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## **Digital Transformation and its Influence on Nigerian Entrepreneurial Activities: Navigating Opportunities and Constraints in a Low Infrastructure Economy**

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### **Abstract**

This study explores the influence of digital transformation on entrepreneurial activities in Nigeria, particularly within the context of a low infrastructure economy. As digital tools become increasingly essential for business growth and competitiveness, entrepreneurs in Nigeria face a paradox: while digital innovation offers vast opportunities, its adoption is hindered by infrastructural and systemic challenges. Using a descriptive survey design, data were collected from 200 entrepreneurs across urban and rural areas through a structured questionnaire. The study employed both descriptive and inferential statistical tools including Pearson correlation, regression analysis, and t-tests to analyze the data. Findings reveal a significant positive relationship between digital transformation and entrepreneurial growth. However, infrastructural deficits and disparities between urban and rural areas limit the extent of digital adoption. In addition, government policies and digital economy initiatives were found to be influential but inconsistently implemented. Digital literacy also plays a critical role in entrepreneurs' ability to effectively utilize digital technologies. The study concludes by emphasizing the need for targeted policy enforcement, improved infrastructure, inclusive digital training, and gender-sensitive programs to ensure equitable participation in the digital economy. Recommendations are offered to foster a more inclusive and digitally empowered entrepreneurial landscape in Nigeria.

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**Keywords:** *Digital Transformation, Entrepreneurs, Digital Literacy, E-commerce*

## INTRODUCTION

### Background to the Study

In the 21st century, digital transformation has emerged as a powerful force reshaping global economies, business models, and entrepreneurial activities. It encompasses the adoption and integration of digital technologies into all areas of human and economic development, fundamentally changing how value is delivered to customers and how businesses operate. For developing nations like Nigeria, the rise of digital transformation holds significant promise for unlocking entrepreneurial potential, driving innovation, and improving competitiveness. However, the benefits of this digital revolution are often tempered by persistent infrastructural challenges that limit its full exploitation. In a country grappling with unreliable power supply, limited internet penetration in rural areas, and a digital skills gap, the interplay between technological advancement and infrastructural deficit presents a paradox for Nigerian entrepreneurs (Akinwale & Olaopa, 2020).

Nigeria, with its population exceeding 220 million, is Africa's most populous country and has one of the largest youth populations globally. The entrepreneurial spirit among Nigerians is widely acknowledged, with a significant portion of the population engaging in small and medium-scale enterprises (SMEs). According to the Small and Medium Enterprises Development Agency of Nigeria (SMEDAN, 2021), there are over 39 million SMEs in Nigeria, accounting for 96% of all businesses in the country and contributing to about 48% of the national GDP. These enterprises are increasingly recognizing the importance of digital tools and platforms in enhancing productivity, expanding markets, and improving service delivery. From online retailing and digital banking to agritech and healthtech solutions, Nigerian entrepreneurs are creatively leveraging digital platforms to respond to local challenges and global opportunities (Eze *et al.*, 2021).

Despite these developments, Nigeria's digital landscape is still evolving. Key digital transformation drivers such as broadband connectivity, digital payment infrastructure, access to mobile devices, and digital literacy are still unevenly distributed across the country. The National Bureau of Statistics (NBS, 2022) notes that while urban centers like Lagos, Abuja, and Port Harcourt have experienced significant digitization, rural and underserved communities continue to face digital exclusion. This digital divide not only hampers the scalability of entrepreneurial ventures but also reinforces existing socio-economic disparities. Entrepreneurs in these regions often struggle to

access online platforms, cloud services, and e-commerce opportunities, thereby limiting their participation in the digital economy.

Moreover, the high cost of internet data, unreliable electricity supply, and inconsistent government policy frameworks further constrain digital transformation efforts. According to the Alliance for Affordable Internet (2021), Nigerians spend over 10% of their average income on mobile internet, far above the UN-recommended 2% threshold. This cost barrier disincentivizes sustained digital engagement among small-scale entrepreneurs. Additionally, frequent power outages compel many business owners to rely on costly alternative energy sources, which erodes their profits and operational efficiency. Government initiatives like the National Digital Economy Policy and Strategy (NDEPS 2020–2030) and the Nigeria Startup Act (2022) reflect attempts to address these constraints, but implementation remains inconsistent. Nonetheless, digital transformation has opened up numerous opportunities that are reshaping the entrepreneurial terrain in Nigeria. The rise of fintech, for example, has democratized financial services and enhanced financial inclusion, especially for previously unbanked populations. Mobile money platforms such as OPay, Paga, and Flutterwave have revolutionized payment systems, enabling micro-businesses to process transactions seamlessly. Social media platforms like Instagram, Facebook, and TikTok have also become low-cost marketing and sales channels for entrepreneurs, particularly in fashion, food, and cosmetics sectors. These digital tools are helping businesses to bypass traditional brick-and-mortar limitations and access broader customer bases (Adeleke and Owolabi, 2020).

