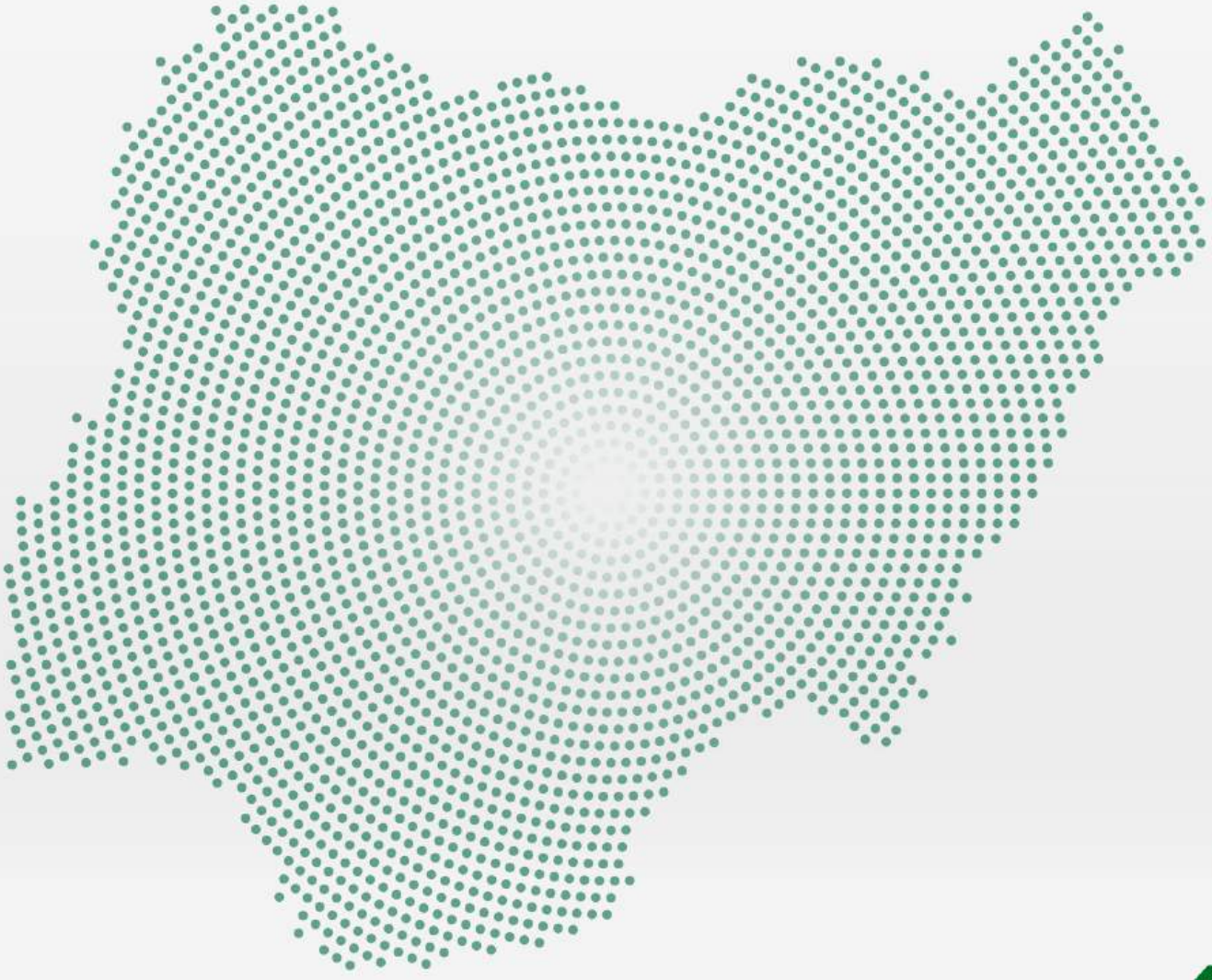
NiTDA National Information Technology Development Agency

NIGERIA TECH OUTLOOK REPORT 2026





Nigeria Tech Outlook Report

FIRST EDITION · 2026

Telling Nigeria's Digital Story with Nigeria's Own Numbers

Published by the National Information Technology Development Agency (NITDA), Abuja, Nigeria, in partnership with the National Bureau of Statistics (NBS).

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NIGERIA TECH OUTLOOK REPORT 2026

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Data availability: the anonymised household survey dataset supporting this report may be made available to bona fide researchers on request, subject to the Nigeria Data Protection Act 2023, the data access terms of the National Bureau of Statistics and a written access agreement. Qualitative recordings, transcripts and notes are not open data. Details in Annex A, item (xii).

This report is published under the editorial responsibility of NITDA. The findings, interpretations, and conclusions expressed are those of the study team and do not necessarily reflect the views of every partner institution.

Contact: Nigeria Tech Outlook Report Secretariat, NITDA Headquarters, Abuja.

Document control

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1.0	November 2026	First edition, final institutional and Technical Steering Committee review, and NBS evidence and methodology alignment	Director General / Chief Executive Officer, NITDA

Review cycle: annual. The second edition is proposed for the first quarter of 2027, subject to institutional confirmation. This document supersedes all previous drafts. The version of record is the copy held by the Nigeria Tech Outlook Report Secretariat.

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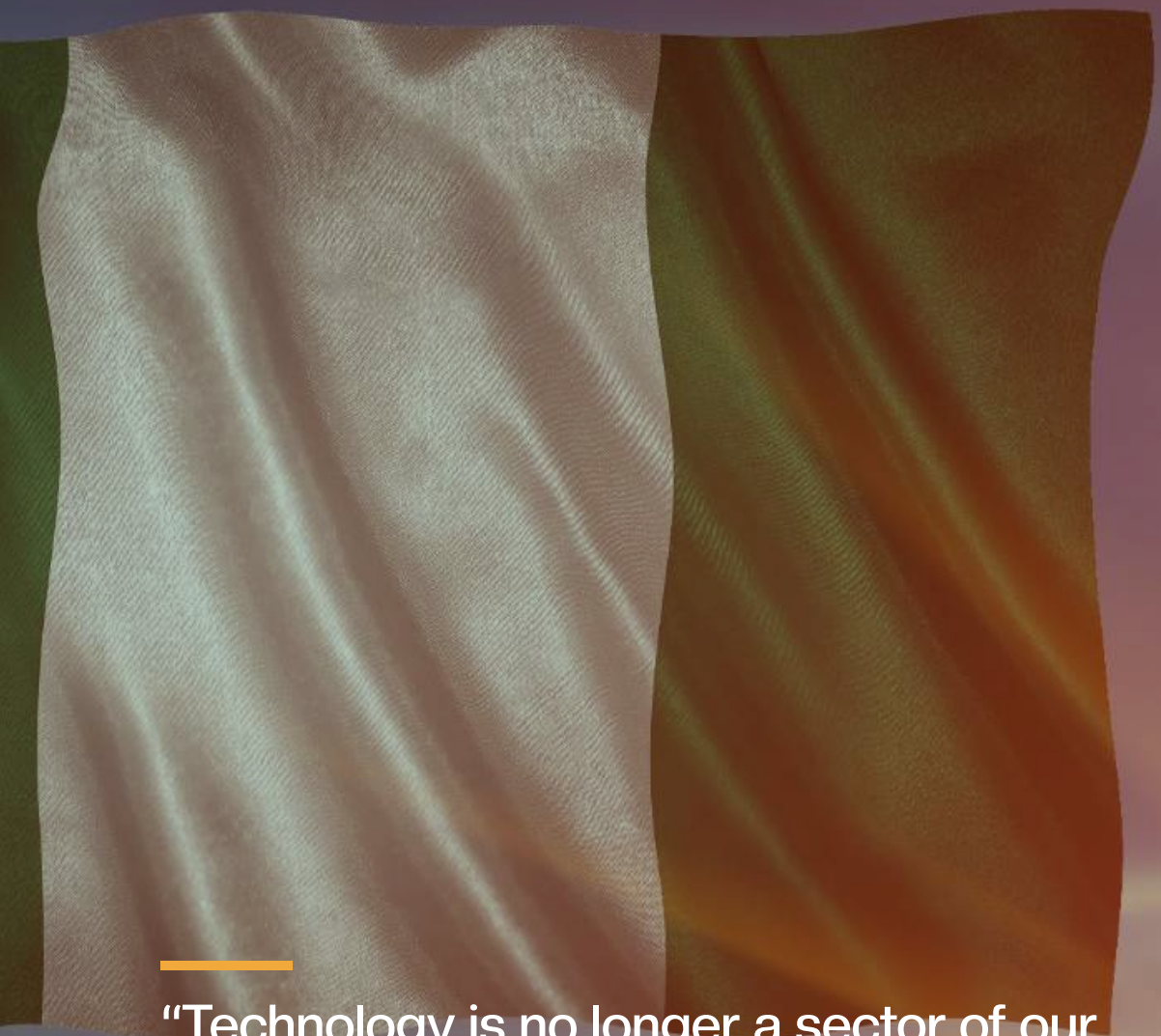
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"Technology is no longer a sector of our economy. It is the ground on which the economy now stands."

Kashifu Inuwa Abdullahi, CCIE
Director General / Chief Executive Officer, NITDA

FROM THE DIRECTOR GENERAL

Foreword

Imagine, for a moment, that every bank in Nigeria switched off its technology tomorrow morning. No transfers. No point-of-sale terminals. No mobile banking. By midday, commerce would slow to a crawl; by evening, salaries would be stranded and markets would stall. That imagined silence tells us more about Nigeria's digital economy than any single statistic: technology is no longer a sector of our economy. It is the ground on which the economy now stands.

Yet for years, we have told this story with other people's numbers, or with no numbers at all. International platforms, foreign consultancies and headline estimates spoke about Nigeria's digital life while Nigeria's own evidence sat scattered across agencies, operators and filing cabinets. When we did not measure it ourselves, others defined it for us, sometimes generously, sometimes not.

The Nigeria Tech Outlook Report changes that. In this study, NITDA and NBS asked people across Nigeria about their lived experience of digital technology: 2,147 households across all 36 states and the Federal Capital Territory, 539 primary health facilities interviewed by telephone, fifteen in-depth conversations with the leaders who build, regulate and study this economy, and the administrative records of the system itself, from the Nigerian Communications Commission to NIBSS, the Revenue Service, Galaxy Backbone, the Data Protection Commission, NIPC, NIPOST and the Federal Ministry of Health, alongside data from the private operators whose platforms carry this economy every day. This report brings these three kinds of evidence, the voices of citizens, the testimony of leaders, and the records of the system, together within a single analytical framework.

This report does not flatter us. Where the evidence is strong, we say so. Where it is partial, we say so. Where we could not yet measure something, we name the gap, a proposed owner and an indicative cost band for closing it. Survey estimates and measured indicators in these pages carry a tag that tells you how much weight they can bear. That discipline is deliberate: a report that will guide investment and policy must be trusted more than it must be admired.

Nigeria has a share of the global digital economy success story that deserves to be told, and told well. Without research and the gathering of this data, we would not be able to tell our story to the world. With this report, and with the annual editions that will follow it, we begin to tell that story ourselves, in our own voice, on evidence that readers can inspect and test.

I commend the study team, our main partner the National Bureau of Statistics, our strategic partners, and every Nigerian who opened their door to our researchers.

Kashifu Inuwa Abdullahi, CCIE
Director General / Chief Executive Officer, National Information Technology Development Agency (NITDA)

FROM THE TECHNICAL STEERING COMMITTEE

Preface

The Technical Steering Committee was constituted to hold this study to one standard above all others: that the report's claims be traced to identified evidence, and that the evidence used carries an honest statement of its strength.

The Committee reviewed the analytical framework of 105 indicators across five sectors and four dimensions, approved the survey instruments and the field methodology, and examined the analysis tables produced by the National Bureau of Statistics from 2,147 household interviews and 539 health facility telephone interviews conducted across all 36 states and the Federal Capital Territory.

Three features of this report deserve the reader's attention. First, its restraint: estimates that do not meet statistical reliability standards are barred from headlines and strong claims, with the reasons disclosed and their technical values retained in the statistical annex. Second, its transparency: the evidence gap register in Chapter 11 names what we do not yet know, the proposed owner of each gap, the measurement pathway and the indicative cost band. Third, its repeatability: this edition establishes the baseline for an annual series, so that progress, or the lack of it, will be measured against these very numbers in the years ahead.

The Committee has guided this report from framework to fieldwork. We commend it to policymakers, investors, researchers and the Nigerian public.

Dr Mohammed Saidu Kumo
Director, Research and Statistics, NITDA; Chairman, Technical Steering Committee

FROM THE LEAD RESEARCHER

Statement by the Lead Researcher

Every number in this report passed through the hands of our twelve zonal researchers and back again. Working across all thirty-six states and the Federal Capital Territory, they supported the national telephone survey, engaged business owners and health facilities, and supported stakeholder engagement and evidence gathering. What you are reading is their work, verified.

As lead researcher I insisted on three disciplines. First, that we measure before we claim. Second, that sampling uncertainty is reported where assessed, and that other estimates are explicitly marked NOT ASSESSED or ILLUSTRATIVE, including the ones we chose to suppress. Third, that every voice be used exactly as its owner permitted. Where the data surprised us, we reported the surprise. Where the data was thin, we said so and assigned an indicative cost band to the instrument that would thicken it.

This is the first edition. The modules are built for repetition, and my team is already preparing for the second. Nigeria will now measure its digital economy the way it measures its gross domestic product: regularly, openly, and with its own hands.

Dr Salihu Abdulkarim
Assistant Director, Research and Statistics, NITDA; Lead Researcher

THE PEOPLE BEHIND THE NUMBERS

Study Team and Acknowledgements

The study team is led by Lukman Lamid Idowu, Special Assistant to the Director General on Innovation and Research, NITDA. This report was produced by the Nigeria Tech Outlook Report study team at the National Information Technology Development Agency, working with the zonal research team across the six geo-political zones, under the oversight of the Technical Steering Committee.

The household survey and the health facility survey were designed and analysed in partnership with the National Bureau of Statistics, drawing on the GHS Panel Wave 5 household frame and the NHFS 2025 primary health facility frame. Key informant interviews across government, regulation, industry, academia and the media ecosystem were conducted under the leadership of Dr Bayero Agabi.

Strategic partners

This study drew on the data, facilities and cooperation of twenty-two contributing organisations: National Bureau of Statistics (NBS); Nigerian Communications Commission (NCC); National Primary Health Care Development Agency (NPHCDA); Nigerian Universities Commission (NUC); Universal Service Provision Fund (USPF); Nigerian Postal Service (NIPOST); Nigerian Investment Promotion Commission (NIPC); Nigeria Revenue Service (NRS); Federal Ministry of Health (FMoH); Galaxy Backbone (GBB); Nigeria Inter-Bank Settlement System (NIBSS); Nigeria Data Protection Commission (NDPC); Konga; Association of Telecommunications Companies of Nigeria (ATCON); Lagos Business School (LBS); Nigeria Customs Service; World Bank Group; Internet Exchange Point of Nigeria (IXPN); National Health Technology and Data Analytics Office (NHTDAO); Precise Financial Systems; MTN Nigeria; AXA Mansard Health.

A further fourteen organisations participated in the study's consultations: Airtel Nigeria; Bureau of Public Procurement (BPP); Federal Civil Service Commission (FCSC); Flutterwave; Globacom Limited; Interswitch; National Agency for Science and Engineering Infrastructure (NASENI); National Cybersecurity Coordination Centre (NCCC-ONSA); National Health Insurance Authority (NHIA); National Identity Management Commission (NIMC); National Population Commission (NPC); Nigeria Centre for Disease Control and Prevention (NCDC);

Office of the Accountant-General of the Federation (OAGF); Office of the Head of the Civil Service of the Federation.

The study team acknowledges with gratitude: the fifteen leaders who gave their time and candour in interviews; the agencies and operators who opened their administrative records, including the Nigerian Communications Commission, NIBSS, the Revenue Service, Galaxy Backbone, the Nigeria Data Protection Commission, the Nigerian Investment Promotion Commission, NIPOST and the Federal Ministry of Health; and, above all, the 2,147 households and 539 health facilities across Nigeria whose answers are the foundation of everything in these pages.

The Technical Steering Committee

The Committee brings together representatives of the partner institutions and the agencies whose data and mandates this report draws on. Its member organisations and the individuals representing them are listed below.

The Committee is chaired by Dr Mohammed Saidu Kumo, Director, Research and Statistics, NITDA, and brings together representatives of the partner institutions and the agencies whose data and mandates this report uses. Its members:

Name	Organisation	Designation	Role
Dr Mohammed Saidu Kumo	NITDA	Director, Research and Statistics	Chairman
Sa'adatu Hayatuddeen Awwal	NBS	Statistician	Member
Abubakar Sadiq Tukur	NCC	Principal Manager	Member
Dr Kufre Bassey	CBN	Principal Manager	Member
Sani Bawa	CBN	Deputy Director	Member
João Martins	UNU-EGOV	Senior Research Associate	Member
Engr. Dr Salisu Kaka	NITDA	Director, e-Government Development	Member
Barr. Emmanuel Edet	NITDA	Ag. Director, Regulation and Compliance	Member
Lukman Lamid Idowu	NITDA	Special Assistant to the Director General on Innovation and Research	Member
Dr Muhammad Aminu Lawal	NITDA	SA to DG on Policy	Member
Dr Salihu Abdulkarim	NITDA	Assistant Director, Research and Statistics	Member and Lead Researcher
Nuratu Jumai Sani	NITDA	Assistant Director, Research and Development	Member
Abdulmalik Abubakar A.	NITDA	Manager	Secretary
Prof. Adegboyega Ojo	Carleton University, Canada	Independent Expert: Professor and Canada Research Chair (Governance)	Member
Mr Oluwasayo Oshadami	EQUINIX	Independent Expert: Director, Solutions Architects	Member

Name	Organisation	Designation	Role
Prof. Titilayo Olubunmi Olaposi	Obafemi Awolowo University	Research Professor	Member
Dr Raymond Onuoha	Lagos Business School	Operations Manager / PMO Lead	Member

The Zonal Research Team

Key informant interviews were led by Dr Bayero Agabi, who personally conducted the interviews he was able to cover. The research study was led by twelve zonal researchers selected across the six geo-political zones.

Twelve researchers, two from each geo-political zone, led the research, stakeholder engagement and evidence gathering in their zones, under the leadership of the Lead Researcher, Dr Salihu Abdulkarim. The survey interviews themselves were conducted by the National Bureau of Statistics through its telephone interviewing operation. Professor Titilayo Olubunmi Olaposi also serves on the Technical Steering Committee.

Zone	Name	Institution
North Central	Prof. James Agajo	Federal University of Technology, Minna, Niger State
North Central	Dr. Usman Bello Abdulmalik	African University of Science and Technology, Abuja
North East	Prof. Abdulsalam Ya'u Gital	Abubakar Tafawa Balewa University, Bauchi
North East	Prof. Etemi Joshua Garba	Modibbo Adama University, Yola, Adamawa
North West	Dr. Azu Nnanna Philemon	Air Force Institute of Technology, Kaduna
North West	Prof. Tukur Garba	Usmanu Danfodiyo University, Sokoto
South East	Prof. Abel Ezeoha	Alex-Ekwueme Federal University, Ndufu-Alike, Ebonyi
South East	Prof. Godswill Agu	Abia State University, Uturu, Abia
South South	Dr. Eseosa Joy Sowemimo	University of Benin, Edo
South South	Dr. Lewis Dormaa Gbarayorks	Federal Polytechnic Ugep, Cross River
South West	Dr. Peter Onu	Pan-Atlantic University, Lagos
South West	Prof. Titilayo Olubunmi Olaposi	Obafemi Awolowo University, Ile-Ife, Osun



THE REPORT IN BRIEF

Executive Summary

11.74%
ICT contribution to real GDP, Q2 2026 (NBS)

2,147
households across all 36 states and the FCT

539
primary health centres interviewed

15
in-depth interviews with sector leaders

Digital technology now sits underneath almost everything Nigerians do. In the second quarter of 2026, information and communications technology contributed 11.74% of Nigeria's real GDP, according to the National Bureau of Statistics gross domestic product report for that quarter. This report provides nationally measured answers, within its stated survey framework, on how digital technology touches the lives of Nigerians. It is built on a national survey of 2,147 households across all 36 states and the Federal Capital Territory conducted with NBS, telephone interviews with officers-in-charge at 539 primary health centres, fifteen in-depth interviews with the leaders who build, regulate and study this economy, and the administrative records of the system itself. The report brings these kinds of evidence together within one analytical framework.

