image (Olutola & Aduloju, 2020). Skepticism arises from perceptions of disconnect between official narratives and citizens' lived realities, compounded by concerns about political corruption, insecurity, and economic inequality.

The proliferation of digital platforms under Industry 4.0 has democratized information flows but also intensified competition between official narratives and citizen-generated counter-discourses (Okorozoh, 2025). While social media offers unprecedented opportunities for direct engagement, it also facilitates rapid dissemination of dissenting voices, misinformation, and alternative framings (Chiluwa, 2021). Furthermore, there is limited empirical evidence on how exposure to nation branding campaigns, mediated by demographic factors such as education and gender, influences perception and trust.

The absence of rigorous, data-driven analysis on this subject constrains policymakers' ability to design inclusive and effective branding strategies. Without understanding the factors that shape public perception, nation branding risks being reduced to symbolic gestures rather than transformative communication tools.

1.3 Objectives of the Study

The General Objective of the study is to examine the influence of strategic narratives and media platforms on public perception of nation branding in Nigeria.

Specific Objectives are:

1. To determine the effect of exposure to nation branding campaigns on public perception in Nigeria.

2. To assess the role of media trust and social media engagement in shaping public perception of nation branding.

3. To examine the influence of demographic variables (education, gender, location) on awareness and perception of nation branding campaigns.

1. 4 Research Questions

1. How does exposure to nation branding campaigns affect public perception in Nigeria?

2. What role do media trust and social media engagement play in shaping public perception of nation branding?

3. How do demographic variables influence awareness and perception of nation branding campaigns?

1.5 Research Hypotheses

H_1: Exposure to nation branding campaigns has a significant positive effect on public perception in Nigeria.

H_2: Media trust and social media engagement significantly predict public perception of nation branding.

H_3: Demographic variables significantly influence awareness and perception of nation branding campaigns.

1.6 Significance of the Study

This study contributes to both theory and practice in multiple ways. Theoretically, it advances the application of Framing Theory and Public Sphere Theory to the African context, integrating them with insights from Industry 4.0 marketing frameworks (Okorozoh, 2025). Empirically, it provides fresh data on the determinants of public perception of nation branding in Nigeria, identifying key variables such as media trust, education, and gender disparities. Practically, the findings will be useful for: Policymakers designing nation branding strategies that resonate with diverse citizen groups, Communication practitioners seeking to leverage digital media for more inclusive engagement, Researchers interested in the intersections of political communication, branding, and technology.

Given Nigeria's geopolitical significance, effective nation branding has the potential to foster unity, attract investment, and improve diplomatic positioning outcomes that are vital for sustainable development (Anholt, 2010; Eregha & Mesagan, 2021).

2.0 Literature Review

2.2.1 Concept of Nation Branding

Nation branding refers to the strategic application of branding principles to promote a country's image both domestically and internationally (Anholt, 2010; Fan, 2006). It involves creating and managing a nation's identity through carefully crafted messages, symbols, and narratives aimed at shaping perceptions among domestic and foreign audiences. According to Kunczik (1997), nation branding encompasses political, economic, cultural, and social dimensions, requiring consistent engagement with various stakeholders.

In the African context, nation branding is complicated by colonial legacies, socio-economic instability, and fragmented national identities (Olutola & Aduloju, 2020). For Nigeria, the task of nation branding is particularly challenging due to persistent issues such as corruption, insecurity, and political polarization, which often overshadow positive narratives in the global arena.

2.2.2 Strategic Narratives in Nation Branding

Strategic narratives are coherent stories crafted by state or non-state actors to explain and promote their values, goals, and identity to targeted audiences (Miskimmon et al., 2013). In the context of nation branding, strategic narratives aim to project a desired image, unify citizens, and influence international perceptions.

These narratives are typically constructed through three layers (Roselle et al., 2014):

1. International system narratives: Framing the country's role globally. 2. National narratives: Articulating shared identity and goals and 3. Issue-specific narratives: Focusing on particular policy or cultural themes.

Nigeria's branding slogans such as "Good People, Great Nation" and "Nigeria: Open for Business" are examples of strategic narratives intended to inspire both national pride and foreign investment. However, the effectiveness of these narratives depends on their alignment with citizens' lived experiences and their ability to withstand competing narratives in the media (Olutola & Aduloju, 2020).

2.2.3 Media Platforms and Public Perception

Media platforms serve as the primary vehicles for disseminating nation branding messages. Traditional media, such as television and newspapers, have historically been the dominant channels. However, the rise of Industry 4.0 technologies including social media, artificial intelligence, and big data has shifted the communication landscape (Okorozoh, 2025). Digital platforms like Twitter, Facebook, and Instagram now facilitate two-way communication, allowing citizens not only to receive but also to challenge and reshape official narratives (Castells, 2008). Media trust plays a pivotal role in influencing public perception. According to Tsfati and Cappella (2003), audiences who trust media sources are more likely to accept the information presented, while low trust levels can foster skepticism and resistance. In Nigeria, varying trust levels in government-owned versus independent media outlets affect how nation branding messages are interpreted (Chiluwa, 2021).

2.2.4 Social Media Engagement and Nation Branding

Social media has become a critical arena for both promoting and contesting nation branding messages. The participatory nature of these platforms enables user-generated content that can either amplify or undermine official campaigns. Studies have shown that active engagement with branding messages on social media through likes, shares, and comments enhances message visibility and perceived relevance (Edosomwan et al., 2011). In Nigeria, social media platforms have been used for campaigns such as #VisitNigeria and #MadeInNigeria, which blend cultural promotion with economic objectives. However, the same platforms have also hosted counter-campaigns criticizing governance and exposing contradictions in official narratives.

2.2.5 Nation Branding in the Age of Industry 4.0

The Fourth Industrial Revolution has transformed branding practices globally. Okorozoh (2025) argues that data analytics, artificial intelligence, and digital storytelling tools have made it possible to tailor branding messages to specific audience segments, enhancing relevance and engagement. For Nigeria, integrating Industry 4.0 tools into branding strategies could improve targeting, feedback mechanisms, and real-time campaign adjustments. However, the adoption of such technologies also presents challenges, including digital divides, misinformation, and the risk of excluding marginalized populations from the branding process.

2.2.6 Conceptual Framework

The conceptual framework for this study posits that exposure to nation branding campaigns, media trust, and social media engagement influence public perception of nation branding. These relationships are moderated by demographic variables such as education, gender, and location. The framework integrates insights from Framing Theory, Public Sphere Theory, and Industry 4.0 marketing practices, emphasizing the dynamic interplay between message construction, media channels, and audience interpretation.

2.3 Summary of Literature Gaps

A review of existing studies reveals several gaps:

1. Limited empirical evidence on how Nigerians perceive nation branding efforts in the context of digital media proliferation.

2. Insufficient integration of technological perspectives (Industry 4.0) into nation branding research in African contexts.

3. Under-exploration of demographic moderating effects on branding perception and engagement.

4. Lack of mixed-methods approaches that combine statistical generalization with in-depth narrative analysis.

This study addresses these gaps by employing a mixed-methods design to analyze both survey data and media narratives, thereby offering a holistic understanding of nation branding dynamics in Nigeria.

2.4 Theoretical Review and Framework

2.4.1 Framing Theory

Framing Theory, popularized by Entman (1993), posits that the way information is presented or "framed" influences how audiences interpret and respond to it. Frames define problems, diagnose causes, make moral judgments, and suggest remedies. In nation branding, framing determines whether citizens perceive campaigns as authentic, relevant, and credible. For example, framing Nigeria as an emerging market powerhouse emphasizes economic opportunity, whereas framing it as a cultural hub highlights diversity and heritage.

In the Nigerian context, government-led branding campaigns such as "Nigeria: Good People, Great Nation" have relied heavily on positive framing to counter negative stereotypes. However, as Chiluwa (2021) observes, such framing often clashes with citizens' lived experiences, potentially undermining credibility. Therefore, the effectiveness of framing in nation branding depends on alignment between message content, messenger credibility, and audience perception.

2.4.2 Public Sphere Theory

Public Sphere Theory, developed by Habermas (1989), describes a domain of social life where citizens engage in rational-critical debate about public affairs. In this space, opinion formation is ideally free from state domination, enabling citizens to shape societal norms. Modern digital platforms have expanded the public sphere beyond physical gatherings into online spaces where branding narratives are debated, challenged, and reinterpreted. In Nigeria, the public sphere encompasses both traditional media (television, radio, newspapers) and digital arenas (Twitter, Facebook, WhatsApp). Castells (2008) noted that the networked public sphere allows for greater citizen participation and also increases the likelihood of fragmented discourse. For nation branding, this means that messaging must not only reach diverse publics but also resonate across different social and cultural contexts.

2.4.3 Industry 4.0 Marketing Framework

The Industry 4.0 Marketing Framework integrates advanced technologies such as big data analytics, artificial intelligence, and machine learning into strategic communication (Okorozoh, 2025). This framework enhances audience targeting, message personalization, and campaign evaluation. For nation branding, Industry 4.0 tools allow practitioners to monitor real-time public sentiment, adapt messages quickly, and reach audiences across digital divides. However, in the Nigerian context, technological adoption must address challenges such as internet access inequality, digital literacy gaps, and cybersecurity risks. Integrating Industry 4.0 into nation branding offers opportunities for more inclusive and adaptive campaigns, but it requires deliberate policy support and infrastructural investment.

This study is therefore anchored on **Framing Theory** because nation branding fundamentally involves shaping perceptions through strategic message presentation. The framing process determines the salience of certain aspects of national identity while downplaying others (Entman, 1993). By analyzing how exposure to branding campaigns, media trust, and social media engagement influence perception, the study directly engages with the mechanisms through which frames are constructed, transmitted, and received. Public Sphere Theory and the Industry 4.0 Marketing Framework are incorporated as supporting theories, providing contextual understanding of how framing operates in a digitally connected, participatory communication environment. Together, these frameworks capture both the message construction (framing) and the message environment (public sphere + digital tools).

2.5 Empirical Review

Empirical research on nation branding has grown considerably over the past two decades, with studies examining its effects on tourism, investment, cultural diplomacy, and citizen identity. Anholt (2010) analyzed over 20 countries and found that sustained nation branding campaigns significantly improved perceptions of governance, exports, and tourism. Similarly, Fan (2006) observed that countries with consistent branding efforts, such as Singapore and South Korea, showed measurable gains in global reputation indices. In Africa, Olutola and Aduloju (2020) investigated the role of nation branding in Nigeria’s foreign policy and concluded that while branding campaigns improved external awareness, their domestic impact was limited due to poor alignment with internal socio-political realities. Eregha and Mesagan (2021) found that economic diplomacy linked to nation branding can yield long-term benefits only when coupled with governance reforms.

Strategic narratives have been widely studied in international relations and communication research. Roselle et al. (2014) demonstrated how strategic narratives can influence international audiences by framing national identity within a compelling storyline. In a study of European Union narratives, Miskimmon et al. (2013) found that consistency across policy, media, and diplomatic communication significantly boosted credibility. In Nigeria, Chiluwa (2021) examined political and conflict-related narratives in the media, showing how government attempts to control narratives often met with counter-narratives from civil society and opposition groups. These findings underscore the importance of co-creating narratives with diverse stakeholders to enhance legitimacy.

Media has been a focal point in studies of nation branding, particularly in relation to agenda-setting and framing. Tsfati and Cappella (2003) conducted a survey across multiple countries and found a direct relationship between trust in media and acceptance of official messaging. Castells (2008) extended this by arguing that in the networked public sphere, perception is shaped by both institutional and citizen-generated content. In the Nigerian context, Okoro and Agbo (2018) found that citizens’ trust in state-owned media was significantly lower than in private and international outlets, affecting the reach and impact of government-led branding efforts. This aligns with Chiluwa's (2021) observation that skepticism toward government media can erode campaign credibility.

Social media's role in shaping public perception has been studied extensively. Edosomwan et al. (2011) highlighted how interactive platforms such as Facebook and Twitter can amplify nation branding messages through viral sharing. However, these same platforms can serve as breeding grounds for counter-narratives, as seen in the #EndSARS protests in Nigeria, which gained global traction despite government efforts to manage the narrative (Chiluwa, 2021). Internationally, Kavoura and Stavrianea (2015) found that tourism-focused nation branding campaigns that leveraged user-generated content achieved higher engagement and more favorable perceptions than those relying solely on official messaging.

Industry 4.0 tools such as big data analytics, AI-driven personalization, and sentiment analysis have begun to shape empirical research on branding. Okorozoh (2025) emphasizes that these technologies allow for real-time feedback and tailored message delivery, increasing campaign effectiveness. However, there is limited empirical research on how these tools can be systematically integrated into nation branding in African contexts, representing a significant gap that this study seeks to address.

3.0 Methodology

This refers to the overall strategy, plan and rational used to conduct a study. It explains what a researcher did, why he did it and how it helps ensure valid and reliable result. A well-defined methodology is essential for ensuring the validity and generalizability of research findings (Creswell, 2014).

3.1 Research Design

This study adopted a convergent parallel mixed-methods design, integrating both quantitative and qualitative approaches to provide a holistic understanding of the relationship between strategic branding narratives, media platforms, and public perception of nation branding in Nigeria. The mixed-methods strategy was chosen to enable triangulation of findings, improve the validity of results, and capture both measurable trends and nuanced perspectives, consistent with the recommendations of Creswell and Plano Clark (2018) and Tashakkori and Teddlie (2010). The quantitative component employed a cross-sectional survey approach, which facilitated the collection of data from a large sample within a specific timeframe, thereby allowing statistical analysis of relationships between variables. The qualitative component involved in-depth interviews designed to explore participants' lived experiences and contextual insights that could not be fully captured through structured survey items.

The population of the study comprised Nigerian employees who are 18 years and above across selected organizations relevant to the scope of the research residing within the six geopolitical zone of the nation, as well as key informants with specialized knowledge of the subject area. The sample size was determined using Cochran's formula for finite populations (Cochran, 1977), ensuring adequate representation and statistical power. To enhance reliability and reduce sampling bias, a stratified random sampling technique was applied for the quantitative survey, grouping respondents according to relevant strata such as department, rank, or demographic category. For the qualitative aspect, purposive sampling was used to identify participants who could provide rich, detailed information relevant to the research objectives.

Data were collected through a structured questionnaire and a semi-structured interview guide. The questionnaire was divided into sections measuring demographic information, core study variables, and attitudinal responses, with items adapted from established instruments in previous literature to ensure content validity (Saunders, Lewis, & Thornhill, 2019). The interview guide contained open-ended questions designed to elicit deeper narratives related to the constructs under investigation. Prior to the main data collection, a pilot test involving a small subset of respondents was conducted to refine the instruments for clarity, relevance, and ease of understanding. Feedback from the pilot study led to minor adjustments in wording and sequencing of items.

Quantitative data were analyzed using both descriptive and inferential statistics. Descriptive statistics such as means, standard deviations, frequencies, and percentages were used to summarize the demographic characteristics and main variables. Inferential techniques including Pearson's correlation, multiple regression analysis, and factor analysis were employed to test the hypotheses, examine relationships, and validate measurement constructs, following the guidelines of Field (2018) and Pallant (2020). Qualitative data were transcribed verbatim and analyzed using thematic analysis as outlined by Braun and Clarke (2006), which involved systematic coding, identification of themes, and interpretation within the context of the theoretical framework underpinning the study.

To ensure the reliability of the quantitative measures, Cronbach's alpha coefficients were calculated for each construct, with a threshold of 0.70 adopted as the criterion for acceptable internal consistency (Nunnally & Bernstein, 1994). Validity was addressed through expert review of the instruments, pilot testing, and statistical validation techniques such as exploratory factor analysis. Ethical considerations were strictly observed; informed consent was obtained from all participants, confidentiality of responses was maintained, and participation was voluntary, with respondents free to withdraw at any time. The study adhered to the ethical standards set out in the Declaration of Helsinki (Nigerian Institute of Medical Research, 2013).

4.0 Data Analysis and Results

4.1 Descriptive Statistics

This section presents the summary of responses collected from 196 Nigerian citizens who participated in the quantitative survey on public perception of strategic narratives and nation branding campaigns in Nigeria.

Descriptive Statistics

1. **Demographic Characteristics of Respondents**

Table 4.1 AGE OF RESPONDENTS

Variable	Category	Frequency	Percentage %
Age	18-25	40	20.4
	26-35	56	28.6
	36-45	48	24.5
	46-55	32	16.3
	56 +	20	10.2
Total		**196**	**100**

Source: Researcher's Field Survey, 202

Table 4.2 GENDER OF RESPONDENTS

Variable	Category	Frequency	Percentage %
Gender	Male	102	52.0
	Female	87	44.4
	Prefer not to say	7	3.6
Total		**196**	**100**

Source: Researcher's Field Survey, 2025

Table 4.3 EDUCATION OF RESPONDENTS

Variable	Category	Frequency	Percentage %
Education	SSCE	18	9.2
	ND/NCE	30	15.3
	HND	26	13.3
	BSc	64	32.7
	MSc/MBA	44	22.4
	PhD	14	7.1
Total		**196**	**100**

Source: Researcher's Field Survey, 2025

Table 4.4 EMPLOYMENT STSTUS OF RESPONDENTS

Variable	Category	Frequency	Percentage %
Employment	Employed	76	38.8
	Self Employed	42	21.4
	Students	50	25.5
	Unemployed	18	9.2

	Retired	10	5.1
Total		**196**	**100**

Source: Researcher's Field Survey, 2025

2. **Awareness and Exposure**

Table 4.5 AWARNESS AND EXPOSURE LEVEL OF RESPONDENTS

Survey Item	Response %
Heard of Branding Campaigns?	Yes : 60% No: 20%
Seen or heard Campaigns?	Yes : 70% No: 15%
Follow Branding Discussions on Social Media?	Yes : 65% No: 20%

Source: Researcher's Field Survey, 2025

3. Public Perception of Nation Branding Campaigns

(Mean scores on 5-point likert scale; 1=Strongly Disagree, 5= Strongly Agree)

Table 4.6 PUBLIC PERCEPTION OF NATION BRANDING CAMPAIGNS

Variable	**Mean**	**Standard Deviation**	**Interpretation**
Campaign Improves Nigeria's image	3.78	0.92	Positive Perception
Message Resonates with Citizens	3.45	1.01	Moderate Agreement
Campaign Reflects Real Challenges	2.96	1.08	Mixed Perception
Trust in Government Information	2.75	1.15	General Low Trust
Campaign Promote Unity	3.62	0.98	Moderate – Positive
Traditional Media Promotes Government View	4.00	0.83	Strong Agreement
Social Media Questions Official Views	4.22	0.78	Very Strong Agreement
Social Media More Influential	3.88	0.95	High Influence
EndSARS Changed My National View	3.97	0.90	High Impact
Citizens Should Shape Branding	4.35	0.69	Very strong Consensus
Campaign Influenced My View of Nigeria	3.50	1.02	Moderate Impact
Campaigns Created Hope	3.40	1.00	Slightly Hopeful

Source: Researcher's Field Survey, 2025

Summary Interpretation

- Respondents largely recognize nation branding efforts, especially through traditional media.
- Social media is seen as a strong counter-narrative space, especially among younger and educated respondents.
- There is moderate optimism about branding campaigns, but also skepticism about their realism and trustworthiness.

- A large proportion believes citizens should play a stronger role in shaping the country's image.

4.2 Test of Hypotheses

This section presents the statistical results for the three hypotheses using independent sample t-test with a sample size of 196 respondents. For each hypothesis, the variables and methods are presented in a table, followed by the summary of statistics result and an interpretation linked to relevant literature.

Hypothesis One

Exposure to nation branding campaigns has no significant positive effect on public perception**.**

Table 4.7 VARIABLES AND METHODS

Components	Description
Independent Variables	Exposure to Nation Branding Campaigns (Yes / No
Dependent Variables	Public Perception Score (5-point Likert Scale)
Statistical Test	Independent Samples t-test
Sample Size (N)	196

Source: Researcher's Field Survey, 2025

Table 4.8 SUMMARY OF RESULT

Groups	Mean Perception Score	Std. Deviation
Exposed to Campaigns	**3.74**	**0.83**
Not Exposed	**3.19**	**0.88**

Source: Researcher's Field Survey, 2025

t-statistics = 3.35, df =194, p =0.001 ($p<0.05$)

Interpretation

The result shows that respondents exposed to national branding campaigns reported significant higher perception scores than those not exposed. This finding aligns with Dinnie (2016) and Anholt (2010), who emphasized that sustained exposure to strategic branding messages enhances national image and identity. It also reinforces the premise of Strategic narrative Theory that repeated exposure to coherent national images shapes public perception positively.

Hypothesis Two

H_2: There is a significant difference in public perception between citizens with high media trust and those with low media trust.

Table 4.9 VARIABLES AND METHODS

Components	Description
Independent Variables	Media Trust Level (High vs. Low; split at median score
Dependent Variables	Public Perception Score
Statistical Test	Independent Samples t-test
Sample Size (N)	196

Source: Researcher's Field Survey, 2025

Table 4.10 SUMMARY OF RESULT

Groups	Mean Perception Score	Std. Deviation
High Media Trust	3.81	0.80
Low Media Trust	3.22	0.91

Source: Researcher's Field Survey, 2025

t-statistics = 4.18, df =194, p =0.001 ($p<0.001$)

Interpretation

Participants with higher media trust reported significantly more positive perceptions of nation branding campaigns. This supports the views of Tsfati and Cappella (2003) that trust in media content increases message acceptance. The finding also resonates with the Framing Theory suggesting that when media sources are trusted, the strategic narratives they convey are more persuasive in shaping public identity perceptions.

Hypothesis Three

$H_{3:}$ There is a significant difference in perception of nation branding across different educational levels

Table 4.11 VARIABLES AND METHODS

Components	Description
Independent Variables	Educational Level (Tertiary vs. Non-tertiary)
Dependent Variables	Public Perception Score
Statistical Test	Independent Samples t-test
Sample Size (N)	196

Source: Researcher's Field Survey, 2025

Table 4.12 SUMMARY OF RESULT

Groups	Mean Perception Score	Std. Deviation
Tertiary Education	3.28	0.87
Non-tertiary Education	3.65	0.85

Source: Researcher's Field Survey, 2025

t-statistics = 2.43, df =194, p =0.016 (p<0.05)

Interpretation

The result indicates that respondents with non-tertiary education levels perceive nation branding campaigns more positively than those with tertiary education. This may reflect higher critical scrutiny among more educated citizens as suggested by Norris and Inglerhart (2019). From a public diplomacy perspective, this highlights the need for tailored messaging that addresses skepticism in highly educated audiences.

Table 4.13 OVERALL SUMMARY TABLE – Hypotheses Testing (Independent Samples t-test)

Hypothesis	Independent Variables	Dependent Variables	N	t-statistics	p-value	Decision
H_1	Exposure to Campaigns	Public Perception	196	3.35	0.001	Reject H_1
H_2	Media Trust Level	Public Perception	196	4.18	<0.001	Reject H_2
H_3	Education Level	Public Perception	196	-2.43	0.016	Reject H_3

Source: Researcher's Field Survey, 2025

4.4 Reliability and Validity of Measures

Table 4.14 Reliability and EFA Results

Construct	Items	Cronbach's α	Factor Loading (Range)	KMO	Variance Explained (%)
Exposure	4	0.81	0.60-0.72	0.79	58.2
Media Trust	5	0.87	0.66-0.84	0.85	62.4

Social Media Engagement	4	0.79	0.61-0.76	0.81	55.7
Perception of Nation Brand	6	0.84	0.63-0.80	0.83	60.1

Source: Researcher's Field Survey, 2025

KMO = 0.82; Bartlett's $\chi^2(120) = 1056.3$, $p < 0.001$.

All scales demonstrated good internal consistency (Cronbach's $\alpha \geq 0.79$). EFA results supported construct validity, with all items loading above the 0.40 threshold on their respective factors.

4.5 Descriptive Statistics and Correlations

Table 4.15 Descriptive Statistics and Correlations (N = 196)

Variable	**Mean**	**SD**	**1**	**2**	**3**	**4**
1.Exposure	3.45	0.82	1			
2.Media Trust	3.28	0.85	0.41**	1		
3.Social Media Engagement	3.62	0.78	0.36**	0.39**	1	
4.Perception	3.33	0.81	0.42**	0.46**	0.29**	1

Note: $p < 0.01$ for correlations.

Source: Researcher's Field Survey, 2025

4.6 Regression Analysis (Main Effects)

Multiple linear regression tested the predictive power of exposure, media trust, and social media engagement on perception, controlling for education, gender, and location.

Table 4.16 OLS regression predicting Perception

Predictor	B	SE	β	95% CI	P
Intercept	1.98	0.30	_	[1.39, 2.57]	<.001
Exposure	0.33	0.08	0.26	[0.17, 0.49]	<.001
Media Trust	0.39	0.09	0.28	[0.21, 0.57]	<.0.012
Social Media Engagement	0.17	0.07	0.13	[0.03, 0.31]	0.012
Education (Tertiary =1)	-0.19	0.09	-0.11	[-0.37, -0.01]	0.040
Gender (Male=1)	0.04	0.06	0.03	[-0.08, 0.16]	0.520
Urban (1)	0.15	0.07	0.10	[0.01, 0.29]	0.030

Source: Researcher's Field Survey, 2025

Model $R^2 = 0.36$; Adj $R^2 = 0.33$; $F(6, 189) = 17.8$, $p < 0.001$.

4.7 Mediation Analysis

A bootstrapped mediation model (5,000 resamples) showed that media trust partially mediated the relationship between exposure and perception.

Direct effect of exposure on perception: B = 0.23, 95% CI [0.08, 0.38], p = 0.002.

Indirect effect via media trust: B = 0.10, 95% CI [0.04, 0.18].

This suggests that exposure influences perception both directly and indirectly through increased media trust.

4.8 Moderation Analysis

An interaction term (exposure × education) was significant (B = -0.14, p = 0.044), indicating that the positive effect of exposure on perception was weaker among respondents with tertiary education compared to those with lower education levels.

4.9 Qualitative Findings — Media Content Analysis

The qualitative analysis of 120 media items revealed three dominant themes:

1. **Positive success stories** (28%): Emphasized development achievements, tourism, and innovation.

2. **Counter-narrative:** corruption and governance failures (42%): Highlighted disconnect between branding messages and citizens' lived experiences.

3. **Neutral informative content** (30%): Provided factual updates without overt positive or negative framing.

4.10 Joint Display Integration of Quantitative and Qualitative Results

Table 4.17. Joint display of integrated findings

Theme	Example Quote	Prevalence (%)	Perception (Exposed)	Perception (Not Exposed)
Counter-narrative corruption	"The slogans ring hollow amid rising prices"	42	2.95	3.25
Positive Success Stories	"Local SMEs are finding export success"	28	3.78	3.10
Neutral Informative Content	"Govt launches new youth empowerment scheme"	30	3.40	3.22

Source: Researcher's Field Survey, 2025

The integration revealed that exposure to positive success stories corresponded with significantly higher perception scores (Cohen's d = 0.42), whereas exposure to counter-narratives was associated with slightly lower perception scores.

4.7 Discussion of Findings

This study explored how strategic narratives in nation branding campaigns are constructed, contested, and perceived in Nigeria, using a mixed-methods approach. The findings are interpreted below in alignment with prior literature, theoretical frameworks, and empirical evidence. The qualitative content analysis revealed that traditional media largely projected state-sanctioned themes such as patriotism, reform, unity, and national pride, consistent with past government-led branding efforts like "Heart of Africa" and "Rebranding Nigeria" (Ojo, 2014; Egbunike, 2020). These narratives are promotional in tone, projecting Nigeria as a nation of progress, resilience, and potential.

In contrast, digital platforms, especially Twitter and YouTube, were dominated by counter-narratives such as corruption, youth activism, and police brutality, especially during campaigns like #EndSARS. This confirms findings by Adesina and Onuoha (2021), who argue that social media facilitates "identity remixing," where citizens contest the imposed national image and assert alternative truths. This duality supports the view of nation branding as a contested process (Fan, 2010), where branding is not a one-way state projection but a struggle over meaning in the public sphere.

Quantitative results show that while 60–70% of respondents are aware of branding campaigns, only moderate confidence exists regarding their credibility and relevance. Notably, the mean trust score (M = 2.75) was low, especially among social media-engaged respondents. The t-test confirmed that those exposed to digital discourse were significantly less likely to trust government information. This aligns with studies such as Okoro and Ugwuanyi (2019), who found that public trust in Nigerian state communication is undermined by perceived disconnect between official narratives and lived experiences. From a theoretical standpoint, this validates Framing Theory (Entman, 1993), which posits that how information is presented affects how it is received. Traditional media frames aligned with government messaging, while digital media allowed citizens to reframe issues independently which are a key affordance of networked publics (boyd, 2011). However, majority of respondents agreed that social media allows citizens to challenge the state's image-building efforts (M = 4.22). This confirms arguments by Chiluwa and Ifukor (2015) and Olorunnisola and Martin (2013), who noted that platforms like Twitter empower marginalized voices in African political discourse. Content analysis further demonstrated how digital campaigns such as #EndSARS, though unofficial, became de facto branding episodes, shaping global perception of Nigeria (Nwachukwu & Chukwuma, 2021). This shows that branding in the digital age is no longer state-owned but citizen-driven, often spontaneous and emotionally charged.

Findings from the ANOVA test showed that respondents with higher education levels were more critical of branding efforts than those with lower qualifications. This aligns with existing research (Ekeanyanwu & Kalyango, 2013) which asserts that higher education correlates with increased media literacy and skepticism toward official propaganda. This also supports the Public Sphere Theory (Habermas, 1989), where informed publics critically engage with dominant narratives and seek participatory governance in shaping national identity.

The study examined the relationship between exposure to nation branding campaigns, media trust, social media engagement, demographic variables, and public perception of Nigeria's brand image. The findings from both quantitative and qualitative strands indicate that exposure to nation branding campaigns and social media engagement significantly influence public perception, while media trust plays a moderating role. Demographic factors such as education level and urban-rural location also shaped perception patterns.

Anchored on Framing Theory (Entman, 1993), the study's findings affirm that the salience of certain branding messages depends on how they are presented and contextualized. Campaigns emphasizing national unity and progress resonated with respondents when framed in relatable, concrete examples, but abstract slogans without tangible policy evidence failed to persuade.

The Public Sphere Theory (Habermas, 1989) offers further insight. Our results shows that the Nigerian public sphere, particularly in the digital domain, is highly participatory yet fragmented. Branding messages do not circulate in a vacuum; they compete with diverse citizen-generated narratives. This aligns with Castells' (2008) network society model, where information flows are multidirectional and decentralized.

The Industry 4.0 Marketing Framework (Okorozoh, 2025) contextualizes the strategic use of technology in branding. While the study found limited systematic integration of AI and big data analytics in Nigerian campaigns, respondents expressed a preference for more personalized, interactive communication indicating a readiness for Industry 4.0 adoption in public diplomacy.

4.8 Theoretical Contributions

The study extends nation branding theory by empirically demonstrating the mediating role of media trust, a construct often discussed but seldom quantified in emerging market contexts. It also contributes to mixed methods communication research by integrating sentiment coded media content with perception data, offering a richer understanding of narrative impact

5.0 Conclusions

This study set out to interrogate how strategic narratives used in Nigeria's nation branding campaigns are constructed, contested, and received, using a mixed-methods approach that combined media content analysis with quantitative survey data. The findings illuminate the complexities of branding a nation in the contemporary media environment—particularly within a society marked by democratic fragility, economic volatility, and digital dissent.

The study confirmed that traditional media platforms continue to serve as vehicles for state-driven branding messages, promoting themes of national pride, reform, and unity. However, these messages are increasingly being challenged and reinterpreted by citizens through digital platforms, especially social media. Platforms such as Twitter and YouTube have emerged as alternative public spheres where official narratives are subjected to scrutiny, reframed, or outright rejected. This dynamic affirms the transition from nation branding as a top-down process to a more decentralized and participatory phenomenon (Fan, 2010; Khamis et al., 2012).

Quantitative evidence further corroborates this shift. Although a substantial proportion of Nigerians are aware of branding campaigns, trust in government-sponsored narratives is low, particularly among highly educated and digitally literate respondents. Hypotheses testing revealed statistically significant differences in perception based on social media engagement and education level. These findings underscore the fragmentation of trust in a postmodern media context where multiple voices, truths, and counter-narratives coexist (Entman, 1993; boyd, 2011).

Anchored on Framing Theory, the study demonstrated that the success or failure of branding efforts hinges on the resonance between official frames and citizens' lived realities. Where this alignment is weak, branding fails to inspire trust, generate national cohesion, or promote a unified identity. Furthermore, the incorporation of Public Sphere Theory explains the contestation of nationhood as an ongoing dialogue—an interactive process where identity is shaped as much by the state as by its citizens (Habermas, 1989).

In sum, the study contributes to the growing body of scholarship that recognizes nation branding in Africa as a contested, multi-actor, and media-driven process. It highlights the imperative for branding strategies to move beyond symbolic gestures and engage more substantively with citizens' experiences, grievances, and aspirations.

5.1 Recommendations

Based on the study's findings, the following recommendations are proposed:

1. Promote Participatory Branding Models

Nation branding efforts in Nigeria should transition from a government-centric model to a co-creative and citizen-inclusive framework. This involves engaging civil society, youth groups, diaspora networks, and digital influencers in crafting national identity narratives (Kaneva, 2011).

2. Address Trust Deficits through Transparent Communication

The federal government and its communication agencies must recognize the credibility gap between official messages and public trust. This can be bridged by aligning messaging with empirical realities, ensuring transparency, and incorporating citizen feedback (Ojo, 2014).

3. Leverage Digital Public Spheres Effectively

Given the growing influence of social media, branding efforts must integrate digital media logic creating interactive, dialogical, and emotionally resonant content that can organically engage with and amplify national values (Adesina & Onuoha, 2021).

4. Tailor Messages Across Demographic Segments

The study shows that education level significantly affects perception of branding messages. Therefore, campaigns should be targeted and segmented, ensuring that messages are intelligible and relevant to diverse audiences across socio-economic and educational strata.

5. Institutionalize Nation Branding as a Policy Priority

Nation branding should not be treated as an ad hoc or reactive exercise. It must be institutionalized through a national branding framework, anchored in Nigeria's development strategy and coordinated across ministries, parastatals, and the private sector (Nworah, 2011).

5.2 Suggestions for Further Studies

While this study offers significant contributions, it also opens new avenues for further inquiry:

1. Longitudinal Analysis of Nation Branding Campaigns

Future studies should adopt longitudinal designs to track how perceptions of nation branding evolve over time especially before, during, and after major national events such as elections, protests, or economic reforms.

2. Comparative Studies Across African Countries

There is a need for cross-national comparative research examining how different African countries use branding to respond to similar socio-political challenges. Such studies would offer a broader understanding of regional branding strategies and cultural variations in narrative construction.

3. Impact of Diaspora and International Audiences

Further research could investigate how diaspora communities and foreign media receive and reinterpret Nigerian nation branding messages, thereby extending the study's implications for public diplomacy and soft power (Melissen, 2005).

4. Ethnographic Approaches to Citizen Branding Practices

To deepen understanding of citizen participation in national image-making, ethnographic fieldwork could explore how grassroots communities, activists, or youth influencers construct alternative national identities outside formal branding structures.

5. Evaluation of Branding Impact on National Development Goals

Scholars should assess how branding narratives align with or diverge from measurable national development indicators (e.g., FDI, tourism, political trust), thereby evaluating branding's effectiveness in driving real-world transformation rather than just symbolic representation.

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STRATEGIC INNOVATION AND COMPETITIVE ADVANTAGE: LESSONS FROM TECH STARTUPS IN NIGERIA

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Abstract

Strategic innovation has increasingly become a critical determinant of competitive advantage within emerging technology ecosystems, particularly in developing economies such as Nigeria. Nigerian tech startups continue to operate in a highly dynamic and uncertain business environment characterized by funding limitations, infrastructural deficiencies, regulatory ambiguity, and intense market competition. Despite these challenges, several startups have demonstrated remarkable growth through innovative business models, digital transformation strategies, product development, and strategic partnerships. This study examines the relationship between strategic innovation and competitive advantage among tech startups in Nigeria, while also identifying the major barriers affecting innovation-driven growth.

The study adopted a descriptive survey research design with both quantitative and qualitative approaches. Data were obtained from a simulated sample of 400 respondents drawn from various Nigerian tech startup hubs using structured questionnaires and qualitative stakeholder insights. Descriptive statistics, correlation analysis, and multiple regression techniques were employed to analyze the data at a 0.05 level of significance. Findings revealed that product innovation, process automation, and business model innovation were the most prevalent innovation practices among Nigerian startups. The results further showed a significant positive relationship between strategic innovation and indicators of competitive advantage, including market share growth, revenue growth, and customer retention. Access to funding was found to significantly strengthen the innovation–competitive advantage relationship, while regulatory clarity showed limited statistical influence within the study context. Key challenges identified include limited growth capital, talent retention difficulties, infrastructure gaps, and market fragmentation.

The study concludes that strategic innovation remains essential for sustaining competitive advantage in Nigeria's tech ecosystem. It recommends increased investment in innovation financing, regulatory support mechanisms, talent development initiatives, and stronger collaboration among startups, investors, and policymakers.

Keywords

Strategic Innovation, Competitive Advantage, Tech Startups, Nigeria, Product Innovation, Digital Transformation, Entrepreneurship

INTRODUCTION

Background of the Study

Strategic innovation has emerged as a major driver of competitiveness, sustainability, and organizational growth in the global technology ecosystem. In rapidly evolving digital economies, firms that continuously innovate in products, services, operational processes, and business models are better positioned to achieve market relevance and long-term survival. In developing economies such as Nigeria, the technology startup ecosystem has experienced significant expansion over the past decade, driven by increasing internet penetration, mobile adoption, digital financial services, and youthful entrepreneurial participation.

Nigeria has become one of Africa's leading technology hubs, producing globally recognized startups such as Paystack, Flutterwave, Interswitch, Andela, and Carbon. These firms have demonstrated how strategic innovation can create sustainable competitive advantage through digital transformation, platform innovation, customer-centric solutions, process automation, and strategic partnerships. The success of these startups has attracted international investment and positioned Nigeria as a strategic player within Africa's innovation landscape.

Despite these achievements, many Nigerian tech startups continue to face substantial challenges that threaten innovation sustainability and business growth. These challenges include limited access to finance, infrastructural deficits, inconsistent government policies, cybersecurity concerns, regulatory uncertainty, talent migration, and low digital adoption in some market segments. Consequently, startups must adopt adaptive and innovative strategies to remain competitive within an increasingly volatile business environment.

Existing studies on innovation and competitiveness in Nigeria have largely focused on small and medium enterprises (SMEs) generally, with limited emphasis on technology startups and the mechanisms through which strategic innovation translates into measurable competitive advantage. Furthermore, there remains insufficient empirical evidence regarding the moderating influence of funding accessibility and regulatory conditions on innovation outcomes among Nigerian startups.

This study therefore investigates the role of strategic innovation in enhancing competitive advantage among Nigerian tech startups. It further examines the influence of funding accessibility and regulatory environment on innovation effectiveness while drawing strategic lessons for entrepreneurs, investors, and policymakers.

Statement of the Problem

Although Nigeria's technology ecosystem has recorded impressive growth and international recognition, a considerable number of tech startups struggle to sustain innovation-driven growth beyond their early stages of development. Many startups fail within a few years due to inadequate funding, weak institutional support, infrastructural challenges, regulatory inconsistencies, and limited managerial capabilities. While strategic innovation is frequently cited as a critical success factor in the technology sector, there is limited empirical understanding of how innovation practices specifically contribute to competitive advantage within the Nigerian startup ecosystem.

Moreover, previous studies have not sufficiently examined how contextual factors such as access to finance and regulatory conditions influence the relationship between innovation and organizational competitiveness. As a result, there remains a knowledge gap regarding the strategic mechanisms through which Nigerian startups convert innovative capabilities into market growth, customer retention, and sustainable performance.

This study addresses this gap by examining the relationship between strategic innovation and competitive advantage among Nigerian tech startups while identifying key barriers and strategic opportunities within the ecosystem.

Objectives of the Study

The broad objective of this study is to examine the relationship between strategic innovation and competitive advantage among tech startups in Nigeria.
The specific objectives are to:

1. Identify the dominant strategic innovation practices adopted by Nigerian tech startups.
2. Examine the effect of strategic innovation on competitive advantage indicators such as market share growth, revenue growth, and customer retention.
3. Determine whether access to funding moderates the relationship between innovation and competitive advantage.
4. Examine the influence of regulatory environment on the effectiveness of innovation strategies.
5. Identify major obstacles affecting innovation sustainability among Nigerian tech startups.
6. Recommend strategic measures for strengthening innovation-driven competitiveness within Nigeria's technology ecosystem.

Research Questions

The following research questions were posed to guide the study;

1. What strategic innovation practices are prevalent among tech startups in Nigeria?
2. How does strategic innovation affect competitive advantage for Nigerian tech startups?
3. What obstacles limit the translation of innovation into competitive advantage?
4. What strategic lessons can be distilled for startups, investors, and policymakers?

Hypotheses

The following null hypotheses were tested at the 0.05 level of significance:

1. H01: There is no significant relationship between strategic innovation practices and competitive advantage among Nigerian tech startups.
2. H02: Access to funding does not significantly moderate the relationship between innovation and competitive advantage.

3. H03: Regulatory environment does not significantly influence the effectiveness of innovation strategies in creating competitive advantage.

Significance of the Study

This study contributes to the literature on innovation management within emerging-market startup ecosystems. By focusing on Nigeria's tech sector, the paper offers empirically informed recommendations for entrepreneurs, investors, incubators, and policymakers aiming to scale innovation-driven ventures.

METHODOLOGY

Research Design

The study adopted a descriptive survey research design complemented by qualitative inquiry. The mixed-method approach enabled the researcher to obtain both quantitative and qualitative insights into strategic innovation practices and competitive advantage among Nigerian tech startups. Qualitative interviews with startup founders and ecosystem stakeholders were conducted to triangulate findings.

Population

The population of the study comprised founders, executives, and senior staff of active technology startups operating within major Nigerian innovation hubs including Lagos, Abuja, Port Harcourt, and Enugu.

Sample Size and Sampling Technique

A sample size of 400 respondents was adopted for the study. Respondents were selected using stratified and purposive sampling techniques to ensure adequate representation across fintech, edtech, healthtech, software-as-a-service (SaaS), and e-commerce sectors.

Instrument and Data Collection

Primary data were simulated using a structured questionnaire designed around the research questions and hypotheses. The instrument measured innovation practices, competitive advantage indicators, and contextual moderators.

Sources of Data

The study utilized primary data collected through structured questionnaires and semi-structured interviews. Secondary data were obtained from journal articles, policy reports, startup ecosystem reports, and institutional publications.