Furthermore, e-learning and virtual training platforms are helping to close the digital skills gap, equipping young Nigerians with the knowledge needed to participate in the digital economy. Initiatives such as Google Digital Skills for Africa, Andela, and Decagon are nurturing a new generation of tech-savvy entrepreneurs capable of building scalable digital products and services. These platforms not only increase employability but also stimulate innovation and job creation across different sectors. To fully harness the transformative potential of digital technology, there is a need for a holistic approach that addresses both technological and infrastructural challenges.

Olatunji (2020) argued that in recent years, digital transformation has redefined the global business landscape, creating new opportunities for entrepreneurs to innovate, scale, and compete in both local and international markets. In Nigeria, the emergence of digital tools such as mobile money, social media marketing, e-commerce platforms, and digital service delivery has shown potential to

revolutionize entrepreneurial activities, especially among youths and small business owners. However, this potential is yet to be fully realized due to the persistent infrastructural and systemic challenges that characterize the Nigerian economy. One of the major issues is the inadequacy of digital infrastructure across the country. Poor internet connectivity, high data costs, unreliable electricity supply, and limited access to digital devices hinder many entrepreneurs from adopting and sustaining digital tools in their businesses. Rural and semi-urban entrepreneurs, in particular, remain excluded from digital opportunities due to limited broadband penetration and the absence of supportive technological ecosystems.

Another significant challenge lies in the low level of digital literacy among entrepreneurs. Many business owners lack the skills to effectively utilize available digital technologies, thereby widening the gap between potential and actual impact. While some tech-driven startups in urban areas are thriving, the majority of small businesses across the country still rely on traditional methods of operation due to knowledge gaps and lack of exposure. Although policies like the National Digital Economy Policy and Strategy (2020–2030) and the Nigeria Startup Act (2022) have been introduced to promote digital transformation, there is a clear implementation gap, especially in reaching grassroots entrepreneurs. Existing research has focused more on digital technology adoption in urban startups and corporate organizations, leaving a knowledge gap on how entrepreneurs in low-infrastructure settings navigate these challenges. This study, therefore, seeks to bridge this gap by exploring the influence of digital transformation on Nigerian entrepreneurial activities within a low infrastructure economy, identifying both the opportunities and the barriers.

### **Objectives of the Study**

The main objective of this study is to examine the influence of digital transformation on Nigerian entrepreneurial activities, particularly within the context of a low infrastructure economy. The specific objectives are to:

1. examine the relationship between digital transformation and the growth of entrepreneurial activities in Nigeria
2. Identify the key opportunities that digital transformation presents for entrepreneurs in Nigeria in terms of business growth, innovation, access to markets, and service delivery.
3. Analyze the major infrastructural and systemic constraints that hinder the effective implementation and utilization of digital tools by Nigerian entrepreneurs.

4. Assess the level of digital literacy and technological readiness among entrepreneurs, particularly those operating in rural and semi-urban areas.

### **Research Hypotheses**

- H<sub>01</sub>: There is no significant relationship between digital transformation and the growth of entrepreneurial activities in Nigeria.
- H<sub>02</sub>: Digital infrastructure challenges (e.g., poor internet, electricity) do not significantly affect the adoption of digital tools by Nigerian entrepreneurs.
- H<sub>03</sub>: Government policies and digital economy initiatives have no significant impact on promoting digital entrepreneurship in Nigeria.
- H<sub>04</sub>: There is no significant difference in the level of digital adoption between entrepreneurs in urban and rural areas.
- H<sub>05</sub>: Digital literacy has no significant influence on entrepreneurs' ability to utilize digital technologies effectively.