Six measured findings lead this report:

(i) **Access is broad, but depth is shallow.** Nearly every adult uses a phone, yet only 40.6% personally use a smartphone. 77.5% report being able to perform at least one of eight listed digital tasks, but only 11.9% can use a spreadsheet.

(ii) **Geography divides digital life.** 55.7% of urban adults use the internet against 29.5% of rural adults.

(iii) **Financial services show what digitisation can do:** 86.5% of adults hold accounts, and payment rails carry about ₦1.2 quadrillion a year, yet only 12% accessed digital credit in the previous twelve months and 11.3% hold insurance, and 13.1% have personally experienced fraud.

(iv) **Commerce and government lag.** Only 6.6% of adults bought anything online in three months, and 17.9% used a government service online. Where money moves, digitisation works; where it only moves information, it stalls.

(v) Trust is a major constraint, not the only one: lack of trust is the most-named barrier to buying online (25.1%), and 31.3% of account holders do not trust digital payments much or at all (17.5% not much, 13.8% not at all).

(vi) **Demand for the future is already here.** 57.9% of adults answered yes or maybe when asked whether they intend to buy a smartphone in the next twelve months, 43% would pay more for reliable internet, and 75.9% say yes to using telemedicine (6.1% maybe, 18.1% no), while 19.3% have ever used it.

The report also says plainly what we could not measure, names a proposed owner for each gap, subject to institutional agreement, and assigns an indicative cost band to the instruments that would close them. It establishes the permanent baseline for an annual series: progress from here will be measured, not asserted. Nigeria's digital economy is real, large and unevenly shared. This report is the evidence, and the invitation to act on it.

THE REPORT IN MINIATURE

Report at a Glance

The ten numbers below are the report in miniature, each a weighted estimate for adults aged 18 and above from the NITDA-NBS Digital Economy Survey 2026, unless otherwise noted. Survey estimates use empirical state weights and reflect the achieved telephone-sample respondent mix; they are not post-stratified to national adult demographic benchmarks.

I

11.74%

ICT contribution to real GDP, Q2 2026 (NBS official statistics).

II

40.6%

of adults personally use a smartphone; 55.4% still rely on a basic phone.

III

77.5%

report being able to perform at least one of eight listed digital tasks; only 11.9% can use a spreadsheet.

IV

55.7%

of urban adults use the internet, against 29.5% of rural adults.

V

86.5%

of adults hold a financial account; only 12% accessed digital credit in the past twelve months and 11.3% hold insurance.

VI

13.1%

of adults have personally experienced digital financial fraud; 59.3% of adults trust digital payments.

VII

6.6%

of adults bought anything online in the past three months; 25.6% of business owners report broad digital business activity, including online selling, advertising, social commerce or back-office digital tools.

VIII

17.9%

of adults used a government service online in the past year; 53.6% of completed interactions were reported as resolved the same day or within a few days, a perception-based measure.

IX

75.9%

of adults say yes to using telemedicine (6.1% maybe, 18.1% no); 19.3% have ever used it.

X

57.9%

say yes or maybe to buying a smartphone within twelve months; 43% would pay at least 25% more for reliable internet.

Source: NITDA-NBS Digital Economy Survey 2026 weighted estimates; GDP share from NBS official statistics.

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TERMS USED IN THIS REPORT

Abbreviations

ATCON	Association of Telecommunications Companies of Nigeria
AU	African Union
CAC	Corporate Affairs Commission
CBN	Central Bank of Nigeria
CEO	Chief Executive Officer
CV	Coefficient of Variation
DHIS2	District Health Information Software 2
DNICE	Digital Nigeria International Conference and Exhibition
FCT	Federal Capital Territory
FMoH	Federal Ministry of Health
GBB	Galaxy Backbone Limited
GDP	Gross Domestic Product
GHS	General Household Survey
ICT	Information and Communications Technology
ITU	International Telecommunication Union
IXPN	Internet Exchange Point of Nigeria
KII	Key Informant Interview
LBS	Lagos Business School
MSME	Micro, Small and Medium Enterprise
MTN	MTN Nigeria Communications
NBS	National Bureau of Statistics
NCC	Nigerian Communications Commission
NCS	Nigerian Computer Society
NDHI	National Digital Health Initiative
NDPA	Nigeria Data Protection Act
NDPC	Nigeria Data Protection Commission
NHFS	National Health Facility Survey
NIBSS	Nigeria Inter-Bank Settlement System
NIMC	National Identity Management Commission
NIN	National Identification Number
NIPC	Nigerian Investment Promotion Commission
NIPOST	Nigerian Postal Service
NITDA	National Information Technology Development Agency
NPHCDA	National Primary Health Care Development Agency
OTT	Over-the-Top (messaging and media services delivered over the internet)
PHC	Primary Health Centre
ROW	Right-of-Way
SDG	Sustainable Development Goal
SE	Standard Error
SIM	Subscriber Identity Module
SMEDAN	Small and Medium Enterprises Development Agency of Nigeria
TSC	Technical Steering Committee
UNU-EGOV	United Nations University Operating Unit on Policy-Driven Electronic Governance
USPF	Universal Service Provision Fund
WTO	World Trade Organization



01

CHAPTER 01

Introduction and Methodology

2,147
adults interviewed across all 36 states and the FCT

539
primary health centres interviewed by telephone

15
in-depth interviews with sector leaders

105
indicators across five sectors

1.1 Why this report exists

Digital technology now sits underneath almost everything Nigerians do: how we bank, trade, learn, receive healthcare and deal with government. In the second quarter of 2026, information and communications technology contributed 11.74% of Nigeria's real GDP, according to the National Bureau of Statistics. NBS has tracked this figure for years, and under the previous GDP series the reported shares were higher.

But a GDP figure alone cannot tell us what digital technology means in people's lives. It cannot tell us whether a trader in Kano can sell online, whether a mother in Bayelsa can consult a doctor by phone, or whether a young graduate in Enugu has the skills employers need. This report provides nationally measured answers within its stated survey framework.

BOX 1.1

Understanding the GDP numbers (the NBS position)

All figures on the ICT sector's contribution to GDP in this report come from the National Bureau of Statistics, Nigeria's official statistical authority, and from no other source.

In the second quarter of 2026, NBS reported that information and communications technology contributed 11.74% of Nigeria's real GDP at constant 2019 prices. This is a quarterly, real measure; NBS reported a nominal share of 12.27% for the same quarter, and the two measures should not be interchanged.

NBS has measured this contribution for many years. Under the previous GDP series, quarterly ICT shares reached 17.83% in Q2 2020 and 17.92% in Q2 2021. Full-year shares were 13.04% in 2019, 15.05% in 2020 and 15.51% in 2021. These old-series figures are not directly comparable with the rebased Q2 2026 estimate without noting the series and period. The difference between the old and new figures reflects the rebasing of the national accounts, not a shrinking digital economy.

For consistency, all targets and comparisons in this report use the rebased NBS series. Readers who encounter the older, higher figures should understand that they come from the previous base year and are no longer the official series.

1.2 What this report measures

The report is built on the Analytical Framework version 4.0. The framework sets out 105 indicators across the five sectors covered by this report: financial services, telecommunications, commerce and trade, e-Government services, and health. Each sector is examined through four dimensions, from input to outcome:

(i) **D1, Input:** the foundations, such as networks, devices, electricity and funding.

(ii) **D2, Capability:** what people and institutions are able to do, such as digital skills and literacy.

(iii) **D3, Use:** what people and businesses actually do with digital tools.

(iv) **D4, Outcome:** what changes as a result, such as income, access to services and quality of life.

Every indicator carries one of three tiers. Tier A indicators are headline numbers that can be published now. Tier B indicators are published with cautionary notes. Tier C indicators are aspirational: they matter, but we cannot yet measure them well. Each indicator also carries a status that says plainly whether it was FOUND in good evidence, PARTIAL, or a DATA GAP. Where evidence was missing before fieldwork, this report says so, and Chapter 11 names a proposed owner for each gap and an indicative cost band for closing it.

1.3 The evidence behind the numbers

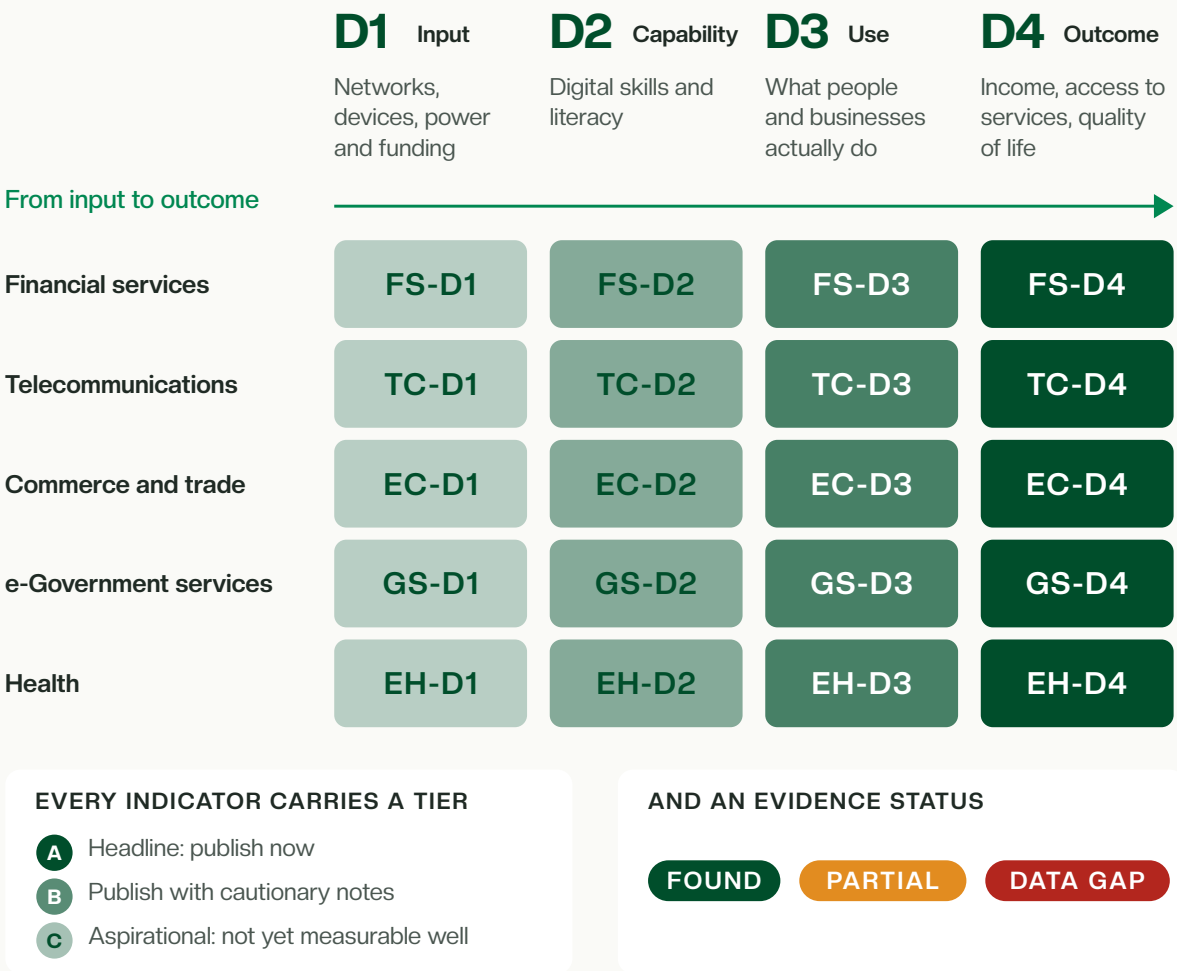
This report stands on four legs, and each leg is labelled with what it can and cannot support.

(i) **A national household survey.** The National Bureau of Statistics interviewed 2,147 adults aged 18 and above by telephone (computer-assisted telephone interviewing), drawn from the General Household Survey Panel Wave 5 frame of 4,771 households with usable phone contacts, across all 36 states and the Federal Capital Territory. In each household, the adult who answered the call was interviewed, without Kish-grid random selection. Empirical state weights equal frame size divided by achieved usable interviews. They approximate the approved weighting method because base selection weights and state call-disposition data were unavailable. No telephone-coverage or

sex post-stratification was applied. National estimates therefore reflect the achieved respondent mix, and precision statistics do not remove coverage or respondent-selection limitations. Zonal estimates are indicative only, and no state-level survey estimates are reported.

INFOGRAPHIC

The analytical framework: 105 indicators, five sectors, four dimensions



Source: Analytical Framework version 4.0, as described in Chapter 1. Sector codes: FS financial services, TC telecommunications, EC commerce and trade, GS e-Government services, EH health.

(ii) **A health facility survey.** Officers-in-charge at 539 primary health centres, sampled from the National Health Facility Survey 2025 list, were interviewed by telephone about power, internet, devices, records systems and teleconsultation capability at their facilities. These figures are reported by the facilities, not observed by enumerators, and

are labelled ILLUSTRATIVE: they describe the facilities interviewed, not every facility in Nigeria.

(iii) **Fifteen key informant interviews.** Leaders from government, regulation, industry, academia and the media spoke in depth about what the numbers alone cannot explain. Their material appears according to each respondent's recorded clearance status (Annex F).

(iv) **Administrative records and desk research.** The records of the system itself: data from the Nigerian Communications Commission, NIBSS, the Revenue Service, Galaxy Backbone, the Nigeria Data Protection Commission, the Nigerian Investment Promotion Commission, NIPOST and the Federal Ministry of Health, alongside data from the private operators whose platforms carry this economy every day, and the existing body of published research.

ASSESSMENT FOUNDATION

Four legs of evidence behind the numbers

1 Household survey

2,147

adults aged 18+ interviewed by telephone (CATI)

4,771 in the frame

2,800 targeted

2,147 achieved

76.7% completion

2 Health facility survey

539

primary health centres; officers-in-charge interviewed

539 of 555 targeted

Power, internet, devices, records, teleconsultation

ILLUSTRATIVE

97.1% completion

3 Key informant interviews

15

in-depth interviews with sector leaders

- Government
- Regulation
- Industry
- Academia
- Media

4 Administrative records

8

public institutions named, plus private operators and published research

NCC · NIBSS · Revenue Service · Galaxy Backbone · NDPC · NIPC · NIPOST · Fed. Min. of Health

Household fieldwork: 26 September to 9 October 2026 · All 36 states and the Federal Capital Territory

Source: Chapter 1, section 1.3, and Annex A. Completion is the share of targeted interviews achieved; it is not a response rate. NDPC: Nigeria Data Protection Commission; NIPC: Nigerian Investment Promotion Commission.

1.4 How reliable the numbers are

Survey numbers are estimates, and honest reports say how firm each estimate is. National survey estimates carry a quality flag where sampling uncertainty was assessed:

(i) OK means the estimate meets the design-precision criteria under the achieved CATI design. It does not, by itself, establish representativeness.

(ii) CAUTION means the coefficient of variation is 15% to 30%. The estimate may be used only with an explicit qualification.

(iii) SUPPRESS means the coefficient of variation is above 30% or the unweighted base is below 30. The estimate is unsuitable for headlines, key performance indicators or strong claims, but may remain visible in the statistical annex for technical transparency.

Two technical terms explain the flags. n is the unweighted number of respondents who answered a question. CV, the coefficient of variation, is the standard error expressed as a percentage of the estimate. Where standard errors and CVs were not supplied, sampling uncertainty is described as NOT ASSESSED rather than inferred from an OK label. Item non-response is handled separately for each indicator, without imputation or reweighting. Annex H explains these terms in plain language.

INFOGRAPHIC

Who answered: the achieved household sample

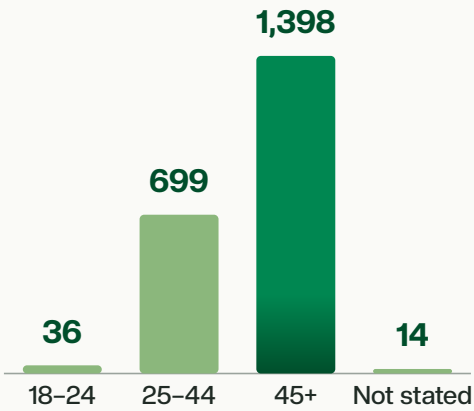
SEX OF RESPONDENT



Not stated: 11 respondents (unweighted count).

A predominantly male and older respondent profile: a material interpretive limitation for sex- and age-specific findings.

AGE (UNWEIGHTED)



Source: Annex A, item (iv), achieved household sample profile, unweighted counts.

1.5 How far the numbers reach

National estimates should be read together with their quality flags and the achieved-sample limitations described in Annex A. Zonal estimates are indicative only. The survey does not support state-level estimates, so no state rankings or state-level survey estimates are published. Small achieved samples, such as 9 interviews in Sokoto and 12 in Borno, illustrate why that boundary matters.

One boundary is worth stating plainly: this report measures how people, businesses and public services use digital technology; it does not attempt to size the technology industry itself, which the national accounts already measure. The report covers adults aged 18 and above. Business findings come from the 1,105 respondents who own or run a business. Health facility findings describe the 539 facilities interviewed by telephone.

1.6 How to read this report

Chapter 2 presents what Nigerians told us, in ten numbered findings. Chapters 3 to 7 take each sector in turn, following the same structure so sectors can be compared. Chapter 8 turns the demand gaps into investment signals. Chapter 9 looks across all sectors at gender, geography, power and trust. Chapter 10 closes with priorities and a recommendations matrix that names proposed lead institutions for each action, subject to institutional agreement. Chapter 11 lists what we could not measure and the measurement plan, with indicative cost bands.

The annexes hold the machinery: the full methodology, the questionnaire, the interview records, the quote register, and the indicator definitions and sources. The analytical framework defines 105 indicators. The survey workbook supplies 50 reportable national rows derived from 34 parent survey indicators after splits; it does not populate all 105 framework indicators. The companion statistical annex publishes those survey rows and the administrative evidence tables. A reader who wants only the headlines should read the Executive Summary. Readers who wish to examine the evidence should begin with Annex A and the statistical annex.



02

CHAPTER 02

What Nigerians Told Us

Between 26 September and 9 October 2026, trained interviewers spoke by telephone with 2,147 adults in every state of Nigeria and the Federal Capital Territory, and asked them about their phones, their internet, their money, their businesses, their dealings with government and their health. This chapter presents the ten most important things they told us. Each finding is numbered so that policymakers, journalists and researchers can quote it precisely. Figures are weighted estimates for the stated respondent base and carry the quality treatment explained in Chapter 1.

2.1 The ten key findings

FINDING 01

Digital contact is almost universal, but smartphones are not.

Nearly every Nigerian adult uses a phone. Yet only 40.6% use a smartphone; 55.4% rely on a basic phone that mainly calls and texts. The digital economy Nigerians actually live in is still mostly a voice-and-text economy.

FINDING 02

Most adults can do at least one digital task, but few can do the tasks that pay.