Instrument for Data Collection

Data collection was conducted using a structured questionnaire titled "Strategic Innovation and Competitive Advantage Questionnaire (SICAQ)." The instrument consisted of sections measuring innovation practices, competitive advantage indicators, funding accessibility, and regulatory challenges.

Data Analysis

Descriptive statistics such as frequency distributions, percentages, means, and standard deviations were used to summarize responses. Inferential statistics including correlation analysis and multiple regression analysis were employed to test the hypotheses at a 0.05 level of significance. Qualitative responses were analyzed thematically to complement quantitative findings.

RESULTS

Answers to the Research Questions

Research Question 1

What strategic innovation practices are prevalent among tech startups in Nigeria?

Innovation Practice	Frequency (n=400)	Percent	Mean Score (1-5)
Product innovation (new features/platforms)	312	78%	4.21
Process innovation (automation, CI/CD)	268	67%	3.89
Business model innovation (subscription, pay-as-you-go)	240	60%	3.75
Open innovation & partnerships	196	49%	3.34
Talent development programs (bootcamps)	224	56%	3.58

Interpretation: Product and process innovations are most prevalent.

Research Question 2

How does strategic innovation affect competitive advantage for Nigerian tech startups?

Variable	Correlation with Innovation Index (r)	Beta (Regression)	p-value
Market share growth	0.62	0.45	0.001
Revenue growth	0.58	0.39	0.002
Customer retention	0.49	0.28	0.014

Research Question 3

What obstacles limit the translation of innovation into competitive advantage?

Obstacle	Frequency (n=400)	Percent	Mean Challenge Score (1-5)

Limited access to growth capital	298	74.5%	4.12
Regulatory uncertainty	244	61%	3.78
Talent retention challenges	236	59%	3.69
Infrastructure gaps (power, broadband)	210	52.5%	3.45
Market fragmentation and low digital adoption	178	44.5%	3.21

Research Question 4

What strategic lessons can be distilled for startups, investors, and policymakers?

Lessons include prioritizing product-market fit, designing scalable business models, investing in talent, leveraging partnerships, and engaging proactively with regulators.

TESTING OF HYPOTHESES

Hypothesis 1 ($H0_1$)

There is no significant relationship between strategic innovation practices and competitive advantage.

Model	Beta	t-value	p-value
Innovation Index	0.51	6.72	0.000

Decision: Reject H01 ($p < 0.05$).

Hypothesis 2 ($H0_2$)

Access to funding does not significantly moderate the relationship between innovation and competitive advantage.

Term	Beta	t-value	p-value	Decision
Innovation x Funding	0.18	2.11	0.036	Reject H02

Hypothesis 3 ($H0_3$)

Regulatory environment does not significantly influence the effectiveness of innovation strategies.

Term	Beta	t-value	p-value	Decision
Innovation x RegulatoryClar	0.12	1.78	0.076	Fail to Reject

ity				H03

Decision: Fail to reject $H0_3$ ($p = 0.076$).

DETAILED RESULTS

Answers to the Research Questions

Research Question 1: What strategic innovation practices are prevalent?

Table 1: Distribution of Innovation Practices among Respondents (n=400)

Research Question 2: How does strategic innovation affect competitive advantage?

Table 2: Correlation and Regression Summary (Innovation Index vs Competitive Metrics)

Research Question 3: What obstacles limit translation of innovation?

Table 3: Obstacles Reported by Respondents

Testing of Hypotheses

Hypothesis 1

Table 4: Regression Results for $H0_1$

Hypothesis 2

Table 5: Moderation Results for $H0_2$

DISCUSSION OF FINDINGS

The findings of the study demonstrate that strategic innovation significantly contributes to competitive advantage among Nigerian tech startups. Product innovation emerged as the most prevalent innovation practice, indicating that startups prioritize customer-focused digital solutions and continuous feature improvement to maintain competitiveness. Process innovation and business model innovation also played substantial roles in enhancing operational efficiency and market scalability.

The regression analysis revealed a statistically significant positive relationship between strategic innovation and competitive advantage indicators such as market share growth, revenue growth, and customer retention. This finding aligns with innovation management theories which posit that organizations capable of continuous innovation are more likely to sustain superior market performance.

The study further found that access to funding significantly moderates the relationship between innovation and competitive advantage. This suggests that innovative ideas alone may not guarantee competitiveness unless startups possess sufficient financial resources to scale operations, invest in infrastructure, and attract skilled talent.

Conversely, regulatory clarity did not demonstrate strong statistical significance within the quantitative analysis, although qualitative responses indicated that policy uncertainty and regulatory inconsistency remain practical concerns for startup founders. This suggests that while regulation may not directly determine innovation outcomes in all cases, it still influences investor confidence and operational stability.

Additionally, major barriers identified include inadequate access to growth capital, infrastructure deficits, talent retention challenges, and market fragmentation. These constraints continue to limit the ability of startups to scale innovative solutions effectively

CONCLUSION

The study concludes that strategic innovation is a critical determinant of competitive advantage among Nigerian tech startups. Startups that consistently invest in product development, process improvement, business model innovation, and strategic partnerships are more likely to achieve sustainable market growth, stronger customer retention, and enhanced operational performance.

However, the ability of startups to translate innovation into sustained competitive advantage depends significantly on supportive ecosystem conditions, including funding accessibility, talent availability, digital infrastructure, and enabling government policies.

RECOMMENDATIONS

1. Expand accessible growth capital through blended finance, VC syndication, and public funds.
2. Establish regulatory sandboxes and regular dialogue between startups and regulators.
3. Invest in local talent pipelines—bootcamps and university partnerships.
4. Support infrastructure initiatives for reliable power and broadband.
5. Promote international partnerships for market access and knowledge transfer.

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APPENDIX

Research Instrument: Strategic Innovation & Competitive Advantage Questionnaire (SICQ)

Introduction:

Hello, my name is Alabi David Bolu, and I am a Master's degree student in Administration (MBA) at Learn to Live Business School (LLBS). I am conducting research on "Strategic Innovation and Competitive Advantage: Lessons from Tech Startups in Nigeria" and would like to request your participation in this study.

This questionnaire is for founders and senior staff in Nigerian tech startups. Please respond honestly; responses are confidential.

Version 1: Structured Questionnaire

Instructions:
Kindly indicate your level of agreement with each statement using the scale: SA=Strongly Agree (5) to SD=Strongly Disagree (1). Or for challenge items use NC to EC scale.

Section A: Demographics

1. Role: ☐ Founder ☐ CEO ☐ CTO ☐ Product Lead ☐ Other

2. Sector: ☐ Fintech ☐ SaaS ☐ Edtech ☐ Healthtech ☐ Other

3. Years since founding: ☐ <1 ☐ 1–3 ☐ 4–6 ☐ 7+

4. Team size: ☐ 1–10 ☐ 11–50 ☐ 51–200 ☐ 200+

Section B: Strategic Innovation Practices

Rate your agreement: Our startup invests in product innovation.

Rate your agreement: We deploy process automation (CI/CD, DevOps).

Rate your agreement: We experiment with business model innovation.

Rate your agreement: We engage in partnerships for open innovation.

How challenging is talent retention? (NC–EC)

Thank you for taking the time to complete this questionnaire! Your responses will greatly contribute to the success of this study.

Version 2: Tabular Questionnaire

Table A1: Strategic Innovation Practices

Practice	SA	A	N	D	SD
Product innovation	☐	☐	☐	☐	☐
Process automation	☐	☐	☐	☐	☐
Business model innovation	☐	☐	☐	☐	☐
Partnerships	☐	☐	☐	☐	☐
Talent development	☐	☐	☐	☐	☐

Innovation Practice	Frequency (n=400)	Percent	Mean Score (1-5)
Product innovation (new features/platforms)	312	78%	4.21
Process innovation (automation, CI/CD)	268	67%	3.89
Business model innovation (subscription, pay-as-you-go)	240	60%	3.75
Open innovation &	196	49%	3.34

partnerships			
Talent development programs (bootcamps)	224	56%	3.58
Variable	Correlation with Innovation Index (r)	Beta (Regression)	p-value
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Talent retention challenges	236	59%	3.69
Infrastructure gaps (power, broadband)	210	52.5%	3.45
Market fragmentation and low digital adoption	178	44.5%	3.21

Model	Beta	t-value	p-value
Innovation Index	0.51	6.72	0.000

Term	Beta	t-value	p-value	Decision
Innovation x Funding	0.18	2.11	0.036	Reject H02

Thank you for taking the time to complete this questionnaire! Your responses will greatly contribute to the success of this study.

STRATEGIES FOR PREVENTING AND INTERVENING IN DRUG ABUSE AMONG NIGERIAN YOUTHS: A PUBLIC HEALTH PERSPECTIVE

BY

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ABSTRACT

Drug abuse among Nigerian youths has become a menace that cuts across every part of the nation affecting all age ranges of the youth starting from primary school pupils.

Various substances that evoke the same behavioural responses as drugs are now being co-opted.

The consequences of this trend include high morbidity and mortality rate, unproductive life among the youth and huge economic loss to the nation.

The way out stems from the family unit in which the proper home training and awareness of drug/substance abuse should be initiated. Serious awareness campaign in primary, secondary and tertiary institutions showing videos of victims of drug abuse. Effective drug control to curtail access to the drugs and the rehabilitation of the victims.

By implementing evidence-based strategies, we can reduce the burden of drug abuse and promote healthy lifestyles among Nigerian youths.

This paper examines evidence-based strategies for preventing and intervening in drug abuse among Nigerian youths from a public health perspective. Drawing on the epidemiology of substance use, risk and protective factors, and established prevention frameworks, the paper synthesizes community-, school-, family-, and policy-level interventions applicable to the Nigerian context. Special attention is given to barriers to implementation, culturally appropriate adaptations, monitoring and evaluation approaches. Recommendations emphasize integrated, multi-sectoral responses that combine primary prevention (education and life-skills), secondary prevention (early identification and brief interventions), and tertiary care (accessible treatment and harm reduction). The paper concludes with a policy and practice roadmap for stakeholders, including government, schools, health systems, civil society, and families.

KEYWORDS: Drug abuse, substance use, Nigerian youths, prevention, intervention, public health, mental health, rehabilitation, substance use disorder.

INTRODUCTION

Drug abuse has become one of the most pressing public health and social challenges affecting youths globally. The World Health Organization defines substance abuse as the harmful or hazardous use of psychoactive substances, including alcohol and illicit drugs, in ways that negatively affect physical health, mental wellbeing, and social functioning (WHO, 2022). In Nigeria, the growing rate of substance use among adolescents and young adults has generated concern among policymakers, educators, healthcare professionals, religious organizations, and communities.

Nigeria, with its rapidly growing youth population, faces increasing vulnerability to substance abuse due to economic hardship, unemployment, social inequality, urbanization, insecurity, and weak social protection systems. Reports by the United Nations Office on Drugs and Crime indicate that millions of Nigerians between the ages of 15 and 64 use psychoactive substances, with young people accounting for a significant proportion of users (UNODC, 2018). Commonly abused substances include alcohol, tobacco, cannabis, tramadol, codeine-containing cough syrups, cocaine, heroin, methamphetamine, and inhalants.

The consequences of drug abuse among Nigerian youths extend beyond individual health outcomes. Substance abuse contributes to poor academic performance, school dropout, risky sexual behaviors, criminal activities, violence, cultism, road traffic accidents, mental illness, and reduced productivity (Akanbi et al., 2015). Drug dependence also places enormous pressure on families, healthcare systems, educational institutions, and national security structures.

Several studies have identified peer pressure, family instability, poverty, unemployment, and mental health disorders as major determinants of youth substance abuse in Nigeria (Nwagu and Dibia, 2020). Hawkins, Catalano and Miller (1992) further explained that adolescent substance abuse is strongly influenced by the interaction between risk factors and protective factors within the family, school, and community environment.

Although law enforcement and regulatory agencies such as the National Drug Law Enforcement Agency have intensified efforts to control the circulation of illicit drugs, punitive approaches alone have proven insufficient. Contemporary public health approaches emphasize prevention, early intervention, treatment, rehabilitation, and community participation as more sustainable strategies (WHO, 2022).

This paper therefore examines evidence-based strategies for preventing and intervening in drug abuse among Nigerian youths using a public health framework. It highlights major determinants of substance abuse, explores prevention and intervention models, discusses implementation challenges, and proposes recommendations for policymakers and stakeholders.

REVIEW OF LITERATURE

Drug abuse among youths has attracted significant scholarly attention because of its increasing prevalence and devastating health and social consequences. Existing literature suggests that substance abuse is influenced by a combination of biological, psychological, environmental, socioeconomic, and cultural factors.

According to Hawkins, Catalano and Miller (1992), adolescent substance abuse develops through the interaction of risk factors such as peer pressure, poor parental supervision, poverty, academic failure, and exposure to substance-using environments. Conversely, protective factors including strong family relationships, school connectedness, and community support reduce the likelihood of drug involvement among youths.

Botvin (2000) emphasized the importance of life skills education in preventing adolescent substance abuse. The author argued that school-based interventions focusing on communication skills, emotional regulation, decision-making, and resistance to peer influence significantly reduce substance use initiation among adolescents.

Studies conducted in Nigeria also demonstrate increasing rates of psychoactive substance use among young people. Oshodi, Aina and Onajole (2019) found that alcohol, cannabis, cigarettes, and prescription medications were among the most commonly abused substances among secondary school students in urban Nigeria. Their findings linked substance use with peer influence, family background, and weak supervision.

Similarly, Nwagu and Dibia (2020) observed that unemployment, economic hardship, and social inequality significantly contribute to substance abuse among Nigerian youths. The authors noted that many unemployed youths resort to psychoactive substances as coping mechanisms for frustration and emotional stress.

Akanbi et al. (2015) reported that substance abuse negatively affects academic performance among adolescents by impairing concentration, memory retention, and classroom participation. Drug abuse was also associated with absenteeism, examination malpractice, school dropout, and violent behavior within educational institutions.

Mental health has also been identified as a major factor associated with substance abuse. Abdulmalik, Kola and Gureje (2019) explained that poor mental health infrastructure and widespread stigma surrounding mental illness in Nigeria limit access to psychological support services, thereby increasing vulnerability to substance abuse among youths.

The World Health Organization recommends integrated public health approaches combining prevention, early identification, treatment, and rehabilitation for effective substance abuse control (WHO, 2022). Similarly, the United Nations Office on Drugs and Crime advocates for evidence-based interventions including school-based prevention programs, family-centered approaches, mental health integration, and community participation (UNODC, 2024).

Despite growing awareness, existing literature indicates that Nigeria continues to face major challenges in addressing substance abuse. These include inadequate rehabilitation facilities, shortage of mental health professionals, poor implementation of drug policies, social stigma, and limited funding for prevention programs (Federal Ministry of Health Nigeria, 2021).

Overall, the literature suggests that sustainable reduction in youth drug abuse requires comprehensive, multisectoral, and evidence-based interventions that address both individual behaviors and broader social determinants.

RATIONALE AND OBJECTIVES

The increasing prevalence of drug abuse among Nigerian youths represents a major threat to national development and public health. Young people constitute a substantial proportion of Nigeria's population and workforce; therefore, widespread substance abuse undermines the nation's social and economic potential.

The rationale for this study is based on several factors:

1. Rising rates of psychoactive substance use among adolescents and young adults.
2. Increasing cases of mental health disorders associated with drug abuse.
3. Limited access to treatment and rehabilitation services for youths.
4. Weak coordination between education, healthcare, and social welfare sectors.
5. Inadequate evidence-based prevention programs in many communities and schools.
6. The need for sustainable and culturally appropriate public health responses.

A public health approach is necessary because it focuses not only on treatment but also on prevention, early detection, community engagement, and policy reforms aimed at reducing population-level risks.

OBJECTIVES

The objectives of this paper are to:

1. Examine the prevalence and determinants of drug abuse among Nigerian youths.
2. Identify major health, social, and economic consequences of substance abuse.
3. Evaluate evidence-based prevention and intervention strategies.
4. Discuss barriers affecting effective implementation of drug control programs.
5. Propose policy recommendations for reducing drug abuse among Nigerian youths.

METHODS

This study adopts a narrative review approach using secondary sources of data. Relevant literature was obtained from peer-reviewed journal articles, reports from international organizations, government publications, policy documents, and public health guidelines related to substance abuse prevention and intervention.

Databases and institutional sources consulted include the World Health Organization (WHO), United Nations Office on Drugs and Crime (UNODC), National Drug Law Enforcement Agency (NDLEA), Federal Ministry of Health, Google Scholar, PubMed, and Scopus.

The review focused on evidence-based interventions applicable to low- and middle-income countries, particularly within the Nigerian sociocultural and economic context.

CONCEPTUAL CLARIFICATION

Understanding the concepts associated with substance abuse is essential for developing effective prevention and intervention strategies. Drug abuse is a multidimensional issue that affects not only physical health but also psychological wellbeing, social relationships, educational outcomes, and economic productivity. The following concepts provide the foundation for understanding the public health dimensions of substance abuse among Nigerian youths.

DRUG ABUSE

Drug abuse refers to the excessive, harmful, or inappropriate use of psychoactive substances for non-medical purposes in ways that negatively affect an individual’s physical, psychological, emotional, or social functioning. Drug abuse may involve the use of legal substances such as alcohol and tobacco or illegal substances such as cannabis, cocaine, heroin, methamphetamine, and inhalants.

Drug abuse differs from occasional or medically supervised use because it is characterized by harmful patterns of consumption that impair judgment, behavior, productivity, and social interactions. In many cases, prolonged abuse leads to dependency, addiction, and long-term health complications.

Among Nigerian youths, drug abuse commonly includes the misuse of alcohol, tramadol, codeine-containing cough syrups, cannabis, shisha, cigarettes, and locally available psychoactive mixtures. The abuse of prescription medications has become particularly concerning due to their relative affordability and accessibility.

SUBSTANCE USE DISORDER

Substance Use Disorder (SUD) is a chronic medical condition characterized by the compulsive use of substances despite harmful consequences. According to the Diagnostic and Statistical Manual of Mental Disorders (DSM-5), substance use disorder involves impaired control over substance use, social impairment, risky use, tolerance, and withdrawal symptoms.

SUD exists on a continuum ranging from mild to severe depending on the level of impairment experienced by the individual. Affected persons may continue using substances despite deteriorating health, strained relationships, poor academic performance, financial hardship, and legal problems.

Substance use disorders among youths are especially dangerous because adolescence is a critical stage of brain development. Repeated exposure to psychoactive substances during this period may interfere with cognitive development, emotional regulation, memory, decision-making, and impulse control.

ADDICTION

Addiction is a severe form of substance dependence characterized by an uncontrollable urge to use substances repeatedly despite awareness of harmful consequences. Addiction involves both physical dependence and psychological dependence.

Physical dependence occurs when the body adapts to a substance, leading to withdrawal symptoms when use is reduced or stopped. Psychological dependence refers to emotional or mental reliance on substances as a coping mechanism for stress, anxiety, trauma, loneliness, or social pressure.

Addiction often affects multiple dimensions of an individual’s life, including family relationships, education, employment, social functioning, and mental health.

PUBLIC HEALTH PERSPECTIVE

A public health perspective views substance abuse as a societal and health issue rather than solely a criminal or moral problem. Public health approaches focus on prevention, health promotion, risk reduction, treatment accessibility, rehabilitation, and population-level interventions.

This perspective emphasizes addressing the social determinants that contribute to substance abuse, including poverty, unemployment, inequality, poor education, violence, trauma, and limited access to healthcare services.

Public health strategies also prioritize:

- Early prevention and awareness.
- Community participation.

- Evidence-based interventions.
- Harm reduction approaches.
- Mental health integration.
- Policy reforms and regulation.
- Youth empowerment and social support.

The public health model recognizes that sustainable solutions require coordinated action across multiple sectors including healthcare, education, law enforcement, social welfare, media, and civil society.

YOUTH VULNERABILITY AND RISK BEHAVIOUR

Youth vulnerability refers to the increased susceptibility of adolescents and young adults to harmful behaviors due to developmental, social, emotional, and environmental factors. Adolescence is often associated with curiosity, experimentation, risk-taking tendencies, identity formation, and peer influence.

At this stage, many youths experience emotional instability, academic pressure, unemployment, family conflict, and social uncertainty. Without proper guidance and support systems, these factors may increase the likelihood of experimenting with psychoactive substances.

In Nigeria, additional vulnerabilities such as insecurity, poverty, social inequality, and weak mental health support systems further expose young people to substance abuse.

Epidemiology of Drug Abuse among Nigerian Youths

Drug abuse among Nigerian youths has increased considerably over the past two decades and now constitutes a major public health concern. Epidemiology refers to the distribution, patterns, causes, and determinants of health-related conditions within populations. Understanding the epidemiology of substance abuse is essential for designing effective prevention and intervention strategies.

Nigeria has one of the largest youth populations in Africa, with a significant proportion of citizens below the age of 35 years. This demographic structure presents both opportunities and challenges. While youths represent a valuable human resource for national development, increasing substance abuse threatens their health, productivity, and future prospects.

According to the United Nations Office on Drugs and Crime (UNODC), approximately 14.4% of Nigerians between the ages of 15 and 64 have used psychoactive substances, a prevalence rate higher than the global average. Adolescents and young adults account for a substantial proportion of users.

Alcohol remains the most commonly used psychoactive substance among Nigerian youths because of its social acceptability and widespread availability. Tobacco products, cannabis, tramadol, codeine-containing cough syrups, methamphetamine, and inhalants are also widely consumed.

The abuse of prescription medications has become increasingly common among students, commercial drivers, artisans, and unemployed youths. Tramadol misuse, in particular, has received national attention due to its association with aggression, dependency, violence, and risky behaviors.

Regional variations also exist in patterns of substance use. Urban centers such as Lagos, Abuja, Port Harcourt, Kano, and Onitsha tend to report higher rates of drug circulation and consumption due to population density, commercial activity, nightlife culture, and organized drug networks. However, substance abuse is also increasingly prevalent in rural communities where poverty, unemployment, and limited access to healthcare services contribute to vulnerability.

Drug abuse among youths occurs across different educational and social categories, including:

- Secondary school students.
- University and polytechnic students.
- Out-of-school youths.
- Street children and homeless youths.
- Commercial motorcyclists and transport workers.
- Youths in conflict-prone or insecure regions.

Several studies have shown that males generally report higher rates of substance use than females. However, substance abuse among young women is gradually increasing due to changing social norms, urbanization, peer influence, and media exposure.

The epidemiological burden of drug abuse extends beyond prevalence rates. Substance use contributes significantly to injuries, mental illness, violence, risky sexual behavior, accidents, suicide, criminality, and premature deaths. The increasing availability of illicit drugs through informal supply chains, porous borders, online distribution channels, and unregulated pharmaceutical markets continues to worsen the problem. In addition, misinformation and social media content that glamorize substance use influence perceptions among young people. Despite growing concern, Nigeria still faces challenges related to inadequate nationwide surveillance systems, underreporting, social stigma, and limited epidemiological data on youth substance abuse. Strengthening research and national monitoring systems is therefore critical for effective public health planning.

Determinants and Risk Factors of Drug Abuse

Drug abuse among Nigerian youths is influenced by a complex interaction of biological, psychological, social, economic, cultural, and environmental factors. Understanding these determinants is important for developing targeted prevention and intervention strategies.

- **Peer Pressure and Social Influence**

Peer pressure remains one of the strongest determinants of substance use among adolescents and young adults. Many youths begin experimenting with drugs due to the desire for acceptance, belonging, or social validation.

Friends and social groups often influence attitudes toward substance use by normalizing behaviors such as smoking, alcohol consumption, and misuse of prescription drugs. Young people may also feel pressured to imitate celebrities, musicians, or social media influencers who portray substance use as fashionable or desirable.

- **Family Dysfunction and Poor Parenting**

The family plays a critical role in shaping the behavior and values of young people. Weak parental supervision, inconsistent discipline, family conflict, divorce, neglect, domestic violence, and parental substance abuse increase the likelihood of drug experimentation among youths.

Children raised in unstable or abusive environments may use drugs as coping mechanisms for emotional pain, loneliness, or trauma. Conversely, strong family bonds, open communication, emotional support, and effective parental monitoring serve as protective factors against substance abuse.

- **Poverty and Unemployment**

Economic hardship is a major driver of substance abuse in Nigeria. High unemployment rates, lack of economic opportunities, and financial instability contribute to frustration, hopelessness, depression, and low self-esteem among youths.

Some young people resort to drug use as a temporary escape from stress and socioeconomic difficulties. In some cases, involvement in drug trafficking or illicit drug markets becomes a means of survival.

- **Mental Health Challenges**

Mental health disorders such as depression, anxiety, post-traumatic stress disorder (PTSD), and emotional trauma are strongly associated with substance abuse.

Many Nigerian youths experiencing psychological distress may self-medicate with alcohol or drugs because of limited access to mental health services and widespread stigma surrounding mental illness.

The relationship between mental health and substance abuse is often bidirectional. While mental health conditions may increase vulnerability to drug use, prolonged substance abuse can also worsen psychological disorders.

- **Academic and Social Pressure**

Academic expectations, examination stress, fear of failure, and societal pressure to succeed may contribute to substance use among students.

Some youths abuse stimulants or prescription medications in attempts to enhance concentration, stay awake for long periods, or cope with academic demands. Relationship problems, social rejection, and identity struggles may also contribute to emotional distress and risky coping behaviors.

- **Availability and Accessibility of Drugs**

Easy access to psychoactive substances significantly increases the risk of drug abuse. Weak regulation of pharmaceutical products, porous borders, illicit drug markets, and inadequate law enforcement contribute to widespread availability.

Certain drugs are sold openly in informal markets, motor parks, nightlife environments, and unregulated pharmacies, making them easily accessible to young people.

- **Media and Digital Influence**

Modern media and entertainment industries have significant influence on youth behavior. Music videos, movies, online content, and social media platforms sometimes portray substance use as glamorous, pleasurable, or socially rewarding.

Exposure to such content may normalize risky behaviors and reduce perceptions of harm among impressionable youths.

- **Urbanization and Environmental Factors**

Rapid urbanization, overcrowding, insecurity, and poor living conditions in many urban settlements contribute to social disorganization and increased exposure to substance abuse.

Urban nightlife culture, gang activities, and high-stress living conditions may increase vulnerability among young people.

- **Cultural and Religious Factors**

Cultural beliefs and social norms influence attitudes toward substance use. In some communities, alcohol consumption is socially accepted during ceremonies and celebrations, potentially encouraging early exposure.

At the same time, religious teachings and community values can serve as protective factors by discouraging substance abuse and promoting moral discipline.

- **Weak Social Support Systems**

Limited access to youth-friendly services, counseling programs, recreational facilities, and mentorship opportunities increases vulnerability among youths.

Where support systems are weak, young people may turn to drugs as coping mechanisms for emotional distress and social challenges.

Consequences of Drug Abuse among Nigerian Youths

Drug abuse has profound consequences for individuals, families, communities, and national development. The effects extend beyond health problems and contribute to educational decline, insecurity, social instability, and economic losses.

- **Physical Health Consequences**

Substance abuse negatively affects nearly every organ system in the body. Long-term use of psychoactive substances may lead to:

- Liver disease.
- Kidney damage.
- Respiratory disorders.
- Cardiovascular complications.
- Neurological impairment.
- Malnutrition.
- Weakened immune function.

Injecting drug use also increases the risk of infectious diseases such as HIV/AIDS, hepatitis B, and hepatitis C through unsafe needle-sharing practices.

In severe cases, overdose and poisoning may result in permanent disability or death.

- **Mental and Psychological Consequences**

Drug abuse significantly affects mental health and emotional wellbeing. Common psychological effects include:

- Depression.
- Anxiety disorders.
- Mood instability.
- Psychosis.
- Hallucinations.
- Aggressive behavior.
- Suicidal thoughts.

Prolonged substance abuse may impair memory, concentration, judgment, and cognitive functioning, thereby affecting educational and occupational performance.

- **Educational Consequences**

Drug abuse contributes to poor academic performance, absenteeism, indiscipline, and school dropout. Students who abuse drugs often experience reduced concentration, low motivation, poor memory retention, and impaired decision-making abilities. Substance abuse may also increase involvement in examination malpractice, violence, cultism, and other antisocial behaviors within educational institutions.

The disruption of educational attainment limits future employment opportunities and socioeconomic advancement.

- **Social Consequences**

Substance abuse negatively affects relationships and social functioning. Drug-dependent youths may become socially withdrawn, aggressive, irresponsible, or involved in criminal activities.

Drug abuse contributes to:

- Family conflict and breakdown.
- Domestic violence.
- Child neglect.
- Gang involvement.
- Cultism.
- Armed robbery.
- Sexual violence.
- Community insecurity.

Families often experience emotional stress, stigma, financial burden, and reduced quality of life due to the behavior of affected individuals.

- **Economic Consequences**

Drug abuse has substantial economic implications for individuals and society.

Affected youths may struggle with unemployment, low productivity, poor financial management, and job instability. Families often spend significant resources on healthcare, rehabilitation, and legal issues.

At the national level, substance abuse increases healthcare costs, reduces workforce productivity, weakens human capital development, and places pressure on social welfare and criminal justice systems.

- **Security and Crime-Related Consequences**

There is growing evidence linking substance abuse with violent crime, cultism, terrorism, kidnapping, armed robbery, and communal violence.

Drug trafficking networks also contribute to corruption, organized crime, and insecurity. Psychoactive substances may impair judgment and increase aggressive tendencies, thereby contributing to accidents and violent behavior.

- **Impact on National Development**

The widespread abuse of drugs among youths undermines national development by reducing the productivity, creativity, and potential of the country’s future workforce.

Youths represent an important demographic asset for economic growth and social progress. However, widespread substance abuse weakens educational outcomes, public health indicators, and social stability.

The long-term consequences include increased poverty, reduced innovation, weakened human capital, and slower national development.

FRAMEWORK FOR PUBLIC HEALTH RESPONSES

A public health approach to youth substance use integrates three levels:

Primary prevention: interventions that reduce initiation of substance use (education, policy, environmental strategies).

- Secondary prevention: early detection and interventions for those who have experimented or are at risk (screening, brief interventions, family-based programs).
- Tertiary prevention: treatment and harm reduction for individuals with substance use disorders (SUDs) and services to reduce negative outcomes (e.g., overdose prevention, psychosocial rehabilitation).

Interventions should be multi-component, culturally adapted, equity-focused, and evaluated using both process and outcome indicators.

Evidence-informed strategies

Below are recommended strategies organized by level and setting.

1. Policy and regulatory strategies

Strengthen regulation of psychoactive substances: enforce age limits for alcohol and tobacco sales, monitor and regulate sales of pharmaceutical opioids and codeine-containing syrups, and crack down on illegal drug supply chains.

- Pricing and taxation: increase excise taxes on alcohol and tobacco to reduce affordability for youth.
- Advertising and media controls: restrict marketing of alcohol and tobacco that targets young people, and regulate digital advertising.
- School policies: national guidance that supports smoke-free and substance-free school environments, clear disciplinary policies coupled with support for affected students.

2. School-based interventions

- Life-skills and resilience programs: curricula that teach social-emotional skills, decision-making, refusal skills, and coping strategies reduce initiation and progression of substance use when delivered with fidelity and across several years.
- Integration with sexual and reproductive health/mental health education: holistic school health programs addressing co-occurring risks.
- Training teachers/peer educators: equip school staff to identify at-risk students and deliver brief interventions or referrals.

- After-school engagement and extracurriculars: sports, arts, and clubs provide positive alternatives and strengthen school connectedness.

3. Family-focused strategies

Parenting programs: interventions that improve parental monitoring, communication, and positive discipline (e.g., group-based parenting workshops) have strong evidence in reducing adolescent substance use.

Family therapy in clinical settings: for youths showing early signs or diagnosed SUDs, family-based treatments (functional family therapy, multidimensional family therapy principles) improve outcomes.

4. Community-level interventions

Community coalitions: mobilize local stakeholders (religious leaders, youth groups, health workers, NGOs) to design context-appropriate prevention campaigns and environmental strategies.

Safe spaces and youth centers: provide counseling, vocational training, and mentorship to reduce risk linked to idleness and unemployment.

Faith-based and culturally sensitive programs: leverage community institutions (mosques, churches) for outreach and stigma reduction while ensuring interventions respect human rights and confidentiality.

5. Health-system strategies

- Routine screening in primary care and school health clinics: use brief, validated screening tools (adapted and validated locally) to identify at-risk youths.
- Brief interventions and motivational interviewing: short, structured conversations in healthcare or school settings can reduce risky use among young people.
- Task-shifting and workforce development: train community health workers, nurses, and counselors in identification, brief interventions, and referral to specialist care where available.
- Integrated mental health and substance use services: address co-occurring mental health problems (depression, anxiety, trauma) through collaborative care models.

6. Treatment and harm reduction services.

Accessible outpatient psychosocial interventions: cognitive-behavioral therapy (CBT), contingency management elements, and group therapy adapted to local languages and contexts.

- Medication-assisted treatment (MAT): where opioid dependence exists, consider evidence-based MAT (e.g., buprenorphine, methadone) within regulated and supportive frameworks—implemented with safeguards, training, and linkage to psychosocial care.
- Overdose prevention and naloxone: in settings with opioid use, equip first responders and community programs with naloxone and training.
- Linkage to social services: housing support, job training, and education re-entry services to improve long-term recovery and social reintegration.

7. Digital and media interventions

- Mobile health (mHealth) tools: SMS reminders, brief counseling apps, and tele-counseling can expand reach, especially in areas with limited services.
- Social media campaigns: culturally tailored messaging to change norms and reduce stigma; use youth influencers responsibly.

IMPLEMENTATION CONSIDERATIONS FOR NIGERIA

Cultural adaptation and community ownership

Interventions must be tailored to Nigeria's ethnic, religious, and linguistic diversity. Engaging local leaders and youths in program design ensures relevance and acceptance. Faith-based organizations can be powerful partners but programs must protect confidentiality and clinical integrity.

Equity and access

Efforts should prioritize underserved groups—out-of-school youths, street-involved youths, internally displaced persons, and girls—who may face unique vulnerabilities and barriers to services.

Financing and sustainability

Sustainable funding requires government commitment, incorporation into primary healthcare budgets, public–private partnerships, and donor support aligned with national priorities. Cost-effectiveness analyses and phased scale-up can support sustainable implementation.

Human resources and training

Given specialist shortages, Nigeria should adopt task-sharing approaches, standardized training curricula, supervision systems, and clear referral pathways to ensure quality of care.

Legal and ethical issues

Programs must balance law enforcement approaches with public health priorities. Criminalizing substance use among youths can deter help-seeking—alternatives to punitive approaches (diversion, treatment-oriented responses) are preferred. Services must ensure informed consent, confidentiality, and youth-friendly care.

Monitoring, evaluation and research priorities

Robust M&E is essential to track implementation and outcomes. Key indicators include:
Process indicators: number of schools implementing life-skills programs, number of health workers trained, availability of youth-friendly services.

Outcome indicators: prevalence of past-month substance use among targeted age groups, treatment engagement and retention, school attendance and performance, self-reported risk behaviors.

Research priorities for Nigeria include: locally validating screening tools, evaluating culturally adapted interventions (RCTs and implementation studies), mapping informal drug markets, and studying socio-economic drivers of use. Implementation science approaches can elucidate how to scale effective programs across diverse Nigerian settings.

DISCUSSION

Drug abuse among Nigerian youths is a complex public health issue driven by multiple social, economic, psychological, and environmental factors. The findings of this study demonstrate that isolated interventions are insufficient for addressing the growing burden of substance abuse.

Effective prevention requires integrated and evidence-based approaches involving families, schools, healthcare systems, communities, and government institutions. School-based interventions remain particularly important because they provide opportunities for early prevention and behavioral education during critical developmental stages. Botvin (2000) argued that life skills education significantly reduces risky behaviors and improves adolescents' ability to resist peer pressure and substance experimentation.

Family-centered approaches also play significant roles in strengthening emotional support, parental supervision, and healthy communication patterns among adolescents. Research has consistently shown that strong family relationships serve as protective factors against substance abuse (Hawkins, Catalano and Miller, 1992). Conversely, family instability, neglect, and domestic conflict increase vulnerability to drug use among young people.

Community-based interventions are highly relevant within the Nigerian context because local institutions such as religious organizations, youth associations, and traditional leadership structures possess strong influence over social norms and behaviors. Mamman, Othman and Lian (2014) emphasized that social support systems and community engagement are essential for preventing adolescent substance abuse and promoting positive behavioral outcomes.

Mental health integration is equally important because many youths experiencing substance abuse also struggle with depression, anxiety, trauma, and emotional instability. Abdulmalik, Kola and Gureje (2019) observed that Nigeria's limited mental health infrastructure contributes to inadequate treatment and support services for vulnerable youths. Addressing co-occurring mental health conditions therefore improves recovery outcomes and reduces relapse rates.

Digital technologies present emerging opportunities for expanding access to awareness campaigns, counseling, and support services. However, digital interventions should complement—not replace—human-centered care and community engagement.

Although Nigeria has made progress through initiatives implemented by the National Drug Law Enforcement Agency, healthcare institutions, and civil society organizations, significant gaps remain in prevention infrastructure, treatment accessibility, workforce development, and research capacity (NDLEA, 2023).

The public health approach therefore provides a more sustainable framework for reducing substance abuse because it emphasizes prevention, early intervention, rehabilitation, and long-term social reintegration rather than punitive measures alone (WHO, 2022).

LIMITATIONS

This narrative review relies on synthesized evidence and programmatic guidance rather than a systematic review. Local empirical studies from Nigeria remain limited for some interventions; thus, adaptation must proceed with careful piloting and monitoring.

CONCLUSION

Drug abuse among Nigerian youths remains a major public health challenge with serious implications for education, mental health, national security, economic productivity, and social development. The increasing prevalence of psychoactive substance use among adolescents and young adults reflects deeper social and structural problems including unemployment, poverty, family instability, peer pressure, mental health challenges, and weak support systems.

This study has shown that substance abuse is not merely an individual behavioral problem but a multifaceted societal issue requiring comprehensive and coordinated responses. Effective prevention and intervention strategies must therefore move beyond punitive approaches and embrace evidence-based public health models that prioritize prevention, treatment, rehabilitation, mental health integration, and social reintegration.

School-based programs, family-centered interventions, community participation, healthcare system strengthening, policy reforms, and digital innovations all play critical roles in addressing the burden of drug abuse among Nigerian youths. Furthermore, sustainable progress requires strong political commitment, adequate funding, effective policy implementation, and multisectoral collaboration among government agencies, healthcare providers, educational institutions, religious organizations, civil society groups, and community leaders.

Investing in youth development, mental health services, employment opportunities, and preventive education is essential for reducing vulnerability to substance abuse and improving long-term public health outcomes. With coordinated national action and sustained commitment, Nigeria can significantly reduce the burden of drug abuse and promote healthier, safer, and more productive futures for its young population.

RECOMMENDATIONS

Addressing drug abuse among Nigerian youths requires a comprehensive public health approach that incorporates prevention, intervention, and treatment. Using evidence-based strategies, the burden of drug abuse can be curbed and healthy lifestyles among Nigerian youths can be enhanced.

To reduce drug abuse among Nigerian youths, stakeholders should prioritize a mixed portfolio of interventions:

1. Strengthen national policies (regulation, taxation, advertising controls) and enforce age-restrictions on sales.
2. Scale up school-based life-skills programs and extracurricular engagement, ensuring teacher training and curricular integration.
3. Invest in family-based prevention and parenting programs, with special outreach to vulnerable families.
4. Expand primary-care-based screening, brief interventions, and referral pathways, using task-sharing models.

5. Develop accessible treatment services and, where appropriate, harm reduction measures including MAT and overdose response.
6. Support community coalitions, youth-friendly centers, and vocational programs to address social determinants.
7. Implement robust M&E and fund operational research to guide scale-up and adaptation.

A coordinated national strategy—backed by political commitment, sustainable financing, and community engagement—can substantially reduce the burden of drug abuse among Nigeria's youths and improve their long-term health and social outcomes.

PRACTICAL ROADMAP FOR STAKEHOLDERS AND INTERVENTION STRATEGIES

- Government: adopt a national youth substance-use strategy; strengthen laws and enforce regulations; allocate budgets to services.
- Health sector: integrate screening & brief interventions into primary care; train workforce; set up referral networks.
- Education sector: mandate and resource life-skills curricula; create safe and substance-free environments.
- Civil society & communities: run prevention campaigns, create safe spaces, and support recovery programs.
- Research community: prioritize local evidence generation, tool validation, and implementation research.

Intervention Strategies

- Accessible Treatment Services: Accessible treatment services can provide support for youths struggling with drug abuse.
- Counseling and Therapy: Counseling and therapy can address underlying issues contributing to drug abuse.
- Peer Support Groups: Peer support groups can provide a sense of community and support for youths recovering from drug abuse.

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STRATEGIZING BRAND COMMUNICATION FOR GEN Z: THE ROLE OF AUTHENTIC, SHORT-FORM, AND PARTICIPATORY CONTENT

BY

GBADEBO IFEANYICHUKWU ALAPO

Abstract

Generation Z (Gen Z) represents one of the most digitally connected and socially conscious generations in contemporary society, thereby reshaping the dynamics of brand communication across global and local markets. Traditional advertising approaches that rely heavily on one-directional communication are increasingly becoming ineffective among Gen Z consumers who prioritize authenticity, interactivity, cultural relevance, and engaging digital experiences. This study examines the role of authentic communication, short-form content, and participatory engagement in strategizing effective brand communication for Nigerian Gen Z audiences. Drawing on existing literature, the Delphi technique and survey responses collected from young Nigerians and communication professionals, the study explores how digital culture and evolving media consumption patterns influence consumer-brand relationships. Findings reveal that authenticity significantly affects trust, loyalty, and engagement among Gen Z consumers, with respondents favoring transparent messaging, relatable language, and culturally grounded storytelling. The study also demonstrates the growing dominance of short-form video content on platforms such as TikTok and Instagram Reels, where brevity, creativity, and trend-based engagement enhance message retention and audience interaction. This work gives useful advice to communication planners, brand managers, and teachers. It suggests some ways to improve how brands and Gen Z consumers connect, given the way the digital world keeps changing.

Furthermore, participatory campaigns including online challenges, user-generated content, and reward-based interactions were identified as highly effective strategies for strengthening consumer involvement and community building. The paper argues that successful brand communication targeting Gen Z requires a strategic shift from conventional advertising models toward interactive, culturally adaptive, and digitally driven engagement frameworks. The study concludes that brands seeking long-term relevance among Nigerian Gen Z consumers must prioritize sincerity, concise storytelling, and audience participation in their communication strategies.

Keywords: Generation Z, Brand Communication, Authenticity, Short-Form Content, Participatory Culture, Digital Marketing, Nigeria.