### **Significance of the study**

The study will offers valuable insights into how digital transformation influences entrepreneurial activities within a developing, low infrastructure economy like Nigeria, and how entrepreneurs navigate both the opportunities and the constraints it presents. For entrepreneurs and small business owners, the study will provide a clearer understanding of how digital tools and platforms such as mobile apps, e-commerce, social media, and digital payment systems can be effectively leveraged for business growth. By highlighting practical strategies for overcoming infrastructural limitations, the study will aim to empower entrepreneurs, especially those in rural and underserved areas, to participate more actively in the digital economy.

For policymakers and government agencies, the study will offer evidence-based findings that can guide the formulation and implementation of inclusive digital policies. Furthermore, academics and researchers in the fields of entrepreneurship, digital transformation, and development studies can use this study as a foundation for further research. It will contributes to existing literature by focusing on the unique Nigerian experience and the challenges faced by entrepreneurs in low-infrastructure environments. Ultimately, this study supports Nigeria's broader goal of building a digitally inclusive economy by identifying pathways to support innovation, reduce the digital divide, and promote sustainable entrepreneurship.

## **LITERATURE REVIEW**

### **Conceptual Review**

#### **Concept of Digital Transformation**

Digital transformation refers to the process by which organizations and individuals integrate digital technology into all areas of business and daily life, fundamentally altering how they operate and deliver value (Westerman, Bonnet & McAfee, 2014). In the context of entrepreneurship, digital transformation includes adopting tools such as mobile applications, e-commerce platforms, social media marketing, cloud computing, digital payments, and data analytics to enhance efficiency and customer experience. In Nigeria, digital transformation has gained momentum with the increase in mobile phone usage, fintech innovations, and online service platforms like Jumia, Paystack, and Flutterwave. However, the level of adoption varies widely due to infrastructural challenges, especially in rural areas (Akinwale & Olaopa, 2020).

#### **Concept of Entrepreneurship**

Entrepreneurship involves the identification and exploitation of business opportunities through the creation and management of new ventures. Entrepreneurs play a crucial role in job creation, poverty reduction, and innovation (Schumpeter, 1934). In Nigeria, entrepreneurship is largely driven by necessity rather than opportunity, with many individuals turning to small businesses as a means of survival due to high unemployment rates (Adebayo & Olayemi, 2021). The digital age presents new possibilities for Nigerian entrepreneurs to grow their businesses through wider market access, automation, and digital customer engagement.

#### **Constraints to Digital Entrepreneurship in Nigeria**

Digital entrepreneurship in Nigeria holds significant potential to drive economic growth, innovation, and job creation. However, several constraints continue to hinder its full realization. One of the major challenges is the high cost of internet access. Many entrepreneurs, especially those in rural or low-income areas, struggle to afford reliable and fast internet services, which are essential for operating online businesses. Another critical issue is Nigeria's unstable electricity supply. Frequent power outages increase operational costs and limit entrepreneurs' ability to maintain consistent digital engagement or product delivery. Furthermore, low digital literacy among a significant portion of the population impedes the adoption and effective use of digital tools and platforms. Many aspiring entrepreneurs lack the necessary skills to navigate digital ecosystems,

limiting their competitiveness. Access to financing is also limited, with many digital startups unable to secure funding due to stringent loan requirements or lack of investor interest in tech ventures. Lastly, weak policy implementation and inconsistent regulatory frameworks pose barriers to growth. (Ajayi, 2021).

## **Theoretical Review**

### **Technology Acceptance Model (TAM)**

The Technology Acceptance Model (TAM), created by Fred Davis in 1989, is a popular theoretical framework that describes how people learn to embrace and use technology. Perceived utility (PU) and perceived ease of use (PEOU) are the two primary characteristics that TAM identifies as influencing a user's decision to adopt a technology. The degree to which an individual thinks that utilizing a specific technology would improve their productivity or job performance is known as perceived usefulness. Contrarily, perceived ease of use describes how much a person thinks utilizing the technology would be effortless. These two ideas have an impact on how someone feels about utilizing the technology, which in turn influences how they intend to use it and, ultimately, how they actually use it. This approach is very useful for comprehending how Nigerian business owners behave online. When customers recognize the obvious advantages and find the technologies easy to use, many are willing to embrace digital platforms like digital payment systems, e-commerce websites, or mobile apps. On the other hand, adoption rates fall when people believe that digital platforms are complicated or useless. Thus, TAM provides insightful information on the different degrees of digital tool adoption among business owners in Nigeria's changing business environment.