77.5% of adults report being able to perform at least one of eight listed digital tasks. But the ladder is steep: 63.6% can send a message, 51.3% can check the news online, 36.5% can search for information, 34.7% can install an application, 31.1% can adjust privacy settings, 29.6% can complete a form online, 25.2% can send an email attachment, and just 11.9% can use a spreadsheet. These are self-reported abilities on the survey's eight-task list, closer to the foundation level of the National Digital Literacy Framework than to workplace skill. The skills that move people into higher-paying digital work remain rare.

FINDING 03

The internet reaches cities far more than villages.

55.7% of urban adults use the internet, against 29.5% of rural adults. Fewer than one in three rural adults is online. Geography is a major divide in internet use.

FINDING 04

Women are being left behind, and the gap is greater where education is lower.

For every 100 men with a smartphone, there are 81 women; for internet use, 76 women per 100 men. These are descriptive gender-parity ratios; their sampling uncertainty was not assessed. Sex-specific estimates describe differences within the achieved sample and do not create a sex-balanced national estimate. The gap is sharpest in the South West, where 82.5% of men report at least one of the eight listed digital tasks against 44.9% of women, and among adults with no or only primary education (66.3% of men against 33.4% of women on the same measure). Zonal and subgroup results are indicative.

FINDING 05

Nigerians pay heavily for data, and would pay more for data that works.

40.1% of adults spend more than ₦5,000 a month on data. For scale, ₦5,000 is about 7.1% of the ₦70,000 statutory monthly minimum wage under the National Minimum Wage (Amendment) Act 2024. This is a statutory benchmark, not a measure of average respondent income. Yet 43% say they would pay at least 25% more for a service that is reliable. The constraint is not only price; it is trust that the service will deliver.

FINDING 06

Bank accounts are widespread; credit, insurance and trust are not.

86.5% of adults own a financial account and 82.3% actively use one. But only 12% accessed digital credit in the previous twelve months, and 11.3% hold any insurance. 13.1% have personally experienced digital fraud, and only 59.3% say they trust digital financial services.

FINDING 07

Online commerce is still a young person's urban niche.

Only 6.6% of adults bought anything online in the three months before the survey. Buying is highest among 18 to 24 year olds (23.8%, an indicative estimate from a small achieved subgroup of 36 respondents), the post-secondary educated (15.1%) and urban residents (9.2%, against 5.0% rural). A broader measure shows that 25.6% of business owners use at least one covered digital business channel or tool, including social commerce and back-office applications.

FINDING 08

Businesses that adopt digital tools report real gains.

Among businesses that reported a definite change, 78.0% reported more customers, 74.4% higher income, 71.8% higher profit and 72.8% higher sales. More than half of business respondents could not say exactly how their customer base had changed (57.3%), while roughly 56% to 57% reported that they did not use digital tools for income, profit and sales. The positive estimates therefore describe definite responses rather than all business respondents. The national income estimate is CAUTION; customer base, profit and sales are OK. All four outcomes are self-reported associations, not evidence that digital tools caused the change.

FINDING 09

Government services online remain the exception.

Only 17.9% of adults used any government service online in the past year. Among completed interactions, 53.6% were reported as resolved the same day or within a few days. This is a perception-based resolution measure, not a direct comparison of processing channels.

FINDING 10

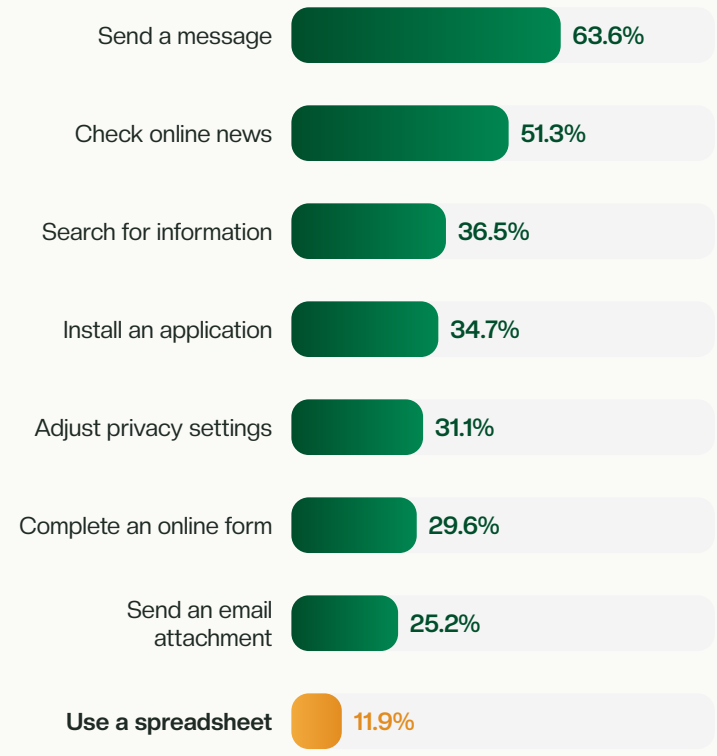
Nigerians are ready for digital health before the system is ready for them.

40.4% of adults have heard of telemedicine and 19.3% have used it, but 75.9% say yes when asked whether they would use it (6.1% maybe, 18.1% no). Stated appetite for digital health is far ahead of experience of it.

EXHIBIT 01

The skills ladder: broad base, shallow depth.

SHARE OF ADULTS ABLE TO DO EACH OF THE EIGHT LISTED TASKS



BROAD BASE

77.5%

of adults can do at least one of the eight listed digital tasks

SHALLOW DEPTH

11.9%

can use a spreadsheet, the top rung of the ladder

Source: NITDA-NBS Digital Economy Survey 2026. Values: Statistical Annex, CS-02 and CS-02.a to CS-02.h.



2.2 What sits beneath the findings

Three cross-cutting conditions shape everything in this chapter.

(i) **Power.** Only 25.1% of adults enjoy twelve or more hours of electricity a day, and 37.9% depend on a generator or solar power. Every digital habit described above runs on this fragile base.

(ii) **Devices.** With 55.4% of adults on basic phones, the ceiling on digital participation is set by hardware, not by interest. Encouragingly, 57.9% of adults answered yes or maybe when asked whether they intend to buy a smartphone in the next twelve months, a stated intent rather than a committed purchase.

(iii) **Trust.** Fraud experience (13.1%) and the most-named barrier to buying online, lack of trust (25.1%), appear again and again. Trust is a major constraint on deeper digital life, though not the only one: businesses themselves name cost first (34.8%) and trust fifth (7.8%) among the barriers to using more digital tools.

2.3 A note about the business outcomes

Some caution is needed when interpreting Finding 8. The outcome questions reveal two distinct response patterns. On customer base, 57.3% of business owners said they could not say exactly. On income, profit and sales, roughly 56% to 57% answered that they did not use digital tools. The positive figures are shares among businesses that reported a definite change. The confirmed mapping is E11 for income, E11a for customer base, E11b for profit and E11c for sales; there is no E11d. The national income estimate carries CAUTION, while customer base, profit and sales are OK. These flags describe precision, not causation or representativeness, and all four outcomes remain self-reported.

2.4 Nigerian voices

The survey tells us what is happening; the men and women who build, regulate and study this economy tell us why. Fifteen in-depth interviews were conducted across government, regulators, operators, academia and the media ecosystem.

Where a speaker's clearance is complete, their words are quoted directly and attributed by name, with the clearance recorded in the quote register (Annex F). Where clearance is not complete, the substance is presented in paraphrase, attributed to the institution only, without direct quotations or personal names. Short voice recordings from ordinary Nigerians were planned as part of fieldwork, but coded G1 recordings were not included in the analytical files and are not analysed in this report.

Dr Odumuyiwa of the University of Lagos, who agreed to be quoted by name, offers the academic's version of the same warning. Nigeria is active at the application layer of technology, he argues, but thin at the root:

"We're making contribution with the application layer. And that is not enough to be self-sustaining as a nation." His image for the digital economy is a tree: "most often in this part of the world, we look at those fruits, the leaves of the trees, but we don't look at the roots. So I think my question is, do we have roots in this digital economy?" Asked where he would put one budget line, his answer is immediate: research and talent training.

The survey evidence supports his instinct: the skills findings in this chapter show a nation that can consume digital services far more readily than it can produce them.

Professor Olayinka David-West of Lagos Business School, whose selected passages appear here with her written approval, identifies talent and skills as the statistic public discussion gets most wrong. She observes that since 2023, young Nigerians have built technology enterprises with or without government support, a shift in entrepreneurial mindset that policy has not yet caught up with.

Professor Muhammad Sirajo Aliyu, National President of the Nigerian Computer Society, names a different confusion: the belief that everyone who uses technology is a technology professional.

"Knowing how to play football, it doesn't make you a footballer," he says, arguing that professionalisation, standards and local hardware capacity are the missing rungs between digital use and digital production.

> "We're making contribution with the application layer. And that is not enough to be self-sustaining as a nation."
>
> DR ODUMUYIWA, UNIVERSITY OF LAGOS

2.5 Where the field evidence meets the literature

Existing research long suggested that Nigeria's digital growth was real but shallow. Earlier research suggested patterns that this study examines with national survey estimates: broad account ownership beside thin credit and insurance; high messaging use beside low online buying; strong willingness beside weak infrastructure. Where the literature and the field evidence disagree, we say so and show both, within the design limitations stated in Annex A.



03

CHAPTER 03

Financial Services

Financial services illustrate this report's central interpretation: digitisation works where money moves. In the NIBSS records, the value carried by instant payments grew from about ₦272 trillion in 2021 to about ₦1,206 trillion in 2025, and point-of-sale use more than doubled in 2025. This chapter asks why, measures what has been achieved, and looks at what is still missing: credit, insurance and trust.

₦1,200tn
(₦1.2 quadrillion) moved on NIBSS Instant Payments in 2025

8.0bn
instant payment transactions in 2025

5.1bn
POS transactions worth about ₦70 trillion

86.5%
of adults hold a financial account

3.1 The sector in numbers

The records of Nigeria Inter-Bank Settlement System (NIBSS) show a payments system operating at continental scale. In 2025, the NIBSS Instant Payments platform moved roughly ₦1.2 quadrillion across about 8.0 billion transactions, against ₦1.08 quadrillion across about 11.3 billion transactions in 2024: value rose while volume fell, a shift toward fewer, larger transactions that the NIBSS respondent interpreted as growing business and high-value use.

Point-of-sale terminals carried about 5.1 billion transactions worth roughly ₦70 trillion in 2025, more than double the previous year's 2.4 billion transactions worth ₦26 trillion. Mobile money channels add further volume. Transaction counts are not counts of unique people.

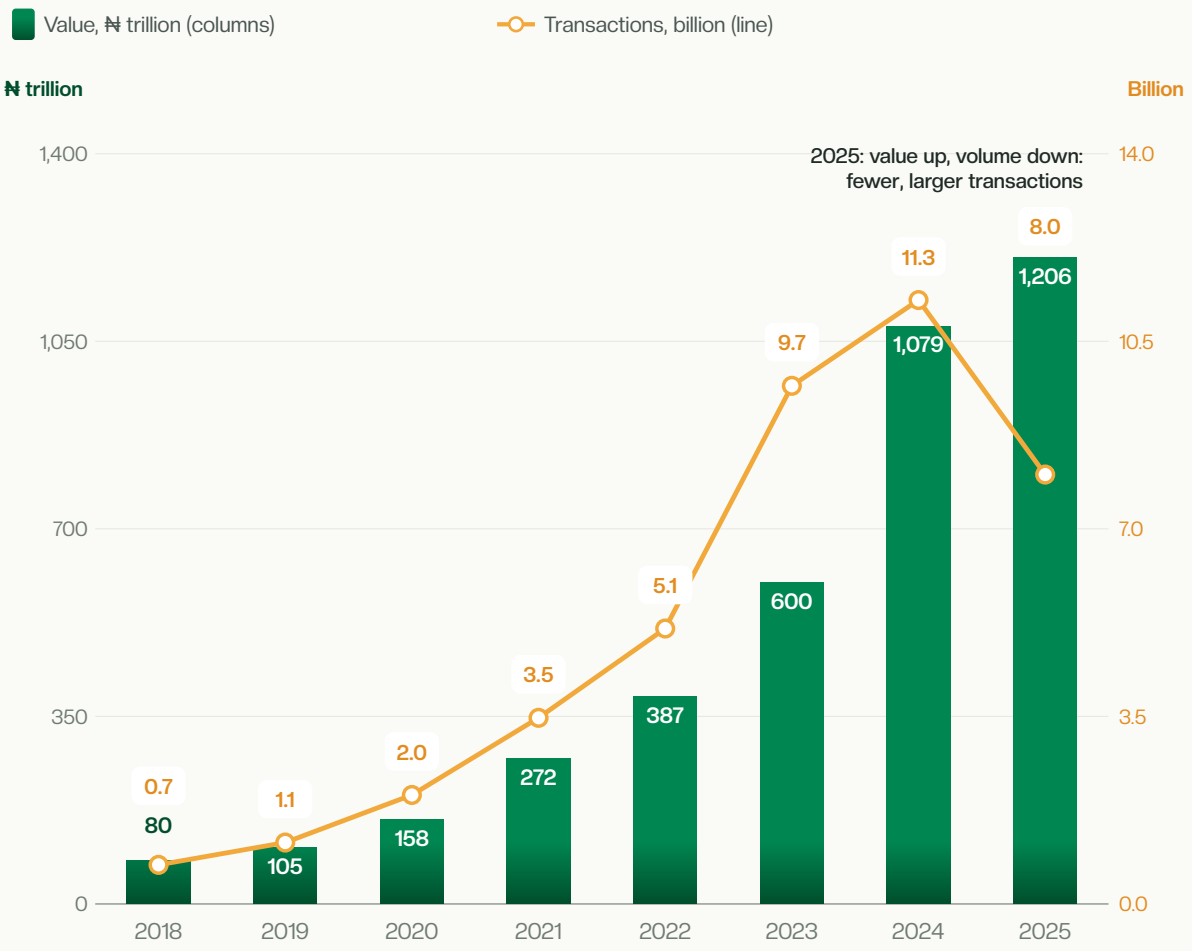


3.2 What the survey found

The system numbers are impressive. The survey tells us how much of that system actually reaches people's lives.

EXHIBIT 02

Instant payments: transaction volume and value, 2018 to 2025.



Source: NIBSS industry statistics, NIP monthly records 2018 to 2025, aggregated by the study team. Annual totals: Statistical Annex, Table B1.1.

(i) **Account ownership.** 86.5% of adults own a financial account and 82.3% actively use one. Financial inclusion, measured by accounts, is close to universal.

(ii) **Digital financial literacy.** Among account holders, 73.1% completed at least one of the three listed digital finance tasks (C1a, C1c or C1d). This is a task-based proxy, not a general test of understanding basic financial concepts.

(iii) **Credit.** 12.0% of all adults reported accessing digital credit in the previous twelve months; 88.0% did not report accessing digital credit during that period. This is not a measure of exclusion from all formal credit.

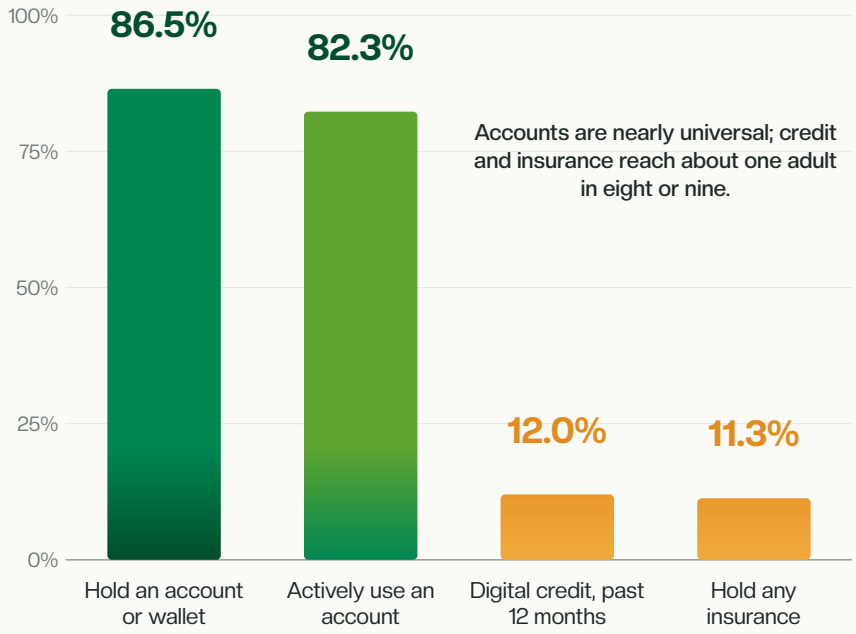
(iv) **Insurance.** Only 11.3% of adults hold any insurance product. The protection layer of the financial system is almost entirely absent from ordinary lives.

(v) **Fraud.** 13.1% of adults have personally experienced digital financial fraud, roughly one in eight adults.

(vi) **Trust.** 59.3% of all adults say they trust digital payments completely or somewhat. Among account and wallet holders specifically, trust rises to 68.5% (40.6% trust completely, 27.9% somewhat), while 31.3% of account holders do not trust much or at all. Trust is the sector's most valuable asset and its most fragile one.

EXHIBIT 03

Financial services: deep accounts, shallow credit and insurance.



BENEATH THE ACCOUNTS

73.1%

of account holders did at least one of three listed digital finance tasks (FS-D2-03 proxy)

13.1%

of adults have personally experienced digital fraud

59.3%

of all adults trust digital payments

Source: NITDA-NBS Digital Economy Survey 2026. Values: Statistical Annex, FS-D3-01, FS-D3-01b, FS-D3-02 (all adults, previous twelve months) and FS-D3-03; FS-D2-03 (task-based proxy, account holders); fraud experience, table D5 (all adults); trust, table D6 (all adults).

3.3 Indicators re-graded on field evidence

On the strength of the national survey, account ownership (FS-D3-01), active account use (FS-D3-01b), digital credit access (FS-D3-02), insurance holding (FS-D3-03) and digital financial literacy (FS-D2-03) move from PARTIAL to FOUND. Fraud experience and trust are now measured within this study's national survey framework. The full before-and-after scorecard appears in Chapter 11.

3.4 Sector voices

Premier Oiwoh, Managing Director and Chief Executive Officer of NIBSS, spoke with us at length and agreed to be quoted, provided his words are kept in context. His central challenge to the statistics community is that we celebrate transaction value while ignoring transaction quality: what matters, he argues, is the count of transactions, how many succeed, how many fail, and why they fail, because every payment is a journey across many participants and each link must fulfil its part. He describes banking and transfers as now fully available around the clock, with fraud management operating continuously across banks and the switch.

He puts the Bank Verification Number register at over 70 million Nigerians, transaction value growth at over 343% between 2021 and 2025, and reports that the National Payment Stack, Nigeria's homegrown payment platform built to international standards with local adaptations, has already processed over 100 million transactions in its pilot phase at zero charge. These NPS, BVN and growth figures are as reported by the respondent and were not independently verified for this report.

Yemi Okeremi, Global CEO of Precise Financial Systems, one of the Nigerian firms that has built banking software used at national scale, spoke with us and agreed to be quoted by name and title. His sharpest point is about what the country celebrates: "value comes from impact. We don't measure impacts very well.

We are running after the shadows of valuation." On artificial intelligence, he reports from inside his own systems that code generation has collapsed weeks of reconstruction work into hours, a shift he says has democratised coding and revalued what a software firm must be: not a seller of code, but a partner for the full life of a system.

His prescription for 2030 is deliberately narrow: raise and back a minimum of thirty sound technology firms capable of competing globally, with market access as the state's first gift to them.