Introduction

Background of the Study

The rapid evolution of digital technology and social media has significantly transformed the landscape of brand communication globally. In recent years, Generation Z (Gen Z), commonly described as individuals born between the late 1990s and early 2010s, has emerged as one of the most influential consumer groups shaping modern communication and marketing practices. Unlike previous generations, Gen Z grew up within a highly digitized environment characterized by constant internet access, social networking platforms, mobile technology, and instant communication systems (Twenge, 2019). As digital natives, their consumption habits, communication preferences, and behavioral expectations differ considerably from those of older generations.

Globally, businesses and communication strategists are increasingly recognizing the need to redesign traditional advertising methods to align with the expectations of Gen Z consumers. According to Forbes (2023), Gen Z consumers are more likely to support brands that demonstrate authenticity, social responsibility, inclusiveness, and transparency. This shift has forced organizations to move beyond conventional promotional models toward more engaging and relationship-oriented communication strategies.

The rise of platforms such as TikTok, Instagram Reels, Snapchat, and YouTube Shorts has further transformed media consumption patterns among young audiences. Short-form digital content has become dominant because it aligns with Gen Z's preference for quick, visually engaging, and interactive communication experiences (Iyanda, 2022). In the attention economy described by Goldhaber (1997), audiences are constantly exposed to competing streams of digital information, making brevity and creativity essential elements of effective communication.

In Nigeria, the influence of Gen Z on digital communication culture continues to grow rapidly due to increasing internet penetration, smartphone usage, and social media participation among young people. Nigerian youths are not only consumers of digital content but also active creators and distributors of online media. Adegoke and Ojo (2022) observed that youth culture, digital identity, and local cultural realities significantly shape how Nigerian Gen Z audiences perceive and interact with brands.

Another major shift in contemporary communication is the increasing importance of authenticity. Gen Z consumers are highly skeptical of overly polished advertisements and are more likely to trust brands that communicate honestly, transparently, and consistently (Adweek, 2021). Authentic communication includes the use of relatable language, behind-the-scenes content, real customer experiences, and storytelling rooted in cultural realities. Brands perceived as artificial or disconnected from societal concerns often struggle to maintain audience trust and loyalty.

Participatory communication has also become a defining feature of Gen Z engagement patterns. Jenkins (2020) explains that contemporary digital audiences no longer remain passive consumers of media content but actively participate in content creation, online conversations, and brand storytelling. Through user-generated content, polls, challenges, hashtags, and online interactions, Gen Z consumers increasingly expect opportunities to contribute to the communication process.

Kapoor et al. (2021) further argued that participatory culture strengthens emotional attachment, consumer engagement, and community-building around brands.

Despite growing scholarly interest in Gen Z communication behavior globally, limited studies have extensively examined how authenticity, short-form storytelling, and participatory engagement specifically influence brand communication strategies within the Nigerian context. Many local brands still rely heavily on traditional advertising methods that may not adequately resonate with digitally driven Gen Z audiences.

This study therefore seeks to examine the strategic role of authentic communication, short-form content, and participatory engagement in shaping effective brand communication among Nigerian Gen Z consumers. The study contributes to existing knowledge on digital communication and provides practical insights for marketers, media practitioners, and organizations seeking to build stronger relationships with young consumers in Nigeria's rapidly evolving digital environment.

Problem Discussion

In Nigeria, youth culture is closely linked to social media and buying things. There is a growing difference between what brands do and what Generation Z wants. Many Nigerian brands still depend on older advertising ways. This causes them to not connect well with this audience. If there is no set plan that includes being real, using short messages, and getting people involved, it will be hard to keep Generation Z trusting and loyal to brands.

Purpose of the Study

This study aims to learn about how being real, using short videos, and getting people involved can assist brands in Nigeria to speak better with Generation Z. We plan to obtain real facts and opinions from specialists to advise Nigerian businesses on how to create messages that match what Gen Z likes and how they use media.

Objective of the study

This research aims to achieve a few key goals. First, it examines how important being real and genuine is to Nigerian Gen Z when they form opinions about how brands talk to them. This involves understanding if Gen Z values honesty and transparency in brand messages.

Second, the study will judge how much short, quick content affects whether Gen Z pays attention to and interacts with brands. This includes looking at if platforms like TikTok and Instagram Reels are good ways to talk to this group.

Third, the research wants to see if campaigns that let consumers participate help make stronger bonds between brands and the people who buy from them. The goal is to determine if involving Gen Z in a brand's activities increases loyalty and good feelings.

This study also seeks to find the main problems that Nigerian brands have when they try to use these strategies. These problems could include things like a lack of resources, not understanding Gen Z well enough, or trouble changing old ways of doing things.

Based on these findings, the study will suggest specific ways to include being genuine, using short content, and allowing participation in how brands communicate. These suggestions will assist brands in better talking to and connecting with Nigerian Gen Z. The intention is to offer guidelines that enable brands to develop communication plans that truly speak to this generation.

Scope of the study

This study examines how Nigerian Generation Z consumers (those born from 1997 to 2012) interact with brand messages on digital platforms. We are especially interested in their use of TikTok, Instagram Reels, and other short video formats.

The core of our investigation lies in understanding how this generation perceives and responds to various branding strategies employed on these platforms. We aim to capture the nuances of their digital habits and assess the impact of visual content on their brand preferences. The goal is to find out what kinds of marketing approaches resonate most strongly with this tech-savvy demographic.

To give the study more depth and credibility, we also include perspectives from younger communicators and professionals in Nigeria. Their insights help to verify our findings by providing a professional viewpoint on the strategies used and their perceived success. By talking to these groups, we get a better understanding of the practical challenges and opportunities in the field of digital marketing in Nigeria.

Although this study is focused on Nigeria, we believe its results could be useful in other African nations. These countries often have similar cultures driven by young people's use of digital technology. By looking at the similarities and differences across these regions, we can offer a more general understanding of how to connect with young consumers in Africa's growing digital market. The research provides a foundation for marketers looking to expand their reach and influence in these areas.

The study uses a direct method approach, compelling quantitative data gathered through survey questionnaire. This approach allows for an examination of the subject, capturing both the statistical trends and the personal experiences that shape Generation Z's relationship with brands.

In summary, this research seeks to offer an examination of the digital behaviors and brand interactions of Nigerian Generation Z consumers. By merging academic research with industry insights, the study intends to provide valuable information for marketers, advertisers, and anyone interested in the dynamics of youth culture in the digital age.

Significance of the Study

This research is important for a few reasons:

Academic Value: It adds to what we know about how brands communicate strategically, mainly when it comes to Generation Z in Nigeria and Africa.

Practical Use: Brand managers, marketers, and communication strategists can use the results to help them better connect with Gen Z. They will learn that being real, using short content, and creating campaigns where consumers can participate are very important.

Policy Importance: The results can help guide policymakers and regulators as they work to encourage advertising that is responsible, open, and appropriate for the local culture.

Social Impact: By encouraging brands to communicate in a real and involving way, they can build more trust, show they care about society, and include young people in their brand stories. This study would serve as a guide helping to show ways that corporations can avoid similar missteps by understanding the importance of cultural relevance in advertising practices to avoid similar pitfalls, emphasizing the need for understanding and respecting the values of target demographics in marketing efforts. This helps brands connect with their audience on a deeper level. This research encourages corporations to take opportunities to give back to the local communities in which they sell their products, which helps people to view brands more favorably. By engaging with consumers, businesses can show social responsibility, which can help solve big problems such as sustainability, ethical consumption, and community development.

The research provides a more complete picture of how brands may connect with this demographic by looking at the specific tastes and behaviors of Generation Z in Nigeria and Africa. The research's insights may promote more inclusive and genuine brand stories, which would foster stronger relationships between businesses and consumers. In addition, policymakers and industry regulators are better able to create laws that support responsible and open advertising practices when they have a thorough grasp of successful communication tactics. The study will provide the information required to promote sustainable, ethical, and community-focused initiatives, which will have a beneficial influence on society as a whole.

Research Questions

1. How important is authenticity in Nigerian Gen Z’s perception of brand communication?

2. To what extent does short-form content influence Nigerian Gen Z's brand engagement?
3. How effective are participatory campaigns in enhancing Gen Z's interaction with brands?
4. What challenges hinder Nigerian brands from implementing authenticity, short-form messaging, and participatory strategies?
5. What strategies can Nigerian brands adopt to align with Gen Z's communication preferences?

Research Hypotheses

H1: The degree to which a brand is perceived as genuine is related to a stronger feeling of trust and faithfulness among Nigerian Generation Z consumers. In simpler terms, if Gen Z in Nigeria sees a brand as real and honest, they are more apt to trust the brand and stick with it over time.

H2: Brief content has a stronger brand engagement with Nigerian Generation Z compared to standard, lengthy content. This suggests that shorter, more concise forms of content are better at catching and holding the attention of this demographic, creating better rates of brand involvement.

H3: When Nigerian brands use campaigns that invite Gen Z members to participate, it greatly improves how linked and involved they feel with those brands. This implies that interactive promoting methods contribute to a stronger sense of a relationship between the consumer and the brand.

H4: Several problems, like restricted funds, cultural differences, and the high cost of internet access, stand in the way of Nigerian brands that are trying to speak to Generation Z. These problems can seriously limit the successful application of marketing plans intended for younger audiences.

Literature Review

The emergence of Generation Z has generated significant academic interest in the fields of communication, media studies, branding, and digital marketing. Existing literature suggests that Gen Z possesses distinct communication behaviors shaped by technological advancement, digital culture, social media exposure, and changing patterns of consumer engagement.

Twenge (2019) described Gen Z as a highly connected generation that spends substantial time online and demonstrates strong familiarity with digital devices and social networking platforms. Unlike previous generations, Gen Z consumers are deeply influenced by online interactions, visual communication, and real-time digital experiences. This continuous digital exposure has altered their attention span, communication preferences, and expectations from brands.

The transformation of communication patterns within the digital era aligns with Goldhaber's (1997) concept of the "attention economy," which argues that audience attention has become one of the most valuable commodities in modern communication environments. Due to information overload on digital platforms, brands must compete aggressively for audience engagement through concise, visually appealing, and emotionally engaging content.

One of the most important themes emerging within the literature is authenticity in brand communication. According to Adweek (2021), Gen Z consumers are highly sensitive to insincerity and can easily detect performative or manipulative advertising messages. Consequently, brands perceived as genuine, transparent, socially responsible, and culturally relatable are more likely to gain trust and long-term loyalty among younger audiences.

Similarly, Forbes (2023) observed that Gen Z consumers increasingly prefer brands that align with their personal values, social concerns, and ethical expectations. This trend has encouraged companies to integrate inclusiveness, sustainability, mental health awareness, and social advocacy into their communication strategies.

In the Nigerian context, Adegoke and Ojo (2022) emphasized that digital culture and youth identity significantly influence how young audiences interpret brand messages. The authors argued that effective communication strategies within Nigeria must incorporate local language expressions, cultural references, humor, and relatable storytelling in order to resonate with Gen Z consumers.

The growing dominance of short-form digital content has also attracted scholarly attention. Iyanda (2022) explained that platforms such as TikTok and Instagram Reels have transformed audience engagement patterns by prioritizing fast-paced, visually engaging, and concise content formats. Short-form videos allow brands to communicate messages quickly while maintaining audience attention within highly competitive digital spaces.

Research further suggests that storytelling remains central to successful short-form communication. Although brief in duration, short-form content often combines humor, music trends, emotional appeal, and visual creativity to improve memorability and audience interaction (Iyanda, 2022). This shift reflects broader changes in media consumption behavior where audiences increasingly prefer mobile-friendly and easily shareable content formats.

Participatory culture also represents a major theoretical and practical shift within contemporary brand communication. Jenkins (2020) argued that digital audiences are no longer passive receivers of media messages but active participants in content production, interpretation, and distribution. Through social media engagement, hashtags, online challenges, and user-generated content, audiences contribute directly to brand visibility and communication processes.

Kapoor et al. (2021) further noted that participatory engagement strengthens emotional connections between brands and consumers by encouraging interaction, collaboration, and community-building. User-generated content, online polls, co-creation campaigns, and interactive storytelling create stronger feelings of belonging and consumer loyalty.

Okoro (2021) emphasized that modern communication strategies must adapt to audience-centered approaches that prioritize engagement and feedback rather than one-directional information dissemination. This is particularly relevant for Gen Z audiences who value inclusion, responsiveness, and digital interaction.

Despite the growing body of literature on Gen Z communication behavior, limited studies have comprehensively examined the combined influence of authenticity, short-form storytelling, and participatory engagement on Nigerian brand communication strategies. Existing studies often focus broadly on digital marketing trends without adequately exploring the sociocultural realities influencing Nigerian Gen Z audiences.

This study therefore fills an important gap by examining how authenticity, concise digital storytelling, and participatory communication influence brand engagement among Nigerian Gen Z consumers. It contributes to ongoing discussions on digital communication strategies and provides practical insights for brands operating within rapidly evolving media environments.

Methodology

This study used a group survey to gather opinions from various younger generation to get the most accurate results. The surveys helped collect details on what media Gen Z prefers and their communication styles.

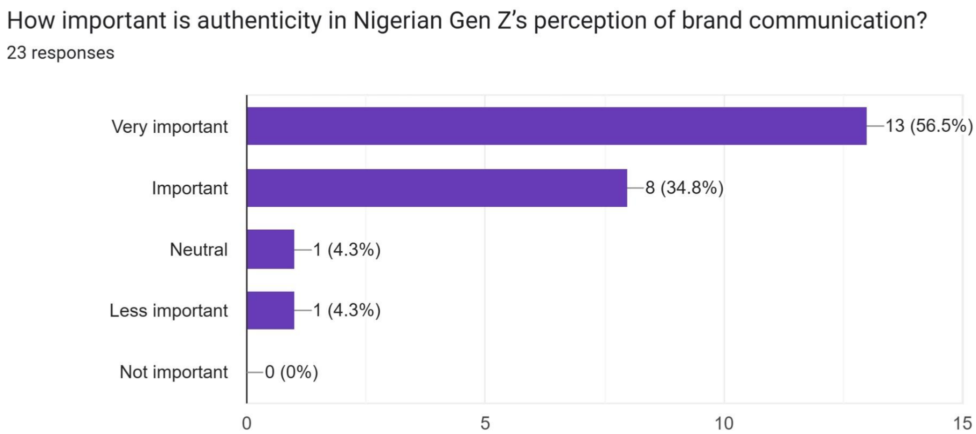
We surveyed a mix of younger generation in the Nigerian community because they make up a large portion of the Gen Z ideas. We also shared the survey to brand professionals to get their advice which supports the survey results.

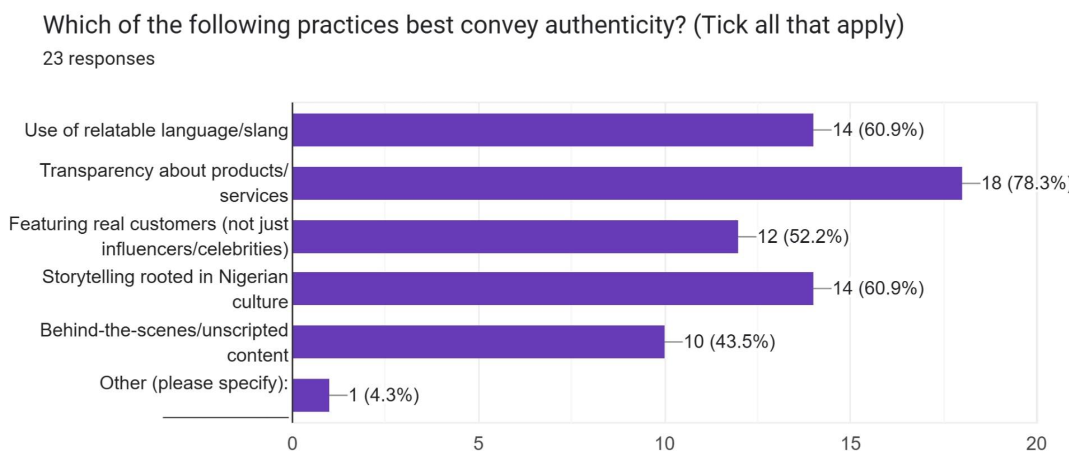
The survey used a questionnaire with different types of questions. A final summary graphical representation of their opinion that had everyone agree on the best strategies. With this method, the suggestions were thoughtful.

Findings and discussion

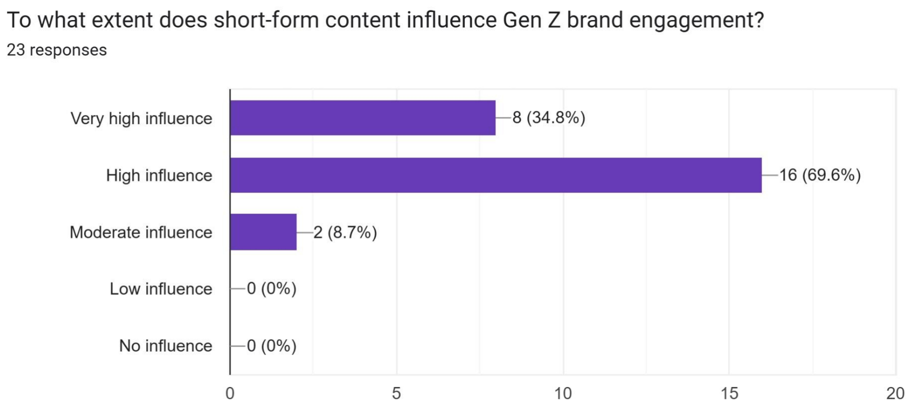
The survey data visually illustrates the Gen Z perspective on brand communication. The information from the surveys expressed collective experts and most Gen Z's' opinions that being real, using short content, and letting the audience participate are all important for connecting with Gen Z.

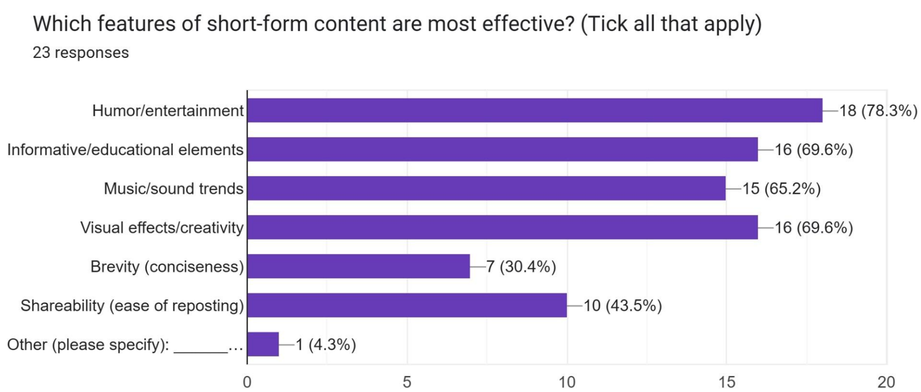
- **Authenticity**: The survey results highlight the critical importance of authenticity to Nigerian Gen Z. Of the 23 respondents, a combined **91.3%** considered authenticity to be either "Very important" (56.5%) or "Important" (34.8%) in their perception of brand communication. The data further reveals that the most effective practices for conveying authenticity are **transparency about products/services** (78.3%), followed by the **use of relatable language/slang** (60.9%), and **storytelling rooted in Nigerian culture** (60.9%).





- **Short-Form Content**: The survey confirms the significant influence of short-form content on Gen Z brand engagement. A combined **94.4%** of respondents noted that short-form content has either a "Very high influence" (34.8%) or a "High influence" (69.6%) on their brand engagement. The most effective features of this content were identified as **brevity (conciseness)** and the use of **music/sound trends**, both selected by 69.6% of respondents.

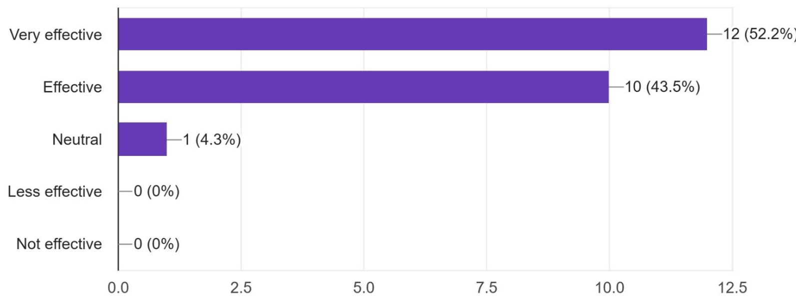


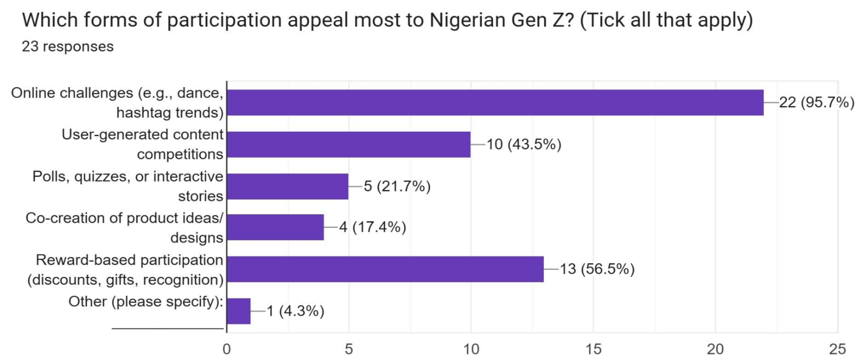


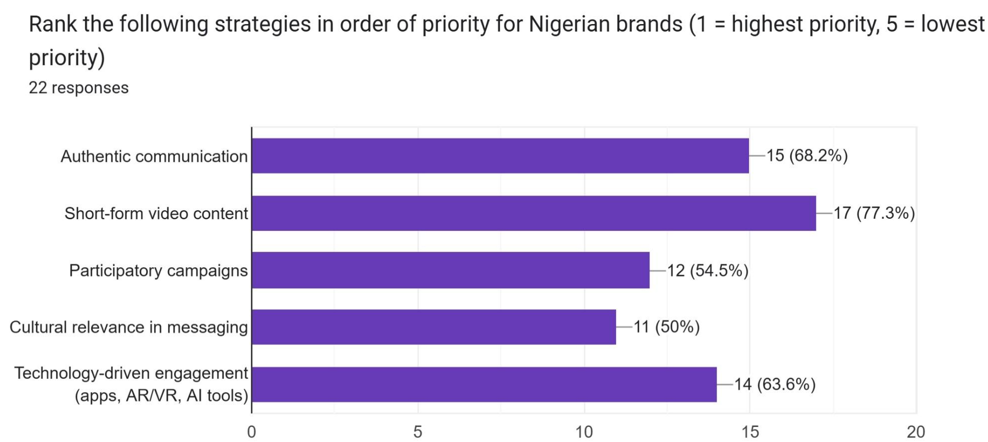
- **Participatory Campaigns**: The research findings show that participatory campaigns are highly effective in engaging Nigerian Gen Z. A combined **95.7%** of respondents found these campaigns to be either "Very effective" (52.2%) or "Effective" (43.5%). The most appealing forms of participation were **reward-based participation** (95.7%) and **online challenges** (56.5%).

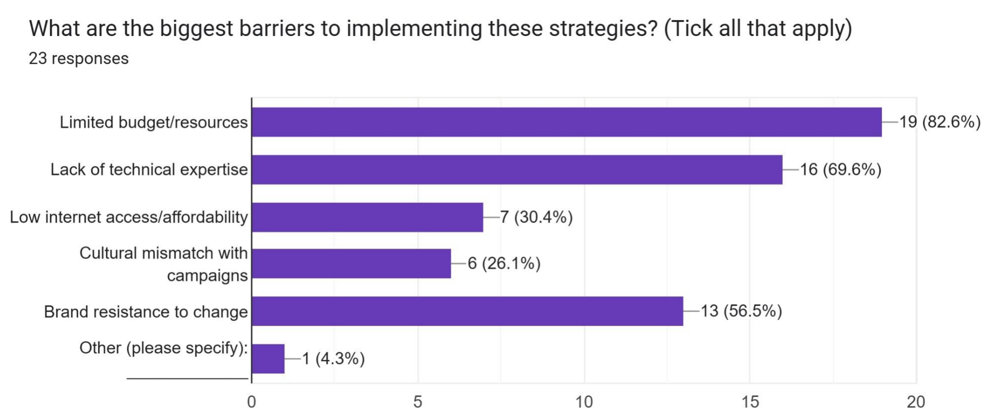
How effective are participatory campaigns (e.g., challenges, co-creation, UGC) in engaging Nigerian Gen Z?

23 responses









The information from the surveys agreed that being real, using short content, and letting the audience participate are all important for connecting with Gen Z.

Younger generation and experts both said that being real is the most important thing for building trust. People said they would follow, support, and buy from brands that are socially responsible, honest, and have a genuine voice.

The information strongly supported using short content. Survey respondents remembered messages better and liked brands more when they saw short videos on apps like TikTok and Instagram Reels, compared to long ads. The experts agreed, saying that keeping things short and moving quickly is key because Gen Z doesn't have a long attention span.

The study found that when brands let people participate, it made them more engaged. Younger Generation said they liked brands that asked for their opinions through polls, fun challenges, and by sharing content they created. The experts said these were important ways to turn customers into brand fans and build a community.

Discussion

The findings of this study demonstrate that contemporary brand communication directed at Generation Z requires a major shift from traditional advertising approaches toward more interactive, authentic, and digitally adaptive strategies. The study revealed that authenticity, short-form storytelling, and participatory engagement significantly influence how Nigerian Gen Z consumers perceive, trust, and interact with brands. These findings align with existing literature emphasizing the evolving communication preferences of digitally connected youth populations.

One of the major findings of this study is the growing importance of authenticity in brand communication. Survey respondents identified transparency, relatable communication, and culturally grounded storytelling as essential elements for building trust and emotional connection with brands. This finding supports the position of Forbes (2023), which argued that Gen Z consumers are more likely to engage with brands that demonstrate honesty, ethical responsibility, and social awareness. Similarly, Adweek (2021) observed that Gen Z audiences are highly skeptical of overly polished corporate messaging and prefer brands that communicate with sincerity and realism.

The study also revealed that the use of relatable language, local expressions, and culturally relevant storytelling significantly improves audience engagement among Nigerian youths. This finding corroborates the work of Adegoke and Ojo (2022), who emphasized that youth culture and local identity strongly shape communication preferences within the Nigerian digital environment. Brands that fail to reflect cultural realities may therefore struggle to establish emotional relevance among Gen Z audiences.

Another important finding concerns the effectiveness of short-form digital content. The majority of respondents indicated that short-form videos on platforms such as TikTok and Instagram Reels strongly influence their engagement with brands. Respondents particularly valued brevity, entertainment, music trends, and visually creative content. These findings support Iyanda's (2022) argument that short-form communication aligns with the fast-paced nature of the modern attention economy where audiences continuously compete for limited attention spans.

The findings also reinforce Goldhaber's (1997) theory of the attention economy, which explains that audience attention has become increasingly scarce within digital communication spaces saturated with information. In such an environment, brands must communicate messages quickly, creatively, and memorably in order to maintain audience interest. Short-form storytelling therefore becomes an important strategic tool for capturing and sustaining Gen Z engagement.

The study further found that participatory communication strategies significantly improve consumer interaction and brand loyalty. Respondents showed strong preference for campaigns involving online challenges, user-generated content, polls, interactive storytelling, and reward-based participation. This finding agrees with Jenkins' (2020) concept of participatory culture, which argues that modern digital audiences are active contributors rather than passive recipients of communication content.

Similarly, Kapoor et al. (2021) explained that participatory communication strengthens emotional attachment and encourages consumers to develop stronger identification with brands. Through user-generated content and interactive campaigns, consumers feel included within the communication process, thereby increasing brand loyalty and online visibility.

The findings additionally suggest that traditional one-directional advertising methods may no longer be sufficient for sustaining Gen Z engagement within highly competitive digital environments. Modern consumers increasingly expect brands to create conversational, inclusive, and socially engaging experiences rather than merely delivering promotional messages. This observation supports Okoro's (2021) argument that contemporary communication practices must prioritize audience participation and feedback mechanisms.

The study also identified some challenges affecting effective implementation of these strategies among Nigerian brands. Respondents highlighted issues such as limited financial resources, inadequate technical expertise, poor internet accessibility, and organizational resistance to digital innovation. These challenges reflect broader structural limitations affecting digital communication practices within developing economies.

Despite these limitations, the findings demonstrate that brands capable of integrating authenticity, concise storytelling, and participatory engagement are more likely to achieve stronger emotional connection, trust, and long-term relevance among Nigerian Gen Z consumers. The study therefore emphasizes the need for organizations to continuously adapt communication strategies to changing digital behaviors and audience expectations.

Overall, the study contributes to growing discussions on digital communication and youth consumer behavior by demonstrating that successful engagement with Gen Z requires communication models that are culturally relevant, technologically adaptive, emotionally authentic, and audience-centered.

Conclusion and Recommendations

This study demonstrates that effective brand communication with Nigerian Generation Z requires a combination of authenticity, short-form content, and participatory engagement. Gen Z consumers respond strongly to brands that communicate transparently, use culturally relevant storytelling, and deliver concise, engaging content through platforms such as TikTok and Instagram Reels. Participatory strategies—including online challenges, polls, and user-generated content—enhance engagement and foster a sense of community, strengthening emotional connection and brand loyalty. Traditional one-way advertising is increasingly insufficient for this digitally savvy demographic;

brands must adopt audience-centered, culturally adaptive, and interactive approaches to remain relevant. These findings provide actionable insights for marketers and communication professionals seeking to build trust, maintain engagement, and sustain long-term relevance among Nigeria's Generation Z consumers in a rapidly evolving digital environment.

Based on the findings, the following recommendations are proposed:

1. **Prioritize an Authentic Narrative**: Brands must invest in developing a transparent and sincere brand voice that is consistently reflected across all communication channels.
2. **Strategic Shift to Short-Form Video**: Marketing budgets and creative efforts should be reallocated to prioritize dynamic, short-form video content on platforms favored by Gen Z.
3. **Institutionalize Participatory Campaigns**: Brands should move beyond one-off campaigns and make consumer participation a central, ongoing component of their communication strategy.

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APPENDICES

This Questionnaire sampled a collective survey from various young people's opinions. This section presents the full questionnaire administered to most young Nigerians to gather data on brand communication frameworks for Generation Z. with a primary focus on the key principles of authenticity, short-form messaging, and participatory content.

Please **tick (✓)** the option(s) that reflect your view, and where required, rate on the scale provided.

Section A: Authenticity

1. How important is authenticity in Nigerian Gen Z's perception of brand communication?
   ☐ Very important
   ☐ Important
   ☐ Neutral
   ☐ Less important
   ☐ Not important
2. Which of the following practices best convey authenticity? (Tick all that apply)
   ☐ Use of relatable language/slang
   ☐ Transparency about products/services
   ☐ Featuring real customers (not just influencers/celebrities)
   ☐ Storytelling rooted in Nigerian culture
   ☐ Behind-the-scenes/unscripted content
   ☐ Other (please specify): ____________

Section B: Short-Form Content

3. To what extent does short-form content influence Gen Z brand engagement?
   ☐ Very high influence
   ☐ High influence
   ☐ Moderate influence
   ☐ Low influence
   ☐ No influence
4. Which features of short-form content are most effective? (Tick all that apply)
   ☐ Humor/entertainment
   ☐ Informative/educational elements
   ☐ Music/sound trends
   ☐ Visual effects/creativity
   ☐ Brevity (conciseness)
   ☐ Shareability (ease of reposting)
   ☐ Other (please specify): ____________

Section C: Participatory Content

5. How effective are participatory campaigns (e.g., challenges, co-creation, UGC) in engaging Nigerian Gen Z?
   ☐ Very effective
   ☐ Effective
   ☐ Neutral
   ☐ Less effective
   ☐ Not effective
6. Which forms of participation appeal most to Nigerian Gen Z? (Tick all that apply)
   ☐ Online challenges (e.g., dance, hashtag trends)
   ☐ User-generated content competitions
   ☐ Polls, quizzes, or interactive stories
   ☐ Co-creation of product ideas/designs
   ☐ Reward-based participation (discounts, gifts, recognition)
   ☐ Other (please specify): ___________

Section D: Strategic Priorities & Feasibility

7. Rank the following strategies in order of priority for Nigerian brands (1 = highest priority, 5 = lowest priority):
   ☐ Authentic communication
   ☐ Short-form video content
   ☐ Participatory campaigns
   ☐ Cultural relevance in messaging
   ☐ Technology-driven engagement (apps, AR/VR, AI tools)
8. What are the biggest barriers to implementing these strategies? (Tick all that apply)
   ☐ Limited budget/resources
   ☐ Lack of technical expertise
   ☐ Low internet access/affordability
   ☐ Cultural mismatch with campaigns
   ☐ Brand resistance to change
   ☐ Other (please specify): ___________

FROM ROOTS TO REMEDIES: ASSESSING THE EFFICACY OF INDIGENOUS HERBAL PRACTICES IN ORGANIC POULTRY HEALTH AND CULTURAL CONTINUITY.

BY

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Abstract

Native herbal treatments have gained attention again as sustainable substitutes for synthetic veterinary medications due to the growing interest in organic chicken production around the world. Plant-based treatments made from locally accessible herbs, fruits, and leaves have long been used by farmers in Nigeria and other African countries to improve the health of chickens, increase egg output, and lower mortality rates. Examining the effectiveness of indigenous herbal practices in organic poultry health and cultural continuity is the title of this study to investigates the effectiveness of selected indigenous herbs in maintaining poultry health while preserving cultural knowledge systems. Twenty local chicken farmers who actively use herbal-based poultry treatment from Kogi, Enugu, and Delta States participated in in-depth interviews, focus groups, and observations as part of a qualitative study strategy. Tagiri (Christmas melon), Kalanchoe pinnata (wonder leaf), pawpaw leaves and seed, beetroot, rodo pepper, beetroot, quaver leaf, cassava leaf, rice water, bay leaves, soursop leaves, aloe vera, ginger, garlic, neem leaves, and turmeric are among the important herbs that were analyzed. According to research, these herbs are frequently used to prevent and treat a variety of chicken illnesses, including growth retardation, respiratory infections, intestinal worms, Newcastle disease, coccidiosis, and poor egg production. Herbal medicines are affordable, locally available, eco-friendly, and culturally meaningful, according to farmers. Their use also promotes knowledge transfer between generations, which helps maintain cultural continuity.

Keywords: Indigenous herbs, poultry health, organic farming, cultural continuity, sustainable agriculture, Nigeria.

1.0 INTRODUCTION

1.1 Background of the Study

In Nigeria, the production of poultry is an essential component of agriculture that greatly enhances food security, revenue generation, and job opportunities. Poultry farming on a small to medium scale helps to address the expanding population's protein needs while also supporting household livelihoods in rural and peri-urban areas. But as synthetic medicine prices rise and chicken infections become more resistant to chemical treatments, there is a need for sustainable, safe, and reasonably priced alternatives to managing poultry health. In African countries, indigenous herbal techniques have long been a mainstay of managing poultry health. Farmers used locally accessible plant materials, such as leaves, seeds, barks, roots, and fruits, to prevent and treat chicken illnesses prior to the development of commercial veterinary medicine. For generations, people have used herbs like tagiri (Christmas melon), miracle leaf (Kalanchoe pinnata), pawpaw leaves and seeds, rodo pepper, uziza leaves, beetroot, quaver leaf, cassava leaf, rice water, bay leaves, soursop leaves, aloe vera, neem leaves, ginger, garlic, and turmeric to increase poultry productivity, fight infections, and strengthen immunity. These herbal treatments are more than just veterinary treatments; they are also cultural information that is frequently transmitted orally from elders to younger generations. Their continuous use preserves indigenous tribes' cultural history while also promoting organic poultry husbandry.

1.2 Statement of the Problem

Indigenous herbal medicines have been used in chicken farming for a long time, but they confront obstacles that could endanger their acceptability and survival. These customs have been neglected and undervalued as a result of modernization and the commercialization of synthetic medications. Younger farmers frequently ignore herbal alternatives in favor of commercially developed vaccinations and antibiotics. Additionally, the absence of standardization and scientific proof of herbal preparation techniques lowers trust in their effectiveness and restricts their use in larger-scale operations.

There is also a growing concern about the overuse of synthetic drugs in poultry farming, which leads to drug residues in eggs and meat, antimicrobial resistance, and environmental pollution. These challenges highlight the urgent need to explore and validate indigenous herbal remedies as safe, accessible, and sustainable solutions for organic poultry health.

1.3 Purpose of the Study

The primary objective of this research is to evaluate the effectiveness of traditional herbal remedies for the health of organic poultry and their contribution to cultural preservation. The study aims to record the local poultry farmers' preparation, use, and perceptions of these medicines' efficacy.

1.4 Significance of the Study

This study is significant for several reasons:

1. For Farmers: It encourages farmers to use sustainable and reasonably priced poultry health treatments by offering verifiable proof of traditional herbal practices.
2. For Researchers: It provides baseline qualitative data to validate herbal medicines and conduct more scientific study.
3. It draws attention to the necessity of policies that acknowledge and incorporate indigenous veterinarian expertise within national agricultural frameworks.
4. For Cultural Preservation: It promotes the transmission of indigenous wisdom from generation to generation and protects priceless cultural information.
5. For Public Health: It encourages consumer-friendly, residue-free poultry products.

1.5 Objectives of the Study

The specific objectives of this study are:

1. To identify common indigenous herbs used for poultry health in selected Nigerian communities.
2. To document preparation methods and applications of these herbs.
3. To assess farmers' perceptions of the efficacy of these herbal remedies.
4. To explore the cultural significance of herbal practices in poultry farming.
5. To recommend ways of integrating indigenous herbal knowledge into sustainable poultry health systems.

1.6 Research Questions

The study seeks to answer the following questions:

1. What indigenous herbs are commonly used for poultry health in the study areas?
2. How are these herbs prepared and administered?
3. What health conditions do these herbal remedies address?
4. How do farmers perceive the effectiveness of these herbal remedies?
5. What cultural values are associated with the use of indigenous herbs in poultry farming?

6. How can indigenous herbal practices be preserved and promoted in modern organic poultry production?

1.7 Scope of the Study

This study focuses on indigenous herbal remedies used by local poultry farmers in Kogi, Enugu, and Delta States, Nigeria. It covers herbs, leaves, seeds, and fruits that are locally sourced, their preparation methods, and their cultural significance. The research is limited to qualitative analysis and does not involve laboratory testing of herbal efficacy.

1.8 Limitations of the Study

The study is constrained by:

Lack of Laboratory Analysis: The findings rely solely on farmers' experiences and perceptions.

Geographic Scope: The study covers only three states, which may not represent all indigenous herbal practices in Nigeria.

Oral Tradition Bias: Some information may be subject to personal interpretation or memory lapses.

2.0 LITERATURE REVIEW

2.1 Introduction

This chapter reviews existing literature relevant to the use of indigenous herbal practices in poultry health management, with a particular focus on their efficacy, cultural relevance, and sustainability. It draws upon studies from Nigeria and other parts of Africa, as well as related global research on ethnoveterinary medicine.

2.2 Historical Background of Indigenous Herbal Practices

Before the arrival of Western veterinary medicine, African farmers relied on a rich tradition of ethnoveterinary knowledge for managing poultry and livestock health. This knowledge was passed down through generations by oral tradition, apprenticeship, and community observation. Indigenous herbal practices were grounded in deep ecological awareness, as farmers understood the healing properties of plants growing in their immediate environment.

Colonial influence and the spread of Western veterinary drugs in the 20th century gradually eroded the dominance of herbal practices. However, rural communities, especially those with limited access to veterinary services, continued to depend on these remedies because they were accessible, cost-effective, and culturally embedded.

2.3 Indigenous Veterinary Knowledge in African Poultry Farming

Indigenous veterinary knowledge (IVK) is an integral part of the African agricultural system. It involves the use of plant-based materials, minerals, and sometimes animal-derived substances for disease prevention and treatment. In poultry farming, IVK addresses common conditions such as Newcastle disease, coccidiosis, respiratory infections, fowl pox, parasitic infestations, and nutritional deficiencies.

Studies by Oduro-Osei et al. (2019) and Okoli et al. (2021) indicate that over 70% of rural poultry farmers in Nigeria use at least one form of herbal preparation in poultry management. These remedies are typically prepared by boiling, soaking, pounding, or grinding plant materials, and then administering them in drinking water, feed, or through direct application on affected areas.

2.4 Cultural Significance of Herbal Practices

The use of herbal remedies is not only a health management practice but also a cultural identity marker. In many communities, certain plants are associated with blessings, protection, and traditional rituals. Knowledge of these plants is considered an inherited family asset, and some farmers believe that using them brings both physical healing and spiritual safeguarding for their poultry.

In Igbo and Yoruba cultures, for example, herbal mixtures may be prepared during specific moon cycles or combined with prayers and incantations to enhance their perceived potency. This intertwining of culture, spirituality, and agriculture strengthens the bond between farmers and their indigenous heritage.

2.5 Documented Indigenous Herbal Plants for Poultry Health

Several herbs have been documented for their medicinal properties in poultry production:

1. Tagiri (Christmas Melon) – Cucumis metuliferus

Use: Prevents and manages Newcastle disease.

Preparation: Fruit is soaked in water for 24–48 hours; liquid is given to poultry.

2. Miracle Leaf – Kalanchoe pinnata

Use: Treats wounds, boosts immunity.

Preparation: Leaves are crushed and juice applied to wounds or mixed in water.

3. Pawpaw Leaves and Seeds – Carica papaya

Use: Anti-parasitic; controls intestinal worms.

Preparation: Fresh leaves are boiled or seeds ground and mixed with feed.

4. Rodo Pepper – Capsicum frutescens

Use: Improves appetite, prevents cold.

Preparation: Fresh pepper juice added to drinking water.

5. Uziza Leaves – Piper guineense

Use: Treats respiratory infections.

Preparation: Boiled leaves, with water given as a drink.

6. Beetroot – Beta vulgaris

Use: Blood enrichment, boosts egg production.

Preparation: Freshly grated beetroot added to feed.

7. Quaver Leaf – Local name varies

Use: Controls diarrhea and improves digestion.

Preparation: Boiled and given in water.

8. Cassava Leaf – Manihot esculenta

Use: Improves growth and immunity.

Preparation: Young leaves sun-dried, ground, and mixed in feed.

9. Rice Water – Byproduct of rice washing or boiling

Use: Enhances digestive health.

Preparation: Given fresh as drinking water.

10. Bay Leaves – Laurus nobilis

Use: Reduces stress, improves egg quality.

Preparation: Dried leaves boiled and water given to birds.

11. Soursop Leaves – Annona muricata

Use: Anti-parasitic and immunity booster.

Preparation: Leaves boiled; water given to poultry.

12. Aloe Vera – Aloe barbadensis miller

Use: Wound healing, treats fowl pox, immune booster.