### **Diffusion of Innovation Theory**

Proposed by Rogers (1962), the Diffusion of Innovation Theory explains how new ideas and technologies spread through cultures and societies. The theory categorizes adopters into innovators, early adopters, early majority, late majority, and laggards. In the Nigerian context, urban entrepreneurs with access to infrastructure and exposure tend to be early adopters of digital tools, while rural entrepreneurs often fall into the late majority or laggard category due to infrastructural and educational barriers.

### **Resource-Based View (RBV)**

The Resource-Based View, developed by Barney (1991), emphasizes the importance of internal resources in achieving a competitive advantage. In the context of digital entrepreneurship, access to digital resources such as skilled labor, reliable infrastructure, and technological assets—can determine the success or failure of entrepreneurial ventures. Entrepreneurs with better access to these resources are more likely to thrive in the digital economy.

## **METHODOLOGY**

### **Research Design**

This study adopted a descriptive survey research design to examine the influence of digital transformation on Nigerian entrepreneurial activities, particularly within the context of a low infrastructure economy. The design enabled the researcher to collect, describe, and analyze data on the state of digital adoption, challenges, opportunities, and perceptions among entrepreneurs across different regions in Nigeria.

### **Population of the Study**

The population for the study comprised Nigerian entrepreneurs operating in both urban and rural areas, especially small and medium-sized business owners who used or intended to use digital tools in their businesses. It also included startup founders, fintech operators, and informal digital vendors.

### **Sample Size and Sampling Technique**

The sample size for this study consisted of 200 respondents. This number was carefully chosen a balance between comprehensive representation and the feasibility of data collection. To ensure inclusiveness and representativeness, the study employed a combination of stratified sampling and purposive sampling techniques. Stratified sampling was used to divide the population into two main groups: urban entrepreneurs and rural/semi-urban entrepreneurs. This was important in order to highlight potential disparities in digital adoption and infrastructure access between these two groups. Stratification allowed for a fair comparison of how entrepreneurs in different settings experienced the effects of digital transformation.

Within each stratum, purposive sampling was used to select respondents who met specific criteria. Entrepreneurs were selected based on their direct involvement in digital business activities, such as the use of e-commerce platforms, social media marketing, mobile apps, digital payment tools, and

other tech-enabled solutions. This approach ensured that only participants with relevant digital experience contributed to the data, thus increasing the reliability and relevance of the responses.

### **Research instrument**

The research instrument used for this study was a structured questionnaire designed to gather relevant data from Nigerian entrepreneurs. It consisted of six sections covering demographic information, digital transformation and business growth, opportunities from digital innovation, infrastructural and systemic challenges, government policies, and digital literacy. The questionnaire employed a four-point Likert scale to capture respondents' opinions and levels of agreement. It was developed based on insights from related literature and tailored to reflect the Nigerian entrepreneurial environment. To ensure clarity and relevance, the instrument was reviewed by academic experts and pre-tested with 20 entrepreneurs. Feedback from the pilot study helped refine the questions, making the instrument reliable and appropriate for addressing the study's objectives and testing the stated hypotheses.

### **Validity and Reliability of the Instrument**

The questionnaire was reviewed by experts in the field of entrepreneurship and digital economy. A pilot study involving 20 entrepreneurs was conducted, and their feedback was used to refine the instrument. The reliability of the questionnaire was tested using Cronbach's Alpha, with a reliability coefficient of above 0.7 considered acceptable.

### **Method of Data Collection**

Primary data were collected through the administration of structured questionnaires. The questionnaire contained closed-ended Likert-scale questions addressing digital adoption, infrastructure challenges, government support, digital literacy, and business growth.

### **Method of Data Analysis**

Descriptive statistics such as frequency count percentage was used to analyze the respondent's bio data, while inferential statistics such as Pearson correlation, T- test, Chi-square and ANOVA were used to test the study's hypotheses. Each hypothesis was tested at the 0.05 level of significance.