His dissent is also on record: asked for one opening sentence on Nigeria's digital economy, he answered that, judged by production rather than consumption, "the digital economy is inexistent. It needs a reset." This report's evidence points to a different but compatible conclusion: the digital economy exists and is large, but it is, as he insists, shallower at the production root than at the consumption surface.

> "value comes from impact. We don't measure impacts very well. We are running after the shadows of valuation."
>
> YEMI OKEREMI, GLOBAL CEO, PRECISE FINANCIAL SYSTEMS



3.5 The investor's view: risks

(i) **Trust deficit:** with 13.1% personal fraud experience and 31.3% of account holders not trusting digital payments much or at all, fraud headlines may affect trust and adoption.

(ii) **Shallow inclusion:** accounts without credit or insurance mean the next growth wave requires new products, not just new customers.

(iii) **Literacy tail:** 26.9% of account holders did not complete any of the three listed digital finance tasks, a group that consumer-protection efforts need to reach.

3.6 The investor's view: opportunities

(i) **Digital credit:** 88.0% of adults did not report accessing digital credit in the previous twelve months, while payment transaction records could, with consent and data-protection safeguards, support credit assessment, a proposition for testing.

(ii) **Insurance:** an 11.3% penetration on an 86.5% account base is a substantial product gap.

(iii) **Agent and POS economics:** a network already carrying 5.1 billion transactions a year is infrastructure that credit, insurance and savings products can ride on.

(iv) **Trust services:** fraud protection, identity and dispute resolution are product propositions for testing, given the fraud and trust results above. Section 7.4 carries the health insurer's account of why protection lags: enrolment is not usage.



3.7 Industry response

On fraud, Oiwoh acknowledges it is rising with growth but maintains it is under 0.5% of total value, and attributes the 51% decline in fraud losses in 2025 (a figure he reported, not independently verified for this report) to deliberate ecosystem investment and to action by the Central Bank and security agencies; NIBSS holds incident statistics but publishes them cautiously, unwilling to let Nigeria be branded a fraud zone when the figures are, in his words, negligible in percentage terms.

His policy asks are bold: make digital payment channels free because cash is free, zero-rate the data used by financial apps, make QR codes a standard payment method, promote local smartphone manufacturing with soft loans, and phase out feature phones entirely, since, as he puts it, smartphones today can be cheaper than feature phones.

He predicts agent banking through POS will not survive five more years, just as recharge-card sellers vanished when phones took over. His suggested opening sentence for this report: Nigeria already runs as a truly digital economy, at scale, and the task to 2030 is to bring every Nigerian into it.

3.8 What this means for policy

(i) Fraud and consumer protection are important inclusion constraints identified by respondents and survey evidence; enforcement and redress should be visibly strengthened.

(ii) Credit and insurance should be the next policy frontier: account opening has done its work.

(iii) Transaction data, used with consent, purpose limitation and data-quality safeguards under the NDPA 2023, could support credit expansion as a regulated product proposal.



04

CHAPTER 04

Telecommunications

Every sector in this report runs on the foundation this chapter describes. Before a trader can sell online, before a patient can consult a doctor by phone, before a citizen can file taxes from home, there must be a network, a device and affordable data. Telecommunications is where Nigeria's digital economy begins.

189.7m
active subscriptions, May 2026

87.5
teledensity: lines per 100 people

121.6m
broadband subscriptions, 56.1% penetration

3,588
5G sites across three licensed operators

4.1 The sector in numbers

The administrative records of the Nigerian Communications Commission tell a story of scale. As at May 2026, Nigeria had about 189.7 million active subscriptions, a teledensity of 87.5 lines per 100 people. Broadband subscriptions stood at about 121.6 million, a penetration of 56.1%. The network mix shows a country mid-transition: 54.3% of connections are on 4G, 36.1% still on 2G, 5.1% on 3G, and 4.5% on 5G.

The newest layer is spreading but thin. Records from the Spectrum Administration show that by 2026 at least one operator had a 5G presence in 31 states, with about 3,588 5G sites across the three licensed operators. Alongside the private build-out, Universal Service Provision Fund records list 2,776 rural connectivity and access project records covering 2010 to 2026, including some unreadable and multi-state entries; they are records, not a count of unique completed projects or measured outcomes.

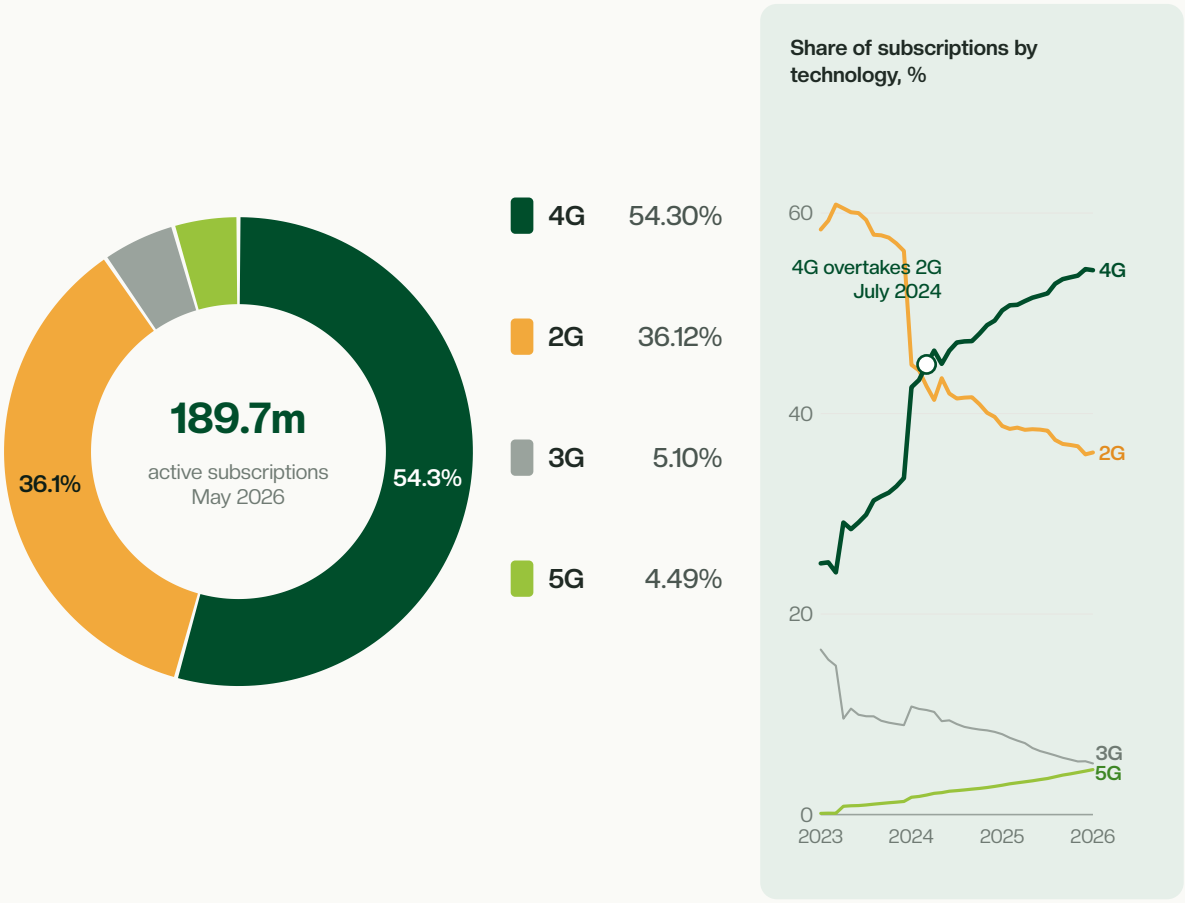


4.2 What the survey found

The survey adds the human side to these system numbers. The subscriptions exist; the question is who actually uses them, and how.

EXHIBIT 04

Subscriptions by technology: Nigeria is a 4G nation with a long 2G tail.



Source: NCC industry statistics, subscriptions by technology, May 2026. Technology mix: Statistical Annex, Table B2.3 (monthly, May 2023 to May 2026).

(i) **Devices.** 40.6% of adults personally use a smartphone, while 55.4% use a basic phone. The network can carry apps; most handsets cannot.

(ii) **Internet use.** 55.7% of urban adults use the internet against 29.5% of rural adults. Coverage on a map is not the same as use in a life.

(iii) **Connection reliability.** Among smartphone owners and phone sharers asked B4 (920 respondents), 17.1% said their internet connection failed or became too slow very often, 61.0% sometimes, 11.3% rarely and 5.1% never. A further 5.2% said they did not use the internet and 0.2% did not respond. B4 measures connection-failure frequency, not frequency of internet use.

(iv) **Cost.** 40.1% of adults spend more than ₦5,000 a month on data. For scale, ₦5,000 is about 7.1% of the ₦70,000 statutory monthly minimum wage. This comparison does not represent average respondent income.

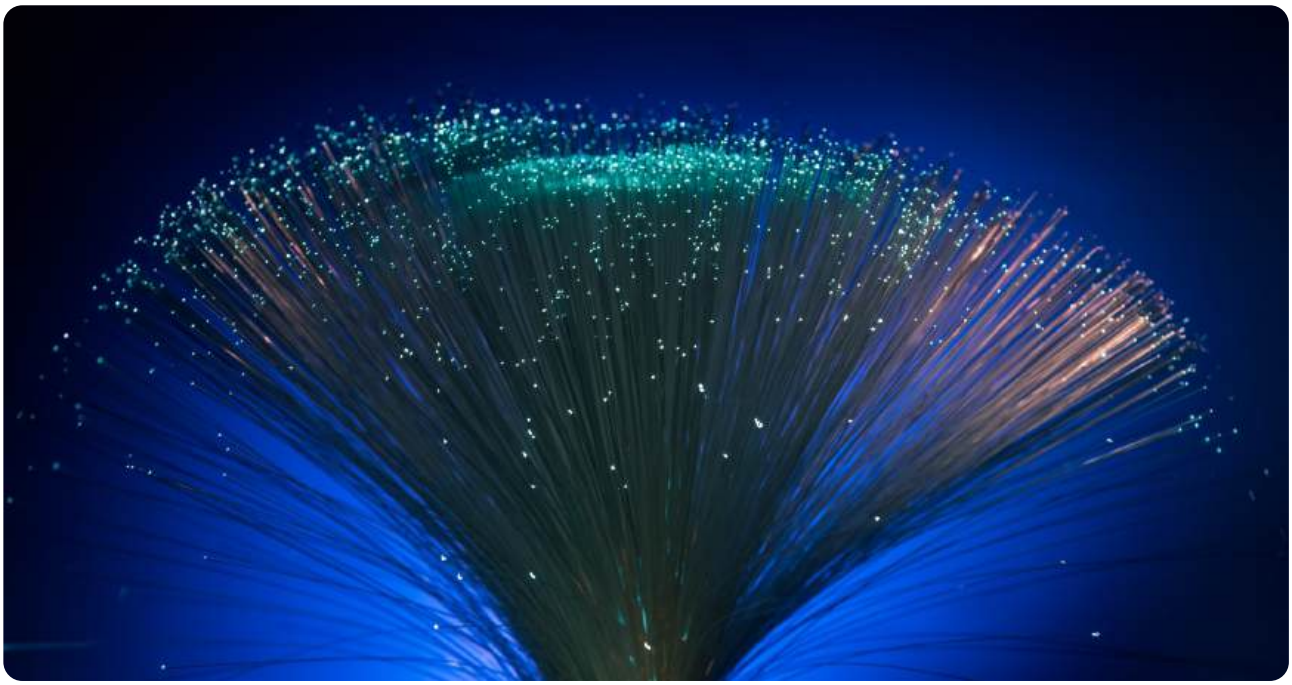
(v) **Willingness to invest.** 43% of adults would pay at least 25% more for a service that works reliably, and 57.9% answered yes or maybe to buying a smartphone in the next twelve months. These are stated intentions; they suggest that reliability and trust, as well as price, shape connectivity choices.

(vi) **Skills on the network.** Among internet users, 96.9% reported being able to perform at least one of the eight listed digital tasks; the national skills ladder from Chapter 2 still applies: basic use is common, advanced use is rare.

(vii) **New habits.** 83.5% of adults who use the internet rely on over-the-top communication services such as WhatsApp for calls and messages, a shift with potential implications for operator revenues and regulation.

4.3 Indicators re-graded on field evidence

Before fieldwork, several telecommunications indicators rested on proxies. On the strength of the national survey, the following move from PARTIAL to FOUND: smartphone use (TC-D3-01), rural-versus-urban internet use (TC-D1-05), household data spend (TC-D3-05), willingness to pay for reliable service (TC-D3-05b) and OTT adoption (TC-D3-03). The full before-and-after scorecard appears in Chapter 11.



4.4 Sector voices

Interviews for this sector covered MTN Nigeria, Galaxy Backbone, the Internet Exchange Point of Nigeria, ATCON and Digital Realty. MTN Nigeria and Galaxy Backbone are presented in paraphrase under the clearance rule, without direct quotations or personal attribution. Cleared voices from ATCON, the Internet Exchange Point of Nigeria and Digital Realty are quoted by name and title in the next paragraph.

Three industry leaders spoke with us for this chapter and agreed to be quoted by name and title. Tony Isigbeya Makere, President of the Association of Telecommunications Companies of Nigeria, cautions that public discussion judges the industry by the mobile networks alone, when the sector is a wide range of services of which mobile is only one.

Muhammad Rudman, Chief Executive Officer of the Internet Exchange Point of Nigeria, challenges the subscription statistics themselves: with many Nigerians carrying multiple SIM cards, headline teledensity overstates how many people are truly connected. His sentence for the report: economic empowerment through information and communication technology. Ike Nnamani, Chief Executive Officer of Digital Realty Nigeria and Chair of the National Sovereign Cloud Initiative for Nigeria, puts data sovereignty at the centre: on how much of Nigeria's critical data should be stored locally, his answer is that the goal should be one hundred percent, and his sentence for the report is that Nigeria's digital economy is on the path for exponential growth.

4.5 The investor's view: risks

The report identifies the following risks:

(i) **Device affordability:** with 55.4% of adults on basic phones, smartphone-based app services currently reach a minority of adults, since 40.6% personally use a smartphone, although other devices and access paths also exist.

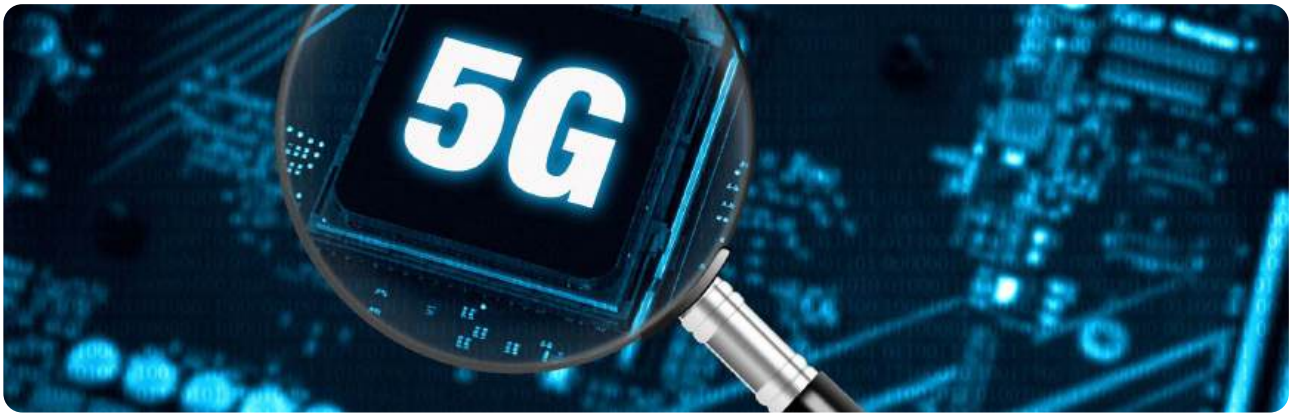
(ii) **Power:** only 25.1% of adults enjoy twelve or more hours of electricity daily, and household phones and routers depend on this base; the survey did not measure the power supply of network sites.

(iii) **Rural economics:** the 29.5% rural usage figure reflects hard economics that coverage maps do not capture.

(iv) **Revenue migration:** the 83.5% shift to OTT communication services pressures the voice revenues that fund network expansion.

4.6 The investor's view: opportunities

The same numbers point the other way.



(i) **Smartphone upgrade wave:** 57.9% of adults answered yes or maybe to buying a smartphone within twelve months, stated intent that requires commercial testing before it is read as market size.

(ii) **Willingness to pay for quality:** 43% would pay at least 25% more for reliable data, stated willingness that requires willingness-to-pay validation and commercial testing in a price-sensitive market.

(iii) **Rural build-out:** the gap between 55.7% urban and 29.5% rural use points to a substantial unserved rural market, with USPF co-funding mechanisms already in place.

(iv) 5G and enterprise services: a 4.5% 5G share on a 189.7 million-subscription base leaves the upgrade curve almost entirely ahead.

4.7 Industry response

In its written submission to this study, MTN Nigeria identified three fundamentals for the digital economy: continued investment in digital infrastructure as artificial intelligence, cloud computing and digital services raise demand for reliable, high-capacity connectivity; digital inclusion that keeps pace with technology across access, affordability, digital literacy and relevant services; and a secure and trusted ecosystem built on cybersecurity, data protection and responsible use. On artificial intelligence, the company's position is that the real challenge is no longer adoption but harnessing AI in ways that create measurable value for business and society, that AI must advance inclusion rather than deepen existing divides, and that AI's most meaningful impact will be in enhancing human potential rather than replacing it. The company describes its own strategy as continuing to invest in the

infrastructure, platforms and capabilities that power the digital economy, while applying AI to customer experience and network operations.



4.8 What this means for policy

Three implications follow.

(i) Device policy now matters as much as network policy: taxes, financing and local assembly that move smartphones into more hands directly expand the digital economy.

(ii) Rural connectivity funding should be judged by usage outcomes, not sites built, and the survey now provides the baseline to measure that.

(iii) Quality-of-service enforcement has a direct economic payoff, because Nigerians have told us they will pay for reliability.



05

CHAPTER 05

Commerce and Trade

Commerce is where this report's central insight faces its hardest test. Payments digitised because money moved through the pipe. Commerce has not, because for most Nigerian sellers the digital channel carries the conversation but not the transaction. This chapter measures that gap, and finds the first signs of what will close it.

6.6%
of adults bought anything online in three months

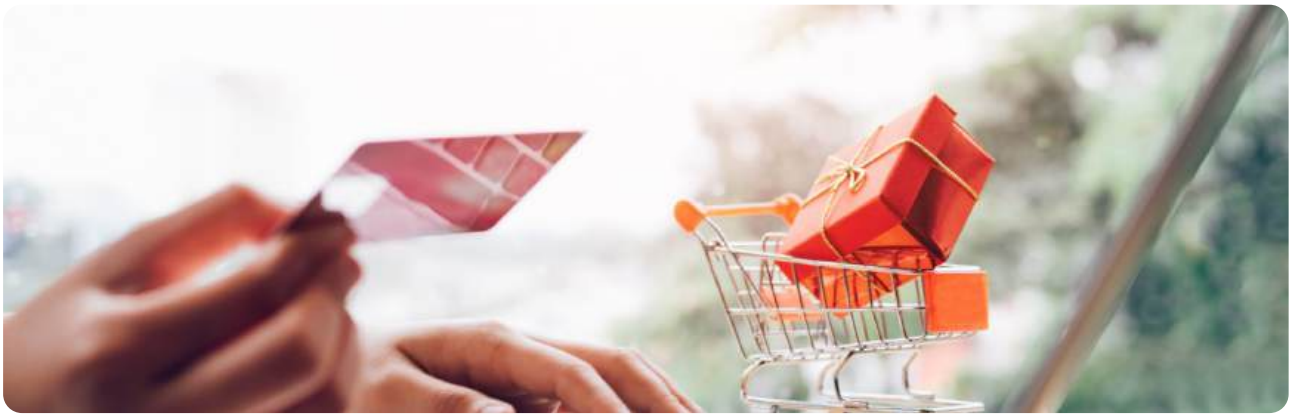
25.6%
of business owners report broad digital business activity

84.4%
of business owners have no online presence

25.1%
of adults name lack of trust as the barrier to buying online

5.1 The sector in numbers

No official e-commerce series meeting this report's definition was identified in the sources reviewed, and the estimates that circulate come largely from commercial platforms and consultancies. This report therefore measures commerce from the demand side, through the national survey, and labels the absence of an official series plainly as a data gap (see Chapter 11).