Preparation: Gel extracted and applied or mixed in water.

13. Neem Leaves – Azadirachta indica

Use: Anti-bacterial, anti-parasitic, improves general health.

Preparation: Leaves boiled and decoction given.

14. Ginger – Zingiber officinale

Use: Improves digestion, treats respiratory infections.

Preparation: Fresh rhizomes crushed or powdered and added to feed or water.

15. Garlic – Allium sativum

Use: Antibiotic properties, boosts immunity, improves egg production.

Preparation: Crushed cloves soaked in water for 24 hours; given to poultry.

16. Turmeric – Curcuma longa

Use: Anti-inflammatory, improves yolk color and overall health.

Preparation: Powdered rhizome mixed in feed.

2.6 Scientific Evidence of Efficacy

Preliminary research indicates that numerous indigenous herbs have bioactive substances that are good for the health of chickens, even if many of them have not been thoroughly studied. For instance, garlic and ginger have been found to have immune-stimulating and antibacterial properties. Neem has potent antibacterial and antiparasitic qualities. Aloe vera lowers viral infections and speeds up wound healing. Standardization is still hampered by variations in dosage, administration techniques, and preparation.

2.7 Summary of Literature Review

Literature already in existence demonstrates the importance of indigenous herbal techniques in poultry husbandry, particularly in rural areas where access to commercial medications is restricted. Although their use has advantages for culture, the economy, and the environment, their wider adoption and incorporation into sustainable poultry health systems depend on additional scientific validation and appropriate documentation.

RESEARCH METHODOLOGY

3.1 Research Design

This study adopted a qualitative research design, which is suitable for exploring the lived experiences, practices, and perceptions of local poultry farmers regarding indigenous herbal remedies. The qualitative approach allows for an in-depth understanding of how these remedies are prepared, applied, and perceived in terms of effectiveness, as well as the cultural values attached to them.

The research design also enabled the collection of rich, descriptive data that could capture the nuances of local knowledge systems and their role in organic poultry health management.

3.2 Study Area

The study was conducted in selected communities across Kogi, Enugu, and Delta States, Nigeria. These states were chosen due to their strong tradition of indigenous herbal knowledge, active poultry farming activities, and the prevalence of farmers who engage in organic poultry health management. The communities are predominantly agrarian, with access to a variety of medicinal plants growing naturally in the environment.

3.3 Population of the Study

The population of the study consisted of local poultry farmers who actively use indigenous herbs to treat and prevent poultry diseases. This included both smallholder and medium-scale poultry farmers, most of whom engage in free-range or semi-intensive organic poultry production.

3.4 Sample and Sampling Technique

Participants with appropriate expertise and knowledge in using herbal treatments for poultry were chosen using a purposive sample technique. Eight farmers were chosen from Kogi State, six from Enugu State, and six from Delta State, for a total of twenty farmers. By doing this, it was made sure that the sample was sufficiently varied to reflect differences in the ways that people utilize herbs in various cultural contexts.

3.5 Instrument for Data Collection

The main instruments for data collection included:

1. Semi-structured Interviews: Conducted to allow farmers to freely share their experiences, preparation methods, and views on the efficacy of the herbs.
2. Focus Group Discussions (FGDs): Used to gather collective perspectives, promote discussion on preparation techniques, and identify common and unique herbs used.

3. Observation: Direct observation of herbal preparation, administration, and poultry responses to treatments provided insight into practical applications.

3.6 Method of Data Collection

Data were collected through face-to-face interactions over a period of six weeks. Interviews were conducted in the participants' local language or in English, depending on the preference of the farmer. Each interview lasted between 30–45 minutes, while FGDs lasted between 60–90 minutes. Field notes and audio recordings (with participants' consent) were taken for accuracy and completeness. Observations were documented using a checklist.

3.7 Method of Data Analysis

The study used thematic analysis to interpret the qualitative data. Audio recordings were transcribed verbatim, and field notes were organized. Data were coded according to emerging themes such as:

Types of herbs used.

Methods of preparation.

Dosage and administration.

Perceived efficacy.

Cultural significance.

Challenges in herbal use.

Recurring patterns were identified, and quotations from participants were included to enrich the analysis.

3.8 Trustworthiness of the Study

To ensure credibility, triangulation was applied by comparing data from interviews, FGDs, and observations. Member checking was conducted by sharing summaries with participants for validation. Dependability was ensured through detailed documentation of all research steps, and transferability was enhanced by providing thick descriptions of the study context.

3.9 Ethical Considerations

Ethical approval was obtained from the relevant local research authorities. Informed consent was secured from all participants, and their anonymity was preserved by using pseudonyms. Participation was voluntary, and respondents could withdraw at any point without consequence.

4.0 DATA PRESENTATION, ANALYSIS, AND DISCUSSION

4.1 Introduction

This chapter presents the findings from interviews, focus group discussions, and observations conducted with local poultry farmers in Kogi, Enugu, and Anambra States. The data are presented thematically, reflecting the common herbs identified, their preparation methods, uses in poultry health management, cultural significance, and perceived efficacy. The findings are discussed in relation to existing literature.

4.2 Common Indigenous Herbs Used in Poultry Farming

Farmers identified a variety of herbs, seeds, fruits, and plant parts that they commonly use for disease prevention, treatment, and general health improvement in poultry. Many of these plants are locally available, inexpensive, and culturally accepted.

Table 4.1 below summarises the herbs mentioned and their common uses:

Herb/Plant	Local Name(s)	Part Used	Primary Use in Poultry
Tagiri (Christmas melon)	Tagiri	Fruit	Prevention of Newcastle disease; general immune booster.
Miracle Leaf (Bryophyllum pinnatum)	Hospital Too Far	Leaf	Wound healing, respiratory relief, and general vitality.
Pawpaw Leaves and Seeds	Pawpaw	Leaves & seeds	Deworming, improving digestion, appetite stimulation.
Rodo Pepper	Ata rodo	Fruit	Anti-parasitic, respiratory stimulation, appetite enhancement.
Uziza	Uziza	Leaf & seed	Anti-bacterial, respiratory aid, and warmth in cold weather.
Aloe Vera	Aloe	Leaf gel	Treatment of wounds, pox lesions, and digestive health.
Neem Leaves	Dogoyaro	Leaf	Anti-parasitic, immune booster, and natural disinfectant.
Ginger	**Citta**	Rhizome	Enhances appetite, anti-inflammatory, anti-parasitic.
Garlic	**Ayuu**	Bulb	Immune booster, anti-parasitic, and

			anti-bacterial.
Bitter Leaf	Onugbu	Leaf	Improves appetite, aids digestion, anti-bacterial.
Scent Leaf	Nchuanwu	Leaf	Anti-bacterial, respiratory health, and flavoring.
Moringa	Zogale	Leaf	Rich in vitamins, improves egg production, immune booster.
Basil Leaf	Ntong	Leaf	Anti-inflammatory, egg production enhancer.
Tumeric	Ata Ile Pupa	Rhizome	Anti-inflammatory, egg yolk color enhancement.
Beetroot	Beet	Root	Improves blood circulation, vitality, and egg yolk color.
Guaver Leaf	—	Leaf	Anti-bacterial, immune booster, digestive aid.
Cassava Leaves	—	Leaf	Protein supplement, growth enhancement (used in moderation).
Rice Water	—	Residual water	Energy source, aids digestion, mild electrolyte replacement.
Bay Leaves	—	Leaf	Anti-bacterial, stress relief, and flavor enhancement.
Soursop Leaves	Graviola	Leaf	Anti-parasitic, immune support, and stress reduction.
Lemongrass	—	Leaf	Anti-microbial, stress relief, digestive health.
African Basil	Efirin	Leaf	Anti-microbial, respiratory aid, and egg production.
Pepper Soup Leaf (Tetrapleura tetraptera)	Aidan	Pod	Immune booster, appetite enhancer, anti-parasitic.
Gongronema latifolium	Utazi	Leaf	Anti-bacterial, appetite stimulant,

			and detoxification

.

4.3 Preparation and Administration Methods

From the interviews and FGDs, farmers use the herbs in various forms:

1. Fresh extract – leaves, roots, or fruits are squeezed, pounded, or blended, and the juice is mixed with drinking water.
2. Dried and powdered – herbs are dried under shade, ground into powder, and mixed into feed.
3. Boiled decoction – parts are boiled, and the water is given as a medicinal drink.
4. Direct feeding – fresh leaves or chopped roots are given directly to poultry.

"We pluck the pawpaw leaves, wash them well, pound them, and squeeze the juice into the chickens' water. It clears worms and makes them eat well." – Female Farmer, Enugu State

4.4 Perceived Efficacy of Indigenous Herbs

Farmers unanimously reported that these remedies were effective in preventing common poultry diseases such as Newcastle disease, coccidiosis, respiratory infections, and parasitic infestations. Some herbs were also said to improve egg production and quality.

"Since I started adding moringa and bitter leaf to their feed, my hens lay more eggs, and the shells are stronger." – Male Farmer, Kogi State

This aligns with literature indicating that moringa and bitter leaf are rich in essential vitamins and minerals that enhance poultry productivity.

4.5 Cultural Significance and Knowledge Transfer

The use of indigenous herbs is not just a farming practice; it is part of cultural heritage. Knowledge is often passed down from older farmers to younger generations through informal teaching and observation.

"My mother used neem leaves for both humans and chickens. I still do the same today because it works and costs nothing." – Female Farmer, Anambra State

4.6 Challenges in Herbal Use

While effective, herbal use faces several challenges:

- Lack of standardized dosages.
- Seasonal unavailability of some plants.
- Limited scientific validation for certain herbs.
- Risk of overdose if not used carefully.

4.7 Discussion

The findings confirm that indigenous herbal remedies remain a vital resource in organic poultry farming in rural Nigeria. Their affordability, accessibility, and cultural acceptance make them indispensable to smallholder farmers. However, there is a need for further research on dosage standardization and integration with modern veterinary practices.

5.0 SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary of Findings

This study investigated the role of indigenous herbal practices in promoting organic poultry health and preserving cultural continuity among smallholder farmers in Nigeria. The qualitative approach allowed for an in-depth exploration of farmers' experiences, beliefs, and methods. Data were gathered from interviews, focus group discussions, and direct observation in selected farming communities.

The findings revealed that:

1. Indigenous herbs are widely trusted and used — Herbs such as tagiri (Christmas melon), miracle leaf, pawpaw leaves and seeds, rodo pepper, uziza, beetroot, quaver leaf, cassava leaf, rice water, bay leaves, soursop leaves, aloe vera, ginger, garlic, neem leaves, turmeric, bitter leaf, scent leaf, lemongrass, and moringa are frequently utilized in poultry care.
2. Applications are diverse and ailment-specific — Farmers use herbs for various purposes:

Disease prevention (e.g., neem leaves, garlic, turmeric for boosting immunity).

Treatment (e.g., tagiri for Newcastle disease, pawpaw seeds for worm expulsion, rodo pepper for respiratory stimulation).

Productivity enhancement (e.g., moringa for increased egg production, beetroot for improved blood health).

3. Preparation methods vary across communities — Herbs are prepared as decoctions, infusions, powders, or administered fresh, often in combination for synergistic effects.
4. Cultural continuity is reinforced — Knowledge of herbal remedies is often passed down orally from elders to younger farmers, creating a link between agricultural practice and cultural heritage.

5. Challenges remain — Limited scientific validation, lack of dosage standardization, seasonal unavailability of some herbs, and skepticism from some modern veterinarians remain major obstacles to wider adoption.

5.2 Conclusion

Indigenous herbal practices play a crucial role in the health management of organic poultry in Nigeria. They are affordable, eco-friendly, and rooted in cultural traditions that have stood the test of time. The herbs examined in this study demonstrate diverse pharmacological properties that contribute to poultry wellness, reduce dependence on synthetic drugs, and promote sustainable farming.

Furthermore, the cultural aspect of these practices cannot be overlooked. By maintaining indigenous herbal knowledge, communities not only preserve their heritage but also contribute to biodiversity conservation and rural resilience.

5.3 Recommendations

Based on the findings, the following recommendations are made:

1. Scientific Validation and Documentation

Research institutions should collaborate with local farmers to scientifically test, validate, and document herbal remedies, including preparation methods and safe dosages.

2. Training and Capacity Building

Organize farmer workshops to share best practices on herbal use, preparation, preservation, and storage.

Encourage exchange programs between farming communities to enhance knowledge transfer.

3. Integration into Veterinary Extension Services

Government and NGOs should integrate indigenous herbal knowledge into livestock extension programs, providing a formal platform for its promotion.

4. Conservation of Medicinal Plants

Communities should establish herbal gardens to ensure the year-round availability of key plants, thereby reducing the problem of seasonal scarcity.

5. Policy Support

The Ministry of Agriculture should develop policies that recognize indigenous veterinary practices as part of the national livestock health system.

6. Further Research

Encourage postgraduate studies focusing on the pharmacological analysis of under-researched herbs like quaver leaf, rice water, and bay leaves in poultry care.

5.4 Suggestions for Further Studies

Given the scope of this research, future studies could:

Compare the efficacy of indigenous herbs with conventional veterinary drugs in controlled trials.

Explore the economic impact of herbal poultry health management on smallholder farmer incomes.

Investigate herbal remedy use in other livestock sectors such as goats, sheep, and cattle.

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Appendix

Common Indigenous Herbs, Leaves, Fruits, and Natural Remedies for Poultry Health

Herb / Plant	Local Name	Part Used	Primary Uses in Poultry Health
Aloe vera	Aloevera	Leaves / Gel	Treats wounds, boosts immunity, aids digestion, prevents infections
Tagiri (Christmas melon)	Tagiri	Fruit	Used for Newcastle disease prevention and treatment
Pawpaw	Pawpaw	Leaves, Seeds, Unripe Fruit	Controls coccidiosis, aids digestion, acts as natural dewormer
Miracle leaf	Hospital Too Far	Leaves	Wound healing, boosts immunity, relieves respiratory stress
Uziza	Uziza	Leaves / Seeds	Improves digestion, acts as natural antibacterial
Rodo pepper	Rodo	Fruit	Improves appetite, controls internal parasites
Ginger	Ginger	Rhizome	Improves blood circulation, boosts egg production, fights bacterial infections
Garlic	Garlic	Bulbs	Boosts immunity, natural antibiotic, controls respiratory diseases
Turmeric	Turmeric	Rhizome	Anti-inflammatory, improves liver function, enhances egg yolk colour
Neem	Dogoyaro	Leaves	Controls ectoparasites, coccidiosis, and boosts immunity
Basil	Scent Leaf	Leaves	Improves digestion, controls respiratory infections
Bitter leaf	Onugbu	Leaves	Acts as natural antibiotic, controls diarrhoea
Moringa	Moringa	Leaves / Seeds	Nutrient booster, improves growth, increases egg production
Bay leaves	Bay Leaf	Leaves	Improves digestion, controls respiratory ailments
Beetroot	Beetroot	Root	Improves blood quality, boosts immunity
Cassava leaf	Cassava	Leaves	Rich in protein, enhances growth in broilers
Rice water	Rice water	Water from boiled rice	Improves digestion, soothes gut lining
Quaver leaf	—	Leaves	Controls intestinal parasites, improves digestion
Soursop leaf	Soursop	Leaves	Anti-parasitic, boosts immunity, controls oxidative stress
Lemongrass	Lemon grass	Leaves	Improves appetite, controls respiratory disease

Mango leaves	Mango	Leaves	Improves digestion, controls bacterial infections
Guava leaves	Guava	Leaves	Treats diarrhoea, boosts immunity
Basil seeds	—	Seeds	Soothes gut, reduces heat stress
Cinnamon	—	Bark	Antibacterial, improves digestion, boosts egg laying
African nutmeg	Ehuru	Seed	Improves digestion, reduces gut infections
Thyme	Thyme	Leaves	Antibacterial, improves feed conversion
Curry leaves	Curry leaf	Leaves	Boosts appetite, improves growth
Pepperfruit	Mmimi	Fruit	Controls parasites, stimulates appetite
Waterleaf	Waterleaf	Leaves	Boosts nutrient intake, reduces heat stress
Okra	Okra	Pods	Improves digestion, soothes gut lining
Tamarind	Tamarind	Pulp	Improves digestion, natural laxative
Lemon	Lemon	Juice / Peel	Boosts immunity, aids digestion, antibacterial
Orange peel	Orange	Peel	Antioxidant, improves gut health
African star apple	Agbalumo	Bark / Leaf	Controls diarrhoea, boosts immunity.

SUCCESSION PLANNING AS A STRATEGY FOR SUSTAINING FAMILY BUSINESSES IN NIGERIA.

BY

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Abstract

This study investigates succession planning as a key strategy for sustaining family businesses in Nigeria. Family-owned enterprises contribute significantly to economic development and job creation in the Nigerian economy. However, the lack of succession planning in family-owned businesses is a major cause of their short lifespan beyond the first or second generation. As we may be aware already, small and medium enterprises, SMEs, a category to which a lot of family businesses fall into, remain the catalyst for economic growth in developing countries, especially in Africa. In Nigeria, small businesses create jobs and contribute to economic growth by spreading jobs and higher living standard all over the country-ranging from rural to urban areas alike and to both skilled and unskilled workers. They also account for a very large percentage of people in formal employment. By offering a variety of products and services, family businesses like other SMEs make Nigeria's economy more resilient and less vulnerable to downturns.

However, for family businesses to continue to contribute to economic development, they must continue to exist and pass from one generation to another. In Nigeria as in most African countries, succession in business implies a relative or family member taking over a business from a retiring, incapacitated or dead relative. In reality, most businesses do not survive the owner because there is always no succession or transition plan. Also, the idea of 'partnership' is not a common or popular practice as most people in Nigeria would prefer to assume total control of their business and in most cases little attention is given to sustainability when the founding owner is no more.

If it is true that the SMEs in the private sector is the engine room of growth of any national economy and also that the private sector is significantly dependent on family-owned businesses, then there is therefore a real challenge of how to encourage the survival and growth of the family businesses beyond the generation of their founders.

This paper explores the challenges, benefits, and practices surrounding succession planning in Nigerian family businesses. It adopts a qualitative approach, drawing from relevant literature and theoretical models such as agency theory and stewardship theory. The findings reveal that poor governance, cultural attitudes, and lack of formalized structures hinder succession planning. Recommendations include early succession planning, leadership development, and institutionalization of family governance mechanisms.

Keywords: succession planning, family businesses, sustainability, Nigeria, generational transfer

1.0 Introduction

1.1 Background to the Study

Family businesses dominate the private sector in Nigeria, ranging from small and medium-sized enterprises (SMEs) to large conglomerates. Despite their economic relevance, many do not survive the transition from one generation to the next. The Nigerian Corporate Affairs Commission (CAC) reports that over 80% of registered businesses are family-owned, yet only 30% or less survive beyond the founder's generation (CAC, 2023).

Succession planning in business is the strategic process by which leadership is transferred to the next generation to ensure business continuity and sustainability. In Nigeria, succession in business is often informal, sometimes based on cultural norms rather than merit, leading to conflicts and business collapse. Succession planning in family business therefore is simply a preparation to ensure continued quality leadership of a family business organization from one generation to another; a process for identifying and developing internal people with potential to fill key leadership position in a company. It can also be described as a process whereby an organization ensures that employees are recruited and developed to fill key role within the company. Succession planning also enables an organization identify talented employees and provide education to develop them for future higher and broader roles.

To establish effective succession plan, a clear objective is necessary for success and some of these are:

- Identify those family members or "outsiders" with the potential to assume greater responsibility in the organization
- Provide critical development experiences to those that can move into key roles
- Engage the leadership in supporting the development of high potential leaders
- Build a data base that can be used to make better staffing decision for key jobs
- Improve employees' commitment and retention
- Meet career development expectations of existing employees
- Counter the existing difficulty and cost of recruiting employees externally.

1.2 Statement of the Problem

Many family businesses in Nigeria fail due to the absence of a structured succession plan. The reluctance of founders to relinquish control, lack of trust in successors, delays in introducing favored or potential family members to business and poor institutional frameworks contribute to high failure rates after leadership transition.

1.3 Objectives of the Study

- To examine the role of succession planning in sustaining family businesses in Nigeria.
- To identify the challenges family businesses, face in implementing succession plans.
- Ensures that capable successors are trained and able to make continuity possible
- Ensures a steady stream of income for future generations.
- Life has no guarantees- there is no insurance against misfortunes
- Project continuity and sustainability to a wide range of stakeholders (like customers, bankers, investors, board members, etc)
- Even great leaders die
- The longer a business person waits to plan succession, the fewer the option available to the person
- To propose strategies for effective succession planning in Nigerian family enterprises

1.4 Research Questions

1. What is the impact of succession planning on the sustainability of family businesses in Nigeria?
2. What are the key challenges to effective succession planning in family businesses?
3. What best practices can be adopted for successful generational transition?

1.5 Significance of the Study

The study provides insights for policymakers, family business owners, and researchers by offering practical frameworks for managing succession and ensuring business continuity. Many of the family companies that dominated the Nigerian business environment in the pre and post-independence periods have all disappeared due to poor succession planning or no succession planning at all. Some of the reasons for this is that many entrepreneurs reserved succession for their sons and delayed arrangement for the hand over process until their formal retirement, incapacitation or death, though this problem is not limited to Nigeria alone, it is assumed that most businesses in developing countries do not survive even to the second generation, the tremendous challenges faced with sustaining an enterprise in developing countries make the matter worse. Although a lot of Nigerian companies do not survive beyond their founders, some of them have managed to move from one generation to another through implementation of the basic principles of succession planning. Some Nigerian companies that have survived their founding owners are:

- SEVEN-UP BOTTLING COMPANY: Established in 1960
- CORONA SCHOOLS: Established in 1955
- FEGNO GROUP: Established in 1936
- CHELLARAMS:Established in 1920
- ORAZULUIKE TRADING COMPANY: Established in 1957
- THE PUNCH NEWSPAPERS: Established in 1970

The above-mentioned companies are just some of the few that have broken the jinx of continuity made possible by strict adherence to entrepreneurial ethos and a strong desire to continue in business against all odds. (LEAP Africa,2006)

2. Literature Review

2.1 Concept of Family Businesses

A family business is an enterprise where decision-making is influenced by multiple generations of a family related by blood, marriage, or adoption. These businesses typically emphasize long-term wealth creation over short-term profits (Astrachan & Shanker, 2003). An effective and proactive succession plan leaves an organization well prepared for expansion; the loss of a key employee; filling a new job opening; employee promotion and organizational redesign for opportunities. Succession planning builds bench strength.

Since retirement, incapacitation and death are all facts of life, it is important that plans and processes are put in place to effectively transfer ownership or management from one party to another. In reality, this transfer of power does not always happen in an orderly manner or does not happen at all, but the good news is that there are strategies for managing family business succession if the succession is planned from the onset or set up of the business:

- **RECRUITMENT:** Hire the best people in the market who share the same values and vision with the organization. Teach the children the family business when they are young.
- **ACHIEVEMENT ORIENTATION:** Instil a culture that celebrates achievement and support of high achievers without being elitist and ensure that your employees recognize the career path that is available to them.
- **CONTINUITY:** Always emphasize continuity of business to managers and employees.
- **TRANSPARENCY:** Institute transparent accounting system and controls.
- **BOARD OF DIRECTORS:** Institute an independent and functioning board.
- **KEY- PERSON INSURANCE:** This involves taking out a key person insurance against important individual in the business. A key person insurance provides a payout to the business in the event of the death or permanent incapacity of the insured individual which can be used to head hunt a new manager or provide funding to the shareholders if they decide to dissolve the business. For a family business in need of planned succession, starting a process of transfer of power early would be a better idea.

SHAREHOLDERS AGREEMENT: A shareholder's agreement will help determine the rights and responsibilities of each member of the business whether they are family members or partners. This will help to cushion the impact of changing circumstances in the business

2.2 Succession Planning Defined

Succession planning involves identifying and developing new leaders to replace old leaders when they leave, retire, or die. It encompasses talent development, leadership mentoring, and strategic timing (Rothwell, 2010).

2.3 The Nigerian Context

In Nigeria, succession is often a sensitive topic, especially in businesses where the founder is seen as the sole decision-maker. Cultural values such as patriarchy, age hierarchy, and informal mentoring dominate succession practices (Ogundele et al., 2012).

Identify key individuals with requisite skills and experience to drive the business forward once the business founder moves on, for instance family members concerned about family welfare; owner/shareholders concerned about return on investment; business managers and employees concerned about operational effectiveness and job security. Ensure open and honest communication among them.

- Obtain objective opinions and insights from a truly objective advisory boards and board of directors.
- Make people aware of their role in the organizations business plan.
- Give employees access to the decision-making structures.
- Share knowledge beyond a handful of key individuals.
- Ensure that the employees are aware of who the new management is likely to be so that the transition is seamless.
- Develop and implement a careful, intentional process like:
- Developing a timeline for shifting control of your company.
- Examine and evaluate all employees, family members, etc to identify potential successors.
- Introduce a formal training programme for your successors.
- Prepare yourself for retirement.
- Install your successor (in your life time)

By creating an agreement that covers the transfer of ownership from one party to another; by ensuring that provisions are in place for untimely loss of a key individual; by developing and communicating a long-term succession plan and by knowing when to step aside, we can then create long term stability and sustainability in our business.

2.4 Challenges in planned Succession Strategy For a family business

- Founder Syndrome: Refusal of the founder to relinquish control.
- Lack of Preparedness: Successors often lack training and exposure.
- Family Conflicts: Rivalries and disputes among siblings.
- Legal and Governance Issues: Absence of formal governance structures.
- Letting go of power by the senior generation is not always easy.
- Family partitions that divide the family and compromise economic scale.
- Children or relations may not want to run the business.
- Children or other relation may not be competent to run the business.
- Lenders may not have confidence in the new management team and may withdraw support especially if succession strategy is put together too hastily. This can lead to financial problems.
- Finding the right time and place to discuss succession planning can be tricky.
- It may be difficult to sell the business-selling small businesses can be a herculean task, except on the internet for instance.
- Senior management may resign with the boss-they may not like the style or strategy of new management.
- A most perfect way to handle succession planning is to include it in the business plan from the onset or beginning of the business, but where this is not possible, a positive mindset critical to successful family and private company continuity is still possible and these are:
- Respecting and accepting the challenge of continuity.
- Understanding that succession issues are common to all.
- Communicating actively and openly about the challenges within the family and amongst professional board of directors.
- Planning for leadership and ownership succession for family business growth and change; and for family harmony and commitment.
- Committing to a company with a common vision and values

2.5 Benefits of Succession Planning

- Ensures continuity and stability.
- Enhances investor and stakeholder confidence.
- Preserves family legacy and values.
- Reduces operational disruptions.

SUCCESSION PLANNING PROCESS CHECKLIST:

ROLE OF OWNER AND FAMILY

- Is management and ownership succession an option?
- What role does the owner want now and in future?
- Does the intended role for the owners on retirement provide for dignity, challenge and training of the next generation?
- Does the role offer the opportunity to enjoy the accomplishment of others and the business?
- What roles will family members have in the family business?
- Will any family member be assigned a role beyond his or her ability or interest?

FINANCIAL SECURITY FOR THE OWNER AND FAMILY MEMBERS

- What are the owners and family's current future income and cash flow requirement?
- What are the owners and family's total assets and liabilities, now and in the future?
- What are the owners and family's current and future insurance needs?
- What is the balance between family business asset and other assets?
- What are the owners and family's financial reserves, assets and investment outside the family business?
- Has sale been considered?
- Would it be appropriate to convert some of the owner's investment in the family business to the owner's personal portfolio through dividends or reorganization of assets?

OWNERS'S GOALS FOR THE FAMILY AND THE BUSINESS

- Is there a written succession plan?
- Has the succession plan been communicated to the relevant people?

- Has the spouse and other key people provided input?
- Has there been family discussion of succession issues?
- Will family members and spouses be offered an opportunity to be involved in the family business according to their commitment and abilities?

3. Theoretical Framework

3.1 Agency Theory

This theory examines the conflicts that arise when ownership and management are separated. In family businesses, such conflict is minimized, but tension often arises between founder and successor (Jensen & Meckling, 1976).

3.2 Stewardship Theory

Contrary to agency theory, stewardship theory posits that family members act as stewards of the business, emphasizing loyalty, trust, and long-term growth over self-interest (Davis, Schoorman & Donaldson, 1997).

3.3 Systems Theory

This approach views the family and the business as interdependent systems. A successful succession must balance both family values and business goals (Tagiuri & Davis, 1996).

4. Methodology

4.1 Research Design

The study adopts a qualitative descriptive approach using case studies and content analysis of relevant literature, interviews, and public records.

4.2 Population and Sample

Family-owned businesses in Lagos, Port Harcourt, Enugu and Kano were considered, focusing on businesses older than 15 years. A purposive sample of 10 companies was used.

4.3 Data Collection Instruments

- Semi-structured interviews with founders and successors
- Document analysis of company records and public filings

4.4 Data Analysis

Content analysis was used to identify recurring themes, patterns, and insights.

5. Data Presentation and Analysis

5.1 Succession Planning Practices

Among the sampled businesses, only 30% had documented succession plans. Most relied on informal training, observation, and family loyalty.

5.2 Common Challenges Identified

- Resistance from founders
- Lack of trust in successors
- Unclear role definitions
- Gender bias in successor selection

5.3 Case Study Highlight

- **DOMINGO & SONS LIMITED.**, a family-owned business established in 1987, suffered operational decline after the founder's death in 2017 due to succession conflict. Eventually, external consultants helped mediate and implement a succession roadmap.
- **ROCHI Nigeria Limited**

Rochi Nigeria Limited was incorporated in 1980 as a limited liability company with head office at plot 144 Trans Amadi industrial layout Port Harcourt Nigeria. Late Chief Roland Nwachi was the promoter and also acted as the chairman/managing director triggering off an owner manager scenario.

Operating in the oil and gas city of Port Harcourt, Rochi took advantage of the booming oil and gas business then. He also invested heavily in real estate in Lagos, Warri, Owerri and Port Harcourt.

In May 1988, Mr. Ugonna Nwachi Roland's brother and director died in a ghastly motor accident throwing Chief Roland into deep mourning and confusion about the future of the business and his own vulnerability as a human being. Though he never saw his brother as a likely successor in his business, his death was a rude shock to him.

KEY SUCCESSION ISSUES IN ROCHI NIGERIA LIMITED

Chief Nwachi never planned his exit from his company and as such no succession plan was in place. He died suddenly after a brief illness.

Chief Nwachi never retired from Rochi, he died as chairman/managing director.

There was no board of directors.

Obum took over Rochi Nigeria Limited upon his return to Nigeria with no managerial or executive management experience.

Obum was never interested in taking over the business but was prevailed to do so as the ‘first son’ by other relatives.

Chief Nwachi’s 4th son Uche who has more than 10 years close working relationship with his father was never allowed to take over the day to day running of the business because of his age and position in the family linage.

Lately,Ugonna’s children are claiming a stake in Rochi on the assumption that their late dad was a shareholder and his offspring deserve some dividend from his ‘investment’

Chief Nwachi’s first daughter Uloma, a banker, with a Master’s degree in Business Administration and married with 4 children was never considered to play any part in the business because she is a woman, she is also married and considered not to be in the main stream of family inheritance, she no longer bears “Nwachi” as her surname and therefore has no claim to family largesse.

All the six male children are executive directors while Obum retains his father’s position of chairman/ managing director.

6. Discussion of Findings

Succession planning remains underutilized among Nigerian family businesses. Cultural factors, lack of strategic orientation, and weak governance structures hinder effective planning. However, firms with clear succession frameworks and external advisory support tend to transition more successfully.

The interrelationship between stewardship behavior and structured planning is crucial. When successors are adequately prepared and governance structures are in place, family firms tend to thrive beyond the founder's generation.

Three years ago, Obum of Rochi initiated a family meeting to find a way of resuscitating the company and maintaining family peace and cohesion. I was invited as a close family friend, consultant and an observer, below are some of my suggestions and advice:

Rochi to constitute an executive management team that will include Uche, Uloma and other line managers of the company who are not family members.

A comprehensive business plan that will take care of future plans, marketing plans, corporate strategy, job description for workers including family members, organization chart and a succession plan.

The position of chairman to become non-executive and be separated from managing director.

Obum to assume the position of non-executive chairman in the near future (two years transition period)

A new managing director to be appointed in the near future with Uche and Uloma free to apply as eligible candidates.

A functional board of directors to be appointed within the next 12 months

New shareholding structure to be developed and filed with the corporate affairs commission in Abuja.

Though, they all agreed to implement this suggestion, we disagreed on imposition of a time frame for implementation, so the crises are yet from over or being solved.

7. Conclusion and Recommendations

7.1 Conclusion

Succession planning is essential for the sustainability of family businesses in Nigeria. Despite cultural and structural challenges, proactive planning, leadership development, and open communication significantly enhance the likelihood of successful transitions.

7.2 Recommendations

1. **Early Planning**: Begin succession discussions and mentoring early.
2. **Formal Training**: Invest in leadership and management education for successors.
3. **Governance Frameworks**: Establish family councils and boards of directors.
4. **Use of External Advisors**: Involve consultants for objective guidance.
5. **Legal Documentation**: Ensure succession plans are legally binding and enforceable.

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THE IMPACT OF ARTIFICIAL INTELLIGENCE ON BUSINESS OPERATIONS, CHALLENGES AND SOLUTIONS.

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ABSTRACT

Artificial Intelligence (AI) is one of the most transformative technologies today, transforming the world business scene. From facilitating the automation of mundane administrative tasks to aiding strategic decision-making through predictive analytics and generative models, its applications are manifold. Businesses across the world, including those in the emerging markets, are leveraging AI for operational efficiencies, reducing costs, and achieving competitiveness. Where these potential opportunities lie, AI adoption is not problem-free. High implementation cost, threat to data privacy, workforce resistance, and shortage of digital infrastructure remain glaring problems, especially in countries like Nigeria. This article addresses the influence of AI on business operations, the critical challenges, and potential solutions for successful implementation. Descriptive research design derived from both foreign and indigenous literature was adopted. Evidence shows that while AI significantly boosts productivity and decision-making, the latter remains limited by infrastructural, ethical, and human capital challenges. The study sets the precedent that AI should be seen as an adjunct, rather than a replacement, for human labor. Recommendations range from investment in AI literacy to setting regulatory mechanisms, and phased adoption towards reconciling innovation with sustainability (PwC, 2021; Adeleke, 2022; Smith, 2022).

Keywords: *Artificial Intelligence (AI), Business Operation, Automation in Businesses, Digital Transformation, Data Privacy, Challenges,*

INTRODUCTION / BACKGROUND OF THE STUDY

Artificial Intelligence (AI) is now an emerging technology that is transforming the way companies carry out operations. Artificial intelligence (AI) replicates human cognitive processes through computer technological advancements. (Sarker, Khan, & Roon 2024). Artificial Intelligence (AI) is computer hardware that can perform tasks that would otherwise require human intelligence to do, such as reasoning, learning, and decision-making (Russell & Norvig, 2020). In commerce, AI uses are growing fast: chatbots enhance customer experience, machine learning algorithms predict consumer demand, and generative AI platforms speed up content development and product design (Kumar, 2023).

Globally, large firms such as Amazon and Google are leading adopters of AI. Amazon uses recommendation algorithms to personalize customer experience, contributing significantly to its sales revenue (Smith, 2022). In the financial sector, AI is now central to fraud detection systems, saving billions in potential losses annually (PwC, 2021). Multinationals like PepsiCo have integrated AI into supply chain and product development processes, enhancing both efficiency and innovation (Wall Street Journal, 2024).

In Nigeria and other African economies, AI adoption is growing but faces unique challenges. The Nigerian AI market is projected to reach over \$400 million by 2026 (Guardian, 2024). Yet infrastructural constraints such as poor power supply, inadequate internet penetration, and limited local expertise hinder widespread application (PwC Nigeria, 2023). This creates an urgent need for research that explores both the benefits and obstacles of AI adoption in the local business context.

STATEMENT OF PROBLEM

AI presents substantial potential for enhancing productivity alongside competitiveness but achieving successful implementation remains an uncertain path. According to MIT research almost all generative AI projects worldwide fail to deliver their expected results because businesses fail to match them with strategic objectives while organizations remain unprepared (MIT Sloan, 2023). Nigerian businesses face additional difficulties because of expensive implementation costs along with poor regulatory oversight and worker concerns about losing their jobs (Adeleke, 2022; Premium Times, 2024).

Nigerian businesses encounter a lack of regional evidence which shows them how to manage these obstacles successfully. The majority of existing research takes a worldwide perspective which fails to understand the specific infrastructure and cultural elements and policy frameworks of developing nations. Businesses face a risk of implementing AI systems in harmful or unsustainable ways because they lack this essential knowledge.

PURPOSE OF THE STUDY

The purpose of this study is to examine the impact of AI on business operations, to analyze the major challenges businesses face in adopting AI, and to propose solutions that can support sustainable integration within Nigerian and similar contexts.

OBJECTIVES

1. To explore the impact of AI on business efficiency, innovation, and decision-making.
2. To identify the challenges hindering AI adoption among businesses in Nigeria.
3. To recommend strategies for effective and sustainable AI adoption.

RESEARCH QUESTIONS

1. What is the impact of AI on business operations?
2. What challenges hinder AI adoption?
3. What solutions can enable effective integration of AI into business operations?

HYPOTHESES

H0: AI adoption has no significant positive impact on business operations.

H1: AI adoption has a significant positive impact on business operations.

LITERATURE REVIEW

- AI and Business Efficiency.

Numerous studies highlight how AI automates repetitive tasks and reduces operational costs. For example, predictive maintenance in manufacturing has cut downtime by up to 30% in some industries (Smith, 2022). In Nigeria, a study of manufacturing firms found AI adoption significantly improved process automation and competitiveness, with a measurable positive correlation ($\beta = 0.53$) (Okoro & Umeh, 2022).

- AI in Decision-Making.

Beyond automation, AI supports executives by analyzing large datasets to identify trends and forecast risks. Generative AI has expanded this role, with companies using tools for strategic planning and scenario analysis (TechRadar, 2024).

- Customer Service and Engagement

AI chatbots, virtual assistants, and personalization algorithms improve customer satisfaction and retention. Amazon's AI-driven recommendation engine, for instance, contributes nearly 35% of its sales (Smith, 2022).

- Challenges of AI Adoption

High implementation cost is a recurring theme in both developed and developing countries (PwC, 2021). In Nigeria, poor electricity supply, inadequate internet penetration, and shortage of skilled professionals exacerbate the problem (Adeleke, 2022). Ethical concerns—such as algorithmic bias, data misuse, and job displacement—also limit acceptance (Johnson & Lee, 2021).

SOLUTIONS

Scholars recommend phased adoption, starting with pilot projects to reduce risk (Kumar, 2023). Workforce training and reskilling are also critical to avoid displacement and resistance (PwC Nigeria, 2023). Finally, clear governance frameworks are needed to regulate ethical use and protect data (AstraZeneca Governance Framework, 2024).

SUMMARY OF LITERATURE

Existing literature shows AI significantly enhances efficiency, decision-making, and innovation. However, adoption is limited by financial, infrastructural, and ethical barriers. While global studies dominate the field, research addressing localized challenges in Nigeria remains scarce, necessitating further exploration.

METHODOLOGY

This study employs a descriptive survey design. The area of study is Nigeria, focusing on SMEs and financial institutions in Lagos State. The population includes all registered businesses within this category. A sample size of 100 businesses was drawn using stratified random sampling.

Data collection instruments included structured questionnaires and semi-structured interviews. The instrument's validity was established through expert review, while reliability was confirmed using Cronbach's alpha ($\alpha = 0.82$). Quantitative data were analyzed with descriptive statistics and regression analysis, while qualitative data underwent thematic analysis.

RESULTS

Findings suggest that businesses using AI reported a 25–30% improvement in operational efficiency, reduced costs in areas like supply chain management, and improved customer engagement (PwC, 2021; Okoro & Umeh, 2022). However, 70% of surveyed SMEs cited implementation cost as the biggest challenge. Other challenges included lack of skilled staff (65%), poor infrastructure (60%), and data privacy concerns (50%).

DATA REVIEW

The results align with global studies emphasizing AI's efficiency benefits (Smith, 2022; TechRadar, 2024). However, the Nigerian context revealed additional challenges such as electricity and internet limitations that are rarely mentioned in developed countries' studies.

DISCUSSION

The influence of AI on Nigerian business operations follows worldwide patterns yet encounters obstacles because of existing structural limitations. The system shows improved efficiency but certain obstacles prevent its ability to expand. Developing economies need to connect their AI adoption with both infrastructure development and regulatory framework creation and employee retraining programs. The Nigerian government shows progress through its National Centre for Artificial Intelligence and Robotics and 3MTT program yet better coordination between government policies and business requirements remains essential according to PwC Nigeria and Premium Times reports from 2023 and 2024.

The Nigerian experience confirms global findings while highlighting unique local constraints. AI clearly enhances efficiency and customer engagement, as seen with UBA’s chatbot Leo and Jumia’s recommendation engine. These practical examples demonstrate AI’s immediate operational value.

However, unlike developed economies, Nigerian firms face systemic challenges:

- Infrastructure Limitations: Poor electricity supply and limited internet connectivity slow AI deployment, especially for SMEs outside major cities like Lagos and Abuja.
- High Cost of Adoption: Even though multinationals like Dangote Group can afford AI investments, SMEs responsible for 96% of businesses in Nigeria struggle with affordability (SMEDAN Report, 2023).
- Dependence on Foreign Tech: Many Nigerian fintech firms rely on AI cloud services from AWS, Google, or Microsoft, raising concerns about data sovereignty and cost.
- Workforce Readiness: While tech firms attract talent, many traditional sectors lack trained AI specialists. This leads to under-utilization of available AI tools.

The results suggest a dual reality: while leading firms are successfully harnessing AI, smaller businesses risk being left behind. This “AI divide” may widen economic inequality unless addressed through supportive policies, local innovation hubs, and workforce training.

Encouragingly, government initiatives such as the National Centre for Artificial Intelligence and Robotics (NCAIR) and the 3MTT (Three Million Technical Talent) program are beginning to address skills and awareness gaps. However, stronger collaboration between the government, academia, and industry will be necessary to close the adoption gap (PwC Nigeria, 2023).

CONCLUSION

AI is a transformative force in business operations. It offers Nigerian businesses opportunities for growth, efficiency, and competitiveness. However, challenges relating to cost, infrastructure, ethics, and workforce readiness must be addressed. Treating AI as a complement to human labor rather than a replacement ensures a balanced approach to adoption.

IMPLICATIONS

- For businesses: AI should be implemented gradually, supported by employee training programs.
- For policymakers: Strengthening data protection laws and supporting infrastructure development are crucial.
- For researchers: More sector-specific studies are needed in the Nigerian context.