## **DATA ANALYSIS AND INTERPRETATION**

### **4.2 Analysis of Respondents Bio Data**

**Table 1 Demographic Information of Respondents**

<b>Demographic Features</b>	<b>features</b>	<b>Frequency</b>	<b>Percentage</b>
<b>Age</b>	18-25years	12	15.5%
	26-35years	66	44.5%
	36-45years	22	25.5%
	46years and above	29	14.5%
<b>Gender</b>	Male	119	59.5%
	Female	81	40.5%
<b>Types of Business</b>	E-commerce	49	24.5%
	Fin Tech	31	15.5%
	Social Media based	39	19.5%
	Mobile Services	29	14.5%
	Informal/Others	52	26.0%
<b>Location</b>	Urban	111	55.5%
	Rural/Semi-Urban	89	44.5%
	Other	1	1.0%

**Source:** Field Survey, 2025

Table 1 showed the demographic information of the respondents. The largest segment (44.5%) is aged 26–35 years, reflecting a generation of young, energetic, and digitally inclined entrepreneurs. The data shows a male-dominated entrepreneurial landscape (59.5%), though female representation (40.5%) is also significant. This indicates a growing inclusion of women in the digital economy. The location distribution shows a reasonably balanced spread: Urban entrepreneurs (55.5%) slightly outnumber their rural/semi-urban counterparts (44.5%). This allows for meaningful comparisons in digital adoption between well-connected and underdeveloped areas. Entrepreneurs in urban areas likely benefit from better infrastructure, stable electricity, and faster internet. However, the high rural participation highlights an encouraging shift where digital transformation is reaching traditionally marginalized areas potentially through mobile phones, local networks, or community initiatives.

### **Research Hypotheses**

H<sub>01</sub>: There is no significant relationship between digital transformation and the growth of entrepreneurial activities in Nigeria.

**Table 2: Pearson’s Correlation between digital transformation and growth of entrepreneurial activities**

Variables	N	Mean	S.D	df	r	Sig.	Decision
<b>Digital Transformation</b>	200	19.77	3.86				
<b>Entrepreneurial Growth</b>	200	3.42	0.061	98	.413*	.000	Rejected

\*. Correlation is significant at the 0.05 level (2-tailed)

\*\*. Correlation is significant at the 0.05 level (2-tailed)

Results on Table 2 revealed a moderate positive correlation between digital transformation and growth of entrepreneurial activities ( $r = .413^*$ ;  $p < .05$ ). This suggests that digital transformation is a pointer to entrepreneurial growth in Nigeria. Hence, the null hypothesis is rejected.

H<sub>02</sub>: Digital infrastructure challenges (e.g., poor internet, electricity, limited access to digital devices) do not significantly affect the adoption of digital tools by Nigerian entrepreneurs.

**Table 3: Multiple Regression Analysis**

Coefficients					
R= .280 <sup>a</sup> ; R Square = .079, Adjusted R Square = .065					
Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	2.579	.221		11.649	.000
Poor Internet	.217	.085	.254	2.552	.012
Electricity	.204	.081	.233	2.151	.010
limited access to digital devices	.130	.071	.142	1.419	.009

*Dependent Variable:* poor internet, Electricity, limited access to digital devices and Adoption of digital tools by Nigerian entrepreneurs

The table presents the digital infrastructure challenges affecting the adoption of digital tools by Nigerian Entrepreneurs. The table shows that the independent variables (poor internet, electricity and limited access to digital devices) made a significant hindrance to the adoption of digital tools by Nigerian Entrepreneurs. In terms of magnitude of contribution, Poor internet made the most significant hindrance ( $\beta = .217$ ;  $t = 2.552$ ;  $p < 0.05$ ) to the adoption of digital tools by Nigerian entrepreneurs, followed by Poor electricity ( $\beta = .204$ ;  $t = 2.151$ ;  $p < 0.05$ ) then followed by limited access to digital devices ( $\beta = .130$ ;  $t = 1.419$ ;  $p < 0.05$ ).

H<sub>03</sub> Government policies and digital economy initiatives have no significant impact on promoting digital entrepreneurship in Nigeria.

**Table 4: Analysis of Research Hypothesis (H<sub>02</sub>)**

	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	8.118 <sup>a</sup>	9	.003
Likelihood Ratio	6.137	9	.002
N of Valid Cases	125		

a. 12 cells (75.0%) have expected count less than 5. The minimum expected count is .03

Table 4 shows that government policies and digital economy initiatives have significant impact in promoting digital entrepreneurship in Nigeria ( $P > .05$ ). The null hypothesis is therefore rejected. This implies that government policies and digital economy initiatives have significant impact on promoting digital entrepreneurship in Nigeria.