5.2 What the survey found

(i) **Buying online is still rare.** Only 6.6% of adults bought anything online in the three months before the survey. Note for interpretation: the survey asked about three months, while the framework's standard measure uses twelve; the two periods differ in coverage, seasonality and recall, so the figures are not directly comparable.

(ii) **Buyers are young, urban and educated.** Online buying reaches 23.8% among 18 to 24 year olds (indicative: the whole achieved 18 to 24 sample is 36 respondents), 15.1% among the post-secondary educated, and 9.2% in urban areas against 5.0% rural. The South West (8.8%) and North Central (8.5%) lead the zones.

(iii) **Digital business activity is broader than online selling.** The EC-D3-02 composite is 25.6%. It counts a business owner who reports at least one of E14, E5, E7 or E8: online presence, social selling or advertising, and covered back-office digital tools. It is not a pure online-selling rate. Among business owners aged 18 to 24, a small subset of the 36 achieved respondents in that age group, the composite is 51.4%; this estimate is indicative only and is not a stable market segment.

(iv) **Almost nobody has a website.** Among business owners, 84.4% have no online presence at all, 11.8% rely entirely on platforms or social media, and only 2.4% have their own website. Nigerian digital commerce lives almost entirely on borrowed ground.

(v) **Business owners report gains among adopters.** Among businesses using digital tools that could say what changed, 78.0% report more customers, 74.4% higher income, 71.8% higher profit and 72.8% higher sales. Income is CAUTION; customer base, profit and sales are OK. These are self-reported outcomes, not proof that digital tools caused them.

(vi) **Trust is a major wall.** Asked what stops them buying online, 25.1% of adults name lack of trust or fear of fraud, second only to "nothing I need online" (28.4%), and ahead of cost (11.7%), skills (17.3%) and delivery problems (2.5%). Among urban adults the trust barrier rises to 33.9%.

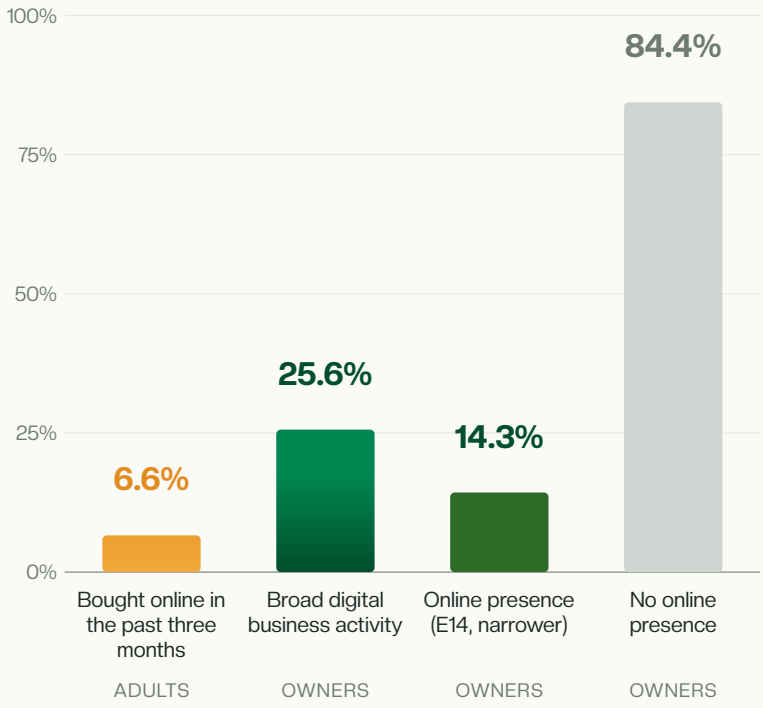
(vii) **Data sovereignty worries businesses.** 29.3% of business owners are concerned about their business data being held by third-party platforms, 19.6% a lot, a concern concentrated in the South South (39.5%) and South East (33.6%).

(viii) **Basic skills are common among participants.** Among online buyers and sellers, 98.6% reported being able to perform at least one basic listed task. This does not establish that skills are not a constraint: 17.3% of adults name skills as a barrier to buying online, and 11.0% of business owners name skills as their biggest barrier to using more digital tools.

(ix) **Cost is the biggest barrier for businesses.** Asked to name the single biggest thing stopping their business from using more digital tools, 34.8% of business owners say cost, far ahead of no need (22.8%), skills (11.0%), network (7.9%), trust (7.8%) and electricity (5.4%). These national values are as reported in the study's source analysis; the full E10 response table, base and zonal breakdowns are not reproduced in the statistical annex, so no zonal pattern is reported.

EXHIBIT 05

Commerce: broad digital business activity beside low online buying.



How business owners show up online (E14)

No online presence — 84.4%

Platforms or social media only — 11.8%

Own website — 1.8%

Own website plus platforms — 0.6%

No response — 1.3%

Source: NITDA-NBS Digital Economy Survey 2026. Values: Statistical Annex, EC-D3-03, EC-D3-02 and question table E14-full. The E14 categories total 99.9% because of rounding.

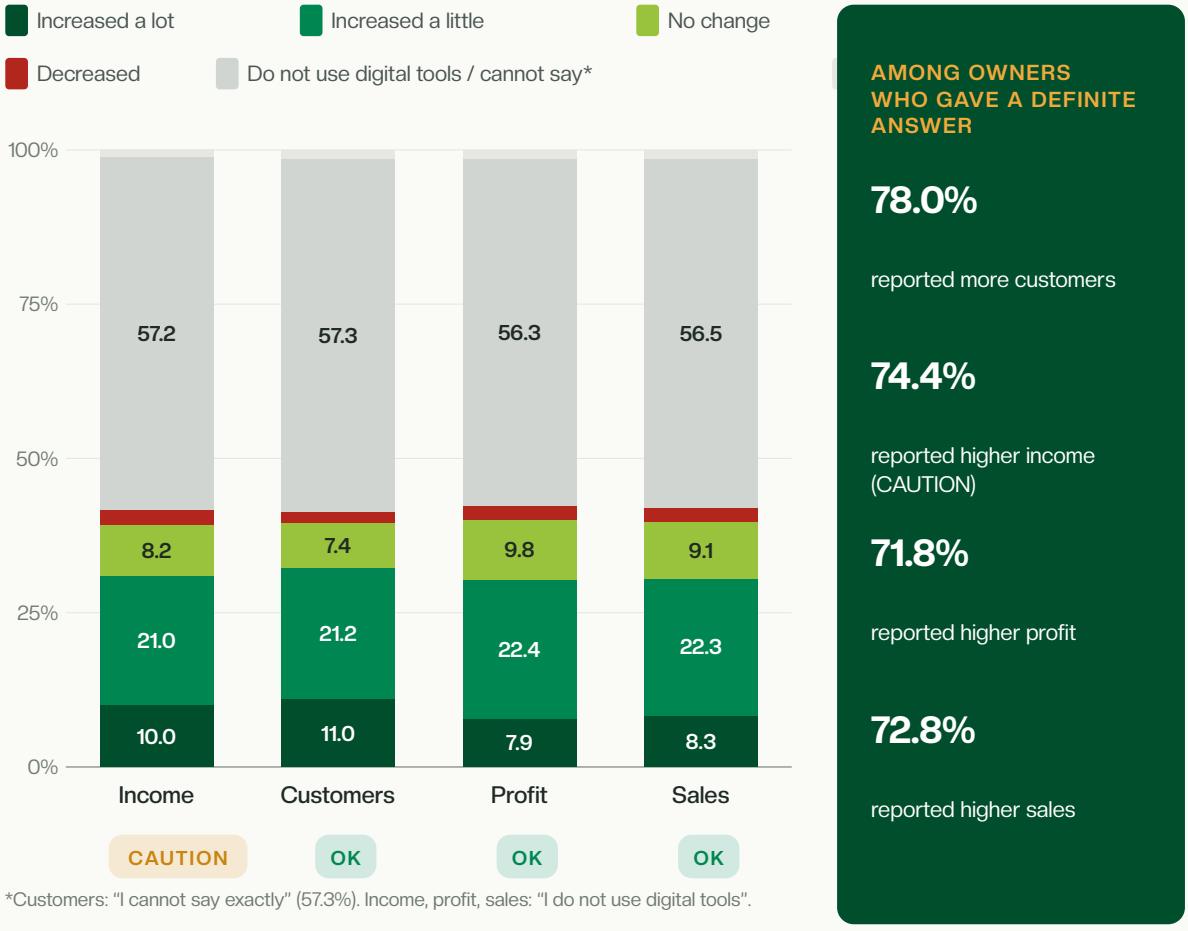
5.3 The chain integrity test: commerce

The baseline report observed that digitisation works where money moves and stalls where it only moves information. Commerce is an illustrative case, with a refinement drawn from the qualitative evidence. In Nigerian social commerce the payment is usually digital: the buyer sees the product on WhatsApp or Instagram, negotiates in chat, and pays by bank transfer or mobile app. Interviewees described how the sale often remains invisible to the system, because the payment typically travels as a plain transfer to an individual, usually without buyer protection, a refund mechanism, a commerce record or a link to delivery. Payments succeeded as a sector because the system wrapped money movement with verification, records and recourse. Commerce has the movement without the wrapping. This

interpretation may help explain why 25.1% name trust as the barrier while the payment itself already works.

EXHIBIT 06

Business owners' self-reported outcomes from digital tool use.



*Customers: "I cannot say exactly" (57.3%). Income, profit, sales: "I do not use digital tools".

Source: NITDA-NBS Digital Economy Survey 2026, business outcomes module. Full response distributions: Statistical Annex, question tables E11-full, E11a-full, E11b-full and E11c-full. Small segments not labelled: decreased 2.5% (income), 1.7% (customers), 2.2% (profit), 2.3% (sales); no response 1.2%, 1.4%, 1.4% and 1.4%. Positive shares on the right are among definite responses only and are self-reported associations.

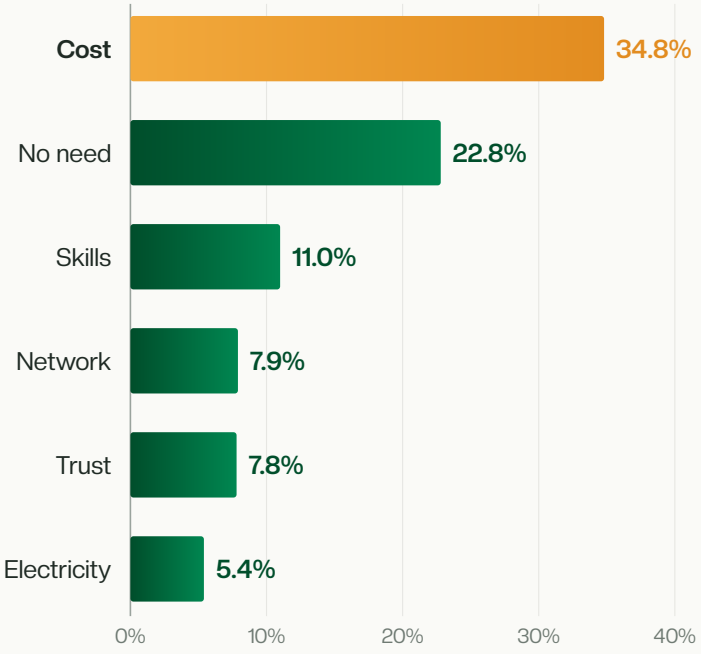
5.4 Indicators re-graded on field evidence

On the strength of the national survey, consumer e-commerce participation (EC-D3-03) and the broad digital-business-activity composite (EC-D3-02) move from PARTIAL to FOUND. Business outcomes are self-reported: income carries CAUTION, while customer base, profit and sales are OK. EC-D2-05, youth e-commerce participation, remains SUPPRESS

because its delivered variance is unstable (n=212, CV=128.7%); its value is retained only in the statistical annex for technical transparency.

EXHIBIT 07

The biggest barrier businesses name: cost.



NATIONAL READING

34.8%

of business owners name cost as the single biggest barrier

Base: business owners, single biggest barrier to using more digital tools. No zonal breakdown is reported.

Source: NITDA-NBS Digital Economy Survey 2026. National distribution as reported in the study's source analysis (question E10, single biggest barrier). The full E10 response table, base and zonal breakdowns are not reproduced in the statistical annex.



5.5 Sector voices

Prince Namdi Ekeh, Chief Executive Officer of the Konga Group, spoke with us and agreed to be quoted by name and title. His first correction is about the nature of the business itself: outsiders imagine e-commerce is mostly technology, but the larger part is operations, moving physical goods from point A to point B across 36 states. He identifies the biggest barrier as infrastructure that nobody in Abuja talks about: the difficulty of moving goods between regions, and ports, arguing that a country of over 200 million people needs more port and inland-logistics capacity than it has today. On commercial estimates of Nigeria's e-commerce market, which are not official statistics, his judgement is that the true figure is likely understated, because trade on Facebook, Instagram, X and personal platforms is not fully captured, a view that aligns with this report's inclusion of social commerce in its measurements.

5.6 The investor's view: risks

(i) **Trust deficit:** a quarter of adults name lack of trust or fear of fraud as the main barrier to buying online; this is a market-design problem, not a marketing problem.

(ii) **Platform dependence:** 11.8% of businesses exist only on third-party social platforms, exposed to algorithm and policy changes, with 29.3% already worried about where their data sits.

(iii) **Thin formal layer:** 2.4% website ownership means almost no merchant-owned digital infrastructure to build on.



5.7 The investor's view: opportunities

(i) **Escrow and buyer protection:** a testable proposition for the 25.1% trust barrier; products that wrap social-commerce payments with protection could serve businesses already using digital channels.

(ii) **Younger business owners:** the 51.4% composite among business owners aged 18 to 24 rests on a very small subgroup and is indicative only; it is a signal to test, not evidence of a generational shift.

(iii) **Merchant tools for the platform-dependent:** identity, records, credit scoring and logistics linkage for the 11.8% who live entirely on social platforms.

5.8 Industry response

Ekeh's policy requests follow from his diagnosis. Government should measure the profitability of e-commerce and actively enable the sector to scale, the way the United States enabled Amazon, because merchants across the country grow when platforms grow. He points to the entry of foreign e-commerce companies operating without clear regulation or tax contribution as a gap that costs the country. On fraud and trust, he is candid: he expects attacks to worsen in the era of artificial intelligence, and the industry's task is to defend with the same tools. Asked where he would put one budget line first, he chose education, including vocational skills, arguing that Nigeria has the grit and intelligence but not the foundation. His suggested sentence for this report: Nigeria's digital economy should no longer be ignored, because it is the engine of the country's future growth.



5.9 What this means for policy

(i) Consumer protection and dispute resolution for online transactions are testable levers for commerce adoption, alongside connectivity investment.

(ii) Social commerce should be recognised and measured, not treated as invisible: the report measures it, and the framework asks NBS to add it to the next MSME survey.

(iii) Data protection enforcement under the NDPA 2023 speaks directly to the 29.3% of businesses worried about their data on third-party platforms.



06

CHAPTER 06

e-Government Services

Government is the sector where digitisation most clearly only moves information, and by the report's central insight, it is where adoption has stalled. Nigeria built digital pipes to bring money into government, from treasury collections to identity enrolment. This chapter measures how far the pipes carrying services out to the people have reached.

367
MDAs on the Government Common Core Network

281
institutions using government cloud services

49.5%
data centre utilisation, 2026

17.9%
of adults used a government service online

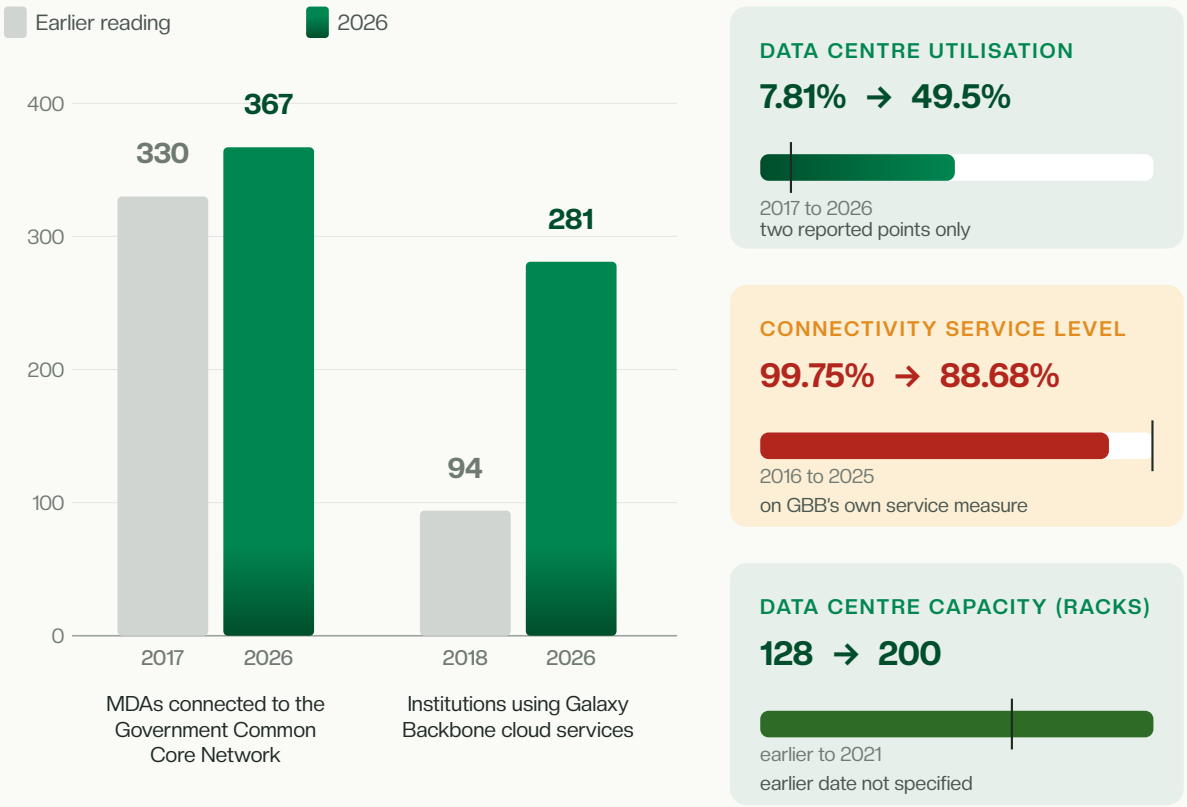
6.1 The sector in numbers

The records of Galaxy Backbone Limited, the government's own connectivity and cloud company, report the following two-point summaries for the state's digital backbone. The number of ministries, departments and agencies connected to the Government Common Core Network stood at 367 in 2026, against 330 in 2017. Institutions using Galaxy Backbone cloud services numbered 94 in 2018 and 281 in 2026. Data centre capacity was 128 racks at an earlier, unspecified date and 200 racks in 2021, and utilisation was 7.81% of capacity in 2017 and 49.5% in 2026. Connectivity service-level performance was 99.75% in 2016 and 88.68% in 2025 on Galaxy Backbone's own service measure. These are quoted summaries with differing periods; the underlying workbook and annual series were not supplied, so no trend or user-impact claim is made.