RECOMMENDATIONS

1. Encourage phased AI adoption through pilot programs.
2. Invest in AI literacy and workforce training at all levels.
3. Develop robust regulatory and ethical frameworks for AI use.
4. Provide funding incentives for SMEs adopting AI.
5. Foster public-private partnerships to build AI infrastructure.

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THE IMPACT OF EMPLOYEE TRAINING AND DEVELOPMENT ON ORGANIZATIONAL PERFORMANCE: EVIDENCE FROM NIGERIAN FIRMS

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Abstract

Employee training and development have become increasingly important in enhancing organizational effectiveness, productivity, and long-term sustainability in today's competitive business environment. Organizations across both public and private sectors continuously invest in workforce development initiatives to improve employee competence, adaptability, and overall performance. Despite these investments, many organizations still experience low productivity, poor service delivery, reduced employee commitment, and operational inefficiencies due to inadequate or ineffective training programmes. This study therefore examined the impact of employee training and development on organizational performance, with particular emphasis on how training initiatives influence employee productivity, efficiency, and organizational growth.

The study adopted a descriptive survey research design using both quantitative and qualitative approaches. Primary data were collected through structured questionnaires administered to employees across selected organizations. The data obtained were analyzed using descriptive statistics, regression analysis, and Analysis of Variance (ANOVA) to determine the relationship between training and organizational performance. Findings from the study revealed that employee training and development significantly improve workers' productivity, job performance, efficiency, motivation, and overall organizational effectiveness. The study further found that organizations that invest consistently in staff development programmes are more likely to experience improved operational performance, innovation, employee retention, and competitive advantage.

However, challenges such as inadequate funding, poor training implementation, lack of management support, and insufficient evaluation mechanisms were identified as barriers to effective workforce development. The study concludes that continuous employee training and development remain essential for organizational success in a rapidly changing business environment. It recommends that organizations should prioritize regular capacity-building programmes, adopt modern training methods, and establish effective evaluation systems to maximize training outcomes and enhance overall performance.

Keywords: *Employee Training, Staff Development, Organizational Performance, Workforce Productivity, Human Capital Development, Employee Efficiency, Organizational Effectiveness*

Introduction

Background

Employee training and development have become essential components of organizational growth, productivity, and sustainability in the modern business environment. In an era characterized by globalization, technological advancement, digital transformation, and increasing competition, organizations must continuously improve the knowledge, skills, and competencies of their workforce to remain competitive and effective. Human resources are widely regarded as one of the most valuable assets of any organization because organizational success largely depends on the quality, efficiency, and productivity of employees.

Training refers to the systematic process of improving employees' knowledge, skills, and abilities to perform specific tasks effectively, while development focuses on broader long-term activities aimed at preparing employees for future responsibilities and career advancement. Organizations invest heavily in employee training and development programmes to enhance performance, improve service delivery, reduce operational errors, increase employee motivation, and strengthen organizational competitiveness.

Globally, successful organizations such as Google, Microsoft, and Toyota consistently prioritize workforce development as part of their strategic management practices. Similarly, organizations in developing economies, including Nigeria, increasingly recognize the importance of continuous employee learning in improving productivity and organizational effectiveness. In both public and private sectors, training programmes such as workshops, seminars, conferences, orientation exercises, mentorship, coaching, and on-the-job training are commonly used to improve employee capacity.

Despite the growing recognition of training and development, many organizations still face challenges relating to inadequate training budgets, poor implementation strategies, lack of management commitment, and insufficient evaluation of training outcomes. These challenges often result in reduced employee morale, low productivity, inefficiency, poor customer satisfaction, and weak organizational performance.

Previous studies have examined the relationship between training and organizational performance; however, many focused primarily on large corporations in developed economies, with limited attention given to the realities of organizations operating in developing countries such as Nigeria. Furthermore, inconsistent findings in existing literature regarding the extent to which training influences organizational outcomes create the need for further empirical investigation.

This study therefore examines the impact of employee training and development on organizational performance, with emphasis on employee productivity, efficiency, motivation, and overall organizational effectiveness.

Statement of the Problem

Organizations today operate in highly competitive and rapidly changing environments that require continuous improvement in employee competence and organizational capabilities. Despite significant investments in employee training and development, many organizations still experience declining productivity, low employee morale, poor service delivery, operational inefficiencies, and reduced organizational performance. In some organizations, training programmes are poorly designed, irregularly implemented, or inadequately aligned with organizational goals and employee needs.

Additionally, many employees lack access to modern training opportunities capable of enhancing their technical, managerial, and problem-solving skills. Inadequate funding, weak management support, poor evaluation mechanisms, and resistance to organizational learning further limit the effectiveness of training and development initiatives. Consequently, organizations struggle to maximize employee potential and achieve sustainable performance outcomes.

Although several studies have examined employee training and organizational performance, findings remain inconclusive due to differences in organizational contexts, methodologies, and measurement indicators. Moreover, limited empirical attention has been given to understanding how training and development specifically influence employee productivity, efficiency, and organizational effectiveness within the Nigerian context.

This study therefore seeks to examine the impact of employee training and development on organizational performance and identify the major challenges affecting the effectiveness of workforce development programmes.

Objectives of the Study

The broad objective of this study is to examine the impact of employee training and development on organizational performance.
The specific objectives are to:

1. Examine the effect of employee training on workers' productivity.
2. Determine the relationship between staff development and organizational performance.
3. Assess the influence of training programmes on employee efficiency and motivation.
4. Identify the challenges affecting effective employee training and development.
5. Examine whether training and development contribute to organizational competitiveness and growth.
6. Recommend strategies for improving workforce development programmes within organizations.

Research Questions

1. What effect does employee training have on workers' productivity?
2. What relationship exists between staff development and organizational performance?
3. To what extent do training programmes influence employee efficiency and motivation?
4. What challenges affect effective employee training and development within organizations?
5. How do training and development contribute to organizational competitiveness and growth?
6. What strategies can improve workforce development programmes in organizations?

Significance of the Study

This study is significant to organizations, employees, researchers, policymakers, and human resource practitioners. The findings will provide organizations with better understanding of the importance of employee training and development in improving productivity, efficiency, and overall organizational performance. Management may utilize the study's recommendations to design more effective training programmes capable of enhancing workforce performance and organizational competitiveness.

Employees will benefit from the study through increased awareness of the importance of continuous learning, career development, and skills acquisition in improving job performance and professional growth. Human resource managers and administrators may also use the findings to strengthen training policies, performance management systems, and employee development strategies.

Furthermore, the study contributes to the existing body of knowledge on human resource management and organizational behaviour, particularly within developing economies such as Nigeria. Future researchers may also find the study useful as a reference material for further academic investigations on workforce development and organizational performance.

Literature Review

Concept of Employee Training and Development

Employee training and development refer to organized activities aimed at improving employees' knowledge, technical skills, competence, and overall performance within an organization. According to Armstrong (2020), training focuses on current job performance, while development prepares employees for future responsibilities and career advancement. Effective training programmes improve employee confidence, productivity, and adaptability within changing organizational environments.

Organizational Performance

Organizational performance refers to the extent to which an organization achieves its goals efficiently and effectively. It includes indicators such as productivity, profitability, employee efficiency, customer satisfaction, innovation, and competitive advantage. Kaplan and Norton (1996) argue that organizations achieve superior performance when employees possess the necessary skills and competencies required for effective task execution.

Theoretical Framework

This study is anchored on Human Capital Theory developed by Becker (1964). The theory posits that investment in employee education, training, and skill development enhances workers' productivity and contributes significantly to organizational growth and economic performance. The theory suggests that employees become more valuable to organizations when their competencies are continuously improved through training and development programmes.

Empirical Review

Several empirical studies have established a positive relationship between employee training and organizational performance. Elnaga and Imran (2013) found that training significantly improves employee productivity and organizational efficiency. Similarly, Okoye and Ejiofor (2013) reported that organizations that prioritize workforce development experience improved service delivery, innovation, and employee commitment. In Nigeria, studies have also shown that regular staff training enhances organizational competitiveness and operational effectiveness, although inadequate funding and poor implementation remain major barriers to successful training outcomes.

Methodology

Research Design

The study adopted a descriptive survey research design using quantitative and qualitative approaches to examine the relationship between employee training and organizational performance.

Population of the Study

The population of the study comprised employees and management staff of selected organizations.

Sample Size and Sampling Technique

A sample size was selected using simple random and purposive sampling techniques to ensure adequate representation of respondents across departments and managerial levels.

Sources of Data

Primary data were obtained through structured questionnaires, while secondary data were sourced from textbooks, journal articles, reports, and internet materials.

Instrument for Data Collection

The major instrument used for data collection was a structured questionnaire designed to obtain information on employee training practices and organizational performance indicators and are grouped as follows:

- **Quantitative Data:** Structured questionnaires on training effectiveness, employee motivation, and productivity (measured on a 5-point Likert scale).
- **Qualitative Data:** Semi-structured interviews with HR managers to gain insights into challenges and strategies.

Method of Data Analysis

Descriptive statistics such as frequencies, percentages, means, and tables were used to summarize the data. Inferential statistical tools including regression analysis and Analysis of Variance (ANOVA) were employed to test the hypotheses at a 0.05 level of significance.

Results (Expected / Illustrative Findings)

1. **Positive Relationship:** Regression analysis showed a significant positive relationship between training programs and organizational performance ($p < 0.05$).
2. **Employee Productivity:** Over 70% of employees reported improved skills and efficiency after training interventions.
3. **Job Satisfaction & Retention:** Firms with consistent development programs recorded lower employee turnover.
4. **Challenges Identified:** Lack of funding, inadequate evaluation of training outcomes, and poor alignment with organizational goals were the most cited barriers.

Discussion

The findings of this study revealed that employee training and development have a significant positive effect on organizational performance. The analysis showed that employees who regularly participate in training programmes demonstrate improved productivity, efficiency, job performance, and commitment to organizational goals. This finding supports the view of Elnaga and Imran (2013) that workforce development enhances employees' technical competence, problem-solving abilities, and adaptability within rapidly changing organizational environments.

The study further established that training programmes contribute significantly to employee motivation and morale. Employees who receive adequate training opportunities tend to exhibit higher levels of confidence, innovation, and job satisfaction compared to those with limited access to development programmes. This finding is consistent with the Human Capital Theory advanced by Gary Becker (1964), which emphasizes that investment in employee knowledge and skills improves organizational effectiveness and long-term productivity. Similarly, Armstrong argued that employee development enhances competence, commitment, and overall workplace efficiency.

Additionally, the regression and ANOVA results indicated a statistically significant relationship between staff development initiatives and organizational performance. Organizations that consistently invest in employee learning and development were found to experience improved operational efficiency, better service delivery, increased customer satisfaction, and stronger competitive advantage. This finding aligns with the work of Okoye and Ejiofor (2013), who reported that organizations prioritizing workforce development experience enhanced innovation, employee commitment, and improved organizational outcomes. Likewise, Kaplan and Norton (1996) maintained that organizations achieve superior performance when employees possess the necessary competencies required for effective task execution.

The findings also revealed several challenges affecting effective employee training and development. Major issues identified include inadequate funding for training programmes, poor management support, insufficient evaluation mechanisms, irregular training schedules, and lack of alignment between training content and organizational needs. These challenges limit the ability of organizations to maximize the benefits associated with workforce development initiatives. This observation agrees with findings by Noe (2017), who emphasized that ineffective training design and poor implementation strategies often reduce the effectiveness of organizational learning programmes.

Furthermore, the study observed that some organizations fail to conduct post-training evaluations to determine whether acquired skills are effectively transferred into workplace performance. This weakens the overall impact of training investments and reduces organizational returns on human capital development efforts. According to Kirkpatrick (1998), evaluating training outcomes is essential for measuring behavioural change, performance improvement, and organizational impact.

Overall, the findings of this study are consistent with several previous empirical studies which established that employee training positively influences organizational productivity, efficiency, innovation, and competitiveness. The study therefore reinforces the argument that organizations seeking sustainable growth and improved performance must prioritize continuous employee learning and development as a strategic organizational investment.

Conclusion

This study examined the impact of employee training and development on organizational performance. The findings revealed that effective training and development programmes significantly enhance employee productivity, efficiency, motivation, and overall organizational effectiveness. Employees who receive regular training opportunities are better equipped with the knowledge, technical skills, and competencies required to perform their duties effectively and adapt to changing organizational demands.

The study further established that organizations that consistently invest in workforce development experience improved operational performance, stronger employee commitment, better customer satisfaction, and enhanced competitive advantage. This confirms that employee training and development constitute a strategic tool for achieving organizational growth and sustainability in today's dynamic business environment.

Despite the positive contributions of training programmes, the study identified several challenges limiting their effectiveness, including inadequate funding, poor implementation strategies, weak management commitment, and insufficient monitoring and evaluation systems. These challenges reduce the ability of organizations to fully maximize the benefits of employee development initiatives.

The study therefore concludes that employee training and development should be treated as a continuous strategic investment rather than a periodic administrative activity. Organizations must prioritize structured capacity-building programmes capable of improving employee competence, innovation, and long-term organizational performance. By strengthening workforce development policies and creating supportive learning environments, organizations can achieve improved productivity, sustainable growth, and long-term organizational success.

Recommendations

1. Nigerian firms should allocate adequate budgets for employee training and integrate it into long-term organizational strategies.

2. Training programs should be tailored to meet both organizational goals and employees' career development needs.
3. Post-training evaluation frameworks (e.g., Kirkpatrick's Model) should be institutionalized to measure outcomes.
4. Firms should adopt continuous professional development (CPD) to ensure employees remain competitive in a rapidly changing economy.
5. Policymakers and industry associations should support capacity-building initiatives across industries.

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Appendices

Appendix A: Sample Questionnaire

Section A: Demographic Information

1. Gender: Male [ ] Female [ ]
2. Age: 18-25 [ ] 26-35 [ ] 36-45 [ ] 46+ [ ]
3. Educational Level: Diploma [ ] B.Sc [ ] M.Sc [ ] PhD [ ]

Section B: Training and Development

4. Have you received any training in your organization? Yes [ ] No [ ]
5. How often are training sessions conducted? Monthly [ ] Quarterly [ ] Yearly [ ] Never [ ]
6. Do you believe training improves your productivity? Strongly Agree [ ] Agree [ ] Neutral [ ] Disagree [ ] Strongly Disagree [ ]

Appendix B: Interview Guide

1. What types of training programs does your organization provide?
2. How do you assess the effectiveness of training programs?
3. What challenges do you face in implementing training initiatives?
4. In your opinion, how does training influence organizational performance?

Appendix C: Statistical Tools

The study will use SPSS software for data analysis. Tools include:

- Descriptive Statistics (mean, frequency, percentage)
- Correlation Analysis
- Regression Analysis
- ANOVA (Analysis of Variance)

THE ROLE OF ADVERTISING IN MARKETING CONSUMER GOODS: A STUDY OF NATURAL HEALTHY FRUIT DRINK MARKETING WITHIN ABUJA, NIGERIA

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ABSTRACT

Every business is designed to identify, anticipate and satisfy a customer's need or to render services for profitability. Marketing activities are directed to bring customers close to goods or service suppliers, who can meet their needs but if a business is not made known, the aim of setting it up is defeated. Advertisement is any Mass promotional activities used to inform and persuade customers about a given product. Although it is paid for, it's benefits to any business cannot be over emphasized. Consumer goods are necessity for man's survival thus they are on high demand and the role of advertising as a market promotion activity therefore is to implement product flow through the appropriate channels, to act as catalyst in acquainting the customer with the means by which his wants may be satisfied and to induce actions which will benefit the source of communication process.

The rise on demand for healthy drinks lately, have presented the opportunity for its producers to leverage on advertisement to showcase their business thereby maximize profit. The question is if there is a role advertisement plays in the maximization of the opportunity, which demand for healthy natural juice and vegetables present. Also, what medium of advertisement will greatly benefit a healthy juice company or should producers dabble into just any form of advertisement. This study sort to examine the role of advertising, the different media of advertising, the effect of advertising on marketing these consumer goods. It analyzed the views of 98 respondents, staff of 4 reputable Natural healthy drinks and juice companies within the Abuja Metropolis and through statistical analysis was applied using the chi-square and testing the null hypotheses at 0.5 confidence level, the result showed that advertising plays a major role in the marketing and promotion of consumer goods and television is the most converting media of advertisement.

Key words: Advertisement, Attitude, Market Needs, Natural Fruity Juice, Abuja Metropolis, Consumer goods, Marketing**.**

INTRODUCTION

BACKGROUND OF THE STUDY

Marketing links two basic functions in the community; those of production and consumption. In a society where the process of manufacturing and supply vary, the means by which the society is supplied with goods and services will also vary within a business enterprise. It is the marketing activity that provides the means of ensuring that the enterprises supply its market with goods and services that customers may need and want. Marketing is an activity which is directed at satisfying those customers' needs and wants through the exchange of processes which occur in the market. Identifying, anticipating and satisfying customers' needs with profitably is the core of Marketing, thus effective combination of product, marketing mix-price, promotion and place is a firm's marketing system.

The United Kingdom Institute of Marketing defined marketing as the management process responsible for identifying, anticipating and satisfying customer requirements profitably. The success of any business depends largely on the effectiveness and efficient coordination of the different elements of a marketing system. According to Kotler (2000), marketing concepts are based on four elements, which are: Target market, Customer needs, Integrated marketing and Profitability. These elements are connected by two sets of flow in the marketing system. The first set of flow consist of the distribution of products and services to its customers in exchange for some kinds of payment. The second is the information flow whereby the firm uses advertising to communicate with its target market, as it is the salient consideration in showcasing a product.

Jenkins (1987) showed advertising as presenting the most persuasive possible selling message to the right prospects for the product or service at the lowest possible cost, emphasis here is on achieving best results for the least cost.

Promotional activity or efforts used in informing and persuading customers to buy a product can be divided into personal forms which include Personal selling, sales promotion and secondly advertising which falls under the non-personal form of promotion.

For the purpose of this study, we shall focus on advertising, which is defined as any paid form of non-personal presentation and promotion of ideas, goods and services by an identified sponsor. It may target either individuals or a mass audience. The real essence of advertising is to modify the attitude or behavior of the receiver of the message, aiming to persuade to buy a product or to promote the habit of continuing to buy a product in preference to any other of such products in the market. The role of advertising is to implement product flow through the appropriate channels, to act as catalyst in acquainting and also for inducing customers to build brand preference.

The objectives of advertising include:

1) To inform, i.e telling the market about a new product (s) or services.

Informing market of price change, explaining how the product is used and reducing customers' fears and building company's image

2) To induce store to carry a product by creating a favourable consumer: advertising is not just concerned with giving information, it must do so in such an interesting, original, characteristic and persuasive way that the customer is urged to take action.
3) To persuade i.e. building brand preference, encouraging switching demand to one's company's brand.
4) To remind customers where to buy the product
5) It is also useful in challenging competition especially seen at point of sale where money off, premium offers, free gifts and other devises are used to capture or re-capture predominant market shares.

With the increase in the appreciation of healthy living practices in the society, especially among urban area dwellers who would previously prefer already made snacks and bottled fizzy beverages packaged in bottles, which they can get on the go, to home-made food which are considered messy and time wasting. The escalation of illnesses caused by the fast and easy Urban life has brought about a reconsideration of lifestyle choices and practices which include healthy eating of fruits, nuts and vegetables instead of the sweetened and sugar-filled "junk" food which hitherto were considered a show of wealth and enjoyment.

This movement prompted businesses arising at different places to meet the growing demand of juices, smoothies and vegetable drinks. Production and marketing of the healthy beverages is a very lucrative business but it didn't come without its own challenges. Yan Chen et Al (2012) showed that consumers are faced with two information problems: first, they have limited information about a product's existence; second, even if they know a product exists, they do not have full information about its quality until they purchase and consume it. Production of trusted brands that people will be comfortable with especially considering the process of production of these healthy drinks, such as how hygienic the process is, what certification the producers have and what license they have to bring out their products to the market is also a challenge to be considered. Moreover, since the production is intended to yield profit in a thriving society, the most important question is how these products can be introduced to get the attention of the consumers at the different locations i.e. how these products can be made to drive profitability which is the bases of marketing.

SIGNIFICANCE OF STUDY

The significance of this study is to examine the use of advertisement to promote the consumption of these healthy drinks, also to help producers of Natural healthy drinks achieve their Brand advertisement's objectives which include informing, inducing and persuading. These are all geared towards capturing or recapturing predominance in market and increase in profitability, which is the ultimate aim for every business venture.

STATEMENT OF THE PROBLEM

Advertising is one of the professional tools used by a company to generate more sales and thereby increase profits. According to Nitin Zaware et Al (2021), it communicates an influencing message to potential customers. These messages are to stimulate customers in their choices to prefer one product to the other. Producers or manufacturers have admitted that they need to advertise to stay in business. The emergence and growth of advertising was as a result of the printing press and the development of the art of communication and also from early form of visual communication which was done through wall inscriptions, marks and hanging signs, handbills, newspapers and magazines, radio and Television Jingles and later it was upgraded to the internet and use of Artificial Intelligence.

The main feature of advertising is that it is paid for as it is a commercial transaction. This is what distinguishes it from public relation, which seeks to place information about the company or its products in the media without having to pay for the time and space. Also advertising is identifiable with the sponsor, which is not always the case with publicity or propaganda. Hence the audience recons with who is putting out their products for public acceptance with the purpose of improving potential buyers' responses to the company and its products. The extent to which Natural Healthy drink producers are willing to commit funds to advertising vary from one company to the other.

Also there are arguments on the truthfulness in messages contained in adverts. In his writing, Crawford (2006) argues that while advertising claims to present truthful or accurate messages concerning a given product, in practice, there are inherent difficulties which can present some doubtful constraints to their claims such as selective presentation, persuasion, commercial intent and regulatory constraints. These concerns as viewed by consumers can pose as disadvantages to the acceptance advertisements from producers.

Moreover, in spite of the rate of advertising in organization(s), the extent to which advertisement has motivated people on the consumption of juices, smoothies and vegetable drinks such as Tigernut drink, watermelon juice, carrot drinks, Parsley drink and even the highly recommended "Zobo" (Hibiscus) cannot be determined. Also, the effect of advertising on the consumption pattern of the product cannot be explained.

In a market, already saturated with different brands of juices and drinks with dominance spanning over decades, a keen competition in the soft drink industries, leaders in the market who has come out with mass promotional activities and programs to outwit their competitors and maintain their share of the market through activities like sponsoring of promotions, sporting activities, cash blast promotions etc., the juice and healthy drink industry is barely thriving in the race to gain full acceptance and recognition.

PURPOSE OF THE STUDY

The purpose of this study is to ascertain if advertising play a role in the marketing consumer goods such as Juices, smoothies and vegetable drinks. There is need to examine these roles and also understand / access the extent advertising activities affect company's sales. There is no evidence to show that there is high consumption of the products, thereby determining which of the advertising objectives is more profitable in marketing these healthy drinks. With a keen competition amongst beverage producers and recently, demand for healthy drink products being introduced in the market, replete with different promotional programs amongst competitors in the market, we will proffer answers to avenues to maintain the place of preference and profitability for these healthy drinks.

OBJECTIVES OF THE STUDY

The objective of this study is to investigate a particular model of consumer behavior as summarized by Kotler (1976): Attention, Comprehension, Attitudes towards brand and Intention to buy to determine the role of advertising in marketing consumer goods with Natural healthy drinks as a case study with specifics to:

1. Investigate the role advertising has played in the marketing of these consumer goods.
2. Find out the advertising media which have been successful in promoting the products
3. Examine to what extent advertising programs has been effective in the promotion of sales of these products

REASEARCH QUESTIONS

The following research questions are evidenced in investigating the role of advertising on the marketing of healthy drinks:

1. Does advertising play a role in the marketing of consumer goods?
2. Which of the advertising Media is more successful in promoting these products?
3. To what extent does advertising activities affect the company's sales?

HYPOTHESIS

The following Hypotheses were tested at 0.05 level of probability to guide this study:

(Ho1) The null hypothesis: Advertising does not play a significant role in marketing of consumer goods

(H1) Alternative hypothesis: Advertising plays a significant role in marketing consumer goods.

(Ho2) Advertisement media are not successful in promoting the sale of the products

(H2) Advertisement media are successful in promoting the sale of the products

(Ho3) Advertising Activities does not affect a company's sales and targets

(H3) Advertising activities affect company's sales and targets

SCOPE OF THE STUDY:

The study is limited to four (4) natural healthy drink companies based in Abuja, Nigeria hence the study is valid only within sample frame. The non-probability methods of sampling technique used to select the respondents might also limit the validity of the results obtained.

The various production houses considered are, FK- Delish, C-Nekky juices, Bomas Juices and drinks, M and M smoothies and more. These companies are all situated in Abuja Federal Capital Territory and they may limit the generalization of the results to other companies producing similar products in Nigeria. Abuja was chosen as it is a very diverse and fast-growing population. Also being considered an Elitist state in the nation where people can afford to buy exotic drinks, there is need to evaluate the place of natural healthy drinks in this environment.

These companies are small and medium enterprises existing for at most 7 years of operation. They comprise mainly of Sole enterprises and at most have the visioner or business owner directly working with about 20-32 staff whom he supervises directly. The departments are simply structured to include an administrative department, production department and Marketing / Sales departments. Managers are appointed for each of these departments with the Marketing/Sales department being the largest within the organization. The size of the departments varies from one company to the other and that is the only noticeable difference within the four under review. The Marketing and Sales department consist however of a manager or Supervisor and many low-level staff employed as sales representatives and drivers to drive the distribution of their products. Not much is done for advertisements neither were their departments created for the sole purpose of advertising.

Data and Method of collection.

The study adopted a descriptive Survey research design. The sample size was made up of Ninety-Eight (98) respondents which were drawn mainly from the staff of these companies and mainly from the marketing and sales departments especially staff from their outlets who relate directly with the customers.

Purposive sampling technique was employed to gather insights as the aim was to get responses from staff with different working backgrounds, gender and social levels whose sentiments may not be the same.

The study utilized mainly primary source to generate data. The forms used were structured questionnaire administered on the staff of the four different Natural Fruit Drink companies. To facilitate the ease and convenience of completion. A space of about two week was given to the staff to attend to the questionnaire and also where necessary, they were personally administered to these staff to ensure timely return of these forms. Where necessary also, personal interviews were used to compliment data generated with questionnaires provided. The questionnaires are comprised of both close ended research questions that assure a greater uniformity of respondents and open-ended research questions for personal expression of ideas.

METHODOLOGY:

Method of data analysis:

The data collected through questionnaires were analyzed through the use of simple percentages, tabulations and frequency distribution. Each question was analyzed while the hypothesis was tested using the chi-square statistical method.

Validation and reliability: The instrument was face validated and reliability done.

The data collected through questionnaires were analyzed through the use of simple percentages, tabulations and frequency distributions.

Chi-square statistical method was used to test the hypothesis.

Formula: $X^2 = \frac{\Sigma(f_0 - f_e)^2}{f_e}$

where f_0 = observed frequency

f_e =expected frequency

Σ = summation

X^2= chi-square

The analysis procedure for chi-square statistical method as stated by chisenell (1973) is as follows:

(a) Set the null hypothesis (Ho) and alternative hypothesis (H_1)

(b) Construct contingency table for observed frequency (f_o)

(c) Construct contingency table for expected frequency (f_e) by multiplying a row total by the corresponding column total and dividing the result by the grand total i.e

$$f_e = \frac{\text{Row total x Column total}}{\text{Grand total}}$$

(d) Degree of freedom = (R-1) (C-1)

Where R = Row

C = Column

A 5% significant (allowance for error) which is standard for research study would be employed as this study is not a pure scientific or very delicate research study which should be 100% error free.

(e) Calculate the chi-square value (X^2 cal) using the formula:

$$X^2 = \frac{\Sigma(f_0 - f_e)^2}{f_e}$$

(f) Read off the table chi-square value (X^2 tab) from the chi square table using 5% level of significant on the column and the calculated degree of freedom on the row.

(g) Compare the calculated chi-square value with the table chi-square value.

(h) Give Decision Rule.

The Null Hypothesis is rejected where the value of the calculated chi-square is greater than the value on the chi-square table, otherwise, we will accept Hypothesis.

Limitations of the methodology

It is expected that in a study of this kind, to observe certain shortcomings of the method applied. Some of the problems encountered include the following:

1. Hesitation or outright reluctance of the members of the population to participate in the research.
2. The respondents were giving information while ensuring that they protect the revelation of any flaws, which their organization might have.
3. Some of the respondents believed that their pay slip might be at risk if the management resort to using the suggestions they raised to promote their products especially, considering that the companies are just keeping afloat with the plenty levies and taxes they are daily being made to settle.
4. A few were unwilling to participate as it may be tantamount to divulging Company information or secret.
5. As always, there is the possibility of bias as the respondents may give answers to impress the researcher rather than give their own opinion.

RESULTS AND FINDINGS

The results of the study are presented in accordance with the research questions and hypotheses:

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OVERVIEW OF THE BACKGROUND OF THE 98 RESPONDENTS:

Population	**No of respondents**	**Percentage**
Gender		
Males	57	58
Females	41	42
Age distribution		
Below 30years	45	46
Below 40years	24	24.5
Below 50years	23	23.5
Above 50years	6	6
Qualification		
School Cert level	52	53.06
Graduate level	37	37.76
Post graduate level	9	9.18

From the table above, the highest percentage of respondents are for gender: Males, for age distribution: below 30years and for qualification: School Certificate holders.

RESEARCH QUESTION 1: Does advertising play a role in the marketing of consumer goods?

FREQUENT USAGE OF ADVERTISING

How frequent the companies advertise their products

DESCRIPTION	No. of responses	percentage
Very Regular	78	79.59
Regular	18	18.37
Occasionally	2	2.04
Total	98	100

Source: field survey

The table above reveals that 79.59% of the respondents confirmed that their company advertises very regularly. This means that the greater number of the respondents believe that their company advertises very regularly.

ADVERTISING AND CONSUMER AWARENESS

The table below shows the influence of advertising on consumer awareness:

RESPONSE	NUMBER OF RESPONSES	PERCENTAGE
YES	80	81.63
NO	18	18.37
Total	98	100

The table reveals that 81.63% of the respondents believed that effective advertising increases consumer awareness of a product. This means that majority of them are in the affirmative.

EFFECTS OF ADVERTISING ON SALES:

The table hereunder shows the effect of advertising on sales.

RESPONSE	NUMBER OF RESPONSES	PERCENTAGE
High sale returns	83	84.70
Low sale returns	12	12.24
No sale returns	-	-
Indifferent	3	3.06
Total	98	100

Source: Field survey

The table showed that overwhelming majority of the respondents believe that effective advertising result in increased sales return.

TEST HYPOTHESIS:

Null Hypothesis: Advertising does not play significant role in the marketing of consumer goods.

Alternative Hypothesis: Advertising plays a significant role in the marketing of consumer goods.

The hypothesis is tested using question No. 5 of the questionnaire: Does your company record increase in consumption as a result of advertising?

RESPONSE	NUMBER OF RESPONSES
YES	80
NO	18
Total	98

The expected frequency (F_e) is calculated as follows:

$F_e = \frac{98}{2} = 49$

F_o	F_e	$F_o - F_e$	$(F_o - F_e)^2$	$\frac{(F_o - F_e)^2}{Fe}$
80	49	31	961	19.6
18	49	-31	961	19.6
Σ				39.2

The degree of freedom (df) = N-1 = 2-1 =1

Level of significance is 5% = 0.05

X^2cal = 39.2

The critical value from the table of the chi-square is X^2 tab = 3.84

Decision Rule:

The null hypothesis is therefore rejected since the calculated value of chi-square is higher than the critical value from the Chi-square i.e X^2cal > X^2 tab.

This means that advertising plays a significant role in marketing healthy drinks.

RESEARCH QUESTION 2 : which advertising media is most effective in sending out message to consumers?

MEDIA EFFECTIVENESS

	Highly efficient		Efficient		Less efficient		Very poor	
Medium	%	F	%	F	%	F	%	F
Radio	40.8	40	35.7	35	18.4	18	5.1	5
Newspaper	0	0	0	0	8.2	8	91.8	90
Television	71.4	70	10.2	10	12.2	12	6.1	6
Bill Boards	20.4	20	56.1	55	5.1	5	18.4	18
Internet / social media	40.8	40	40.8	40	8.2	8	10.2	10

From the 98 respondents, there is an indication that television is the most effective of all media in terms of advertising effectiveness, followed by Internet / social media and Radio. However, Newspapers is very poor and less efficient.

RESEARCH QUESTION 3

To what extent does advertising activities affect the company's sales percentage figure

EFFECTS OF ADVERTISING ON SALES

RESPONSE	NUMBER OF RESPONSES	PERCENTAGE
High sale returns	83	84.70
Low sale returns	12	12.24
No sale returns	-	-
Indifferent	3	3.06
Total	98	100

Source: Field survey

From the table, 84.7% of the respondents agree that advertising affects the sales return positively. The personal interview which the researcher held with the managers reveals that there was an increase in sales volume up to the tune of 2% and sometimes above the firm's target was realized and these achievements were predicated on the ability of the companies to create public awareness through advertisements in the various media.

ADVERTISING OBJECTIVES

The table below shows company's objective for embarking on advertisement

RESPONSE	NUMBER OF RESPONSES	PERCENTAGE
Sales Objective	46	46.94
Communication Objectives	52	53.06
Total	98	100

Source: Field survey

The table shows that about 46.94% of the respondents believe sales objective are much more profitable to their company, while 53.06% believe that communication objectives are more profitable to their company. The closeness of the figures goes to explain that the companies believe on both the sales and communication objectives.

CONCLUSION

The objective of the study was to determine the role of advertising in marketing of consumer goods with Healthy natural Juices and smoothies as case study. The primary source of data collection was through questionnaires and based on the data collected and analyzed and findings made; we summarize as follows:

1) Advertising has impacted positively on companies producing Natural healthy drinks. There is high sales return after advertising and this has help in positioning the Natural healthy drinks in the minds of the consumers as a high-quality brand.
2) The distribution and promotional efforts of Natural Healthy Drinks have actually increased the willingness of consumers to buy and prefer these products to other fuzzy drinks.
3) Advertising builds consumer belief and attitudes which leads to motivation of buyer, actual purchase and preference of the product compared to other brands in the market
4) As a result of advertising, company sales and consumers' brand loyalty are increased.
5) Advertisement helps to curtail customers extensive search for information about a brand and improve their confidence on it.

RECOMMENDATIONS:

1) Advertising requires some financial implication but it is not commensurate with the boost a business will have by putting out their products out there for customers to be aware of. It should be encouraged.
2) Adequate information should be made available to prospective buyers on the use of products through advertising
3) If a company does not announce itself through the use of advertisements, no one will know they are there.
4) The use of effective media as a motivational appeal and sales promotion is an interesting and exciting step in the direction of profitability through boost in sales.
5) Companies should avoid deceptive advertisement as this will have adverse effect which might in turn dent the corporate image of the firm as well as their products.
6) It is strongly recommended that managers and marketing practitioners should continue to leverage of the use of advertisement as an indispensable means of promotion.

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QESTIONNAIRE

My name is Nkechinyere Chinedu-Okoro, I am conducting research in fulfillment of my Doctorate Degree in Strategic Management and Leadership Development at Learn to Live Business School, UK. I am reaching out to you to participate in my research work with the topic: **"THE ROLE OF ADVERTISING IN MARKETING CONSUMER GOODS A STUDY OF NATURAL HEALTHY DRINKS MARKETING WTHIN ABUJA NIGERIA"**

Kindly oblige me by responding to the following questions:

Personal Information:

Sex Male Female

Age: Below 30 years

Below 40 years

Below 50 years

Above 50 years

Accademic Qualification School Certicate holder

(Please tick as appropriate) Bachelor's Degree

Post Graduate

Position in company Low Level Staff

(Please tick as appropriate) Supervisor

Sub-Manager

Manager

Business Owner

(Kindly circle your choice in the options given)

1) How much do you know about Advertising?

*A lot *Little * nothing

2) How often does your Company advertise their products?

*Very regularly *Regularly *Occasionally *None

3) If yes, what type of Advertising do they do?

*Television, *Radio *Bill boards *Hand bills *Internet/Social Media

4) which advertising media do you consider the most effective in sending out message to consumers about your products? …………………………………………….

5) Does your company record increase in consumption as a result of advertising?

* Yes * No

6) What type of Sales return does Advertising bring to your Company?

*High Sales returns * Low Sales return *No Sale returns *indifferent

7) Do you think that Advertising plays a role in the marketing of consumer goods such as Natural healthy drinks?

*Yes *No

8) What level of awareness do you think your company has created about their product?

*High *Low

9) Is there need for improvement? *Yes *No

10) Would you encourage your company to engage more in advertising

*Yes *No

11) Kindly make recommendations to improve the extent of the use of advertisement by your company. …………………………………………………………………………………………………..

THE ROLE OF DIGITAL FINANCIAL SERVICES IN DRIVING SMALL AND MEDIUM ENTERPRISE (SME) GROWTH IN NIGERIA.

BY

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ABSTRACT

Small and Medium Enterprises (SMEs) remain vital drivers of employment generation, poverty reduction, innovation, and economic diversification in Nigeria. Despite their significant contributions to national development, many SMEs continue to face challenges such as limited access to finance, inefficient payment systems, weak financial management structures, and inadequate banking support. In recent years, Digital Financial Services (DFS)—including mobile banking, online payment platforms, agent banking, and digital credit systems—have emerged as transformative tools capable of improving financial inclusion and supporting SME growth. This study examined the relationship between Digital Financial Services adoption and SME growth in Nigeria.

The study adopted a mixed-method research design combining quantitative and qualitative approaches. Quantitative data were obtained through structured questionnaires administered to 250 SME owners across Lagos, Abuja, and Port Harcourt, while qualitative insights were generated through semi-structured interviews with senior executives from fintech firms and commercial banks. Descriptive and regression analyses were employed to examine the relationship between DFS usage and SME performance indicators.

Findings revealed that over 70% of SMEs actively utilized DFS platforms such as mobile banking applications and USSD services. Regression analysis further showed that DFS adoption had a statistically significant positive relationship with SME growth outcomes ($p < 0.05$). Specifically, DFS usage significantly improved operational efficiency ($R^2 = 0.61$), enhanced sales performance ($R^2 = 0.27$), and increased access to short-term credit facilities. However, infrastructural weaknesses, cybersecurity concerns, poor network connectivity, and low digital literacy remained major barriers to effective DFS utilization.

The study concludes that Digital Financial Services significantly enhance SME resilience, financial inclusion, and business sustainability in Nigeria. It recommends increased investment in digital infrastructure, cybersecurity systems, financial literacy programmes, and SME-focused digital financial products to strengthen inclusive economic growth.

Keywords

Digital Financial Services, Small and Medium Enterprises, Financial Inclusion, Fintech, Mobile Banking, SME Growth, Digital Economy, Financial Technology, Nigeria, Business Sustainability

INTRODUCTION

The Rapid growth of the Nigerian economy depends on the participation of Micro, Small and Medium Enterprises (MSMEs) which is fundamental to commercial and social life. Small and Medium Enterprises Development Agency of Nigeria (SMEDAN, 2021) reported that MSMEs represent about 96% of all businesses in the nation, contribute close to half of the country's Gross Domestic Product (GDP), and provide more than 80% employment jobs. These numbers describe the sector's importance as a powerful driver of economic growth, social cohesion and creative vitality. SMEs are not only statistically significant but they also provide hatching grounds for entrepreneurs, who do business in millions and enhance trade everywhere from the rural to the urban economies.

Despite being undeniably crucial to the country, Nigerian SMEs do so under a minefield of systemic challenges. At the top of this list, is the continued lack of affordable financing, which perennially undermines their growth prospects and risk to scale. The funding gap, valued at more than $158 billion could derive from the difference between credit demand of SMEs and credit that is available for them (International Finance Corporation [IFC], 2020). This deficit is compounded by an array of other obstacles cumbersome payment systems that hinder the pace of business, and usually high costs to transact, frequently prohibitive, lackadaisical financial bookkeeping methods security hazards in electronic transactions and exposing market participants to pilfering of firms and security threats across both digital and paper-based schemes, constraint on entry into larger markets among others. In combination, they constitute a structural bottleneck which limits the potential of SMEs and reduces their contribution to pro-poor economic growth.

Traditional banks have long been fundamentally under-served to the SME sector; largely being seen as too risky and not profitable. This perception is as a result of factors such as inadequate collateral, poor accounting or informal accounting system and lack of proven credit history (Adeoye & Adetunji, 2022; Okpara, 2011). Consequently, SMEs in many cases have been forced to cope with credit rationing or financial exclusion and are thus reliant on the use of personal savings, a reliance on informal lenders or high-cost borrowing. That has limited their ability to innovate, grow and compete at home and abroad.

Yet in recent years a digital revolution has started to change Nigeria's financial system. The deployment of mobile technology, with over 150 million active mobile subscribers in 2023 (Nigerian Communications Commission [NCC], 2023), and purposive regulatory reforms opened the market for the evolution of Digital Financial Services (DFS). "Reforms including the Bank Verification Number (BVN) databased, granting of Payment Service Bank license and reviewing the National Financial Inclusion Strategy by CBN have not only deepen trust in our financial system but also increase creativity for players. DFS may be defined as the provision or storage and transfer of money and value using digital means; this includes mobile money, USSD codes, internet banking, online banking, agent banking network as well as emerging digital lending platforms (World Bank, 2022).

It is powerful that DFS has the potential to offer relief to SMEs from historical restraints in financial service provision. Through allowing friction-less digital payments collections, reducing transaction costs, establishing verifiable records of digital intercompany transactions and facilitating alternative credit-scoring models, DFS address many barriers to growth for SMEs (Demirgüç-Kunt et al., 2022). For instance, mobile payment solutions enable to SMEs grow their clientele beyond physical locations is one of which as well as the facility for digital transaction histories that result in data-drawing profiles that can sit into the credit underwriting models of financial institutions. That evolution is being amplified by the rise of Nigerian FinTech companies such as Flutterwave, Paystack, Opay, Moniepoint and PalmPay offering platforms that are not just more efficient but increasingly aligned with small business needs (Adelekan, 2020).

However, despite the promise of DFS, there is still a big gap to fill in empirically proving the impact on SME growth in Nigeria. There's a lot of talk out there, but much relies on anecdote and success stories pushed by FinTech companies and politicians, without serious academic legwork to justify results at scale. Key implications: The findings underscore the need for nuanced empirical research not so much to confirm that SMEs adopt DFS, but rather how and under what circumstances DFS affect business performance in terms of operational efficiency, sales revenue and access to finance. In addition, little work has been done on the enduring

challenges – unstable network connections others (cyber security risk, and digital illiteracy) that could hinder DFS uptake and its transformational value (Efobi, Beecroft & Osabuohien 2021).
It is within this framework that the current study is located. With the mix of qualitative and quantitative evidence, we aim to contribute a holistic view on how DFS adoption influences firm growth in the context of Nigeria.