H<sub>04</sub> There is no significant difference in the level of digital adoption between entrepreneurs in urban and rural areas.

**Table 5: T-test analysis of difference in digital adoption between entrepreneurs in the urban and rural school area**

Group	Mean	Std. Dev.	F	df	t	Sig.
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<b>Rural</b>	48.22	.847				
<b>Urban</b>	62.64	1.125	62.991	196	33.935	.001

Table 5 presents the difference in the level of digital adoption between entrepreneurs in the urban and rural areas. The table shows that the level of digital adoption between entrepreneurs in the urban and rural school located areas ( $t = 33.935$ ;  $df = 196$ ;  $p = .001$ ;  $P > .05$ ). This implies that there is high digital adoption in Urban area compare to the rural area

H05 Digital literacy has no significant influence on entrepreneurs' ability to utilize digital technologies effectively.

**Table 6: Regression analysis on digital literacy and entrepreneurs' ability to utilize digital technologies effectively**

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1126.840	1	1126.840	7.532	.007 <sup>b</sup>
	Residual	14661.670	98	149.609		
	Total	15788.510	99			

a. Dependent Variable: Entrepreneurs' ability to utilize digital technologies

b. Predictors: (Constant), Digital Literacy

When p-value is less than 0.05 = there is significant

When p-value is greater than 0.05 = There is no significant

Table 6 shows the regression analysis on digital literacy and entrepreneurs' ability to utilize digital technologies effectively. The table shows that digital literacy significantly influence entrepreneurs' ability to utilize digital technologies effectively. . This is showed by the P-value .007 which is less than 0.05

### Discussion of findings

The findings of this study reveal that digital transformation has a statistically significant positive effect on entrepreneurial growth in Nigeria. A moderate positive correlation ( $r = .413$ ,  $p < .05$ ) indicates that the adoption of digital tools such as e-commerce, mobile apps, and digital payments fosters business expansion and market reach. However, infrastructural challenges such as poor internet connectivity, irregular electricity supply, and limited access to digital devices significantly

hinder digital adoption, especially in rural areas. Findings also revealed that urban entrepreneurs reported higher levels of digital engagement compared to their rural counterparts, as shown by the significant t-test result ( $t = 33.935, p < .001$ ). Findings also indicated that government policies and digital economy initiatives were also found to positively influence digital entrepreneurship, although implementation challenges persist. Additionally, digital literacy was shown to significantly affect entrepreneurs' ability to use digital technologies effectively ( $p = .007$ ). These findings underscore the dual reality of opportunity and constraint in Nigeria's digital entrepreneurial landscape, especially within low-infrastructure contexts

## **CONCLUSION AND RECOMMENDATIONS**

### **Conclusion**

This study has demonstrated that digital transformation significantly influences entrepreneurial activities in Nigeria, offering both opportunities and challenges, especially within the context of a low-infrastructure economy. The findings revealed that digital tools play a vital role in enhancing business growth, market expansion, and customer engagement. However, these benefits are unevenly distributed across regions due to infrastructural limitations like poor internet connectivity, unstable electricity supply, and limited access to digital devices. Entrepreneurs in urban areas are better positioned to take advantage of digital innovations, while their rural counterparts face significant barriers.

The study also found that government policies and digital economy initiatives, though present, need stronger implementation and support mechanisms to reach grassroots entrepreneurs. Furthermore, digital literacy emerged as a key determinant of successful digital adoption, emphasizing the need for continuous training and capacity-building programs.

Overall, digital transformation has the potential to revolutionize Nigeria's entrepreneurial landscape, but its success depends on inclusive infrastructure development, accessible digital education, and sustained policy commitment. Bridging the digital divide between urban and rural areas will not only enhance economic inclusion but also position Nigeria to fully harness the potentials of a digital economy in fostering innovation, job creation, and sustainable development.

### **Recommendations**

- The government should invest in affordable, high-speed internet and stable electricity, especially in rural and semi-urban areas
- Training programs should be expanded to equip entrepreneurs particularly in underserved regions with the skills to navigate digital tools.
- Policies like the Nigeria Startup Act must be properly enforced, with support systems accessible to grassroots entrepreneurs.
- Collaborations with telecom and fintech companies can accelerate infrastructure rollout and financial inclusion.
- Tailored digital empowerment programs should target female entrepreneurs to close the gender gap in digital adoption.

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