EXHIBIT 08

Government's digital backbone, 2017 to 2026.



Source: Galaxy Backbone Limited records, as supplied to the study. Series: Statistical Annex, Table B10 (A92). Quoted two-point summaries; periods differ by measure; the underlying workbook and annual series were not supplied, so no trend is inferred.

6.2 What the survey found

(i) **Usage is the exception, not the rule.** Only 17.9% of adults used any government service online in the twelve months before the survey: NIN registration, passport applications, tax filing, business registration or government websites.

(ii) **Usage peaks in working age, not youth.** Adults aged 25 to 44 use e-government most (23.3%); the youngest adults use it least (11.5%). Education divides sharply: 11.7% among those with no or primary education, rising with each level.

(iii) **Assistance needs.** Among digital government users with a completion outcome, 60.1% reported completing with someone's help (CAUTION; unweighted base n=392). The unaided-completion estimate is SUPPRESS and is not used as a headline

or performance indicator; it remains visible in the statistical annex for technical transparency.

(iv) **Reported resolution time.** Among completed interactions, 53.6% were reported as resolved the same day or within a few days (perception-based proxy). This does not establish that digital delivery was faster than another channel. Separately, 11.6% of all respondents report a service need still unresolved.

(v) **Geography is kinder than expected.** Urban-rural difference is modest (20.6% versus 16.3%), far narrower than for internet use generally, suggesting that awareness and service design, not access alone, are the constraint.

EXHIBIT 09

e-Government: low use and perception-based resolution times. Zonal breakdowns are indicative.

17.9%

of adults used a government service online in the past 12 months

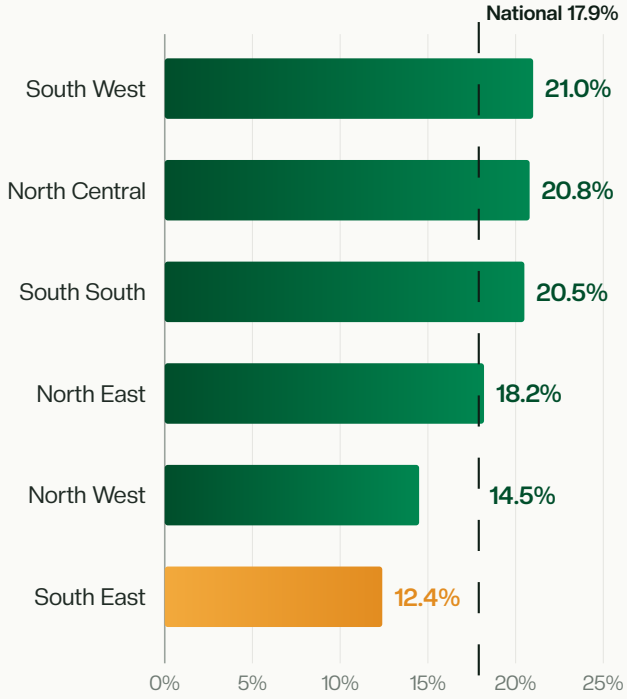
53.6%

of completed interactions resolved the same day or within a few days (perception-based)

60.1% completed with someone's help

CAUTION

ONLINE GOVERNMENT-SERVICE USE BY ZONE (INDICATIVE)



Source: NITDA-NBS Digital Economy Survey 2026. Values: Statistical Annex, GS-D3-02 (with zonal breakdown), GS-D4-04 and question table F2-full.

(vi) **Usage varies by zone but less than expected.** The South West (21.0%), North Central (20.8%) and South South (20.5%) lead; the South East trails at 12.4%. The North East

records 18.2% and the North West 14.5%. The spread between the leading and trailing zones is 8.6 percentage points. These zonal estimates are indicative only.

6.3 The chain integrity test: government services

As an illustrative interpretation rather than a causal test, government digitisation appears to have advanced furthest where money moved: tax collection, treasury management and identity systems tied to payments. Services that only move information out to citizens, such as applications, certificates and records, lag badly at 17.9% usage. The assistance results add a cautious further layer: 60.1% of users with a completion outcome reported needing someone's help (CAUTION). If government wants citizens online, each service needs a value flow the citizen can feel: money saved, a trip avoided, a fee recovered, a day returned.

6.4 Indicators re-graded on field evidence

Digital government service usage (GS-D3-02) and service completion time (GS-D4-04, as a perception-based proxy) move from PARTIAL to FOUND on survey evidence. Completion without help (GS-D3-02b) remains SUPPRESS and is not used as a headline or performance indicator. Assisted completion at 60.1% is CAUTION and must always carry that qualification.

A note on what these figures can and cannot say. The government services block asked about use in general terms: it does not separate a visit to find information from a completed transaction, and the completion question was not anchored to one specific service and one specific attempt. For the same reason, the processing-time figures compare channels in general rather than the same service attempted through two channels. The completion and time figures in this chapter should therefore be read as perception-based. These points should inform the next instrument design, as recorded in Annex A, item (xi).



6.5 Sector voices

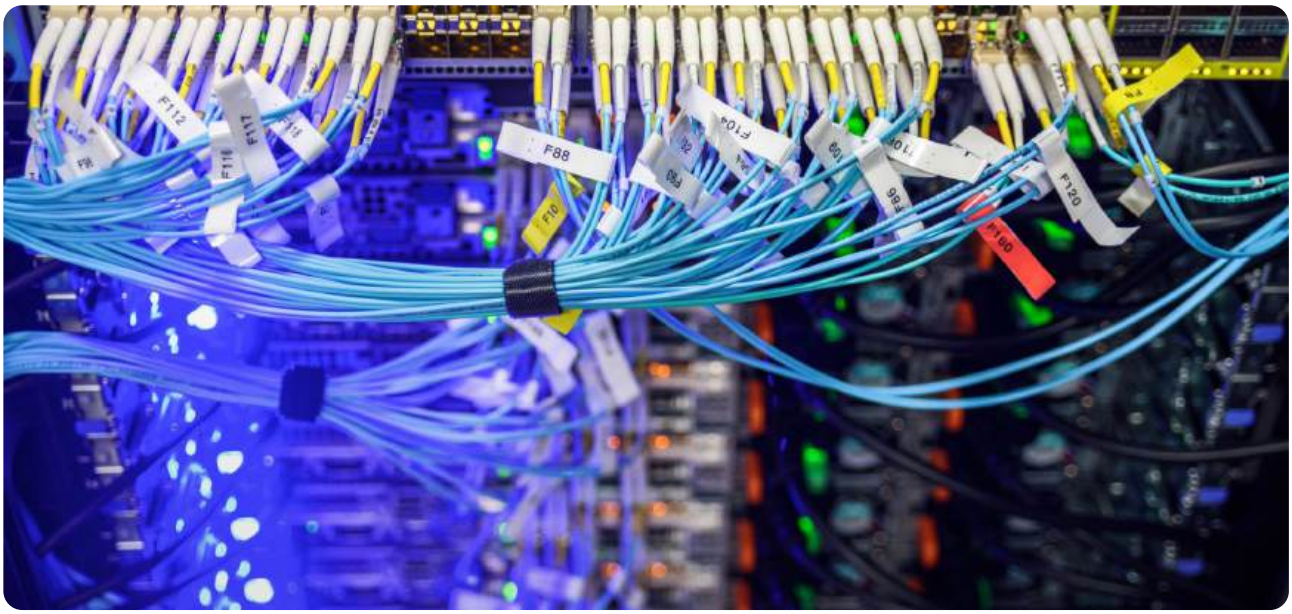
The interview with Galaxy Backbone, the government's own connectivity and cloud company, is presented here as institutional paraphrase under the report's clearance rule. In the institution's reading, the impact of the digital economy is underreported in employment terms: a company like Galaxy Backbone employs modestly in direct staff but supports a far larger ecosystem of vendors and contractors, a ripple effect official statistics miss. The interview identifies the Nigeria Data Protection Act as the practical change that has most reshaped behaviour since 2023, creating awareness among data owners and consequences for data keepers, and describes data sovereignty, once a talking point, as becoming operational reality through the national sovereign cloud initiative, with financial regulators now directing institutions on where data must reside.

6.6 The investor's view: risks

(i) **Adoption risk:** services with 17.9% usage may face adoption and cost-recovery risk without assisted channels.

(ii) **Usability risk:** the assisted-completion result indicates potential support needs among users with a completion outcome (60.1%, CAUTION), which may carry hidden support costs.

(iii) **Concentration risk:** government digital infrastructure is concentrated in a small number of national platforms; resilience and continuity planning matter.



6.7 The investor's view: opportunities

(i) **Assisted digital services:** 60.1% of users with a completion outcome reported needing someone's help (CAUTION), indicating a potential market for agent-based service delivery rather than a realised market size.

(ii) **Service design and usability:** the assistance result points to a design market between service availability and independent use, while the SUPPRESS unaided estimate is not used as a performance indicator.

(iii) **Sovereign cloud and data localisation:** regulatory direction on data residency is creating demand for in-country hosting, where Galaxy Backbone and private data centres such as those of Digital Realty both play.

6.8 What this means for policy

(i) **Design for assisted users:** every e-government service should be certified for unaided completion by an ordinary citizen, with assisted channels funded rather than treated as failure. Three foundations make this possible: a single digital identity that every agency accepts, interoperability so agencies share rather than re-collect citizen data, and published service standards that state what a citizen can expect.

(ii) Attach value the citizen can feel to each service, per the chain integrity test.

(iii) **Measure usage, not launches:** the survey baseline of 17.9% now exists, and every service rollout should move it visibly by the next edition.



07

CHAPTER 07

Health

In health, this report found a large gap between stated willingness to use digital care and experience of it. This chapter presents measured evidence from two sides: what citizens told us, and what officers-in-charge reported in 539 primary health centres interviewed by telephone.

75.9%
of adults say yes to using telemedicine

19.3%
have ever used it

61.3%
of interviewed PHCs report a working power source

16.2%
of interviewed PHCs report working internet

7.1 The sector in numbers

Nigeria's health data infrastructure has a backbone in DHIS2, the district health information system through which facilities report upward. The question this chapter asks is what sits underneath: the power, connectivity and systems at the facilities themselves, and the demand for digital care among citizens.



7.2 What the survey found

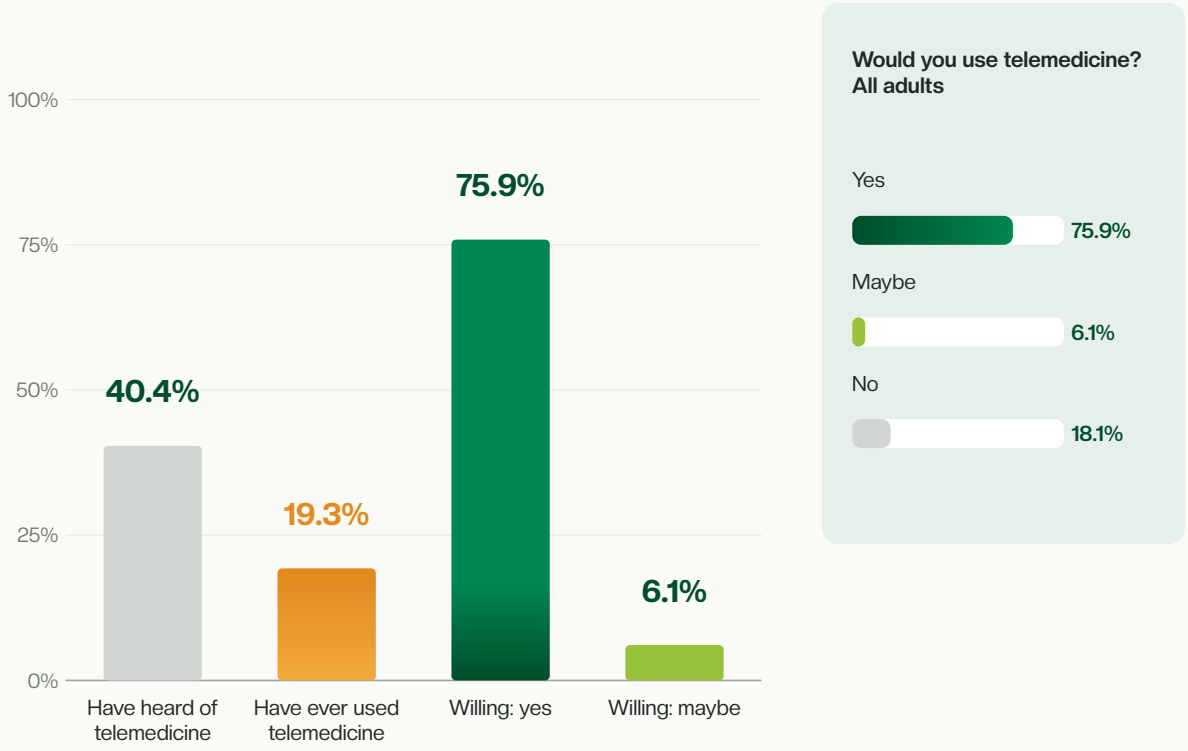
(i) **Awareness.** 40.4% of adults have heard of consulting a doctor by phone or video. Awareness is highest in the North West (46.1%) and lowest in the South West (29.4%), an unusual reversal of the usual south-leads-north pattern. One possible interpretation is that greater access to in-person doctors in parts of the South may reduce interest in alternative channels, while more limited access in parts of the North may increase awareness of and demand for phone or online consultations. The survey did not test this explanation, and the zonal estimates are indicative only.

(ii) **Use.** 19.3% of adults have ever consulted a doctor or health worker by phone or video. Rural use (19.6%) and urban use (18.6%) are similar in the achieved sample; the small difference was not tested for significance, and the survey does not establish that distance explains it.

(iii) **Willingness.** Asked whether they would use telemedicine, 75.9% of adults say yes, 6.1% say maybe and 18.1% say no (EH-D3-02c). This is an attitude-versus-experience gap, not a measured market: three in four adults say yes to a service that one in five has ever used.

EXHIBIT 10

Digital health: stated willingness and prior use.



Source: NITDA-NBS Digital Economy Survey 2026. Values: Statistical Annex, EH-D3-02a, EH-D3-02b, EH-D3-02c.

7.3 What the interviewed facilities reported

Module H was a structured facility survey, not a full facility census: officers-in-charge at 539 primary health centres, sampled from the National Health Facility Survey 2025 list, were interviewed by telephone and reported the power, internet, devices, records systems and teleconsultation capability at their facilities. These figures are self-reported by the facilities, not independently observed, and are labelled ILLUSTRATIVE; they are not official national statistics. National standard errors for the six main facility indicators range from 1.31 to 1.73 percentage points; zonal precision statistics were not supplied, so zonal facility figures are indicative only. What they show is sobering:



(i) **Power.** 61.3% of facilities interviewed reported a working power source. Nearly four in ten primary health centres reported no working power at the time of the interview. The South East was weakest at 47.1%.

(ii) **Internet.** Only 16.2% of facilities interviewed reported working internet. The South West led at 28.7%; the South South trailed at 8.5%.

(iii) **Devices.** 37.8% of facilities had computers or tablets in use for records.

(iv) **Records.** 26.4% kept patient records electronically or in mixed form; 23.6% reported through DHIS2 or another electronic system.

(v) **Teleconsultation capability.** 36.4% of facilities had some capability to consult remotely, concentrated in the South East (50.0%), South South (44.8%) and South West (43.5%).

(vi) **Other facility questions.** The module also asked about the best-working digital tool, the reach of government digital health programmes, broken or abandoned equipment and the biggest barrier to digital service delivery. The question-level tables and respondent bases for these items are not in the statistical annex for this edition, so their results are not reported here.

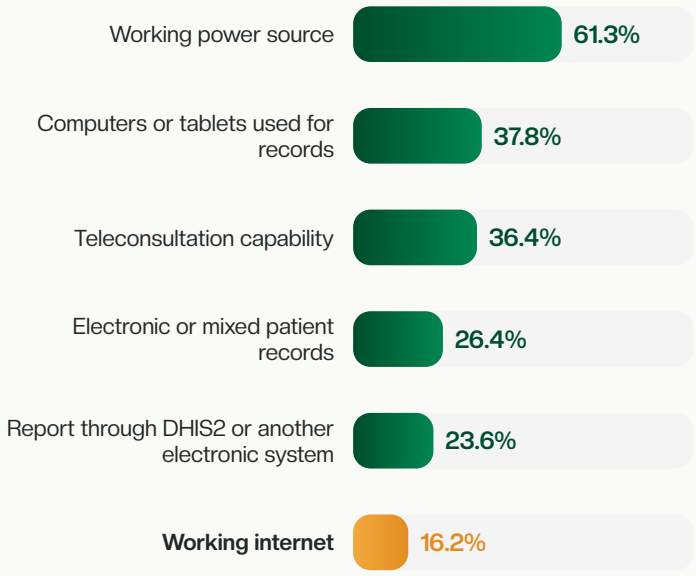
Read together: stated willingness to use digital health is high, while the facility foundation reported by interviewed centres is uneven: a majority report working power (61.3%), while working internet (16.2%) and devices remain minority reports.

EXHIBIT 11

Facility readiness as self-reported by 539 primary health centres interviewed by telephone (illustrative).

SHARE OF THE 539 FACILITIES INTERVIEWED

ILLUSTRATIVE



HOW TO READ

16.2%

reported working internet, the lowest of the six readiness indicators

Reported by officers-in-charge by telephone, not observed. National standard errors range from 1.31 to 1.73 points; zonal precision was not supplied.

Source: NITDA-NBS Digital Economy Survey 2026, facility component (539 primary health centres). Values: Statistical Annex, EH-D1-01a, EH-D1-01b, EH-D1-05a, EH-D1-05b, EH-D3-01a, EH-D3-01b. Self-reported by officers-in-charge in telephone interviews; illustrative of the facilities interviewed, not official national facility statistics.

7.4 Sector voices

A male senior public official in the health sector, who asked not to be named but placed the substance of his remarks on record, described a sector in a design moment. The biggest change since 2023, he said, is a new approach to how digital health interventions are designed, created and implemented, with government no longer designing alone. His nominated blind spot is research: too many past interventions, he argued, were funded by development partners or vendors and copied from other parts of the world, rather than

built on contextual evidence for the Nigerian system. His outlook for 2030 is, in his words, very, very bright, comparing the present moment to the liberalisation of internet licensing. His conditions are discipline on interoperability, sovereignty and security, and his single budget line is health care, and within it, research and development first. On publication, he confirmed that his sector could report facility connectivity, electronic records adoption and telemedicine capability annually, and that what it would take is partnership: NITDA and the Federal Ministry of Health reaching out to co-create the mechanism, baseline, drivers and barriers.

Tope Adeniyi, Chief Executive Officer of AXA Mansard Health, spoke with us through his representative, Odunayo Rotimi, the AXA Group's Artificial Intelligence Transformation Lead, who asked that the words be ascribed to the CEO, and the company agreed to be quoted. His central complaint is that public discussion treats health insurance as a binary number, covered or not covered, when the real questions are whether the cover is active, understood and accessible: an enrolment does not mean a person knows how to use the plan, can reach a hospital, or actually receives care, and on that reading enrolment counts do not yet mean what they appear to mean. In his account, many households still pay for care at the point of illness.

Both figures are as cited by the respondent; their year and original source were not independently verified for this report.