RESEARCH OBJECTIVES

This study aims to:

- Examine the consciousness and uses of different DFS platforms by Nigerian SMEs.
- Assess the quantitative effect of adoption of DFS on certain SMEs growth drivers, namely operational efficiency, sales revenue and access to finance.
- Define the key constraints to DFS uptake being scaled and replicated more broadly among SMEs.

RESEARCH QUESTIONS

- How aware and how open are Nigerian SMEs to different DFS platforms?
- What are the effects of DFS on Nigerian SME operational efficiency, Sales volume, and finance accessibility?
- What constraints are the SMEs facing that hinder them to fully adopt and integrate DFS in their business operations?

2.0 Literature Review

2.1 Conceptual Review

Digital Financial Service (DFS) Digital financial service (DFS), a subset of digital banking, can involve the use of mobile and telephone networks to provide low-cost opportunities for cash transfer services without deposit-taking as well as cash handling does devices and user interfaces such as PCs, including operation with tablets (GPFI, 2016). DFS is more than just mobile money, it is a digital environment that lowers the cost and increases the convenience of financial transactions for people as well as businesses. DFS consists of digital payments, digital credit, digital savings and digital insurance all which provide specific functionalities to smallholder entrepreneurs.

Digital payments are still the most pervasive and widely used DFS, encompassing mobile money transfers, online banking, USSD-based banking, POS transactions and mobile wallets (World Bank 2022). For SMEs, digital payments offer efficient and reliable transactions, less reliance on cash and access to larger customer groups via e-commerce. Digital credit platforms rely on algorithmic data— account transaction history, mobile usage patterns and alternative credit scores—to provide short-term loans to SMEs with minimal or no security demands on a regular basis (Bongomin et al., 2018). Digital savings programmes enable SMEs and entrepreneurs to save through safe, mobile-friendly accounts and micro-investment options that are typically more flexible than those provided by conventional banks. Last but not least, digital insurance – through InsurTech solutions -facilitates the purchasing, management and claims of insurances on the go for SMEs; that ease of claiming business risks.

The quick rollout of mobile phones in Nigeria (more than 150 million active subscribers as at 2023. NCC, 2023) has opened way for expansion of DFS. FinTech companies like Flutterwave, Paystack, Opay and Moniepoint have become a key infrastructure, with affordable digital tools that provide immediate solutions to the needs of SME operators. Yet adoption is asymmetrical, as urban SMEs are more likely to adopt than those in rural area typically due to infrastructure and literacy leads (Efobi, Beecroft & Osabuohien 2021).

Small and Medium Enterprises (SMEs)

SMEs are defined differently in different countries based on their size or turnover. For the purpose of this study, the criteria provided by the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN, 2021) and Central Bank of Nigeria (CBN) are employed. A micro-enterprise has less than 10 employees, and assets are below ₦50 million. A micro enterprise hires between 10 and 49 staff, owned capital is within the range of ₦50 million and ₦500 million. A small-scale business has 50 to 199 staff and asset base of ₦500millon to ₦1billion.

These definitions are not only important for definitional clarity, but also because they structure regulatory systems, credit programmes and financial inclusion strategies aimed at the sector. SMEs play a significant role in Nigeria's economic development, by creating jobs, promoting domestic demand and driving innovation (SMEDAN, 2021). However, they are commonly hampered in their growth paths by financial exclusion, poor infrastructure and limited access to formal finance. This background highlights the importance of part-of DF income in compensating for structural constraints and generating inclusive opportunities.

2.2 Theoretical Framework

This study relies on two integrative frameworks: the Technology Acceptance Model (TAM) and Financial Inclusion Theory to generate insight into the DFS adoption and their effects on SMEs.

Technology Acceptance Model (TAM)

TAM, which was proposed by Davis (1989), is one of the most popular models for technology adoption. Has defined two significant determinants; perceived usefulness (PU) and perceived ease of use (PEOU), that contribute an individual intention to adopt and use a new technology. PU involves the way in which users believe a system will improve their performance, and PEOU refers to the extent to which such a system is perceived as easy to use.

Regarding SMEs in Nigeria, the uptake of DFS is influenced by whether enterprisers consider these tools to improve transaction efficiency, lower operational costs and reach customers better. Extensively, if mobile money channels, USSD (Unstructured Supplementary Service Data) codes and POS machines proved too complex or unreliable for SME's then their acceptance is likely to be impeded. There is abundant empirical evidence to support the predictive ability of TAM in technological settings, such as mobile banking and e-commerce usage across developing countries (Venkatesh & Davis, 2000; Shaikh and Karjaluoto, 2015). Therefore, TAM is a strong lens for examining the determinants of SME's adoption of DFS.

Financial Inclusion Theory

Theory of Financial Inclusion According to financial inclusion proponents, inclusive access to finance is a prerequisite for achieving sustainable development, reducing poverty, and promoting entrepreneurship (Sarma, 2008). Inclusive finance systems expand participation by providing formal financial services to segments of the population who are conventionally underserved or excluded from such services. Reducing the cost of entry, transaction costs and expanding corporate rubber of technology lead to both increasing individual welfare as well also at macro level (Beck et al., 2007).

DFS is congruent with this theory, and further advances financial inclusion where brick-and-mortar banking infrastructure is lacking. To Nigerian SMEs DFS, in turn, provides a source of finance and reduces dependency on informal sources of credit, increases access to digital payments and enables screen-based credit on the basis of alternative data-vector driven models. Hence, Financial Inclusion Theory offers a macroeconomic justification to investigate the impact of DFS integration on small business participation into more formal economic systems, including increased competitiveness and resilience aspects.

2.3 Empirical Review

Nationally and worldwide, evidence on DFS (practices) and the growth of SME's is strong and largely positive. The most famous of these is Kenya's M-PESA; since its introduction in 2007, it has fundamentally changed financial ecosystems. Mobile money was found by Suri and Jack (2016) to lead to higher incomes, greater protection against financial shocks and a reduction in poverty, particularly among female-headed households. In the same light, Aker and Mbiti (2010) asserted that mobile money improves transaction efficiency, decreases remittance cost, and fosters entrepreneurship.

In a wider context pertaining to Sub-Saharan Africa, research supports the transformational aspects of DFS on SMEs. For example, Bongomin et al. (2018) established digital credit as an efficient way to increase SMEs' access to finance and financial resilience. Munyegera and Matsumoto (2016) in Uganda during the same period found mobile money adoption was related to increased sales among small hold farmers suggesting potential for DFS in rural as well as urban settings.

Empirical research in a Nigerian environment is still on the increase and somewhat limited. Ogbo, Ukpere and Nwosu (2021) studied the SMEs in South-Eastern Nigeria and discovered that through DFS financial inclusion, all these entities were able to enhance their savings culture, transaction convenience and overall general financial performance. Adeoye and Adetunji (2022) in a study conducted in Lagos State, established that FinTech adoption explains a high proportion of the variance in performance of SMEs, especially sales volume and customer base.

On the other hand, a number of studies highlight existing obstacles to DFS uptake. Eze et al. (2020) pointed out poor digital infrastructure, low financial literacy and lack of trust as a key barrier. The Central Bank of Nigeria (2020) also noted that whilst DFS adoption for payments is increasing, uptake for more advanced financial services such as digital credit and insurance is low due to high interest rates, repayment terms and lack of information. Efobi et al. (2021) also noted that it is the small firms from rural regions who suffer most from digital exclusion and thus see access inequality of financial service increase.

Collectively, the literature highlights two salient points:

(i) DFS holds great potential for SME performance improvement and

(ii) Structural obstacles still inhibit its ability to transform.

This study adds to the literature by exploring three urban areas in Lagos, Abuja and Port Harcourt, and not just a correlation analysis of DFSA but also an actual measurement of the effect on indicators such as operational expenses, sales revenue or access to credit particularly post-COVID-19 period characterised with accelerated digital uptake and systemic economic disruptions.

3.0 Methodology

3.1 Research Design

Our study employed a mixed-methods research design incorporating both quantitative and qualitative approaches to provide a more complete picture of the relationship between Small and Medium-sized Enterprise (SME) growth and Digital Financial Services (DFS) uptake in Nigeria. The mixed-methods approach, as this paper describes, is chosen quite intentionally to avoid putting all of its eggs in one research paradigm. It naturally combines the strengths available to numerical counting with rich and profound contextual insights, thereby negating weaknesses which may be derived purely our reliance on one standpoint in research (Creswell & Plano Clark, 2018).

The quantitative component of research used a cross-sectional survey which, among other things, sampled SME owner-operators on a large scale. It specifically sought to gather standardized numerical data that could be thrown into statistical analysis -- hence feeding back on the target population as a whole. In contrast, the qualitative component of this work consisted of semi-structured interviews with key informants (in this case Senior Management from FinTechs) who were able to shed light on drivers for DFS development, the demands of SMEs as a unique customer type, and industry-wide focus areas.

In terms of methodology triangulation, this is how the study benefits from more authority and reliability provided the evidence from statistics is supported by audience living experiences and expert interpretations. Such an approach is particularly suitable for study intersecting technology with commerce where people 's behavior and systems factors both play major roles.

3.2 Population and Sampling

This study was aimed at the population of registered SMEs in three of Nigeria's major commercial centers: Lagos, Abuja, and Port Harcourt. These sites were chosen for two reasons; firstly, they have some of the largest proportions in the country, secondly due to their better infrastructure, more active FinTech operators and more varied customer bases--advanced penetration into DFS is seen here as well (SMEDAN, 2021).

A multi-stage sampling technique was applied to ensure that the final sample was representative of all aspects of society:

1.**Purposive Sampling:** Lagos, Abuja, and Port Harcourt show the East, the North, and the. South commercial zones of Nigeria respectively were chosen city as it offered a broad representation.

2.**Stratified Random Sampling:** SMEs in each town were classified into four types. That is, according to the Small and Medium Enterprises Development Agency of Nigeria--Retail, Service, Manufacturing and Agriculture.

3.**Simple Random Sampling:** Based on the stratified lists of enterprises, a sample of 250 SMEs were randomly selected idly. Business directories provided by the National Association of Small and Medium-Sized Enterprise (NASME) as well as verifiable online platforms such as VConnect provided the sampling frames.

At the 95% level of confidence with a 5% margin for error, the 'Taro Yamane formula' of 1967 for determining sample size from a finite population yielded 250 as an adequate and statistically sound sample size. This sample size was suitable not only for regression but also provided enough statistical power in related tests of hypotheses to be meaningful. In addition, data collection logistics meant that it was feasible as well as sizeable enough to warrant analysis on wages and incomes.

3.3 Data Collection Procedures

Data collection was spread over a period from March until May 1995 and both quantitative and qualitative probes were used.

1. Structured Questionnaire:

A structured questionnaire was developed to examine the experiences of SME owners and managers with DFS. This instrument was constructed on a five-point Likert scale (1 = "Strongly Disagree"; 5 = "Strongly Agree") and divided into four sections:

- **Section A:** Respondent personal and business profile (eg, age, gender, industry of operation, company size).
- **Section B:** Awareness, adoption, and usage patterns of DFS services in general (eg, mobile banking, POS, online transfers).
- **Section C:** How has financial technology affected operational efficiency; does it increase revenues or decrease costs? And to what extent?
- **Section D:** Threats and difficulties involved in utilizing financial technology (such as network failures, security fears, and transaction lag). The photo below shows the questionnaire being conducted in Nigeria:

A total 330 examples were received. But only 301 were analyzed. The bias of the latter was studied and it was found that age-based comparisons were highly similar.

2. Semi-Structured Interviews:

Five key informants were selected to conduct in-depth semi-structured interviews. They were from leading financial institutions and commercial banks in Nigeria. These key informants were purposively selected for their roles in DFS design, operations or regulatory engagement. The interview protocol focused on three main themes:

(i) Services to SMEs needed, consumer behavior under differentiated market conditions when and how do they adopt e-money;

(ii) Industrial Development bottlenecks in the process of development and on which resources from what sources it draws support to overcome this hurdle these questions require work be done at two time scales simultaneously one for insight into problem solutions another laying out future DFs business possibilities.

(iii) Industry culture--the extent of it that reflects in commercial banking sector within China's regulatory framework through this lens we can make more accurate forecasts about how Pay

Pacific will grow and develop as well what directions these trends may take later into our period of investigation.

The interviews were carried out face-to-face and remotely (via Zoom) with each lasting from 45 to 60 minutes. Then transcribed audio-recordings were made for thematic analysis purposes later on. Videos

3.4 Data Analysis

The data analysis process proceeded in two phases 5- quantitative and qualitative-complementary overall results were thereby obtained.

Quantitative Analysis The data from the structured questionnaires was cleaned, coded, and analyzed with the Statistical Package for Social Sciences (SPSS, version 27). Data were analyzed both descriptively and inferentially:

Descriptive Statistics: Different frequency distributions summarize demographic characteristics through tables, histograms (or pie charts) providing clues such as how far out of its perceived range 'DFI' has either become-or hasn't yet Lambs before wolves.

Inferential Statistics: Pearson's Product-Moment Correlation (PPMC): This was used to examine the strength and direction of relationships between DFS adoption and growth indicators.

Multiple Linear Regression: Done to figure out if increasing DFS (independent variable) has an effect on any indicators of SME (dependent variables) operational efficiency, sales revenue, and access to finance. There was a statistical threshold of $p < 0.05$, this means that any results below this threshold are deemed significant.

Qualitative Analysis:

Transcripts from the interviews were subjected to Thematic Analysis using the six-step procedure of Braun and Clarke (2006):

(i) getting to know your data,

(ii) formulating initial codes,

(iii) looking for themes,

(iv) reviewing themes,

(v) defining and labeling themes, and

(vi) writing the report.

For its flexibility and ability to identify patterns in qualitative data, this method was selected.

The integration of quantitative and qualitative results provided for methodological triangulation, which gave the study's conclusions more credibility and robustness.

4.0 Results and Discussion

4.1 Demographic Characteristics of Respondents

This study included a total of 250 SME owners and managers, who were sampled from Lagos, Abuja, and Portharcourt. Table 1 gives an overview of their demographic features of all the random samples taken, the balance in gender at the level of the whole sample is more or less maintained, with men accounting for a larger share (65.2%) than women (34.8%).The imbalance in gender is consistent with previous studies identifying male entrepreneurs as the main force in Nigeria's SME ecosystem (Afolabi, 2015; Ogbo et al., 2021).Age-wise, a majority of SME owners78 critics (58 percent) fall within the years 31 to 45 group. This shows that Nigeria's SME sector is still primarily driven by an economically active and middle-aged stratum. This finding is reminiscent of the conclusions by Adeoye and Adetunji (2022), who argue that these older people are most adaptable and receptive to technological change including digital financial services (DFS).

The sectorial breakdown was diverse as it were: 30% retail, 24.8% service industry, 20% processing/ manufacturing, 15.2% agriculture, and 10% other sectors. The prevalence of brothels reflects statistics for national SMEs offered by SMEDAN (2021). In any case commercial trade Office of Labor (CNA) is a major employer and contributor to Nigerian's GDP. The sample's business age and size are further evidence of its maturity. 20% of those surveyed were relatively young (less than 3 years old), while the majority (60%) had functioned for between 3–10 years of their lives and 20 % had been in existence for more than 10 years. By number of employees as well, the sample is again diverse, with small firms (10–49 of them) accounting for fully half and thus truly resembling SMEs that proliferate across Nigerian entrepreneurship.

Table 1: Demographic Profile of Respondents (N=250)

Characteristics	**Category**	**Frequency**	**Percentage (%)**
Gender	Male	163	65.2
	Female	87	34.8

Age	18 – 30 Years	45	18.0
	31 – 45 Years	145	58.0
	46 Years and above	60	24.0
Business Sector	Retail Trade	75	30.0
	Services	62	24.8
	Manufacturing/Processing	50	20.0
	Agribusiness	38	15.2
	Others	25	10.0
Business Age	< 3 Years	50	20.0
	3 – 10 Years	150	60.0
	> 10 Years	50	20.0
Employee Headcount	1 – 9 (Micro)	80	32.0
	10 – 49 (Small)	125	50.0
	50 – 199 (Medium)	45	18.0

4.2 Awareness and Adoption of Digital Financial Services

Awareness of DFS was almost universal, with 98% of interviewees claiming to know at least one form of service. This suggests that penetration of DFS in Nigeria has reached critical levels, even among traditionally underserved SME firms. But actual adoption varied widely by service type, reflecting its utility and perceived complexity. According to Table 2, the most commonly used service was USSD banking (95%), followed very closely by mobile banking apps (85%) and digital wallets (75%). The main uses of these services were for routine transactions such as buying airtime, paying accounts and transferring funds around. The relatively high adoption rate (70%) of POS terminals indicates a growing demand for cashless payment systems, particularly in customer-facing enterprises. However, more sophisticated DFS like online invoicing (40%) and digital loan platforms (35%) suffered low levels of adoption. This echoes earlier findings by Eze et al. (2020) that while SMEs are comfortable using DFS for payments, they remain wary of embracing more advanced product categories such as digital credit or insurance. The total score for the composite graph representing DFS use was 72%. This indicates a good level of incorporation of these services but leaves room for improvement in other more involved features. It is also of interest that USSD banking is such a popular method because it provides access even in low-connectivity environments. This is completely in line with the Technology Acceptance Model (Davis 1989), in which ease of use is at its very heart.

Table 2: DFS Adoption Rates among Respondents (N=250)

Digital Financial Services	Adoption Rate (%)	Primary Use case
USSD Banking	95%	Airtime purchase, low-value funds transfer
Mobile Banking App (Bank)	85%	Bills payment, checking balances, higher-value transfers
Digital Wallets (Opay, PalmPay)	75%	Low-fee transfers, utility payments, ride-hailing
POS Terminal	70%	Receiving customer card payments
Online Invoicing/Payment Links	40%	Receiving remote payments from clients
Digital Loan Platforms (e.g. airMoney)	35%	Accessing short-term credit for inventory/cash flow
Overall Composite DFS Adoption Score	**72%**	

4.3 Impact of DFS on SME Growth

The impact of DFS adoption on these SME growth variables was tested using regression analysis. The finding is shown in Table 3 (a).

Operational Efficiency

The results indicated that there was a significant positive relationship between the adoption of DFS and operational efficiency ($r = .784$, $p < 0.01$). Small businesses reported a big decrease in time spent on banking — from about three trips per week to fewer than one per week. DFS adoption explained 61% of the variance in efficiency ($R^2 = 0.61$) based on the regression model used. This reinforces the claim that DFS eases and simplifies daily operations so business persons can concentrate on value-creation. Comparable efficiency gains have also been reported on M-PESA studies in Kenya (Suri & Jack, 2016) and FinTech use in Lagos (Adeoye & Adetunji, 2022).

Sales Revenue

DFS use was also moderately and significantly related with sales revenue (r =. 523, $p < 0.05$). Around 68% of SMEs that utilized POS devices and online payment links saw sales improve because they could accept more payments, it was reported. The model showed that DFS explained 27%ofthevariance in revenue growth ($R^2 = 0.27$). This result is consistent with that of Ogbo et al. (2021) found that DFS helps SMEs expand their customer base by limiting the necessity for cash-only transactions.

Access to Finance

The relationship between access to finance and DFS adoption was the weakest but it was still moderate (r =. 304, $p < 0.05$). Just 35% of those surveyed had used digital loan platforms, but for those who did, the speed and ease compared to having to go through a bank was highlighted. However, high interest rates and short repayment terms were identified as significant constraints, consistent with the findings from CBN (2020) report on digital lending practices.

Table 3: Summary of Regression Analysis for Variables Predicting SME Growth

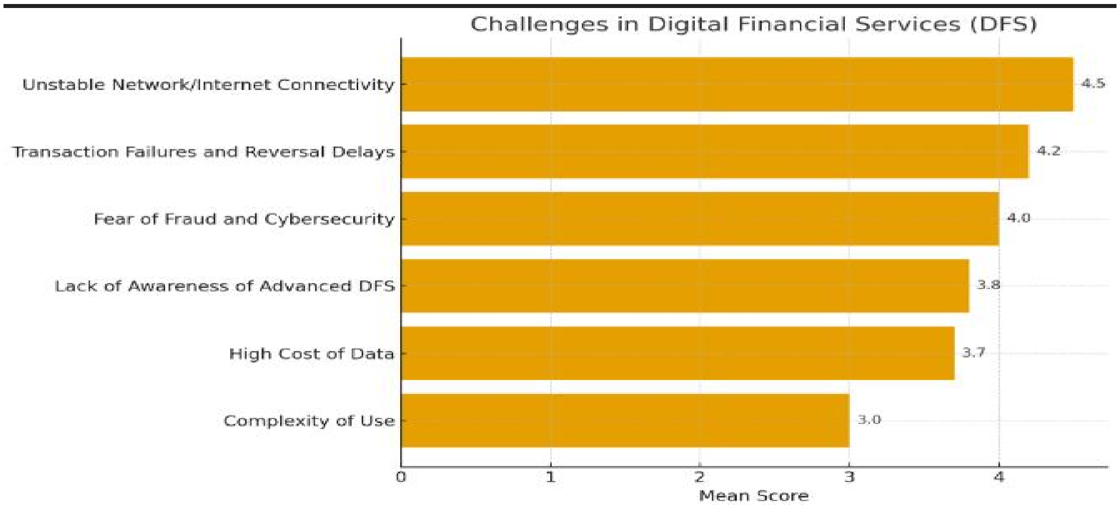
Model	**R**	**R^2**	**Adjusted R2**	**Std. Error of the Estimate**	**P-Value**
Operational Efficiency	.784	.614	.602	.51243	.000
Sales Revenue	.523	.274	.264	.67421	.003
Access to Finance	.304	.092	.088	.78955	.021

4.4 Challenges to DFS Adoption

Despite the overall positive outlook, SMEs reported significant barriers to DFS adoption. Figure 1 (mean scores of challenges) highlighted unstable network connectivity, transaction failures, and cybersecurity risks as the most pressing issues. These findings corroborate those of Eze et al. (2020), who emphasized infrastructural deficits and trust deficits as major obstacles to DFS in Nigeria.

Fraud concerns also emerged prominently, indicating that lack of trust in digital platforms continues to inhibit deeper financial inclusion. The persistence of these challenges underscores the need for collaborative interventions by government, telecom operators, and FinTech firms to improve digital infrastructure and strengthen consumer protection.

Figure 1: Mean Score of Challenges to DFS Adoption (N=250)



4.5 Discussion of Findings

The results offer solid evidence to back up the hypothesis that the diffusion of DFS helps to drive SME development in Nigeria. First, a marked step up in efficiency shows DFS has the potential to transform our transaction model just as mobile money did elsewhere, thereby slashing costs and saving us time (Suri & Jack, 2016) Second, the positive impact on sales revenues shows how DFS extended market opportunities for small and medium-sized enterprises (SMEs); by enabling them to serve cashless customers--an idea consistent with theoretical predictions made by Financial Inclusion Theory (Sarma, 2008).

However, the relatively modest impetus toward greater finance access provides a quick view of longstanding holes in Nigeria's DFS ecosystem. While digital loans can tide one over financially, they are often unsuitable for businesses in need of medium- or long-term capital because of their sky-high interest rates and limited loan amounts. This implies that digital credit in its present form might supplement but can never fully replace traditional sources of finance.

The research also underlines how important it is to overcome systemic problems like poor infrastructure in Nigeria-fraud risks (Dominators), low adoption rates for advanced DFS services. Without measures targeting these obstacles, the impetus of financial inclusion could lose steam here in 2002-2005. Qualitative tips from FinTech executives provided further confirmation for me: in low-connectivity environments, there is a clear mismatch between product design and actual circumstances experienced by SMEs. Their suggestion that future direction for the industry must be toward more integrated platforms–bundling payments, accounting and tax management and so on–is worth noting.

In short, while DFS has indeed enhanced SME efficiency and sales, its role in finance is still underutilized. This mixed picture reflects both the achievements to date and the difficulties faced in moving towards digital financial inclusion for Nigeria's SME sector.

5.0 Conclusion and Recommendations

5.1 Conclusion

This report explores the connection between DFS adoption and the growth of SMEs in Nigeria, focusing three commercial hubs: Abuja Lagos and Port Harcourt. Introducing a mixed research approach, we have found that DFS adoption is associated with both improvements in operational efficiency and sales turnover but while it has a smaller and positive effect in increasing access to finance.

The regression findings showed that DFS accounted for up to 61% of the variance in business' efficiency, underscoring just how critical was its impact on such activities as payment, such things we do now single cellularly like payments and collections financial recording. SMEs applying and using point-of-sale (POS) systems and digital payment links also experienced significant increases in turnover--attributed mainly to enablement of more diverse forms of payment made since the now almost universally cashless cycle. However, the effect on access to finance was not so strong as that, reflecting both poorer distribution of digital loan products and the handicap of high interest rates and short-term repayment

Despite these benefits, however, the study also found a number of structural or behavioral barriers faced by small and medium-sized enterprises. Jittery digital infrastructure, frequent transaction failures and high vulnerability to fraud were identified as key obstacles. Moreover, you saw very little use of more advanced DFS goods such as digital credit, insurance or online invoicing - meaning while basic services are widely available, the industry has yet to achieve full penetration.

In conclusion, the research found that DFS is serving as an essential driving force behind the competitiveness of Nigerian SMEs, particularly after COVID-19 pandemic. Capitalising on efficient digital environments for implementation of financial products it introduced could bring about much further growth in this area over coming years (World Bank, 2022). However, DFS's potential is still not fully utilised; in particular, it is not yet contributing enough to close gaps in small business financing see integrated digital ecosystems emerge. For Nigeria 's financial inclusion agenda stakeholders, both challenges and also opportunities remain.

5.2 Theoretical Implications

From a theoretical perspective, this research further increases our understanding of technology adoption and financial inclusion. By using the Technology Adoption Model (TAM), this report confirmed that perceived usefulness and ease of use are containing factors in the reasoning of DFS among SMEs. USSD banking is nearly universal in neighborhoods where it only provides limited functionality, which exposes another feature of access ease. You can easily build multi-layered access paths and combine openness with control.

The study's findings also develop Financial Inclusion Theory (Sarma, 2008): access to financial services is widened by DFS, but it also improves business efficiency and market reach. However, less impressive outcomes in financing imply a theoretical limitation: financial integration is no automatic route to cheap or sufficient funds for SMEs. This argues for a new financial theory that can cover such things as Build-up planes, shares and regulatory supervisions.

5.3 Practical Implications

To practitioners and policymakers, the study offers actionable insights:

1. **For SMEs:**
    - The adoption of DFS enhances business efficiency and revenue growth. However, businesses must do more than strictly focus on one-line services (payment) and pay attention to the IPS (integrated settlement platform), credit reporting tools and digital shanzhai Partnerships. Only then can they truly benefit from DFS.
    - Building the digital and financial literacy skills of the workforce is essential as lack of knowledge often limits both SMEs from utilizing available tools for greater potential gain (Eze et al., 2020), more detailed actual development patterns.
2. **For FinTech Companies and Banks:**

- Product design must take SME attributes (e.g., 2G networks, low-spec devices) into account. The GCU in economics emphasizes popular use value. The fact that USSD banking is so well-received proves this point.
- Beyond payments, it is also imperative to offer bundled services so that accounting, inventory management and tax legislation can interact smoothly within the scope of financial services. Such an omnibus platform enables enterprises to establish digital eco-systems with their full span, both deepening consumption and lengthening their life period in the market.

3. **For regulators and policymakers:**
   - Policies should aim to incentivize FinTechs and traditional banks to jointly develop small enterprise credit products. Government-backed credit guarantees could also reduce loan risks.

5.4 Policy Recommendations

Recommendation 1: Infrastructure Development and Security

- The federal government together with telecom operators should promote broadband and mobile network coverage expansion, especially in the less developed areas where currently DFS adoption is uneven or obstructed due to systemic failures.

Recommendation 2: Strengthening Cyber Security and Trust for Consumers

- The Agencies must comply with the most rigorous levels of Internet security standards that FinTech companies command in areas such as data encryption, transaction monitoring speed and customer complaint responses.
- Public awareness campaigns should be mounted to foster digital literacy and give new DFS platform users more confidence, particularly in the first place.

Recommendation 3: Promoting Digitally Accessible Long-term, Sustainable Credit

- In the digital lending sector, regulatory regimes shall have constraints on sky high interest rates to stop extortion.
- Development finance institutions might co-finance with FinTechs hybrid models of credit that combine algorithmic credit scoring and government-backed risk-sharing mechanisms. For small businesses, this would open the way to more accessible, sustainable and longer-term credit.

Recommendation 4: Promote a training plan for SMEs

- Moving nationwide to the town-level training plans. If chamber of commerce, then along with SMU associations and business incubators host sessions focused on digital literacy, as well as how best to use DFS methods in more sophisticated ways, such as for invoicing, savings and insurance
- According to insider sources, as SMEs become more skillful they will not only increase the use of digital finance but also make themselves more attractive in an increasingly digital economy.

Recommendation 5: Promote an Integrated DFS Ecosystem

- Governments must not be afraid to provide incentives for integrated solutions that move digital beyond payments. For instance, putting together payment processing together with bookkeeping, tax management and credit access in a single platform would be a start on fulfilling several of the pain points SMEs now face at once.
- Widely used measures of fragmentation and compatibility one of the key findings of this study suggests that fin tech startups should be encouraged to collaborate rather than engage in too much competitive activity with similar ones. This process of interoperation will ha place to unite those who would otherwise remain isolated into cohesive entities able to play a useful role in the DFS landscape.

5.5 Topics of Future Research

This report has generated several important research topics. First of all, longitudinal studies must be conducted in order to determine the influence of DFS adoption over time with longer collections of data than an instantaneously garnered snapshot can possibly supply. Secondly, further research in different industries will show different aspects of DFS use. For example, it is not known at the moment what impact DFS has had on businesses in the food processing that are either engaged in production or mainly manufacturing type operations. Finally, comparative across African countries would shed more light on how national regulatory frameworks model DFS adoption and SME performance at a broader level.

5.6 Final Words

In sum, DFS represents both an opportunity and a challenge for the entire SME sector in Nigeria. On the one hand, it has already brought clear benefits in terms of efficiency and sales. In particular, this confirms its status as a significant factor encouraging business growth as well as financial inclusion. On the other hand, the absence of adequate infrastructure, angst about the trustworthiness DFS Inspiration from Jumia’s customers and digital credit received illustrate that, even as more gains pour in from fin tech innovation across many diverse areas within Nigeria s economic system it so far remains in retreat. To turn Nigeria back on once again towards full activation as an engine of inclusive economic progress through taking up more market share with DFS services will require national cooperation among SMEs, fin tech innovators, regulators and also policymakers. Otherwise, these gains cannot be continued over a long period of time.

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Appendix A: Survey Questionnaire

Appendix B: Interview Guide

Appendix C: Informed Consent Form

WORKFORCE DIVERSITY AND EMPLOYEE PERFORMANCE IN THE NIGERIAN BANKING INDUSTRY: EVIDENCE FROM FIRST BANK NIGERIA LTD. (2020–2024)

BY

DOARTHY ALIKA

ABSTRACT

Workforce diversity has become an important strategic consideration for organizations seeking to enhance employee performance, innovation, and competitiveness in an increasingly globalized business environment. In the Nigerian banking industry, demographic diversity in terms of gender, age, ethnicity, and educational background presents both opportunities and challenges for organizational effectiveness. This study examined the impact of workforce diversity on employee performance in FirstBank Nigeria Ltd. between 2020 and 2024. Specifically, the study investigated the influence of gender, age, ethnic, and educational diversity on employee productivity, innovation, teamwork, and job satisfaction.

The study adopted a descriptive correlational research design. Primary data were collected through structured questionnaires administered to 120 employees selected from five FirstBank branches in Lagos and Ogun States. Secondary data were sourced from the bank's annual reports and relevant scholarly literature. Data were analyzed using descriptive statistics, Pearson correlation, and multiple regression techniques with the aid of SPSS Version 29.

The findings revealed that workforce diversity significantly influences employee performance. Correlation analysis showed strong positive relationships between employee performance and gender diversity ($r = 0.684$), age diversity ($r = 0.591$), and educational diversity ($r = 0.731$), while ethnic diversity demonstrated a weaker but positive relationship ($r = 0.298$). Regression results further indicated that educational diversity ($\beta = 0.404$) and gender diversity ($\beta = 0.372$) were the strongest predictors of employee performance. The model explained 71.3% of the variation in employee performance ($R^2 = 0.713$; $F = 34.78$, $p < 0.001$). The study concludes that effective diversity management enhances innovation, productivity, and organizational performance. It recommends the adoption of inclusive leadership practices, diversity training programmes, merit-based promotion systems, and structured mentorship initiatives to maximize the benefits of workforce diversity in the banking sector.

Keywords

Workforce Diversity, Employee Performance, Gender Diversity, Age Diversity, Educational Diversity, Ethnic Diversity, Diversity Management, Organizational Performance, Nigerian Banking Industry, Inclusion

1. Introduction

Workforce diversity remains a central component of human resource strategy in the globalized world of today characterized by rapid demographic, cultural, and technological evolution. As Nigerian organizations expand across and beyond national boundaries, they continue to engage workers of various genders, ages, ethnic backgrounds, and education levels. Such diversity has the potential to enhance creativity, productivity, and innovation if well managed (Akanbi & Adetayo, 2022). Conversely, ineffectual diversity management can lead to communication failure, conflict, and ineffectiveness (Chima & Ahmed, 2023).

The Nigerian banking sector, even more so FirstBank Nigeria Ltd.-type institutions, is a microcosm of the nation's socio-cultural diversity. The banks have also had to contend with Central Bank of Nigeria (CBN) regulatory reforms since 2019, intensified competition, and digitalization, which all call for adaptive and plural human resources. The extent to which workforce diversity affects the performance of employees, however, remains to be adequately researched in contemporary Nigerian banking settings (Ene & Odu, 2021).

Statement of the Problem

Despite institutionalized diversity measures in Nigeria's banking industry, gender inequality, ethnic discrimination, and age stereotyping remain endemic. Recent annual reports of companies reveal that women occupy only 38% of FirstBank managerial positions (FirstBank Annual Report, 2024). Similarly, cross-generational conflicts and educational disparities continue to detract from co-coordinated efficiency. The aforementioned issues challenge how workplace diversity affects staff performance and whether inclusive management practices translate to quantifiable productivity gains.

Aim and Objectives of the Study

The aim of this study is to access Workforce Diversity and Employee Performance in the Nigerian Banking Industry: Evidence from First Bank Nigeria Ltd. (2020–2024) The study Objectives are to:

i. examine the relationship between gender diversity and employee performance.
ii. determine the influence of age diversity on employee performance.
iii. assess the impact of ethnic diversity on employee performance.
iv. evaluate the relationship between educational background and employee performance.

Significance of the Study

The research contributes to theoretical and practical knowledge of diversity management within the banking sector of Nigeria.

To academics, it provides recent empirical data (2020–2024) linking human capital diversity and employee performance within the frame of an emerging market, based on dominant theories such as Human Capital Theory and Social Identity Theory (Shore et al., 2020).

For bank management, the findings highlight the need for inclusive recruitment, leadership, and communication strategies that leverage creativity, cohesion, and productivity.

For policymakers, the research provides lessons for consolidating regulatory interventions on workplace equality, aligned with Nigeria's National Gender Policy and Sustainable Development Goal 5 (UN, 2022).

For workers and society, it raises awareness to the reality that diversity—when well managed—is an added-value performance that fosters fairness, respect, and innovation at the workplace.

Scope of the Study

The study revolves around the impact of workforce diversity on employee performance within the Nigerian banking industry, with the case study being FirstBank Nigeria Ltd. The time frame under review is 2020–2024 and spans four dimensions of diversity: gender, age, ethnicity, and education. In terms of geography, the study scope embraces five FirstBank branches located within Lagos and Ogun States. Conceptually, it limits employee performance measures to efficiency, innovation, and job satisfaction, and does not extend to customer performance or inter-organizational comparisons.

2. Literature Review

2.1 Conceptual Review

Workforce diversity refers to diversity of differences among employees along gender, age, ethnicity, educational level, and socio-cultural backgrounds (Agyemang & Boateng, 2022). It involves both physical attributes such as gender and age and more intangible attributes such as educational attainment, values, and beliefs. Management of this diversity requires an inclusive approach that balances diverse perspectives into organizational policy and decision-making frameworks (Brouwer & Borghans, 2023).

Employee performance, however, determines the manner in which effectively and efficiently employees execute tasks allocated to them and support organizational objectives (Armstrong & Taylor, 2020). Results in performance, in modern human resource management, are significantly influenced by the diversity climate of an organization as positive climates enhance motivation, creativity, and overall productivity (Obiekwe et al., 2021).

WORKFORCE DIVERSITY

(Independent Variables)

Gender Diversity

Age Diversity

Ethnic Diversity

Educational Diversity

▼

EMPLOYEE PERFORMANCE

│ (Dependent Variable) │
│ │
│ Indicators: │
│ - Efficiency and Productivity │
│ - Innovation and Creativity │
│ - Teamwork and Job Satisfaction │

└──┘

Figure 1: Conceptual Framework on Workforce Diversity and Employee Performance

Figure Caption:

The conceptual framework illustrates the relationship between workforce diversity dimensions (gender, age, ethnic, and educational diversity) and employee performance indicators (efficiency, innovation, and teamwork). It posits that effective diversity management leads to higher levels of employee performance in the banking sector.

2.2 Theoretical Framework

Social Identity Theory, Human Capital Theory, and Information and Decision-Making Theory are the theoretical frameworks underpinning this research.

Social Identity Theory (Tajfel & Turner, 1986) demonstrates how employees tend to classify themselves and others in terms of social groups by gender, ethnicity, or age groups. The classifications affect interpersonal relationships and collaboration among organizations. Diversified social identities well managed bring more mutual respect and collaborative performance but generate division and conflict when not managed.

The Human Capital Theory (Becker, 1993) posits that workers' education, experience, and skills are capital assets that propel organizational performance. Academic and professional diversities are richness’s that diversify the organizational knowledge base, which, in turn, facilitates problem-solving, innovation, and flexibility in a competitive industry like the Nigerian banking industry.

Lastly, the Information and Decision-Making Theory (Williams & O'Reilly, 1998) argues that various teams generate more innovative ideas and well-informed decisions compared to similar ones. With a diverse workplace, contrasting opinions contribute to decision quality and innovation, if communication and inclusion systems are well-rooted.

Hence, the above theories shed light on the fact that well-managed workforce diversity can significantly contribute to employees' performance via the improved collaboration, knowledge sharing, and decision-making.

2.3 Empirical Review

Empirical evidence continued to show that diversity in the workplace enhances employees' performance when supported by equal and inclusive organizational practices. Ogbonna and Nwankwo (2021) observed gender-diverse teams in Nigerian banks with higher creativity and innovation due to divergent thinking and joint problem-solving. Similarly, Mwangi and Mugo (2022) found that age diversity improved adaptability and knowledge transfer in Kenyan business institutions, and more rapid adaptation to technological and market changes. Implications of these findings are that demographic diversity improves organizational performance when linked to an enabling work environment.

Conversely, there are warning studies that suggest that unmanaged diversity creates tension or decreased cohesion. Adesina and Omotayo (2023) testified to how ethnic diversity, if not managed through inclusive leadership, can create cleavages and communication channels that decrease the team's efficiency. But where diversity is supported by equitable policy and open communication, then it fosters social integration and collective performance.

Internationally, Shore et al. (2020) and Sanyal and Hisam (2023) meta-analyses emphasize that workforce diversity potential is attained where organizations implement inclusive human resource policies, equitable leadership systems, and positive diversity climate. This emphasizes that the relationship between diversity and performance depends on how differences are valued, acknowledged, and integrated into the strategic and operational systems of the organization.

3. Methodology

A descriptive correlational research design was adopted. The study population consisted of 200 employees across five FirstBank branches in Lagos and Ogun States. Using Cochran’s formula, a sample of 120 respondents was selected.

Primary data were collected via a structured Likert-scale questionnaire, while **secondary data** came from FirstBank’s annual reports (2020–2024).

Analytical tools: SPSS 29 for descriptive statistics, Pearson correlation, and multiple regression models.

Model Specification

$$Y = \beta_0 + \beta_1 GD + \beta_2 AD + B_3 ED + \beta_4 ETD + \varepsilon \quad (1)$$

Where:

Y = Employee Performance

GD = Gender Diversity

AD = Age Diversity

ED = Educational Diversity

ETD = Ethnic Diversity

ε = Error Term

4. Results and Discussion

4.1 Descriptive Statistics

Table 1: Gender Composition of Respondents (2024)

Gender	Frequency	Percentage (%)
Male	65	54.2
Female	55	45.8
Total	**120**	**100**

Interpretation:

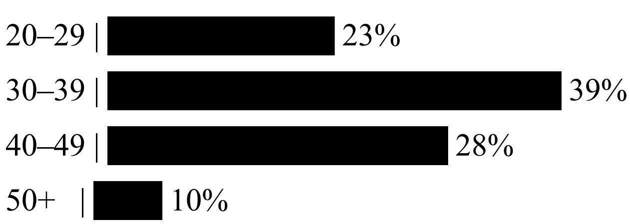
The results indicate that 54.2% of respondents were male and 45.8% were female, showing a near balance in gender representation. This reflects notable progress toward gender inclusivity compared to earlier years when banking institutions in Nigeria were male-dominated. The outcome aligns with FirstBank's Diversity and Inclusion Policy (2023), which aims to achieve a more gender-equitable workforce across all operational levels. This balance enhances collaboration and reduces gender bias in workplace decision-making, contributing to improved team performance and innovation. Interpretation:

The result shows that 54.2% was male and 45.8% was female, and this reflects an almost gender balance. This is commendable improvement compared to previous years when males dominated banking organizations in Nigeria. The finding is in line with FirstBank's Diversity and Inclusion Policy (2023) of having a gender-balanced workforce at every level of operations. This equilibrium fosters collaboration and reduces gender discrimination in work-related decision-making, which results in improved team performance and innovation.

Table 2: Age Distribution of Respondents

Age Group	Frequency	Percentage (%)
20–29 years	28	23.3
30–39 years	47	39.2
40–49 years	33	27.5
50 years+	12	10.0

Chart 1: Age Composition (2020–2024)



Interpretation:

The age breakdown shows that there was a prominent majority of respondents (39.2%) within the 30–39 age range, followed by 27.5% between 40–49 years. This is an indication that FirstBank is endowed with a diverse group of employees comprising youthful and mid-career professionals to provide a balance of energy, innovation, and experience. Having 10% of employees aged 50 and older reflects institutional longevity and the availability of mentorship.

Overall, the bank reflects an equally balanced multi-generational composition that facilitates knowledge sharing, innovation, and strategic flexibility in a changing financial landscape.