The biggest barrier nobody in Abuja talks about, in his view, is not technology but the missing operational chain connecting identity, eligibility, provider records, authorisation, claims and payment: where those systems do not exchange structured information, staff reconcile a patient's journey by hand, care slows, administrative costs rise, and fraud and duplicate billing become easy. What government should publish, he argues, is an effective-coverage scorecard rather than enrolment counts: the share of registered members who actually use their cover, the time from request of care to authorisation, average claim payment time, the percentage of claims rejected with standardised reasons, out-of-pocket payment shares, provider availability by location, and continuity of cover after a job loss.

His outlook for 2030 is candid: more insured lives and more digital health transactions, but not universal coverage, through a mixed system of public programmes for the vulnerable, employer and state schemes, and low-cost embedded products distributed through banks and telcos, with the warning that enrolment can grow faster than provider capacity, leaving more people carrying proof of coverage without a matching improvement in care.

Asked for one opening sentence on Nigeria's digital economy, he answered: "Nigeria's digital economy has scaled access faster than it has built trust, interoperability, and measurable outcomes."

"Nigeria's digital economy has scaled access faster than it has built trust, interoperability, and measurable outcomes."

TOPE ADENIYI, CHIEF EXECUTIVE OFFICER, AXA MANSARD HEALTH



7.5 The investor's view: risks

(i) **Infrastructure risk:** telemedicine investment depends on reliable facility power and connectivity, and only 16.2% of interviewed facilities reported working internet; investment must pair service with infrastructure.

(ii) **Evidence limit:** our facility figures are illustrative; investors should commission or await the full national e-health facility survey proposed in Chapter 11.

(iii) **Regulation:** clinical accountability for remote consultation remains thinly defined.

7.6 The investor's view: opportunities

(i) **The willingness gap:** 75.9% say yes to using telemedicine against 19.3% who have ever used it.

(ii) **Rural models:** rural and urban use are similar in the achieved sample (19.6% and 18.6%), so models that solve power and connectivity for rural facilities may find users there.

(iii) **Facility digitisation:** power, devices and records systems across the primary health care network, a market whose size should be confirmed from an official facility count.



7.7 What this means for policy

(i) Power and connectivity for primary health centres is digital health policy, not merely energy policy; the 61.3% power and 16.2% internet figures define the real starting line.

(ii) Telemedicine guidelines and reimbursement rules should be accelerated to meet demonstrated public willingness.

(iii) The full national e-health facility survey, assigned an indicative cost band in Chapter 11, should be commissioned so the next edition replaces illustrative self-reports with official statistics.



08

CHAPTER 08

Market Opportunities and Investment Signals

This chapter reads the survey from the investor's chair. Earlier findings are estimates, administrative records or attributed interpretations with stated limitations; here we present selected findings as opportunities, each stated with its size, its geography and the barrier that currently blocks it. The figures themselves are measured national estimates from the survey, carrying the flags explained in Chapter 1; the opportunities built on them are interpretation, not measurement, and nothing in this chapter is a projection.

57.9%
say yes or maybe to buying a smartphone within twelve months

43.0%
would pay 25% more for reliable internet

75.9%
say yes to using telemedicine

12%
of adults accessed digital credit in the past twelve months

How to read this chapter

Each opportunity in this chapter pairs measured demand with a named barrier. That pairing is deliberate: the barrier is the business model. Investors should note what this chapter does not do: it does not size markets in dollars, because no official series meeting this report's definitions was identified for these segments in the sources reviewed, and inventing one would violate this report's evidence rules. Where official measurement is missing, Chapter 11 says so and assigns an indicative cost band to the instrument that would close the gap.

8.1 The smartphone upgrade wave

Size: 57.9% of adults answered yes or maybe when asked whether they intend to buy a smartphone within twelve months, a stated intent rather than a committed purchase. Today 40.6% personally use one, so this intent, if even partly fulfilled, could substantially change the device base of the digital economy. Geography: intent is strongest in the North West (70.7%), North Central (63.3%), North East (62.8%) and South West (65.4%), and slightly stronger in rural (58.3%) than urban (57.1%) areas; zonal and subgroup results are indicative. The confirmed sex-specific estimates are 60.4% of men and 47.5% of women. They describe the achieved sample and do not create a sex-balanced national estimate. The barrier: device cost against thin incomes, and the absence of financing. The interview evidence points the same way: Nigeria's payments leadership called openly for local smartphone assembly, soft device loans and the phase-out of feature phones.

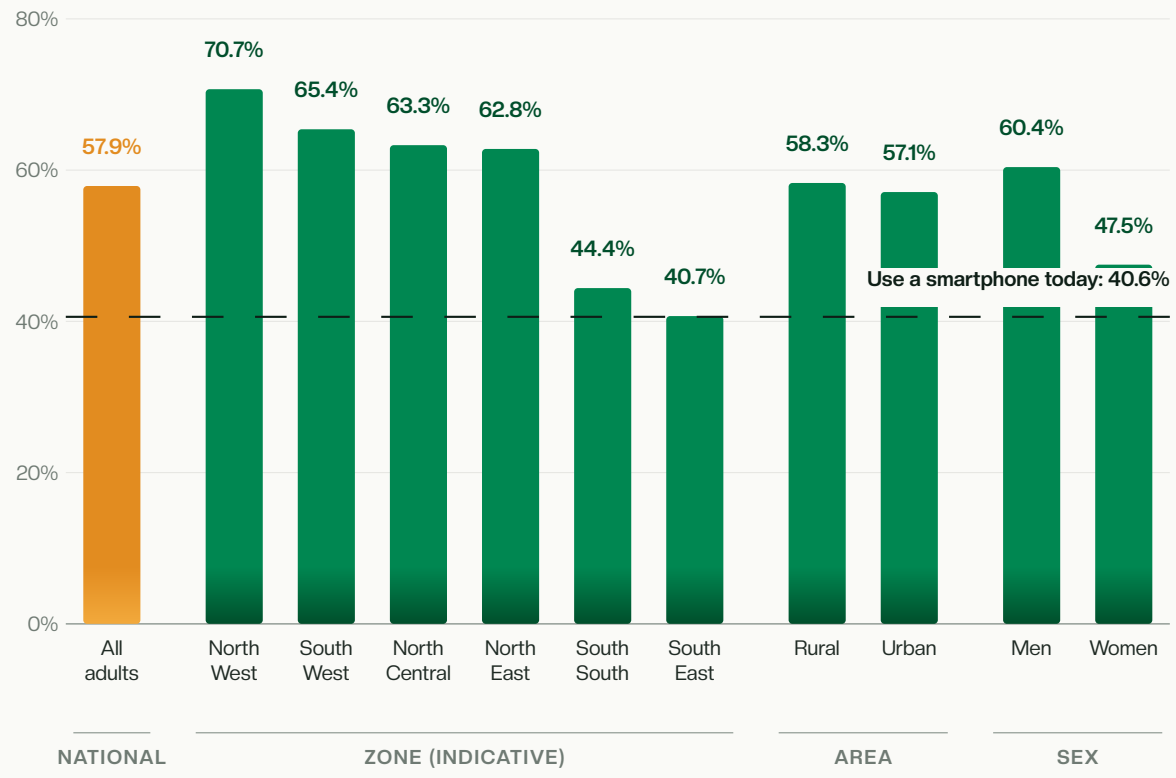
8.2 Willingness to pay for connectivity that works

Size: 43.0% of adults would pay at least 25% more for reliable internet service, on a base where 40.1% already spend over ₦5,000 a month on data. Geography: national, with the detailed zone and area breakdowns in the survey tables. The barrier: trust that a premium

service will actually deliver, since current experience includes frequent failures. This is stated willingness rather than realised pricing headroom; for operators it requires willingness-to-pay validation and commercial testing, contingent on quality-of-service investment.

EXHIBIT 12

Smartphone purchase intent: yes or maybe, next twelve months.



Source: NITDA-NBS Digital Economy Survey 2026. Values: Statistical Annex, smartphone purchase intent ((Cross context)c) with zone, area and sex breakdowns; smartphone use, TC-D3-01.

8.3 Digital health: stated willingness and prior use

Size: asked whether they would use telemedicine, 75.9% of adults say yes, 6.1% maybe and 18.1% no, while only 19.3% ever have. Geography: rural and urban use are similar in the achieved sample. The barrier: the facility foundation, with working power in 61.3% and working internet in only 16.2% of interviewed primary health centres (illustrative facility survey, Chapter 7), plus thin clinical and reimbursement rules for remote care.

8.4 Financial depth on a payments rail

Size: 86.5% of adults hold accounts and payment rails carry transactions worth roughly ₦1.2 quadrillion a year, yet only 12% of adults accessed digital credit in the previous twelve months and 11.3% hold insurance. The gap between payment inclusion and financial depth is the sector's opportunity. Geography: national. The barrier: trust, with 13.1% personal fraud experience, and the absence of usable credit identities. Building them from transaction histories and the identity register would be a regulated product proposal requiring consent, data quality, purpose limitation and compliance with the NDPA 2023. The NIBSS leadership's own roadmap, shared with this study, points to credit for every Nigerian built on identity and payment data.

8.5 Trust infrastructure for commerce

Size: 25.6% of business owners report at least one covered form of digital business activity, while only 6.6% of adults bought online in three months, and 25.1% of adults name lack of trust as the main barrier to buying online. The 25.6% composite includes online presence, social selling or advertising, and back-office tools; it is not a pure seller count. Geography: national; an indicative 51.4% among business owners aged 18 to 24 rests on a very small subgroup. The barrier, described by interviewees in Chapter 5: social-commerce payments are digital but usually lack escrow, buyer protection or a delivery link. Products that wrap protection around these payments are a design hypothesis to test against a major obstacle to Nigerian e-commerce. A gender thread runs through every opportunity in this chapter, and investors who miss it will misprice these markets. For every 100 men with a smartphone there are 81 women, and for every 100 men using the internet, 76 women; sampling uncertainty for these descriptive ratios was not assessed. Intent to buy a smartphone runs at 47.5% among women against 60.4% among men within the achieved sample. Products and services that close rather than exploit these gaps, in devices, connectivity, health and commerce, address a substantial pool of unmet demand.

8.6 Assisted digital government

Size: 17.9% of adults used a government service online in the past year (Chapter 6), a base that policy intends to multiply. Among users with a completion outcome, 60.1% reported needing someone's help (CAUTION). This points to demand for assisted delivery through agents, kiosks and service centres, but it is not a realised market-size estimate. Geography: national; no urban-rural breakdown of assisted completion is reported. The barrier: service design that assumes unaided, literate, connected users.



09

CHAPTER 09

Cross-Cutting Findings

The sector chapters tell five stories. This chapter reads across them, because the forces that matter most in Nigeria's digital economy, gender, geography, power and trust, respect no sector boundary. Figures here come from the national survey unless attributed otherwise, and carry the flags explained in Chapter 1.

81
women per 100 men use a smartphone

55.7% | 29.5%
urban against rural internet use

25.1%
of adults have 12+ hours of power a day

13.1%
have personally experienced digital fraud

9.1 The gender ladder

The digital gender gap is measured and patterned. For every 100 men with a smartphone, 81 women have one; for internet use, 76 women per 100 men. These are descriptive ratios with sampling uncertainty not assessed, and sex-specific estimates do not create a sex-balanced national estimate. In the South West, 82.5% of men report at least one of the eight listed digital tasks against 44.9% of women, the largest gap among the six zones (indicative). Among adults with no or only primary education, the same measure reads 66.3% of men against 33.4% of women. Where education rises, the gap narrows sharply. Zonal and subgroup findings are indicative. The practical reading: gender interventions buy the most where they combine devices, skills and education together.



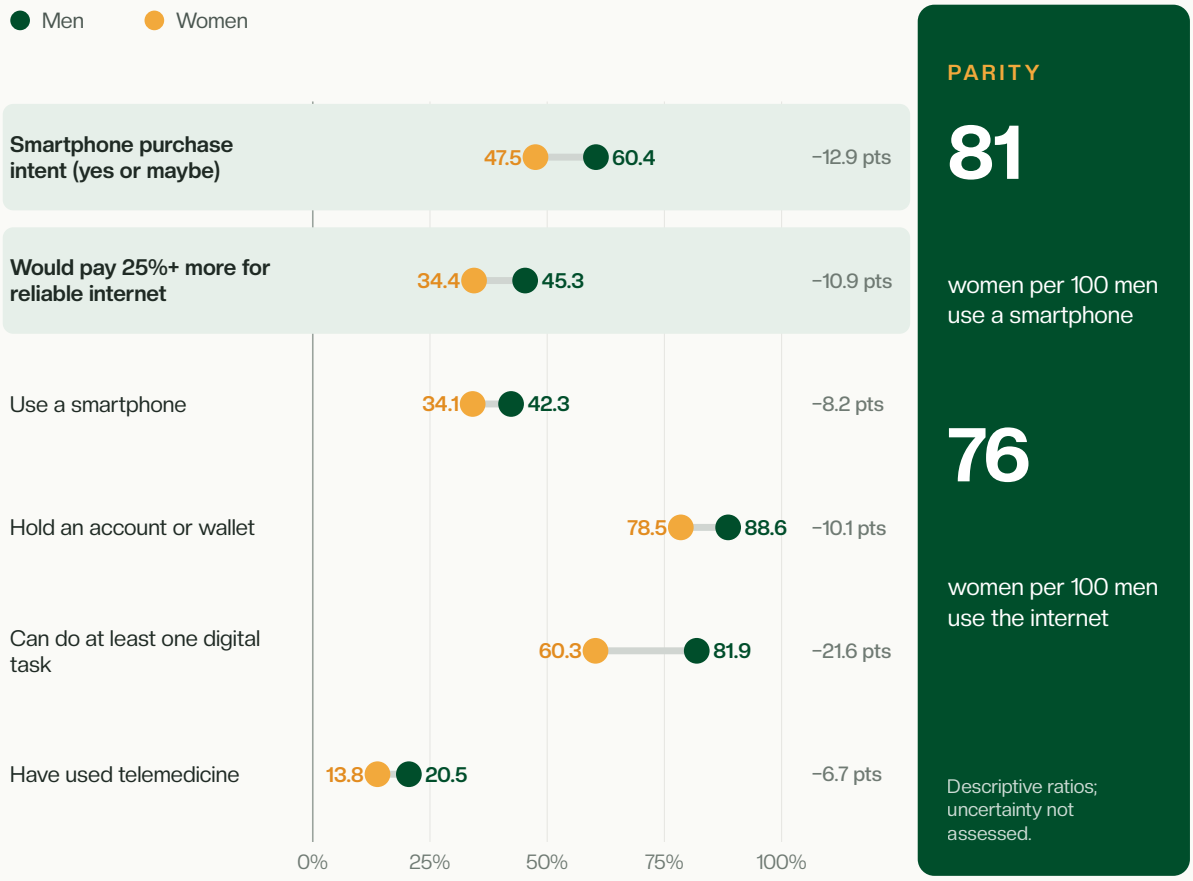
9.2 The urban-rural divide

55.7% of urban adults use the internet against 29.5% of rural adults, a major structural divide. It compounds everywhere: online buying is 9.2% urban against 5.0% rural; data spending power is urban; even power, 12 or more hours daily, reaches 28.8% of urban adults (CAUTION) against 22.9% rural. Yet two findings complicate the picture in useful ways: rural telemedicine use (19.6%) is similar to urban (18.6%), and rural smartphone purchase

intent (58.3%) slightly exceeds urban (57.1%). These results suggest that rural Nigeria is not unwilling; supply, affordability, skills and demand-side factors all need diagnosis.

EXHIBIT 13

The gender gap in digital intent.



Source: NITDA-NBS Digital Economy Survey 2026. Sex-specific values: Statistical Annex breakdowns for (Cross context)c, TC-D3-05b, TC-D3-01, FS-D3-01, CS-02 and EH-D3-02b; parity ratios CS-03 and CS-03b. Sampling uncertainty for sex-specific estimates and parity ratios was not assessed.

9.3 The six zones compared

Zone patterns defy the simple north-south shorthand. The South West leads smartphone use and online buying yet has the largest gender gap among the zones (indicative) and the lowest telemedicine awareness (29.4%). The North West, often assumed to lag, leads telemedicine awareness (46.1%) and smartphone purchase intent (70.7%). The South East shows the weakest facility power among the centres interviewed (47.1%) yet the highest teleconsult capability (50.0%). The lesson for policy and investment: each zone's constraint is

different, and national programmes that treat the six zones as one will miss all six. The zone tables in the survey annex are the working tool. Zonal figures in this report are indicative, as explained in Chapter 1 and Annex A.

EXHIBIT 14

Internet-use rates: the geography divide. Zonal breakdowns are indicative.

55.7%

of urban adults use the internet

29.5%

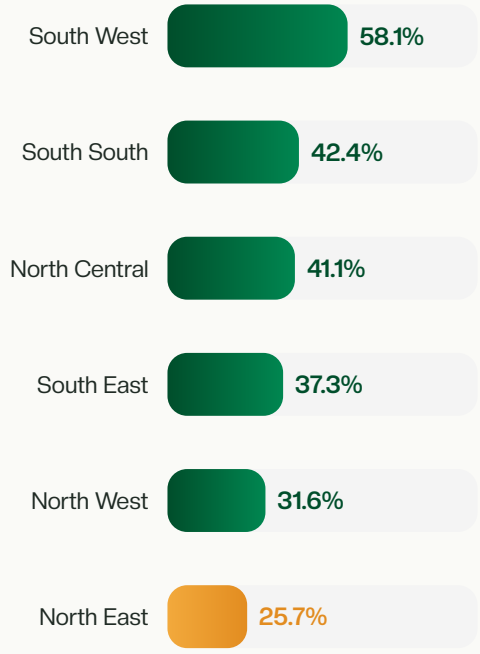
of rural adults use the internet



Each dot represents 1% of adults in the area.

Fewer than one in three rural adults is online: a 26.2-point urban-rural gap in internet use.

INTERNET-USE RATE BY ZONE, % OF ADULTS (INDICATIVE)



Source: NITDA-NBS Digital Economy Survey 2026. Values: Statistical Annex, TC-D1-05u and TC-D1-05; zonal internet use from the CS-03b breakdown.



9.4 Power: the silent constraint

Only 25.1% of adults enjoy twelve or more hours of electricity a day, and 37.9% depend on a generator or solar power. The zone detail matters: twelve-hour power reaches 33% in the South South and South West but only 17.8% in the South East. Household digital habits, from phones charged to devices used, run on this base; the survey did not measure the power supply of network sites. The finding for health facilities is starker still: 61.3% of interviewed primary health centres reported a working power source. Digital policy that ignores power is policy for a country that does not exist.

EXHIBIT 15

Power: the silent constraint.

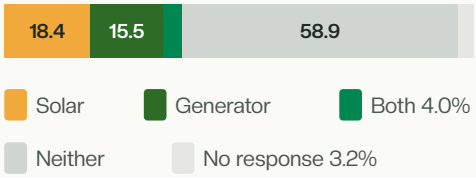
25.1%

of adults enjoy twelve or more hours of electricity a day

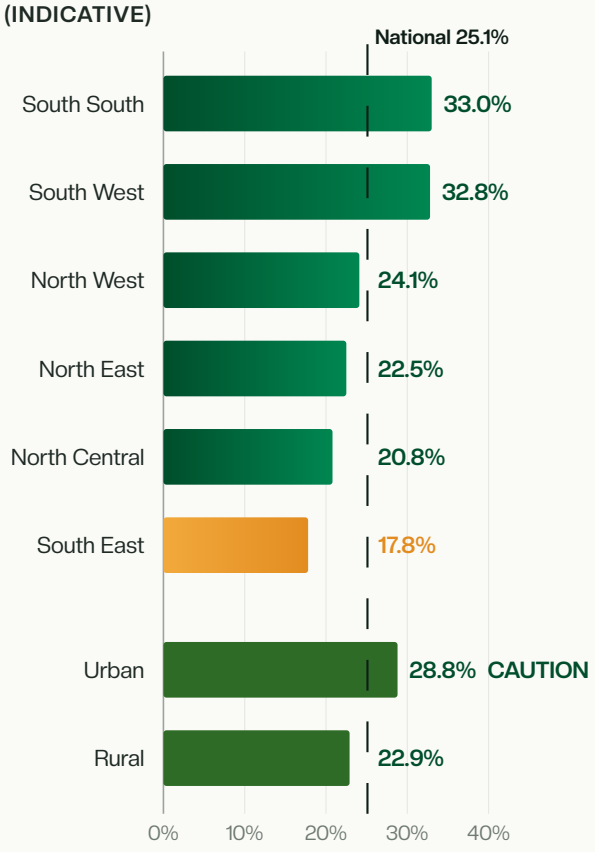
37.9%

depend on a generator or solar power

Backup power when there is no grid (B3)



TWELVE OR MORE HOURS OF POWER A DAY (INDICATIVE)



Source: NITDA-NBS Digital Economy Survey 2026. Values: Statistical Annex, (Cross context)a with zone and area breakdowns, (Cross context)b and question table B3-full.