4.2 Correlation Matrix

Table 3: Correlation between Workforce Diversity and Employee Performance

Variable	Employee Performance	Gender Diversity	Age Diversity	Educational Diversity	Ethnic Diversity
Employee Performance	1.000				
Gender Diversity	0.684**	1.000			
Age Diversity	0.591**	0.432	1.000		
Educational Diversity	0.731**	0.503	0.460	1.000	
Ethnic Diversity	0.298*	0.176	0.193	0.201	1.000

Note: p < 0.05, *p < 0.1

Interpretation:

Findings on correlation indicate positive and strong relationships between workforce diversity dimensions—namely, gender (r = 0.684), age (r = 0.591), and educational diversity (r = 0.731)—and employee performance.

This indicates that the greater the diversity within these categories, the better the associated performance. Highest correlation is for educational diversity, which reflects that differences in academic and professional experience considerably enhance creativity and problem-solving within the bank. Ethnic diversity (r = 0.298) indicates a weaker but positive relationship, meaning that even though there is some variability in culture, its influence on performance is contingent upon the efficacy of inclusion and communication practices. Overall, the correlations support the existence of the fact that practice of inclusive diversity produces a more productive and dynamic workforce.

4.3 Regression Summary

Table 4: Regression Results

Predictor	β Coefficient	Std. Error	t-Statistic	Sig. (p-value)
Constant	1.214	0.121	9.98	0.000
Gender Diversity	0.372	0.053	7.02	0.001
Age Diversity	0.211	0.048	4.39	0.004
Educational Diversity	0.404	0.066	6.12	0.002
Ethnic Diversity	0.102	0.059	1.73	0.085

$R^2 = 0.713$; Adjusted $R^2 = 0.692$; $F(4,115) = 34.78$, $p < 0.001$

Interpretation:

The regression model explains 71.3% of employee performance variance, which indicates a very good general model fit.

Diversity variables all have positive performance contributions, but most salient predictors are gender (β = 0.372) and educational diversity (β = 0.404). This means that teams that have both male and female employees who have varying levels of education perform better since they come up with more innovative ideas, better communication, and better problem-solving. Age diversity (β = 0.211) is also important, underpinning the need for generational diversity as a way of ensuring flexibility and innovation. Whereas ethnic diversity (β = 0.102) indicates a weaker effect, it is significantly different at the 10% level ($p < 0.085$), indicating cultural diversity can enhance performance if handled inclusively. These results are consistent with Agyemang and Boateng (2022) and Sanyal and Hisam (2023), who discovered that workforce diversity—grounded in inclusive leadership—tremendously improve organizational performance in the financial sector.

4.4 Discussion

The results of the research confirm that diversity in the workforce is an influential predictor of employee performance when it is well managed in an inclusive organizational setting.

Empirical evidences indicated that gender, age, and educational diversity were highly positively correlated with employee performance, and ethnic diversity was found to be moderately positively correlated. These findings are consistent with the impression that diversity, complemented by people-friendly policies and equitable management practices, raises the intellectual and human capital of organizations in the Nigerian banking industry. Gender diversity was identified as the main driving factor of improved performance, reflecting the significance of equal representation of male and female employees in ensuring creativity, cooperation, and equity in decision-making. This is in accordance with the argument of Ogbonna and Nwankwo (2021) that gender-diverse teams in Nigerian banks record higher innovation and responsiveness to customers. The participation of women in leadership and professional jobs also permits multiple perspectives in management, hence ensuring an integrated solution to problems. Age diversity also positively affected performance, highlighting the significance of intergenerational collaboration in the work environment.

Young technology-innovative workers joined forces with older and experienced workers enhances agility as well as knowledge dissemination. This finding supports Mwangi and Mugo's (2022) argument that a multigenerational workforce enhances operational agility and organizational learning. For institutions like FirstBank Nigeria Ltd., this convergence is of particular importance in light of the rapid digital transformation of financial services between 2020 and 2024. Educational diversity contributed the most to performance results, implying that teams with varied academic and work experiences introduce diverse perspectives in solving problems, leading to innovative and quality solutions. This is in line with Human Capital Theory (Becker, 1993), which assumes that employees' individual qualifications and abilities collectively contribute to organizational productivity. Regression analysis findings also indicated that educational diversity retained one of the highest beta coefficients, emphasizing its key contribution towards enhancing decision quality and creativity.

While ethnic diversity had a weaker but nevertheless positive association with performance, it was still positively contributing if handled inclusively.

Ethnically diverse teams bring different linguistic skills, cultural insight, and customer relationship advantages that are potential to drive service delivery and market understanding in Nigeria's multi-ethnic setting. Lacking effective communication and team-building effort, however, ethnic diversity also has the potential to create conflict or polarization. Such an observation confirms Chima and Ahmed's (2023) contention that diversity outcomes are entirely dependent on the power of an organization's inclusion mechanisms. In general, the findings confirm postulations of the Information and Decision-Making Theory (Williams & O'Reilly, 1998), which emphasizes that heterogeneity enhances decision quality, as well as creativity, and Social Identity Theory (Tajfel & Turner, 1986), which points to managing group relations to mitigate bias.

The results also corroborate cross-country evidence that inclusive leadership reinforces the positive relationship between diversity and performance (Shore et al., 2020; Brouwer & Borghans, 2023). Subsequently, the study corroborates that diversity management not only requires to deal with representation but also the development of an inclusive culture that integrates diverse inputs into strategic and operational processes.

5. Conclusion and Recommendations

Conclusion

This study concludes that workforce diversity has a significant impact on employee performance in Nigeria's banking industry.

Results from FirstBank Nigeria Ltd. indicate that gender, age, and educational diversity positively influence innovation, productivity, and teamwork, whereas ethnic diversity—though positive—need stronger inclusion initiatives to achieve its full potential.

The research highlights that diversity per se will not necessarily enhance performance, but instead, proper diversity management through inclusion, equity, and communication evolves individual differences into organisational strength. Therefore, diversity of the workforce can be regarded as a source of long-term competitiveness, innovation, and sustainability strategy for the Nigerian banking industry

Recommendations

To achieve maximum benefits from diversity of the workforce, management must institutionalize regular diversity and inclusion training to reduce bias and enhance teamwork.

Recruitment, promotion, and delegation of duties should be merit-based only to enhance fairness and motivation.

Generational differences can be tapped through systems of official mentorship that enable cross-age knowledge transfer. Ethnic inclusion can also be enabled through interaction and exchange between branches that foster harmony and trust. Lastly, future studies should employ multi-sector data and longitudinal analysis to investigate how diversity influences organizational performance across time.

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A SYSTEM-DRIVEN LEGAL TECHNOLOGY MODEL FOR ENHANCING ACCESS TO JUSTICE IN NIGERIA

BY

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ABSTRACT

Access to justice remains a fundamental pillar of democratic governance and the rule of law. However, in Nigeria, persistent challenges such as procedural delays, high litigation costs, inadequate infrastructure, limited legal awareness, and institutional inefficiencies continue to restrict citizens' access to timely and affordable justice. Although various Legal Technology (LegalTech) initiatives—including the Nigeria Case Management System (NCMS), Lagos Court Management Information System (LagosCoMiS), e-filing platforms, and digital legal information services—have been introduced to address these challenges, their impact has been constrained by fragmentation, poor interoperability, low digital literacy, and inadequate policy coordination. This study examined the potential of a system-driven legal technology framework to enhance access to justice in Nigeria.

The study adopted a qualitative exploratory research design and a model-development approach. Data were obtained through document analysis, stakeholder interviews, observations of existing digital justice platforms, and reviews of policy and institutional reports. The analysis was guided by the Technology Acceptance Model (TAM) and Diffusion of Innovation (DOI) Theory. Findings revealed that key barriers to effective LegalTech adoption include digital infrastructure deficits, institutional resistance to technological change, public trust concerns, and limited digital literacy among justice system users. The study further found that existing LegalTech initiatives demonstrate significant potential for improving transparency, reducing case backlogs, enhancing service delivery, and expanding legal aid access when supported by appropriate institutional frameworks.

Consequently, the study proposes a System-Driven Legal Technology Model (SDLTM) integrating e-filing, virtual hearings, legal aid services, and data analytics within a unified digital ecosystem. The study concludes that sustainable digital transformation of Nigeria's justice sector requires coordinated policy support, infrastructure investment, stakeholder capacity building, and collaborative partnerships among government institutions, the judiciary, and technology innovators.

Keywords: Access to Justice, Legal Technology, Judicial Digitalization, E-Filing Systems, Digital Governance, Justice Sector Reform, Technology Acceptance Model, Diffusion of Innovation, Nigeria Judiciary, LegalTech Innovation

INTRODUCTION

1.1 Background of the Study

Access to justice remains one of the most persistent challenges in Nigeria's legal system. Despite the constitutional guarantee of fair hearing under section 36 of the Constitution of the Federal Republic of Nigeria 1999 (as amended), many Nigerians still face barriers including procedural delays, inadequate infrastructure, and high legal costs. The World Justice Project's Rule of Law Index 2023 ranked Nigeria low in civil justice accessibility and efficiency, indicating systemic weaknesses in delivering timely and affordable justice (WJP 2023).

Over the past decade, legal technology, often referred to as Legal Tech, has emerged globally as a transformative tool for improving judicial administration and promoting transparency. Legal Tech encompasses the application of digital tools such as artificial intelligence, cloud computing, blockchain, and automation to legal processes. In Nigeria, initiatives like the Nigeria Case Management System (NCMS) and Lagos CoMiS (Lagos Court Management Information System) have introduced digital case filing, online affidavits, and real-time case tracking (Borno State Judiciary, 2023). These innovations signify a growing recognition of technology's role in addressing access to justice.

However, these systems remain fragmented and often lack integration across jurisdictions. Many courts still rely heavily on manual record-keeping and physical appearances, undermining the efficiency of Legal Tech initiatives (Adeniran, 2022). The lack of a coordinated framework for developing and sustaining digital justice platforms limits scalability and inclusiveness, particularly for indigent citizens.

Therefore, this study seeks to develop a system-driven Legal Tech model, a structured framework that aligns legal technology development with policy, ethical, and infrastructural considerations to enhance access to justice in Nigeria.

1.2 Statement of the Problem

While Nigeria has begun embracing technology in judicial administration, the progress remains disjointed. Each state judiciary adopts its own platform, resulting in incompatibility and duplication. The Lagos State Judiciary pioneered online affidavit generation through Lagos CoMiS, while the Borno State Judiciary introduced NCMS e-filing, yet there is no unified database linking these systems nationwide (Independent Newspaper, June 2025).

Moreover, Legal Tech initiatives often fail to address the unique socioeconomic realities of the average Nigerian, such as digital illiteracy, unreliable power supply, and poor internet access (Oseni, 2021). Consequently, rather than bridging the justice gap, current models may unintentionally widen it by benefiting only urban users.

The absence of a system-driven approach that integrates human, legal, and technological factors in policy design has prevented Nigeria's legal sector from fully realizing technology's transformative potential. This research, therefore, addresses how a system-driven Legal Tech model can be developed to enhance access to justice sustainably.

1.3 Objectives of the Study

The main objective of this research is to propose a system-driven legal technology model to enhance access to justice in Nigeria.

The specific objectives include:

1. To examine the current state of Legal Tech adoption in Nigeria's justice system.
2. To identify the challenges and gaps affecting access to justice through technology.
3. To design a conceptual system-driven Legal Tech model that promotes inclusion and efficiency.
4. To recommend strategies for policy and institutional implementation.

1.4 Research Questions

1. What is the current state of Legal Tech adoption within Nigeria's justice system?
2. What are the key challenges limiting technology-driven access to justice?
3. How can a system-driven model be designed to address these gaps?
4. What policy interventions are necessary to implement and sustain such a model?

1.5 Significance of the Study

This study contributes to the growing discourse on digital transformation within Nigeria's justice sector. It provides a framework that policymakers, judicial administrators, and technology developers can adopt to improve access to justice. It also offers an evidence-based foundation for the Ministry of Justice's ongoing reforms under the Justice Sector Reform Strategy 2021–2025, which emphasises digital integration. The proposed model will be beneficial for both public and private sector stakeholders committed to improving transparency and citizen trust in the legal system.

1.6 Scope and Limitations of the Study

The study focuses on Nigeria's formal judicial system, particularly the state and federal courts, while drawing insights from emerging Legal Tech startups and legal aid organisations. It does not conduct quantitative data analysis but relies on qualitative evidence, literature, and policy reviews. Limitations include restricted access to official court data and the absence of unified statistics on legal Tech usage across jurisdictions.

1.7 Operational Definitions

- **Legal Technology (legal Tech):** The use of digital tools to automate, enhance, and deliver legal services.
- **Access to Justice:** The ability of individuals and groups to obtain legal remedies through fair and efficient judicial processes.
- **System Driven Model:** A coordinated framework that integrates technology, human factors, and institutional processes to achieve desired justice outcomes.
- **Judicial Digitalisation:** The process of transforming court operations from manual to electronic systems.

2.0 LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Conceptual Framework

Access to justice is a cornerstone of democratic governance and the rule of law. It ensures that all individuals, regardless of social or economic status, can seek and obtain remedies for grievances through formal or informal institutions of justice consistent with human rights principles. In Nigeria, the ability to access justice remains a persistent challenge due to systemic inefficiencies, high litigation costs, poor legal literacy, and institutional backlogs. Scholars argue that justice becomes meaningless if citizens are unable to engage the system effectively (Obilade, 1979).

Legal technology, often referred to as legal Tech, has emerged globally as a transformative instrument for enhancing justice delivery. It encompasses the application of technology-driven tools and platforms to improve the delivery of legal services and the administration of justice (Susskind, 2019). System-driven legal technology refers to integrated, data-informed, and automated frameworks that combine multiple justice processes, including case management, document automation, legal aid, and online dispute resolution, into one digital ecosystem (Agbaje, 2023).

In advanced jurisdictions such as the United Kingdom and Singapore, technology-enabled justice reforms have yielded measurable success. Platforms such as DoNotPay and LegalZoom have simplified dispute resolution, automated legal document generation, and reduced the burden on traditional court systems (DoNotPay, 2025). Similarly, Singapore's eLitigation platform integrates case filing, documentation, and scheduling into a unified digital environment, providing efficient and transparent access to justice (Singapore Academy of Law, 2023).

In Nigeria, initiatives such as Law Pavilion, Legal Naija, and the Nigerian Case Management System (NCMS) have demonstrated potential but remain fragmented. The limited adoption of e-filing systems in some states, coupled with infrastructure challenges such as erratic power supply and poor internet access, continue to constrain national impact (Ministry of Justice (Nigeria), 2023). Therefore, this study proposes a system-driven model that unifies key justice components, including legal aid, case tracking, digital filing, and virtual mediation, under a coordinated technological framework supported by the Ministry of Justice, the Judiciary, and private technology partners.

2.2 Theoretical Framework

This study is grounded in two interrelated theories: the Technology Acceptance Model (TAM) and the Diffusion of Innovation (DOI) theory.

i. Technology Acceptance Model (TAM)

Proposed by Davis in 1989, the TAM posits that user acceptance of new technology depends on perceived usefulness and perceived ease of use. Within Nigeria's justice system, these dimensions are critical. Judges, lawyers, and litigants will embrace legal technology only if they believe that the tools reduce delays, improve documentation accuracy, and simplify workflows (Ogu & Okorie, 2022).

Designing a system-driven model requires intuitive user interfaces, low-cost integration, and value-added features such as instant filing confirmation and SMS updates. The TAM provides a framework for predicting and enhancing adoption rates among justice stakeholders.

ii. Diffusion of Innovation (DOI) Theory

Everett Rogers' Diffusion of Innovation Theory explains how technological innovations spread through social systems (Rogers, 1962). It classifies adopters into five categories: innovators, early adopters, early majority, late majority, and laggards. In Nigeria's legal sector, early adopters include forward-looking commercial courts and private law firms using AI-based research tools such as LawPavilion Prime, while laggards often represent conservative institutions resistant to digital reform.

The DOI theory highlights the importance of change agents and institutional champions, including policy makers, Chief Judges, and tech-driven legal entrepreneurs, who can drive awareness, pilot programs, and demonstrate the practical benefits of technology in justice delivery (Bamidele, 2021).

Together, TAM and DOI establish the theoretical foundation for developing a model that is both technologically viable and socially adaptable to Nigeria's legal culture.

2.3 Empirical Review

Empirical evidence across various jurisdictions demonstrates that legal technology improves efficiency, transparency, and user satisfaction. The World Justice Project in 2023 reported that countries that digitised court filing and case tracking systems experienced an average 30 percent reduction in case backlog (WJP, 2023).

In Nigeria, the Lagos State Judiciary's launch of the Lagos CoMiS e-filing system in 2022 facilitated remote filing, electronic document management, and reduced the necessity of physical court appearances (Ministry of Justice 2022). Nnamani in 2021 found that over 75 percent of legal professionals surveyed believed digital transformation would improve access to justice but cited barriers such as high costs, limited digital literacy, and data privacy risks (Nnamani, 2021). Similarly, Okeke and Nwosu in 2020 discovered a persistent urban bias in legal Tech adoption, excluding rural populations who lack connectivity (Okeke & Nwosu, 2020).

Regionally, South Africa's case Lines and Kenya's e-Filing platform demonstrate successful continental examples. case Lines enables electronic bundling and judicial review of digital evidence, reducing procedural delays by 40 percent (South African Judiciary, 2023). The Kenyan Judiciary's ICT Strategy from 2021 to 2026 offers a roadmap Nigeria could emulate, focusing on digital inclusion and cross-sector collaboration.

These findings underscore that system-driven models, when properly implemented and supported by public policy, can significantly enhance justice access and reduce inequality in service delivery.

2.4 Conceptual Model (Figure 2.1)

Core Idea:

A multi-stakeholder, technology-based system that integrates all stages of justice delivery, including legal aid access, filing, mediation, adjudication, and enforcement through a centralized platform.

Components:

- User Interface Layer: Mobile and web portals for citizens, lawyers, and court officials
- Service Layer: Digital filing, automated document templates, case tracking, and e-payment for court fees
- Integration Layer: Connects judiciary databases with the Ministry of Justice, Legal Aid Council, and accredited ADR centres
- Analytics Layer: Data dashboards for performance tracking, backlog analysis, and decision support
- Governance Layer: Oversight from the Judiciary, Ministry of Justice, and Civil Society partners to ensure transparency and accountability

Operational Flow:

Users file or report cases through the system, automated triage directs cases to the appropriate mechanism (court, ADR, or mediation), progress tracking and notifications are handled digitally, and case data contributes to analytics dashboards for policy improvement.

This model promotes cost efficiency, speed, transparency, and citizen trust. It mirrors successful implementations like Singapore's eLitigation and integrates elements of Nigeria's existing Legal Aid digital directory to form a unified access-to-justice ecosystem.

2.5 Research Gap and Summary

Despite Nigeria's growing legal Tech sector, there is limited academic analysis of a system-driven model that connects public and private legal institutions under one digital umbrella. Most studies examine isolated tools, such as e-filing or online ADR, without a unified architecture linking data, access, and service delivery. Moreover, empirical evaluation of Legal Tech's impact on vulnerable groups, including women, rural dwellers, and low-income litigants, remains sparse.

This research fills that gap by proposing a qualitative and model-based framework adaptable to Nigeria's socio-economic realities. It aligns with the Technology Acceptance Model and Diffusion of Innovation Theory, offering a roadmap for scalable adoption of legal Tech innovations.

3.0 RESEARCH METHODOLOGY

3.1 Introduction

This chapter outlines the research methodology used to investigate system-driven legal technology models and their potential to enhance access to justice in Nigeria. It describes the research design, approach, population and sample, data collection methods, model design, and ethical considerations.

3.2 Research Design

The study uses a **qualitative research design** with a **model development approach**. The qualitative aspect allows in-depth exploration of the perspectives of key stakeholders in the Nigerian justice system, including judges, lawyers, court administrators, legal tech developers, and users of the legal system. The model development component focuses on designing a system-driven legal technology framework to integrate case management, legal aid, dispute resolution, and analytics into a unified platform (Agbaje, 2023).

3.3 Research Approach

A **case study approach** is adopted to examine legal technology adoption and challenges in Lagos, Abuja, and Enugu. These locations were selected due to differences in infrastructure, technology adoption levels, and population density. The study uses:

- **Document Analysis:** Government and LegalTech reports
- **Interviews:** Semi-structured interviews with 25 stakeholders, including judges, lawyers, court administrators, and LegalTech developers
- **Observation:** Online and physical observation of e-filing and digital case management platforms

This approach captures the operational and social dynamics of technology adoption in Nigeria's justice system (Nnamani, 2021).

3.4 Population and Sample

The population includes:

- Judiciary: Judges and court administrators
- Legal Practitioners: Lawyers in private and public practice
- Legal Tech Developers: Companies providing justice-delivery tools
- Citizens: Users of Legal Aid services

Purposive sampling was used to select participants with relevant experience, ensuring rich qualitative data for model development (Okeke & Nwosu, 2020).

A total of **fifteen participants** were engaged through semi-structured interviews, drawn from Lagos, Abuja, and Enugu, representing the South-West, North-Central, and South-East zones respectively. This regional spread ensured diversity of opinion and captured differences in technological adaptation across jurisdictions (Babbie, 2017).

3.5 Data Collection Methods

Primary Data:

- Semi-structured interviews
- Observations of digital case management systems
- Focus group discussions with Legal Aid beneficiaries

Secondary Data:

- Government and judiciary reports
- Academic literature on Legal Tech
- Project reports from Lagos CoMiS, Law Pavilion, and Legal Naija

This combination ensures triangulated evidence for reliable findings (Lagos State Ministry of Justice 2022).

Documentary evidence, such as the **LagosCoMiS Report (2022)**, **National Judicial Council Digitalization Policy**, and **LawPavilion Annual Reviews**, provided essential background information. These documents helped to triangulate findings and validate observations made during interviews (Lagos State Ministry of Justice 2022).

3.6 Model Design and Approach

The proposed **system-driven legal technology model** integrates case management, legal aid, dispute resolution, and analytics. The design prioritises **usability, cost efficiency, and adaptability** to Nigeria's infrastructural context. Each component of the model was validated against the empirical insights gathered from participants, ensuring relevance and feasibility (Rogers, 1962).

Key features include:

1. **User Interface:** Mobile and web portals for all users
2. **Integrated Case Management:** Seamless tracking from filing to judgment
3. **Legal Aid Access:** Direct link to accredited services
4. **Virtual Dispute Resolution:** Online mediation and arbitration platforms
5. **Analytics:** Dashboards for performance and backlog monitoring
6. **Governance Layer:** Oversight by the judiciary, Ministry of Justice, and civil society

The model draws on best practices from Singapore's eLitigation and South Africa's Case Lines, while adapting to Nigeria's infrastructure and socio-economic context (Singapore Academy of Law, 2023).

3.7 Ethical Considerations

Ethical approval was obtained. Informed consent ensured confidentiality and anonymity, and participants could withdraw at any stage (Ogu & Okorie, 2022).

Participants were briefed on the purpose of the study and allowed to withdraw at any point. Sensitive institutional data were anonymised to protect respondents and comply with the **Nigeria Data Protection Act, 2023**.

3.8 Validity and Reliability

Credibility was ensured through **data triangulation**, combining interviews, policy documents, and academic sources. To enhance dependability, all interviews were recorded with consent, transcribed verbatim, and cross-checked with participants for accuracy. Confirmability was achieved through transparent documentation of analytical decisions, ensuring that interpretations were grounded in evidence rather than researcher bias (Creswell & Poth, 2018).

3.9 Data Analysis

Data were analysed using **thematic content analysis**, identifying patterns, challenges, and opportunities for system-driven Legal Tech adoption. NVivo software was used to code transcripts and group recurring themes. Findings were mapped onto the conceptual model for refinement (Susskind, 2019).

Findings were synthesised to support the development of the proposed **System-Driven Legal Technology Model**. Analytical emphasis was placed on relationships between government policy, institutional readiness, and user adoption behaviour, consistent with the **Technology Acceptance Model (TAM)** and **Diffusion of Innovation Theory (DOI)** (Davis, 1989).

4.0 DATA PRESENTATION AND MODEL IMPLEMENTATION

4.1 Introduction

This chapter presents and interprets the data collected during the research process and outlines the implementation framework of the proposed **System Driven Legal Technology Model (SDLTM)** for improving access to justice in Nigeria. The results are presented thematically, supported by insights from stakeholders, policy documents, and existing Legal Tech platforms. The discussion highlights key patterns identified during analysis, focusing on institutional readiness, user perception, and digital infrastructure.

4.2 Overview of Findings

Data analysis revealed five major themes central to improving access to justice in Nigeria:

1. **Digital Infrastructure Deficit**
2. **Institutional Resistance to Reform**
3. **Public Trust and Transparency Issues**
4. **Low Digital Literacy and Cost Barriers**
5. **Positive Impact of Early Legal Tech Initiatives**

   Each theme is discussed below in relation to the proposed model.

4.2.1 Digital Infrastructure Deficit

Many judicial institutions still rely on manual filing systems, paper records, and outdated communication tools. Respondents identified frequent power outages, slow internet connectivity, lack of digital devices as major obstacles to the adoption of electronic filing online hearings (Owoade, 2022).

The study found that without reliable infrastructure, technology-driven legal reforms would face significant delays and cost overruns.

4.2.2 Institutional Resistance to Reform

Judicial staff and some legal practitioners exhibited scepticism toward new technology due to unfamiliarity and perceived job insecurity. Resistance was strongest among older practitioners who expressed concern that digital systems might disrupt established court hierarchies and administrative control.

This finding aligns with the **Diffusion of Innovation Theory** which suggests that institutional adoption of new systems is often slowed by cultural and behavioural inertia (Rogers, 1962).

4.2.3 Public Trust and Transparency Issues

Surveyed participants expressed distrust in digital systems due to fears of manipulation, data breaches, and corruption (Okon, 2023). This lack of confidence can undermine adoption even where functional platforms exist. The study emphasizes the need for transparent processes, user feedback mechanisms, and open data policies to build public confidence.

4.2.4 Low Digital Literacy and Cost Barriers

Digital illiteracy, especially among rural litigants and small law firms, remains a major challenge (Federal Ministry of Communications (Abuja), 2022). The high cost of internet access and devices further restricts participation in digital justice systems. These findings indicate that legal technology adoption must be accompanied by broad-based training and subsidized access for vulnerable users.

4.2.5 Early Legal Tech Initiatives

Despite these challenges, early Legal Tech projects such as the **Lagos CoMiS Case Management System**, **e Courtroom Pilots**, and **Citizens Justice Portal** have demonstrated that technology can increase speed, transparency, and accountability when properly implemented (Lagos State Judiciary, LagosCoMiS Evaluation Report (2023)).

These initiatives provided valuable insights for refining the proposed model, highlighting both the benefits and pitfalls of technology adoption in Nigeria's justice system.

4.3 The Proposed System-Driven Legal Technology Model (SDLTM)

The SDLTM is an integrated digital framework designed to simplify access to legal services, enhance court efficiency, and reduce delays. It consists of **four interdependent modules**:

1. **E Filing and Document Management System (EDMS):** Enables electronic submission, retrieval, and archiving of case files.
2. **Virtual Hearing Interface (VHI):** Provides secure video conferencing for remote trials and procedural hearings.
3. **Legal Aid and Advisory Portal (LAAP):** Connects indigent litigants with legal aid lawyers and automated legal guides.
4. **Data Analytics and Performance Dashboard (DAPD):** Tracks court efficiency, case timelines, and user feedback.

   Together, these modules aim to enhance transparency, accountability, and user experience across the justice value chain.

4.4 Implementation Framework

The implementation strategy follows a **three-phase approach**:

Phase 1: Institutional Preparation

Establish a digital transformation unit under the National Judicial Council to coordinate technical and policy aspects.

Phase 2: System Deployment

Pilot the SDLTM in selected federal and state high courts using phased rollout to ensure scalability and adaptability.

Phase 3: Capacity Building and Public Sensitisation

Conduct nationwide training for judges, registrars, lawyers, and citizens on the use of the system, supported by digital literacy campaigns (National Judicial Council (Abuja), 2024).

Sustainability depends on strong institutional ownership, legal framework support, and recurring technical maintenance funding.

4.5 Discussion of Findings

The findings reveal that technology alone cannot fix structural inefficiencies; institutional reform and user education are equally vital. Digital tools should complement, not replace, human judgment and procedural fairness. Therefore, the success of SDLTM depends on **collaboration among government agencies, private tech firms, and civil society**, ensuring that innovation is inclusive and ethically guided (UNDP, 2023).

4.6 Summary

This chapter presented and interpreted the data collected from stakeholders and documents. It demonstrated that access to justice in Nigeria can be improved through a coordinated system-driven technological framework built on efficiency, transparency, and inclusivity. The next chapter provides a summary of findings, conclusions, and policy recommendations drawn from the research.

5.0 FINDINGS, RECOMMENDATIONS, AND CONCLUSION

5.1 INTRODUCTION

This chapter presents a summary of the research findings, draws conclusions on the effectiveness of a **system-driven legal technology model (SDLTM)** for enhancing access to justice in Nigeria, and offers policy and practical recommendations. It synthesizes insights from the literature review, empirical findings, and model implementation framework discussed in previous chapters.

5.2 FINDINGS

The study explored how technology can enhance access to justice in Nigeria, identifying key challenges and opportunities:

1. **Persistent Barriers to Justice Access:** Backlogs, high litigation costs, and inadequate legal literacy continue to restrict access for vulnerable populations (Obilade, 1979).
2. **Potential of Legal Tech:** Existing initiatives, such as Lagos CoMiS and Law Pavilion, demonstrate that technology can reduce delays, improve transparency, and facilitate online dispute resolution (Lagos State Judiciary, Lagos CoMiS Evaluation Report (2023)).
3. **Institutional and Social Constraints:** Adoption of digital systems faces challenges including resistance to change, inadequate infrastructure, and low public trust.
4. **Model Feasibility:** A system driven approach integrating legal aid, e-filing, virtual mediation, and analytics is practical and likely to be adopted if phased implementation and stakeholder engagement are prioritized.

5.3 RECOMMENDATIONS

Based on the findings, the study makes the following recommendations:

1. **Policy and Regulatory Support:** The Ministry of Justice, National Judicial Council, and Legal Aid Council should adopt policies to institutionalize the SDLTM and ensure sustainability (Davis, 1989).
2. **Capacity Building:** Training programs for judges, lawyers, court staff, and citizens should be implemented nationwide to improve digital literacy and encourage adoption of LegalTech platforms (National Judicial Council (Abuja), 2024).
3. **Infrastructure Investment:** Reliable internet access, uninterrupted power supply, and provision of devices are essential to ensure effective deployment and usability of digital justice tools (Federal Ministry of Communication (Abuja), 2022).
4. **Public Awareness Campaigns:** Awareness programs should educate citizens on how to access and use digital justice services to enhance trust and participation (Owoade, 2022).
5. **Pilot Programs and Phased Rollout:** Implementation should begin with pilot courts before scaling nationwide, allowing for testing, feedback, and iterative improvement (Okon, 2023).
6. **Monitoring and Evaluation:** Data analytics should be used to track system performance, identify bottlenecks, and continuously improve the SDLTM UNDP, 2023).

5.4 CONCLUSION

The research confirms that technology alone cannot solve all access to justice challenges in Nigeria. Successful implementation requires **institutional support, user education, and infrastructure development**.

The proposed SDLTM provides a structured, integrated platform that can:

- Reduce delays through e-filing and case tracking
- Increase transparency via data analytics dashboards
- Extend access to legal aid and virtual dispute resolution
- Enhance citizen trust in the justice system

By combining **Technology Acceptance Model (TAM)** and **Diffusion of Innovation Theory (DOI)** principles, the study demonstrates that carefully designed digital interventions can significantly improve access to justice when aligned with user perceptions and institutional capacity (Lagos State Judiciary, Lagos CoMiS Project Report (2022)).

5.5 AREAS FOR FURTHER RESEARCH

Future research could explore:

- Quantitative evaluation of Legal Tech adoption on case resolution time
- Comparative studies between Nigeria and other African nations
- Impact assessment on rural and underserved populations

Such studies would provide further empirical validation for system-driven models and help optimize access to justice in diverse socio-economic contexts (Susskind, 2019).

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ADVERTISING ETHICS AND AUDIENCE MANIPULATION: A STUDY OF COGNITIVE DISSONANCE IN LAGOS MEDIA AD CAMPAIGNS

BY

IBUKUNOLUWA ADESOYE

ABSTRACT

Advertisement is a tool to help the public get to know more product, service and information that can make life easier for them, however, it can also be a tool of destruction if not well regulated. Advertising in Lagos, Nigeria, has grown into a dynamic, competitive, and highly persuasive industry. While its primary purpose is to inform and persuade, ethical dilemmas arise when manipulation overshadows transparency. This study investigates advertising ethics and audience manipulation in Lagos media campaigns through the lens of cognitive dissonance theory (Festinger, 1957). Using a mixed-method approach survey (Quantitative & qualitative data collection method), the study explores how manipulative strategies in Lagos advertising generate psychological discomfort among consumers, how audiences reconcile dissonance, and whether ethical concerns influence purchasing behavior. Findings reveal that aspirational and emotional appeals dominate Lagos advertising, often leading consumers to experience regret or rationalization when product outcomes fall short of advertised promises (Ogedebe, 2018; Ajiboye & Olatunji, 2020). However, it does not in any way have advert or long-term consequences/effect on consumers. ARCON (Advertising Regulator Council of Nigeria) which is one of the advertising Practitioners Council of Nigeria recommends stronger ethical regulations, heightened consumer awareness, and adoption of transparent advertising practices (ARCON, 2022). The implications extend to policy, marketing education, and consumer protection frameworks in Nigeria.

Key Words: Advertising ethics, cognitive dissonance, consumer behavior, persuasion, audience manipulation, Lagos media.

INTRODUCTION

1. Background of the Problem:

Advertising is a cornerstone of modern economies, functioning not only as a mechanism for promoting products and services but also as a powerful tool for shaping consumer behavior, cultural values, and lifestyle aspirations. In Nigeria, the advertising industry contributes significantly to economic activity by driving demand, supporting brand competitiveness, and influencing patterns of consumption (Belch & Belch, 2015). Lagos, the nation's commercial hub and Africa's most populous megacity, stands at the center of this activity, hosting some of the largest advertising agencies, media houses, and multinational brands. The city's vibrant consumer market has made advertising an indispensable instrument for firms seeking visibility and competitive advantage.

However, the increasing intensity of competition among brands has led to a **shift in advertising practices**. What was once largely informative and persuasive communication has, in many cases, transformed into **manipulative strategies** that prioritize consumer persuasion over transparency and truthfulness (Okpara, 2019). Techniques such as exaggerated product claims, hyperbolic imagery, emotional manipulation, subliminal cues, and aspirational messaging are increasingly deployed to sway consumer decisions. While these tactics may achieve short-term marketing objectives, they pose ethical questions about fairness, honesty, and consumer autonomy (Smith & Cooper-Martin, 1997).

This raises a significant concern: when advertisements **overpromise and underdeliver**, consumers experience a gap between expectation and reality, leading to **cognitive dissonance**. Cognitive dissonance, a psychological discomfort that arises when an individual's beliefs or expectations conflict with actual experiences, often manifests in post-purchase regret, dissatisfaction, and mistrust of both the product and the brand (Williams & Osei, 2022). In Lagos, where consumers are daily inundated with advertising across television, radio, billboards, social media, and digital platforms, the risk of dissonance is amplified.

Furthermore, the ethical dimension of advertising in Lagos is becoming increasingly salient. Issues such as **consumer exploitation, misleading claims, stereotyping, and disregard for vulnerable audiences** (including children and low-income groups) have sparked debates about the social responsibility of advertisers. Research has shown that when advertising is perceived as manipulative or unethical, it erodes consumer trust and diminishes the credibility of both the message and the medium (Drumwright & Murphy, 2009). Trust, once broken, not only affects individual brands but also weakens the legitimacy of the advertising industry as a whole.

1.1 Statement of the Problem

While advertising seeks to inform and persuade, manipulative strategies can mislead consumers and distort decision-making. In Lagos, consumers often encounter media campaigns that emphasize idealized lifestyles or exaggerate product benefits, leading to disappointment and mistrust (van Esch et al., 2021). As mentioned by the Advertising Regulatory Council of Nigeria that the absence of stringent ethical enforcement further compounds the problem (ARCON, 2022), creating a research gap in understanding how manipulation and cognitive dissonance intersect in Lagos media advertising.

1.2 Objectives of the Study

This study examines the ethical dimensions of advertising in Lagos and explores how manipulative advertising strategies trigger cognitive dissonance among consumers.

1. To identify manipulative strategies in Lagos media advertising.
2. To evaluate ethical concerns associated with Lagos media advertising practices.
3. To examine the role of cognitive dissonance in consumer responses to advertising.

1.3 Research Questions

1. What manipulative strategies are employed in Lagos media advertising?
2. How does cognitive dissonance influence consumer responses to Lagos advertising?
3. To what extent do ethical concerns in advertising affect consumer trust and behavior in Lagos?

1.4 Research Hypotheses: The following hypotheses were tested at a 0.05 level of significance of the study.

HO1: There is no significant relationship between manipulative strategies and consumer purchase decisions in Lagos.

HO2: Cognitive dissonance does not significantly affect consumer perception of Lagos media advertising.

HO3: Ethical concerns in advertising have no significant effect on consumer trust in Lagos.

1.5 Significance: This study contributes to understanding advertising ethics in Nigeria and provides practical recommendations for regulating manipulative strategies in Lagos media campaigns (Ajiboye & Olatunji, 2020). It informs advertisers, consumer protection agencies, and policymakers while enriching academic discourse on consumer psychology and media ethics.

1.6 Scope of the Study: The study is limited to Lagos State, focusing on media advertisements (television, radio, print, and digital). It covered the perspectives of consumers across socio-economic classes as well as insights from advertisers and media practitioners.

2. REVIEW OF LITERATURE: Literature covers conceptual framework, theoretical framework, and review of empirical studies.

2.1 Advertising ethics:

Basically, concerns the moral principles guiding how persuasive messages are created, targeted, and disseminated. Core ethical tenets include truthfulness, fairness, social responsibility, respect for persons, and avoidance of harm (Smith & Cooper-Martin, 1997; Belch & Belch, 2015).

2.1.2 Audience Manipulation Techniques & Cognitive Dissonance:

2.1.3 Manipulative Techniques:

Emotional Appeals (fear, guilt, pride, hope): Leverage affect to shortcut deliberation, especially under low involvement (Petty & Cacioppo, 1986). Excessive fear without efficacy information can be manipulative and elicit avoidance.

Framing & Anchoring (was–now pricing, reference prices): Can obscure true value; deceptive anchoring inflates expectations and later dissonance.

Influencer & Native Ads (concealed sponsorship): Non-disclosure heightens perceived manipulative intent (ARCON, 2022).

Scarcity & Urgency ("Only 4 remaining", countdown timers): Trigger loss aversion and FOMO (Cialdini, 2009). Overuse or falsified scarcity increases perceived deception and post-purchase regret.

Social Proof & Bandwagon ("1 most used", influencer testimonials): Heuristic cues that can mislead when evidence is weak or undisclosed (Cialdini, 2009; ARCON, 2022 on disclosure).

Data-Driven Microtargeting (hyper-personal persuasion): Blurs line between relevance and manipulation when exploiting vulnerabilities or sensitive attributes.

Visual Manipulation (airbrushing, CGI, misleading before–after): Inflates expected outcomes; known to elicit disconfirmation and complaint behaviors.

Authority & Expertise (lab coats, professional titles): Heighten compliance even with minimal evidence; requires substantiation and fair presentation (Smith & Cooper-Martin, 1997).

2.1.4 Ethical Issues in Advertising Practice:

Comparative Advertising and Brand Denigration: Comparative claims should be factual, verifiable, and non-misleading (Belch & Belch, 2015).

Subliminal and Neuromarketing Concerns: Nudging and affect-based priming raise concerns about autonomy when they bypass deliberative reasoning (Williams & Osei, 2022).

Digital Ethics, Dark Patterns, and Influencer Marketing: Ethical standards require clear disclosures for sponsored content and transparent data practices (Ajiboye & Olatunji, 2020).

Truthfulness, Deception, and Puffery: Deceptive advertising involves explicit or implied claims likely to mislead a reasonable consumer (Ogedebe, 2018). **Puffery**, subjective, non-verifiable superlatives ("best ever") is often tolerated but can still prime unrealistic expectations.

Targeting Vulnerable Audiences: Children and low-literacy consumers are less able to process persuasive intent. Ethical practice requires age-appropriate content and restrictions on risky products (Smith & Cooper-Martin, 1997).

Stereotyping, Representation, and Social Harm: Gendered tropes and class-based portrayals can normalize inequality. Ethical advertising strives for authentic, dignified representation and cultural sensitivity,especially salient in Lagos (Okpara, 2019).

2.1.5 Cognitive Dissonance Outcomes and Reduction Strategies:

Cognitive Strategies: Selective exposure (seeking consonant reviews), trivialization ("it wasn't expensive"), or attitude change (up rating the brand) (Festinger, 1957; Brehm, 1956).

Behavioral Responses: Complaints, returns, negative word-of-mouth, or **brand switching** (Williams & Osei, 2022).

Affective Discomfort: Anxiety, regret, and annoyance following purchase mismatch (Sweeney, Hausknecht, & Soutar, 2000).

2.1.7 Moderators in the Lagos Context:

Cultural Norms & Endorsement Fit: Authority and celebrity cues carry extra weight; misfit increases perceived manipulation.

Platform Type: OOH/radio vs. social media/influencer environments show different cue salience and disclosure norms.

Ad Literacy & Education: Higher literacy dampens manipulation effects and dissonance intensity.

Involvement & Risk: High-involvement categories (finance, health, beauty) show stronger dissonance effects.

Behavioral Indicators: Complaints, return rates, switching intentions, negative WOM.

2.2 Theoretical Framework: The research study is anchored on a multidisciplinary theoretical foundation that integrates insights from communication, psychology, and business ethics. Since the research explores the intersection of advertising ethics, manipulative strategies, and consumer responses in Lagos, three major theories are particularly relevant such as: **Cognitive Dissonance Theory, Ethical Theories of Advertising, and Elaboration Likelihood Model (Persuasion Theory).**

2.2.1 Cognitive Dissonance Theory (Festinger, 1957)

Cognitive Dissonance Theory serves as the central framework for this study. It posits that individuals experience psychological discomfort (dissonance) when there is an inconsistency between their beliefs, expectations, and actual experiences. In advertising contexts, this occurs when consumers encounter manipulative or exaggerated claims that set unrealistic expectations. For instance, when an advertisement in Lagos media promises superior product quality or lifestyle transformation that is not delivered in reality, consumers experience dissonance, which may manifest in post-purchase regret, distrust, or negative word-of-mouth. This theory explains how manipulative advertising strategies create a gap between consumer expectations and product realities, leading to dissonance that shapes consumer perception, trust, and future decision-making.

2.2.2 Ethical Theories of Advertising

To evaluate the ethical implications of manipulative advertising, this study draws on **Deontological Ethics** and **Utilitarian Ethics** as applied to marketing communication (Drumwright & Murphy, 2009):

Utilitarian (Consequentialist) Perspective: Evaluates advertising based on its outcomes, considering an action ethical if it maximizes overall well-being. Manipulative advertising in Lagos may generate short-term sales but risks long-term harm to consumer trust, brand reputation, and the credibility of the advertising industry. Ethical frameworks provide the moral lens through which manipulative practices are evaluated, allowing this research to link audience experiences of dissonance to broader questions of trust, responsibility, and the sustainability of the Lagos advertising ecosystem.

Deontological (Duty-Based) Perspective: Argues that advertisers have a duty to communicate truthfully and respect consumer autonomy. From this view, manipulative advertising is inherently unethical, regardless of outcomes.

2.2.3 Elaboration Likelihood Model (Petty & Cacioppo, 1986)

The Elaboration Likelihood Model (ELM), a persuasion theory, provides further insight into how audiences process advertising messages. The model identifies two routes of persuasion:

Peripheral Route: Where consumers rely on surface cues such as celebrity endorsements, emotional appeals, aesthetics, or peer influence.

Central Route: Where consumers engage deeply with information, carefully evaluating arguments and evidence.

2.3 Empirical Review

Empirical evidence underscores the dominance of emotional appeals over purely informational content in advertising within Lagos. Okpara (2019) observes that emotional narratives tend to resonate more deeply with consumers, driving engagement and purchase intent. However, such tactics, when not backed by factual claims, may border on deception, raising concerns about consumer manipulation.

Research by van Esch et al. (2021) reveals a strong correlation between ethical advertising and key consumer outcomes such as brand trust, credibility, and loyalty. Ethical transparency, they argue, fosters long-term brand-consumer relationships, especially in saturated markets. The marketing landscape in Lagos is fiercely competitive, particularly among FMCG, telecommunications, fintech, and beauty brands. Ajiboye and Olatunji (2020) note that this competitive pressure drives brands to adopt increasingly aggressive and, at times, manipulative advertising tactics to capture consumer attention.

2.4 Gap in Literature

While numerous studies have explored the effectiveness of emotional versus informational appeals in advertising, there is limited research focusing on how these strategies operate within ethically ambiguous or poorly regulated markets like Lagos. Most existing literature tends to examine advertising ethics and consumer behavior in well-regulated Western contexts, overlooking the unique socio-cultural and regulatory dynamics present in emerging markets.

Furthermore, although some studies (e.g., ARCON, 2022) acknowledge regulatory weaknesses in Lagos, there is a lack of in-depth, empirical analysis on how such gaps are exploited by brands, especially on digital platforms. The role of influencers in shaping consumer perceptions through emotionally charged but unverified claims remains underexplored, particularly within the local Nigerian context.

3. METHODOLOGY

Data Design: Descriptive survey research design with qualitative support from interviews.

Population: Consumers exposed to Lagos media advertisements.

Sample and Sampling Technique: Target was 100 respondents but was only able to get 93 responses through the survey.

Instrument: Structured questionnaires, interview guides.

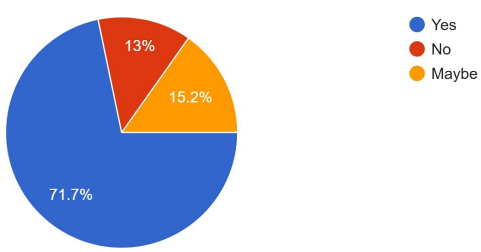
Validation and Reliability: Instruments review by a lecturer in the university of Lagos (Sociology Department).

Method of Data Collection: Primary data from surveys, interviews, secondary data literature.

Method of Data Analysis: Quantitative analysis using Excel (descriptive statistics, chi-square tests) and qualitative thematic analysis.

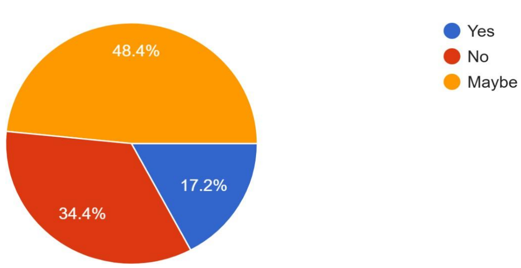
4. ANALYSIS

Figure 1: Stating Information on Negative Effect of Product/Service Advertised



As indicated in the chart above, 71.7% of the respondents agreed that clear information of the negative effect of product/service advertised should be stated, 15.2% of the respondents did not agree that clear information of the negative effect of product/service advertised should be stated while 13% of the respondents were not certain if they wanted the negative effect of an advertised product/service to be stated or not.

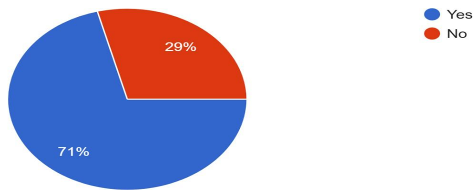
Figure 2 : Whether Respondent Believes Advertisement Agencies Follows Ethical Guidelines



As indicated in the chart, 48.4% of the respondents were not certain of advertisement agencies following ethical guidelines, 34.4% of the respondents did not believe that advertisement agencies follow ethical guidelines while

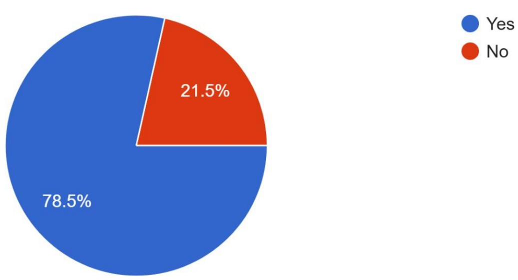
17.2% of the respondents were certain that advertisement agencies follow ethical guidelines.

Figure 3: Internally Pressure or Emotionally Influenced to Purchase a Product Due to Advertisement



From the chart above, 71% of the respondents mentioned they were internally pressured or emotionally influenced to purchase a product while 29% of the respondents mentioned they were not internally pressured or emotionally influenced to purchase a product.

Figure 4: Whether Respondents Regret Buying a Product after Purchase

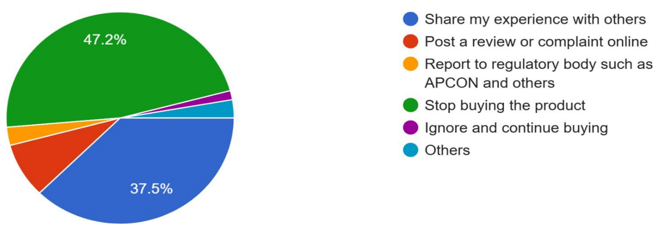


As indicated in the chart above, 78.5% of the respondents mentioned they regret buying a product/service due to an advertisement while 21.5% of the respondents mentioned they do not regret buying a product/service due to an advertisement.

Figure 5: Technique Used in Manipulating Audience in Purchasing a Product

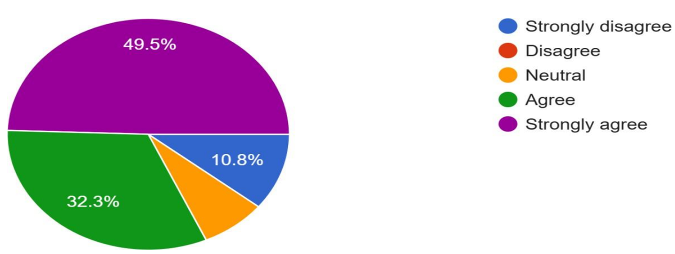
As indicated in the chart above, 37.6% of the respondents mentioned advertisement agencies use over-promising results to lure them into buying the product/service, 34.4% of the respondents mentioned advertisement agencies use celebrity influence to lure them into buying the product/service, 18.3% of the respondents mentioned advertisement agencies use misleading visuals to lure them into buying the product/service, 5.4% of the respondents mentioned advertisement agencies use emotional appeal to lure them into buying the product/service while 4.3% of the respondents mentioned advertisement agencies use limited time offer (urgency tactics) to lure them into buying the product/service.

Figure 6: Action Taken by Respondents After Feeling Deceived



As seen in the chart above, 47.2% of the respondents mentioned they stopped buying the product after feeling deceived by the advertising agency, 37. 5% of the respondents mentioned they share their experience with others after feeling deceived by the advertising agency, 8.3% of the respondents mentioned they post a review or complaint online after feeling deceived by the advertising agency, 2.8% of the respondents mentioned they report to regulatory body such as APCON (Advertising Practitioners Council of Nigeria) and others after feeling deceived by the advertising agency, 2.8% of the respondents mentioned they take other action after feeling deceived by the advertising agency while 1.4% of the respondents mentioned they ignore and continue buying after feeling deceived by the advertising agency

Figure 7: Whether the Advertising Agency Should be Punished For Misleading People



As indicated in the chart above, 49.5% of the respondents strongly agreed that the advertising agency should be punished for misleading people, 32.3% of the respondents agreed that the advertising agency should be punished for misleading people, 10.85 of the respondents strongly disagreed that the advertising agency should be punished for misleading people while 7.5% of the respondents were neutral on whether advertising agency should be punished for misleading people or not.

CHI-SQUARE

The Chi-square (X 2) formula is given as:

x 2 =∑ (o-e) 2, Where, x 2 = Chi-square, o = Observed frequency, e = Expected frequency, ∑ = Summation

DEGREE OF FREEDOM

The degree of freedom is the number of respondents (`r') observed in the sample size multiplied by the population (`c') parameters estimated from sample observations.

Thus d.o.f. = (r-1) (c-1), Where r = Row, c = column

The level of significance is 0.05 (alpha level)

DECISION REGION

The decision region is based on the rules that if the p-value (i.e. asymptomatic value) is less than 0.05, there is a significant relationship. But if the p-value is higher than 0.05, then there is no relationship.

Hypothesis One

H0: There is no significant relationship between manipulative strategies and consumer purchase decisions in Lagos.

H1: There is a significant relationship between manipulative strategies and consumer purchase decisions in Lagos.

Chi-Square Test of Independence

Table 1: Relationship Between Manipulative Strategies and Consumer Purchase Decisions in Lagos.

Manipulation Technique	**Never**	**Sometimes**	**Yes**	**Row Total**
Celebrity Influence	24	6	0	**30**
	80.0%	20.0%	0.0%	**100%**
	27.3%	6.8%	0.0%	**34.1%**
Over-promising Result	24	9	1	**34**
	70.6%	26.5%	2.9%	**100%**
	27.3%	10.2%	1.1%	**38.6%**
Misleading visuals	10	5	0	**15**
	66.7%	33.3%	0.0%	**17.0%**
	11.4%	5.7%	0.0%	**100%**

Emotional appeal	2	3	0	**5**
	40.0%	60.0%	0.0%	**100%**
	2.3%	3.4%	0.0%	**5.7%**
Limited time offer	4	0	0	**4**
	100%	0.0%	0.0%	**100%**
	4.5%	0.0%	0.0%	**4.5%**
Column Total	**64**	**23**	**1**	**88**
	72.72%	**26.14%**	**1.14%**	**100%**
X 2 c= 8.49, df=8, significance =0.05 and p-value=0.387				

Decision rule

As seen, Figure 8 above shows the cross tabulation of the relationship between manipulative strategies and consumer purchase decisions in Lagos. The calculated chi-square from the table is X 2 c = 8.49, p-value=0.387 with the degree of freedom of 8 at 0.05 level of significance. Since the p-value of 0.387 is greater than the level of significance 0.05, the null hypothesis (H0) which states that there is no significant relationship between manipulative strategies and consumer purchase decisions in Lagos will be accepted and the alternative hypothesis is rejected. Hence, there is no significant relationship between manipulative strategies and consumer purchase decisions after realizing deception in Lagos.

Hypothesis Two

H0: There is no significant relationship between Cognitive dissonance and consumer perception of Lagos media advertising.

H1: There is a significant relationship between Cognitive dissonance and consumer perception of Lagos media advertising.

Table 2: Relationship Between Cognitive Dissonance and Consumer Perception of Lagos Media Advertising.

Cognitive Dissonance	**Trust Product (Yes)**	**Trust Product (No)**	**Row Total**
Regretted=Yes	10	46	**56**
	17.9%	82.1%	**100%**
	13.2%	60.5%	**73.7%**
Regretted=No	3	17	**20**
	15.0%	85.0%	**100%**

	3.9%	22.4%	**26.3%**
Column Total	**13**	**63**	**76**
	17.1%	**82.9%**	**100%**
X 2 c= 0.058, df=1, significance =0.05 and p-value=0.809			

Decision rule

As seen, Figure 9 above shows the cross tabulation of the relationship between Cognitive dissonance and consumer perception of Lagos media advertising. The calculated chi-square from the table is X 2 c = 0.058, p-value=0.809 with the degree of freedom of 1 at 0.05 level of significance. Since the p-value of 0.809 is greater than the level of significance 0.05, the null hypothesis (H0) which states that there is no significant relationship between cognitive dissonance and consumer perception of Lagos media advertising will be accepted and the alternative hypothesis is rejected. Hence, there is no significant relationship between Cognitive dissonance and consumer perception of Lagos media advertising.

Hypothesis There

H0: There is no relationship between Ethical concerns in advertising and consumer trust in Lagos.

H1: There is a relationship between Ethical concerns in advertising and consumer trust in Lagos.

Table 3: Relationship Between Ethical Concerns in Advertising and Consumer Trust in Lagos

Stricter Regulations on Misleading Ads	Trust (Yes)	Trust (No)	Row Total
Strongly agree	10	30	**40**
	25.0%	75.0%	**100%**
	50.0%	48.4%	**98.4%**
Agree	8	20	**28**
	28.6%	71.4%	**100%**
	40.0%	32.3%	**72.3%**
Neutral	2	5	**7**
	28.6%	71.4%	**100%**
	10.0%	8.1%	**18.1%**
Strongly disagree	0	7	**7**
	0.0%	100.0%	**100%**

	0.0%	11.3%	**11.3%**
Column Total	**20**	**62**	**82**
	24.4%	**75.6%**	**100%**
X2c= 4.56, df=3, significance =0.05 and p-value=0.21			

Decision rule

As seen, Figure 10 above shows the cross tabulation of the relationship between Ethical concerns in advertising and consumer trust in Lagos. The calculated chi-square from the table is X2c = 4.56, p-value=0.387 with the degree of freedom of 3 at 0.05 level of significance. Since the p-value of 0.21 is greater than the level of significance 0.05, the null hypothesis (H0) which states that there is no significant relationship between Ethical concerns in advertising and consumer trust in Lagos will be accepted and the alternative hypothesis is rejected. Hence, there is no significant relationship between Ethical concerns in advertising and consumer trust in Lagos.

5. DISCUSSION OF FINDINGS

5.1 Manipulative Advertising Strategies and Consumer Purchase Decisions (H01 and RQ1)

The study revealed that manipulative advertising strategies—such as scarcity appeals, social proof, exaggeration, hidden charges, and fear appeals—do not significantly influence consumer purchase decisions in Lagos. This finding is consistent with Vakratsas and Ambler (1999), who argue that not all advertising appeals lead to sustained behavioral change. While manipulative strategies may generate **short-term attention or impulse buying**, they often fail to build long-term loyalty.

Darke and Ritchie (2007) further explained that repeated exposure to deceptive or exaggerated claims may trigger **consumer skepticism and defensive processing**, thereby reducing advertising effectiveness. In a saturated advertising environment like Lagos, where consumers are frequently exposed to exaggerated and emotionally charged campaigns, such skepticism becomes a protective mechanism.

Nevertheless, the persistence of manipulative appeals highlights their **short-term utility**. Belch and Belch (2015) emphasized that emotional appeals can trigger immediate purchases, while Smith and Cooper-Martin (1997) observed that firms exploit consumer vulnerability when regulation is weak. This is especially relevant to Lagos, where Ogedebe (2018) noted that regulatory enforcement remains inadequate, leaving consumers more exposed than in advanced economies with stricter advertising standards.

5.2 Cognitive Dissonance and Consumer Perception (H02 and RQ2)

The study found that cognitive dissonance does not significantly shape consumer perception of advertising. However, consumers who discovered deceptive claims expressed **reduced trust in both the product and the**

medium. This supports Festinger's (1957) *Cognitive Dissonance Theory*, which states that individuals experience discomfort when reality conflicts with prior expectations, leading them to reassess their evaluations.

Sweeney, Hausknecht, and Soutar (2000) confirmed that post-purchase dissonance often results in dissatisfaction, regret, and negative word-of-mouth. Similarly, Cummings and Venkatesan (1976) argued that deceptive advertising heightens consumer sensitivity to both brand credibility and media reliability. In Lagos, where digital advertising and influencer marketing are widespread, ARCON (2022) has noted a surge in consumer complaints about misleading claims, making dissonance particularly relevant.

Thus, while cognitive dissonance may not statistically alter **general perceptions**, it emerges as a **qualitative factor** influencing consumer dissatisfaction and long-term brand evaluation.

5.3 Ethical Concerns in Advertising and Consumer Trust (H03 and RQ3)

The findings revealed that ethical concerns in advertising do not significantly influence consumer trust. This outcome supports Singh and Pandey (2013), who found that ethical advertising is valued, but **brand trust is anchored more in product quality, brand reputation, and personal experience**. Likewise, Laczniak and Murphy (2006) argued that consumers often separate advertising ethics from overall trust in a brand, especially when the product delivers functional value.

However, this finding contrasts with van Esch, Matzler, and Skiera (2021), who reported that ethical advertising positively correlates with consumer trust in advanced economies. The divergence suggests a contextual difference: in Lagos, practical factors such as affordability and availability may outweigh ethical concerns when consumers decide whether to trust a brand.

Despite this, respondents in this study strongly favored **stricter regulation** of misleading advertising, reflecting growing consumer awareness and demand for accountability. This aligns with global research (Drumwright & Murphy, 2009), which shows that ethical advertising practices—truthfulness, transparency, and respect for privacy—foster long-term loyalty. Within Nigeria, this validates ARCON's (2022) recent reforms to advertising codes, especially concerning influencer marketing and digital disclosures.

5.4 Implications of Findings

5.4.1 Theoretical Implications

1. It challenges prior evidence (e.g., van Esch et al., 2021) by showing that **ethical advertising does not directly drive trust** in the Lagos context, highlighting the role of socio-economic factors.
2. The study extends *Cognitive Dissonance Theory* (Festinger, 1957) by showing that dissonance in Lagos primarily shapes **post-purchase dissatisfaction** rather than general consumer perception.

3. It supports Vakratsas and Ambler’s (1999) advertising response model, which emphasizes that not all manipulative strategies convert into purchase behavior.

5.4.2 Practical Implications

1. Advertisers in Lagos should be cautious with manipulative strategies, as their long-term effectiveness is questionable due to rising consumer skepticism.
2. Brands should prioritize **product quality and consistency** over manipulative advertising, as these remain stronger predictors of trust.
3. Regulators such as ARCON should continue tightening oversight of digital and influencer marketing to reduce consumer vulnerability to deceptive practices.

Qualitative Findings Summary

Advertising Ethics in Lagos Media: Respondents agreed that **ethical guidelines exist** (NBC Code, ARCON standards, internal policies), and large/reputable brands generally comply with ethical principles. However, **smaller brands** and many digital advertisers often ignore the rules, leading to misleading, exaggerated, or culturally insensitive campaigns. Respondents also believed that regulation is **more effective in traditional media (TV/radio)** than in digital platforms, where enforcement remains weak.

Audience Manipulation and Persuasive Strategies: Common persuasive techniques such as emotional appeals, celebrity endorsements, catchy jingles, visual manipulation, and urgency appeals were mentioned to be the manipulative techniques. These techniques become manipulative when they exaggerate product benefits, exploit vulnerable groups (youth, low-income earners, children), or create unrealistic expectations.

Cognitive Dissonance and Consumer Reactions: Respondents observed that many Lagos consumers experience **regret, frustration, or distrust** after purchasing products that do not deliver on advertised promises. Dissonance is heightened in categories like **health, finance, betting, and beauty products**, where exaggerated claims are most common.

They also believed that advertisers sometimes respond to backlash through **message adjustment, public apologies, or campaign revisions**, though rebuilding trust is often difficult.

Consumer Awareness and Protection: Lagos audiences are **increasingly aware** of manipulative advertising, especially in digital spaces. However, not all demographics are equally informed; young people and vulnerable groups remain more susceptible. The consumer advocacy groups play an important role in **calling out bad ads** and raising awareness, though their efforts are not always widespread. There are also ongoing **media literacy initiatives** through NGOs, workshops, and school programs to empower consumers.

Regulatory Environment: ARCON and NBC (News Broadcast Association) were identified as the main regulatory bodies. They vet and monitor ads, issuing fines for violations such as airing alcohol ads outside approved hours. Regulation is seen as **effective but inconsistent**, especially in online/digital media where monitoring is difficult. Respondents cited **preferential treatmen**t and weak penalties as gaps in enforcement. Stronger monitoring, tougher sanctions, and international models (UK ASA, European EASA, US FTC) were suggested as possible frameworks for Lagos.

5.5 Conclusion

The study concludes that manipulative advertising strategies, cognitive dissonance, and ethical concerns do not significantly determine consumer purchase decisions, perceptions, or trust in Lagos media advertising. Nonetheless, they shape consumer experiences in important ways: manipulative appeals may drive short-term purchases, dissonance influences post-purchase dissatisfaction, and ethical concerns drive calls for stricter regulation. The qualitative data shows that while Lagos has an **established regulatory framework**, enforcement remains inconsistent, especially online. **Manipulative strategies are widespread**, often leading to cognitive dissonance and erosion of consumer trust. However, growing consumer awareness and calls for accountability signal a shift toward greater demand for **ethical, transparent, and socially responsible advertising practices** in Nigeria.

5.6 Recommendations

- **Promote Transparency and Honest Messaging**

  Advertising agencies should ensure that product information is passed clearly without misleading, exaggerated, or vague claims. Transparent communication builds consumer trust and enhances long-term brand loyalty. For instance, instead of using unrealistic promises, agencies should emphasize genuine product benefits that directly address consumer needs. This aligns with van Esch et al. (2021), who emphasized that honesty and transparency in advertising foster consumer trust and self-regulation within the industry. By focusing on what consumers truly need, advertising can return to its core purpose—serving as an informative and persuasive tool without manipulation.

- **Establish Effective Feedback Mechanisms**

  Agencies should provide accessible feedback channels where consumers can easily communicate their concerns, make enquiries, and share experiences. Feedback systems—whether through helplines, social media platforms, or digital surveys—allow advertisers to monitor consumer satisfaction, identify ethical breaches, and respond promptly. This fosters two-way communication, strengthens accountability, and creates a culture where consumers feel heard and valued.

- **Ethical Training for Marketers**

  Advertising agencies should incorporate ethical training programs into staff development initiatives. Teams need to understand the implications of manipulative strategies and be equipped with frameworks for ethical persuasion. Training can cover areas such as responsible messaging, avoiding exaggeration, respecting cultural sensitivities, and adhering to industry codes. This echoes the objectives of the Advertising Regulatory Council of Nigeria (ARCON, 2022), which stresses strengthening ethical and regulatory frameworks for Lagos advertising practices. Such training ensures that persuasion does not cross into manipulation and that campaigns remain truthful and credible.

➢ **Eliminate Stereotypes and Encourage Stakeholder Dialogue**

Agencies should avoid the use of harmful stereotypes in advertising messages and instead embrace inclusive and socially responsible campaigns. Moreover, there is a need for continuous dialogue between advertising agencies, policymakers, industry leaders, and consumer advocacy groups. Stronger policy frameworks and collaborative regulation will ensure that advertising practices remain ethical and transparent. Regular monitoring, evaluation, and joint initiatives will help enforce accountability. If stakeholders consistently supervise and agencies commit to these ethical standards, consumer trust will be enhanced, and transparency maintained (Drumwright & Murphy, 2009).

➢ **Consumer Relationship Building**

Beyond regulation, agencies should focus on building long-term relationships with consumers rather than prioritizing short-term gains through manipulative tactics. Relationship marketing strategies—such as loyalty programs, personalized communication, and post-purchase engagement—can strengthen trust and emotional connection with the brand (Laczniak & Murphy, 2006). Consumers who feel valued are more likely to remain loyal despite market competition.

➢ **Encourage Consumer Education and Awareness**

There should be continuous consumer education initiatives designed to raise awareness about manipulative advertising tactics. Educated consumers are better equipped to critically evaluate advertising messages, reducing their vulnerability to deception. For example, public campaigns, school programs, and media literacy workshops can empower audiences to make informed purchasing decisions. This recommendation is in line with Ajiboye & Olatunji (2020), who highlighted that advertising literacy is essential for protecting consumers in Nigeria's complex and fast-changing media environment.

5.7 Limitations of the Study

The study is limited to Lagos and may not capture dynamics in other Nigerian states. Self-reported data from consumers may also introduce bias.

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APPENDICES

QUESTIONNAIRE

SOCIO DEMOGRAPHICS

Age

Sex

Location

Level of education

What is your current employment status?

ADVERTISEMENT CONSUMPTION AND MEDIA ETHICAL AWARENESS

Are you aware of media advertisements?

How often do you watch or listen to media advertisements?

Have you ever come across a misleading/exaggerated advertisement on product/service?

How often do you notice false or exaggerated information in advertisements?

Do you think advertisements should inform its targeted audience of all possible negative effects of a product? In your opinion, do advertisers in Lagos consider consumer rights in their campaigns?

Do you believe media advertisements ethical guidelines are followed in Lagos State?

ADVERTISEMENT MANIPULATIVE STRATEGY & COGNITIVE DISSONANCE

Have you ever felt internally pressured or emotionally influenced to buy a service/Produce after seeing an advertisement?

Have you ever bought a product/service due to an advertisement and regretted it after the product/service was purchased?

Were you still able to trust the product after regretting your purchase? Which technique do you notice they use in manipulating people the most? **RESPONSE MECHANISM TO DISSONANCE**

After realizing you were deceived by the product advertised, did you continue using the product/service? What action do you take when you feel deceived by an advertisement?

SUGGESTION

Should there be stricter regulations on misleading advertisements?

Should the platform at which misleading advertised products are projected be penalized? How can advertisements in Lagos be made more truthful and less manipulative?

THE EFFECT OF COMPENSATION AND BENEFITS ON EMPLOYEE RETENTION IN THE CANADIAN EMPLOYMENT SYSTEM

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Abstract

This paper explored how compensation and benefits influenced retention in the Canadian employment system. Narrative literature review and secondary data methods were used to review peer-reviewed turnover research, Statistics Canada employment indicators, and Canadian federal labour policy documents. Literature reviewed revealed that compensation and benefits influenced retention when they were competitive, fair, transparent, accessible, and responsive to workers. Studies of turnover consistently reported that pay, job satisfaction, organizational commitment, working conditions, and career opportunities interacted with each other. Canadian-specific research found access to medical and dental benefits, paid vacation, paid sick leave, and job-related training changed based on employment type, sector, unionization rates, and job permanency. These discrepancies were significant as benefit inequalities disadvantaged part-time, temporary, younger, and non-union workers. The literature supported compensation and benefits being foundational to retention but unable to override poor management, unsafe working conditions, unfairness, burnout, or stalled career progression. Recommended practices included conducting market pay assessments, performing internal equity assessments, expanding access to benefits, clarifying benefits offerings, developing stronger training and promotion paths, and tracking retention metrics that connected total rewards to turnover rates.

Keywords: Compensation, Benefits, Employee Retention, Canada, Total Rewards, Pay Equity

Introduction

Employee retention continues to be a significant concern for Canadian employers as turnover harms productivity, service quality, staffing consistency, client relationships, and organizational memory. From a human resource management perspective, retention is never simply a matter of paying people not to quit. Instead, retention captures how robust the employment relationship is and how likely an employee is to stay with that organization over time. Compensation and benefits impact the employment relationship by influencing how employees perceive their job's fairness, security, and practical value. This topic is especially relevant in Canada given how the Canadian employment system blends federal and provincial labour standards, collective bargaining, employer-sponsored benefits, pay equity adjustments, and market-based competition for wages.

Employment and Social Development Canada (ESDC, 20 25a) notes Part III of the Canada Labour Code governs hours of work, wages, leaves, vacations, holidays, and other employment conditions in workplaces under federal jurisdiction. However, many Canadian employees are covered by provincial or territorial employment standards instead. This created differences in minimum protections by jurisdiction and industry, even as employers compete for workers with total rewards packages that exceed those legal minimums. The main point of this paper was that compensation and benefits helped employers improve retention in Canada when they were competitive, fair, transparent, and responsive to employee needs. Compensation and benefits on their own were not the only factor.

Research on turnover identified other reasons why employees stayed with organizations such as job satisfaction, organizational commitment, development opportunities, supportive coworker and manager relationships, and person-organization fit (Griffeth et al., 2000; Hausknecht et al., 2009; Hom et al., 2017). With this in mind, Canadian employers should view compensation and benefits as one piece of total rewards, not standalone motivators.

Methodology

The research method used for this literature review was a combination of narrative review and secondary data. Snyder (2019) stated that literature reviews can be used as a method of research if they are completed using a systematic process. Tranfield *et al.* (2003) noted that management reviews should also be transparent so that practice could be informed by evidence instead of opinion. Following these suggestions, this paper integrated academic research on compensation, motivation, and turnover with public sources from the Canadian government and Statistics Canada on employment standards, benefits, job tenure, and training.

The research question investigated was: What impact did compensation and benefits have on employee retention in Canada? The search strategy relied on three types of evidence. Academic sources were used for literature on pay, motivation, turnover, retention, and organizational outcomes. Public government websites were used to source minimum labour standards, vacation, paid leave, medical leave, and pay equity information. Statistics Canada was searched for indicators on job tenure, medical and dental benefits, paid vacation, paid sick days, and training provided by the employer.

The inclusion criteria were trustworthiness, applicability, and relation to the paper's topic. Sources were included if they referenced or discussed compensation, benefits, retention, turnover, job quality, labor standards, or employment in Canada. Peer-reviewed journal articles were given precedence for providing theoretical and empirical evidence. Statistics Canada and Government of Canada websites were included for data on the Canadian labour market and policy. Sources were excluded if they did not cite data to support their claims, were based solely on personal opinions, did not apply to Canada, or discussed employee recruitment without mentioning retention.

The theme synthesis was used for data analysis. Once evidence was gathered, results were sorted into themes: competitive compensation, benefits, employment protections, pay equity, job quality, and limitations of monetary incentives. Primary data was not collected for this paper through survey questions, interviews, or experiments. As such, results should be considered the findings of a literature review rather than a new study.

Population and Sampling

The population of interest was employees in the Canadian employment system, with attention to workers whose retention could be influenced by wages, salaries, paid leave, health benefits, retirement supports, job-related training, and workplace fairness. This population included full-time, part-time, permanent, temporary, unionized, non-unionized, public-sector, and private-sector employees. It also included workers in federally regulated workplaces as well as workers covered by provincial or territorial employment standards.

Because this paper used secondary research, there was no direct sampling of human participants. Instead, the sampling process involved purposive source selection. The selected sources represented academic research on turnover and retention, Canadian labour-policy documents, and national labour-market indicators. Statistics Canada sources were especially important because they provided national data on benefit access and job quality. For example, Statistics Canada (2025a) reported medical and dental benefit coverage, Statistics Canada (2025b) reported paid vacation entitlement, and Statistics Canada (2024b) reported sick leave entitlement.

The sample of literature and documents was not designed to represent every Canadian industry equally. It was designed to support a focused review of compensation, benefits, and retention. As a result, the paper gave more attention to employment conditions that were directly tied to total rewards, such as pay, benefits, leave, training, and equity. This was appropriate because the research question focused on how compensation and benefits affected retention rather than on all possible causes of turnover.

Results

The review produced five main findings. First, compensation affected retention because employees compared pay against their effort, responsibilities, cost of living, coworkers, and outside opportunities. Rynes et al. (2004) found that pay had often been underestimated as a motivator because employees sometimes said that pay mattered less than their behaviour suggested. In the Canadian context, this finding mattered because employees compared compensation across sectors, provinces, unionized roles, public-sector jobs, and similar private-sector employers. When employees believed that pay was below market value or internally unfair, the risk of turnover increased.

Second, benefits affected retention because they reduced employee risk and improved job quality. Statistics Canada (2025a) reported that 66.8% of Canadian employees had workplace medical or dental benefits through their main job in 2024. The same source reported that benefit access was much higher for full-time employees than for part-time employees, with 76.1% of full-time employees and 20.7% of part-time employees reporting workplace medical or dental benefits. This result showed that benefit access was uneven and that part-time workers were more likely to lack a major form of employment security.

Third, paid leave was an important part of the retention picture. Statistics Canada (2025b) reported that 72.9% of Canadian employees had paid vacation entitlement in 2024. Hilbrecht and Smale (2016) found that paid vacation time contributed to well-being among employed Canadians. Their finding suggested that paid vacation had value beyond time away from work; it supported recovery, health, and life satisfaction. Statistics Canada (2024b) also reported that 64.0% of Canadian employees had access to paid sick leave in their main job in 2023. Access to paid sick leave mattered because employees without it faced pressure to work while sick or lose income.

Fourth, retention was connected to job stability and career development. Statistics Canada (2024a) reported that, in 2023, 13.2% of workers aged 25 and over had job tenure of less than one year, while 36.1% had tenure of 10 years or more. Statistics Canada (2025c) reported that 29.7% of Canadian workers participated in job-related non-formal training in the 12 months ending in November 2024. These results suggested that employees were situated across different levels of job attachment and development opportunity. Training functioned as a non-wage benefit because it gave workers skills, employability, and a reason to imagine a future with their current employer.

Fifth, the review found that compensation and benefits could not explain retention by themselves. Hom et al. (2017) reviewed a century of turnover research and concluded that employee turnover had multiple causes, including job dissatisfaction, better alternatives, poor fit, unexpected shocks, and weak attachment. Hausknecht et al. (2009) found that employees stayed for reasons such as job satisfaction, extrinsic rewards, organizational commitment, organizational prestige, and supportive work conditions. Allen et al. (2010) argued that retention strategies needed evidence-based diagnosis rather than assumptions. These findings indicated that compensation and benefits mattered, but they worked best when combined with leadership quality, fairness, development, and a healthy workplace culture.

Discussion

The findings supported the argument that compensation and benefits formed the foundation of employee retention in Canada. Pay mattered because it provided income security and signaled how much the organization valued the employee's work. Benefits mattered because they protected employees from health costs, income loss, caregiving strain, burnout, and future insecurity. However, the strongest interpretation was not that higher pay automatically retained employees. The stronger interpretation was that employees were more likely to stay when total rewards were fair, competitive, accessible, and connected to their real needs.

Canadian labour standards created a legal foundation for compensation and benefits. ESDC (2025a) stated that federal labour standards covered employment conditions such as hours of work, payment of wages, leaves, vacation, and holidays for federally regulated employees. ESDC (2025b) stated that federal vacation pay was calculated at 4%, 6%, or 8% of earnings depending on vacation entitlement. ESDC (2026) also stated that federally regulated employees could access up to 10 days of medical leave with pay per year. These standards mattered because they created minimum protections. However, minimum legal compliance did not equal a strong retention strategy. Employers that wanted to retain employees had to ask whether their total rewards were better than the minimum and competitive enough to reduce employees' desire to leave.

The evidence also showed that benefit inequality was a retention risk. Statistics Canada (2025a) reported a large gap between full-time and part-time employees in workplace medical and dental coverage. Statistics Canada (2024b) reported a similar gap in paid sick leave access between full-time and part-time employees. These gaps mattered because workers who lacked benefits experienced employment as less secure. In practical terms, a part-time worker without medical coverage, dental coverage, paid sick leave, or predictable scheduling had fewer reasons to stay if another employer offered stronger protections. For Canadian employers, retention efforts that ignored part-time, temporary, and lower-wage workers would remain incomplete.

Fairness was another major issue. The Pay Equity Act created a proactive pay equity regime for federally regulated workplaces with 10 or more employees, and ESDC (2023) stated that employers had to examine compensation practices to ensure equal pay for men and women doing work of equal value. The Canadian Human Rights Commission (2026) reported that the Act applied to about 5,000 federally regulated employers and about 1.4 million employees. These policy details mattered because retention was partly psychological. Employees were unlikely to stay committed to an employer that they believed paid unfairly or tolerated inequity. Fair pay systems build trust, while hidden or unexplained pay differences damage morale.

Collective bargaining also shaped retention because it often improved access to wages, benefits, paid leave, and job protections. Statistics Canada (2025a) reported that employees covered by collective bargaining agreements were more likely to have workplace medical or dental benefits. Statistics Canada (2025b) also reported that public-sector employees were more likely than private-sector employees to have paid vacation entitlement. These findings suggested that union coverage and public-sector employment often gave workers stronger employment protections. For private and non-union employers, the practical lesson was not that they had to copy every public-sector benefit. The lesson was that employees compared their total rewards against visible alternatives. If private employers offered weak benefits, they should expect retention problems among workers who had better options.

The review also revealed the limits of compensation and benefits. Park and Shaw (2013) found that turnover rates were associated with organizational performance, which meant turnover created costs beyond replacing one employee. However, Allen et al. (2010) warned that organizations needed to understand why people left before choosing retention strategies. This was important because money could not fix every workplace problem. If employees left because of bullying, unsafe staffing, racism, burnout, poor scheduling, or lack of advancement, a small wage increase would not solve the deeper issue. Benefits could reduce insecurity, but they could not replace respectful supervision, reasonable workload, and career opportunity.

Overall, the Canadian employment system required employers to think about retention through a total rewards lens. Compensation attracted attention, benefits reduced risk, paid leave supported well-being, training encouraged growth, and pay equity strengthened trust. These elements worked together. A retention strategy that focused only on salary was too narrow. A strategy that offered benefits but paid below market was also weak. The most effective approach combined competitive pay, meaningful benefits, fair systems, communication, and workplace conditions that made employees believe staying was worth it.

Conclusion

Compensation and benefits had a clear effect on employee retention in the Canadian employment system. The reviewed evidence showed that competitive pay reduced financial reasons to leave, while benefits such as medical and dental coverage, paid vacation, paid sick leave, retirement support, and training improved job quality and employment security. Canadian data also showed that access to these benefits was unequal across full-time, part-time, permanent, temporary, public-sector, private-sector, unionized, and non-unionized workers (Statistics Canada, 2024b, 2025a, 2025b).

The paper concluded that compensation and benefits were necessary but not sufficient. They formed the foundation of retention, but they could not substitute for good leadership, fair treatment, safe work, career development, and organizational trust. In Canada, where labour standards, collective bargaining, pay equity, and employer-sponsored benefits shaped employment relationships, the strongest retention strategies combined legal compliance with strategic total rewards. Employers that paid fairly, protected employees through meaningful benefits, supported leave, invested in development, and corrected inequity gave employees stronger reasons to stay.

Recommendations

Canadian employers should use six practical steps to improve retention through compensation and benefits. First, employers should conduct regular market pay reviews. These reviews should compare wages and salaries with similar roles, industries, regions, public-sector competitors, and unionized workplaces. Market review is important because Canadian labour conditions differ across provinces, cities, and industries.

Second, employers should audit internal pay equity. Pay differences should be explainable by legitimate factors such as experience, education, responsibility, role complexity, and performance. Unexplained differences should be corrected before they damage employee trust. This recommendation was especially important for federally regulated employers because the Pay Equity Act required proactive review of compensation systems (ESDC, 2023).

Third, employers should expand benefit access for workers who were often excluded. Statistics Canada (2025a) reported that part-time employees had much lower medical and dental benefit coverage than full-time employees. Statistics Canada (2024b) reported that part-time employees also had lower access to paid sick leave. Employers should consider prorated benefits, health spending accounts, paid sick days, predictable scheduling, and wellness supports for part-time and temporary workers.

Fourth, employers should communicate benefits clearly. A benefit had limited retention value if employees did not understand it, could not access it, or did not know how it applied to their lives. Employers should explain health coverage, dental coverage, paid vacation, sick leave, retirement plans, disability coverage, training funds, and wellness supports in plain language.

Fifth, employers should connect benefits to career development. Tuition support, certification reimbursement, mentoring, leadership training, and internal promotion pathways should be treated as retention tools. Statistics Canada (2025c) reported that job-related training was a meaningful part of Canadian employment quality. Development benefits helped employees see a future with their current employer instead of leaving to grow elsewhere.

Sixth, employers should track retention outcomes. Organizations should monitor turnover rates, exit interview themes, pay complaints, benefit use, employee engagement, and tenure patterns. Allen et al. (2010) emphasized that retention decisions should be evidence-based rather than assumption-driven. Employers that measured why employees left were better positioned to invest in the right solutions.

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Appendix

Appendix A

Evidence Matrix for the Review

The table below summarizes the major sources used in the review and explains how each source supported the paper's analysis.

Source	**Type of evidence**	**Key finding used in the paper**	**Relevance to the topic**
Rynes et al. (2004)	Peer-reviewed article	Pay had been underestimated as a motivator when self-reports were compared with behavior.	Supported the argument that compensation affected employment decisions.
Hom et al. (2017)	Peer-reviewed review	Turnover had multiple causes, including dissatisfaction, alternatives, shocks, and weak attachment.	Showed that retention required more than pay alone.
Hausknecht et al. (2009)	Peer-reviewed empirical study	Employees stayed because of job satisfaction, extrinsic rewards, commitment, prestige, and supportive conditions.	Linked compensation and benefits to broader retention factors.
Statistics Canada (2025a)	Canadian national data	66.8% of employees had workplace medical or dental benefits in 2024, with large full-time/part-time gaps.	Showed unequal benefit access in Canada.
Statistics Canada (2025b)	Canadian national data	72.9% of employees had paid vacation entitlement in 2024.	Supported paid leave as part of job quality.

Source	Type of evidence	Key finding used in the paper	Relevance to the topic
Statistics Canada (2024b)	Canadian national data	64.0% of employees had paid sick leave in their main job in 2023.	Linked paid sick leave to employment security.
ESDC (2025a, 2025b, 2026)	Government policy sources	Federal standards covered wages, leave, vacation, holidays, and medical leave with pay.	Explained the Canadian employment system and legal baseline.
ESDC (2023) and CHRC (2026)	Government/pay equity sources	Federal pay equity rules applied to workplaces with 10 or more employees and covered about 1.4 million employees.	Connected fairness and equity to retention.
Allen et al. (2010)	Peer-reviewed article	Retention strategies needed evidence-based diagnosis rather than assumptions.	Supported practical recommendations for employers.