Engineer Festus Alawode, a fellow of the Nigerian Society of Engineers and of the Chartered Institute of Power Engineers, spoke with us and agreed to be quoted by name. His argument places engineering at the base of everything this report measures: the technology of every sector, including the media that carries digital services, is engineering, and without focus

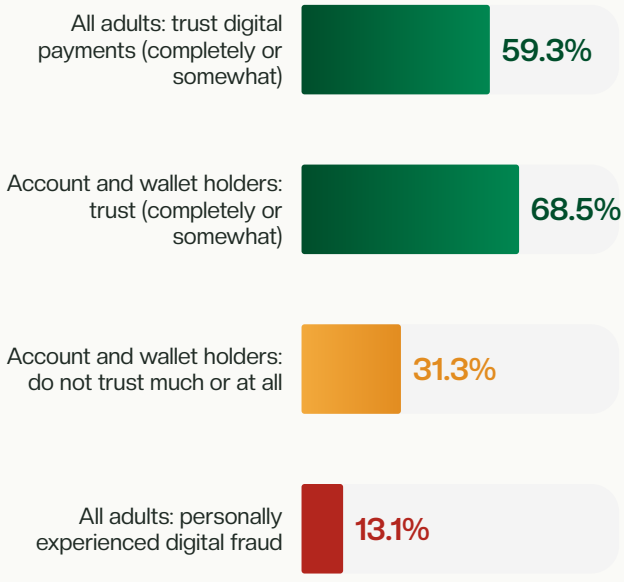
and funding for engineering practice there can be no digital or economic development. The power findings in this section give his argument its evidence: a digital economy is constrained when only a quarter of adults have twelve or more hours of power a day.

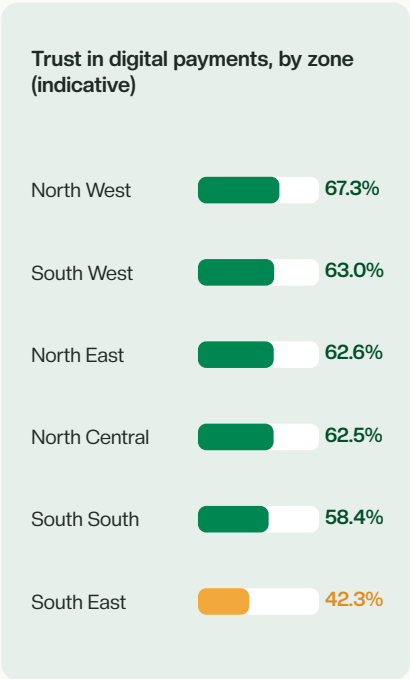
9.5 Trust: a major constraint among several

Across every sector, the same force reappears. In finance, 13.1% of adults have personally experienced digital fraud and 31.3% of account holders do not trust digital payments much or at all. In commerce, 25.1% name lack of trust as the main barrier to buying online. In data, 29.3% of business owners worry about where platforms hold their data. In government, 60.1% of users with a completion outcome reported needing someone's help (CAUTION). Nigeria does not have one constraint but several, and trust runs through all of them. Separately, the NIBSS respondent reported a 51% fall in fraud losses in 2025 after joint action by the payment ecosystem, the central bank and security agencies; that respondent claim does not by itself establish a change in public trust. This report now measures trust, so future editions can show whether it is being built.

EXHIBIT 16

The trust wall.

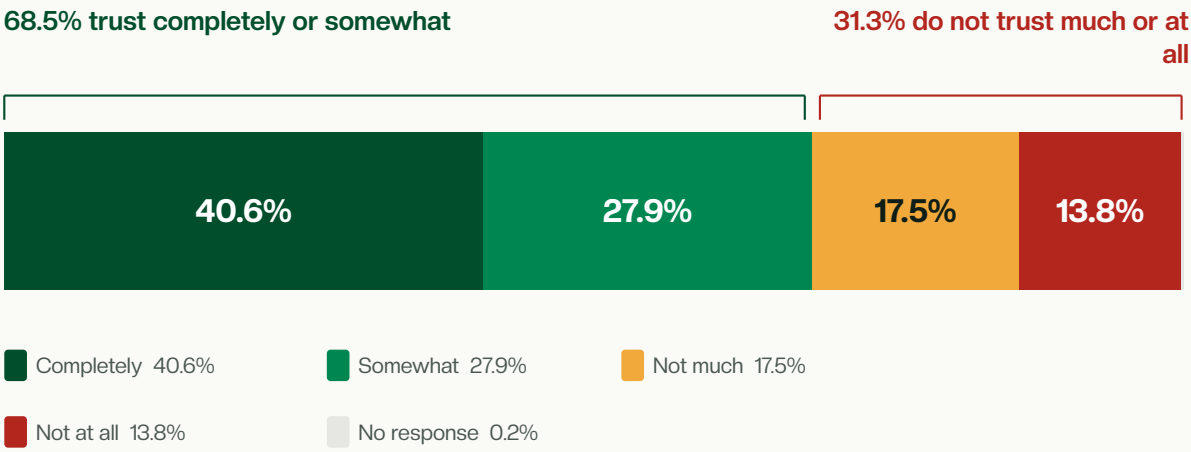




Source: NITDA-NBS Digital Economy Survey 2026. Values: Statistical Annex, (FS context)b with zonal breakdown, (FS context) and question table D6-full. Bases differ: all adults (59.3%, 13.1%) and account and wallet holders (68.5%, 31.3%; n = 1,870); the bars are not parts of one distribution.

EXHIBIT 17

How account holders trust digital payments: the full distribution.



Base: account and mobile-money wallet holders. Rows sum to 100% with rounding.

Source: NITDA-NBS Digital Economy Survey 2026. Full distribution: Statistical Annex, question table D6-full (account and wallet holders, n = 1,870).

One demographic fact frames every divide in this chapter. Nigeria has a young and growing population. The gaps recorded here, urban against rural, men against women, zone against zone, are not gaps inside a settled population; they are gaps inside a population that is still young and still growing. Each year that digital skills, digital payments and digital public services remain shallow, a larger cohort enters adulthood on the wrong side of those divides. The urgency of the recommendations in this report comes from that arithmetic.

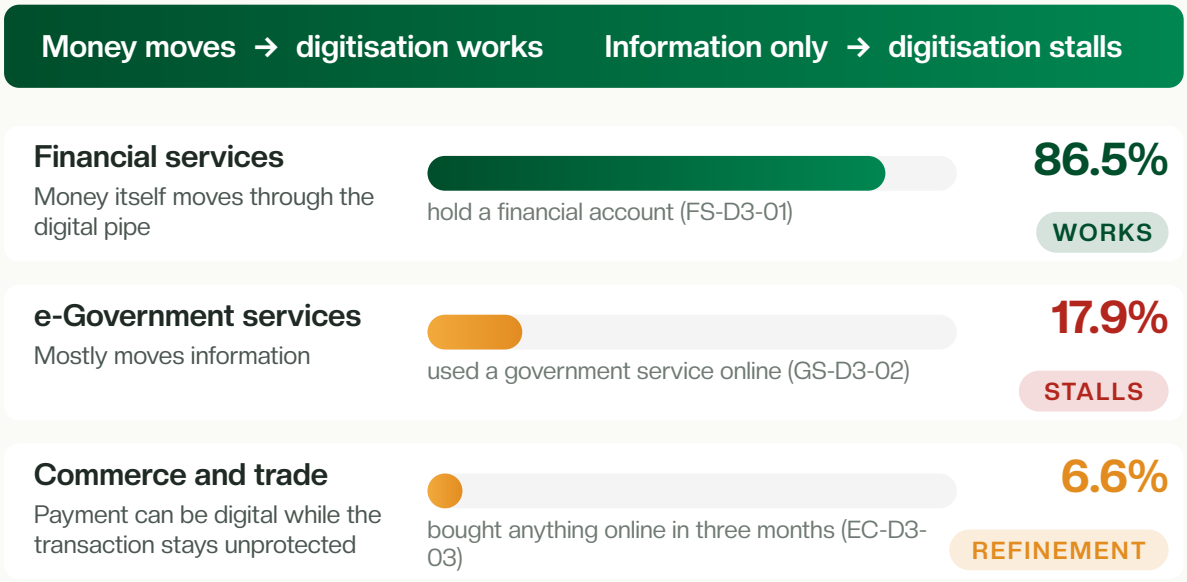
9.6 Where digitisation works and where it stalls

The study team offers an original interpretation of this report's evidence, which we call the Chain Integrity analysis, an interpretation, not itself a measurement: digitisation works where money moves but stalls where it only moves information. This report sets that interpretation beside national data as an illustrative comparison, not a causal test, a common adoption index or a single-population funnel, since the indicators have different bases and periods. On that reading, financial services, where money itself moves through the digital pipe, reached 86.5% account ownership; government services, which mostly move information, reached only 17.9%. A refinement comes from commerce: Nigerian social commerce shows that payment can be digital while the transaction stays unprotected, because the money moves as a plain transfer to an individual, carrying no buyer protection, no transaction record as

commerce, and no link to delivery. Payments succeeded not merely because money moved, but because the system wrapped the movement with verification, records and recourse. The policy test this yields is simple and we recommend it for every digital service: where does value flow in this design, and what wraps it?

INFOGRAPHIC

Chain integrity: an illustrative interpretation



Source: Chapter 9, section 9.6. Chain Integrity is the study team's interpretation: an illustrative comparison, not a causal test, a common adoption index or a single-population funnel. Values from FS-D3-01 (adults), GS-D3-02 (past twelve months) and EC-D3-03 (past three months) have different bases and periods.

9.7 Alignment with global and continental frameworks

The table below shows the thematic alignment of the report's indicators with global and continental frameworks. It is not an SDG or AU compliance assessment and does not establish cross-country rankings or statistical comparability. Indicator definitions and sources are in Annexes E and G.

Report finding or indicator	Sustainable Development Goal	AU DTS category
Internet use, urban and rural (55.7% / 29.5%)	SDG 9 (target 9.c: increase access to ICT and strive to provide universal and affordable internet access in least developed countries by 2020)	Foundation pillar: Digital Infrastructure

Report finding or indicator	Sustainable Development Goal	AU DTS category
Gender gaps in digital intent and use	SDG 5: gender equality (target 5.b, enabling technology for women)	Foundation pillar: Digital Skills and Human Capacity
Digital skills ladder (77.5% basic, 11.9% spreadsheet)	SDG 4: quality education (target 4.4, relevant skills for employment)	Foundation pillar: Digital Skills and Human Capacity
Account ownership, credit and insurance depth	SDG 8: decent work and economic growth (target 8.10, access to financial services)	Critical sector: Digital Trade and Financial Services
Online buying and MSME digital adoption	SDG 8: decent work and economic growth	Critical sector: Digital Trade and Financial Services
e-Government use and completion experience	SDG 16: peace, justice and strong institutions (effective, accountable institutions)	Critical sector: Digital Government
Telemedicine awareness, use and willingness	SDG 3: good health and well-being (target 3.8, universal health coverage)	Critical sector: Digital Health
Fraud experience and trust in digital payments	SDG 16: strong institutions (trust and security)	Cross-cutting theme: Cybersecurity, Privacy and Personal Data Protection
Power access (25.1% with 12+ hours daily)	SDG 7: affordable and clean energy	Foundation pillar: Enabling Environment
Annual repetition of this survey	SDG 17: partnerships for the goals (target 17.18, data and statistics capacity)	Strategic enabler: Monitoring and Evaluation



10

CHAPTER 10

Conclusion, Strategic Priorities and Policy Recommendations Matrix

Nigeria's digital economy is real, large and unevenly shared. That is the characterisation this report arrives at after measuring it from three directions at once. The payments system operates at large scale. The skills, devices, power and trust foundations that would carry every Nigerian into that economy do not yet. The distance between those two sentences is the work of the next five years, and it is now measured, which means it can be managed.

10.1 Priorities 2026 to 2030

Quick wins, achievable within twelve to eighteen months:

(i) **Trust and consumer protection:** visible enforcement against digital fraud, clear dispute resolution for online payments and purchases, and publication of fraud trends in context. Moves the trust indicators that gate finance and commerce.

(ii) **Device affordability:** local smartphone assembly incentives and device financing, answering the 57.9% stated purchase intent (yes or maybe) before it fades. Moves smartphone use (TC-D3-01).

(iii) **Telemedicine guidelines and facility power:** meet the 75.9% who say yes to telemedicine with rules, and attack the 16.2% facility internet figure as digital health policy. Moves EH-D3-02 and the facility indicators.

Structural reforms, two to five years:

(i) **The skills ladder:** from basic task ability (77.5%) toward the workplace skills that pay, with the spreadsheet rung (11.9%) as the emblematic target. Moves CS-02 sub-indicators.

(ii) **Rural access and use:** the 29.5% rural internet use figure is a gap requiring supply, affordability, skills and demand-side diagnosis; zone-specific programmes, not national averages. Moves TC-D1-05.

(iii) **E-government by design:** certify services for independent use and attach felt value to each, per the chain integrity test. Moves GS-D3-02 and assisted-service design, without using the SUPPRESS unaided-completion estimate as a key performance indicator.

(iv) **The measurement institution itself:** fund the proposed pipeline in Chapter 11 so that gaps named in this report have proposed closing dates, subject to institutional agreement.

10.2 The Policy Recommendations Matrix

Each recommendation below is linked to the evidence that motivates it: survey estimates, administrative records and, where stated, respondent proposals. Each row names proposed lead institutions, subject to institutional agreement, an indicative cost band, a timeframe and the indicator the action is intended to move. Cost bands: low (within existing budgets), moderate (new but bounded spending), high (major capital or multi-year programme). They are indicative budgeting categories, not institutionally approved allocations.

INFOGRAPHIC

Priorities 2026 to 2030: quick wins and structural reforms

2026 · 2027 · 2028 · 2029 · 2030

QUICK WINS · 12 TO 18 MONTHS

Trust and consumer protection
Visible enforcement against digital fraud; clear dispute resolution
Trust 59.3% · fraud 13.1%

Device affordability
Local assembly incentives and device financing for the 57.9% stated intent
TC-D3-01

Telemedicine guidelines and facility power
Meet 75.9% yes to telemedicine; attack 16.2% facility internet
EH-D3-02

STRUCTURAL REFORMS · TWO TO FIVE YEARS

The skills ladder
From 77.5% basic task ability to the 11.9% spreadsheet rung
CS-02

Rural access and use
29.5% rural internet use: a gap needing supply, affordability, skills and demand diagnosis
TC-D1-05

E-government by design
Certify services for independent use; attach felt value
GS-D3-02

The measurement institution
Fund the proposed Chapter 11 pipeline, with dates subject to institutional agreement
Chapter 11

Source: Chapter 10, section 10.1 and the Policy Recommendations Matrix (section 10.2).

Recommendation	Proposed lead institutions	Indicative cost band	Timeframe	Indicator it moves
Visible enforcement against digital fraud and clear dispute resolution for online transactions	CBN, NCC, FCCPC, security agencies	Low	12 to 18 months	Trust in digital payments (59.3%); fraud experience (13.1%)
Local smartphone assembly incentives and device financing schemes	Federal Ministry of Industry, Trade and Investment; NITDA	Moderate	12 to 24 months	Smartphone use (40.6%); purchase intent, yes or maybe (57.9%)
National telemedicine practice guidelines and facility power programme	Federal Ministry of Health; state health ministries	Moderate	12 to 18 months	Telemedicine use (19.3%); facility internet (16.2%)
Consumer protection and escrow standards for social commerce	FCCPC; NITDA	Low	12 to 18 months	Online buying (6.6%); trust barrier (25.1%)

Recommendation	Proposed lead institutions	Indicative cost band	Timeframe	Indicator it moves
Skills ladder programme from basic tasks to workplace skills, with the spreadsheet rung as emblem	Federal Ministry of Education; NITDA (3MTT)	Moderate	2 to 5 years	Digital skills (77.5% basic, 11.9% spreadsheet)
Zone-specific rural service supply programmes rather than national averages	NCC (USPF); state governments	High	2 to 5 years	Rural internet use (29.5%)
Certify government services for unaided completion and attach felt value to each	Galaxy Backbone; MDAs; NITDA	Moderate	2 to 5 years	e-Government use (17.9%); assisted completion (60.1%, CAUTION)
Fund the proposed measurement pipeline so evidence gaps have proposed closing dates	NITDA; NBS; development partners	Moderate	Continuous	Gap register (Chapter 11)
Publish facility connectivity, EHR adoption and telemedicine capability annually	Federal Ministry of Health with NITDA	Low	12 months, then annual	Health facility indicators
Respondent proposal (Precise Financial Systems), subject to institutional confirmation: raise and back at least 30 globally competitive technology firms, with market access as the first instrument	Presidency; NITDA; Ministry of Industry, Trade and Investment	High	2 to 5 years	No measured baseline; a production-side indicator would need definition

10.3 The road to the second edition

This report is the baseline, not the destination. The survey modules are designed for repetition and are proposed for the NBS national programme, subject to NBS approval; the gap register in Chapter 11 carries proposed owners and indicative cost bands; the indicators are intended for publication on the report's companion dashboard. The second edition, proposed for the first quarter of 2027, will report movement on the indicators it repeats. From this edition forward, Nigeria's digital progress will be measured by Nigerians, on Nigerian evidence, year after year.



11

CHAPTER 11

Evidence Gap Register and Indicative Measurement Pipeline

This chapter records the evidence status behind the report: what we could measure, what we could not, what changed because of fieldwork, and an indicative cost band for closing the remaining gaps. A report that hides its gaps invites distrust; a report that sets them out invites investment in better measurement.

105
indicators in the analytical framework

63
FOUND before fieldwork

34
PARTIAL before fieldwork

8
DATA GAP before fieldwork

How to read the gaps

A DATA GAP in this report is not an admission of failure; it is a work order. Each one names a proposed owner, subject to institutional agreement, and section 11.4 assigns an indicative cost band to the instrument that would close it. This is the mechanism by which the Nigeria Tech Outlook Report becomes a measurement institution rather than a one-off publication: every edition closes gaps, and the gap register itself becomes shorter, measurably, year by year.

11.1 The scorecard before and after fieldwork

Before fieldwork, the baseline assessment of the 105-indicator framework stood at 63 indicators FOUND, 34 PARTIAL and 8 DATA GAP. Fieldwork changed that picture substantially. The national survey directly measured or materially strengthened indicators across all five sectors, and the facility component added measured, if illustrative, evidence for e-health indicators that previously rested on limited evidence. The sector summaries below record the evidence status used in this edition; they do not imply that the survey populated all 105 framework indicators.

(i) **Telecommunications:** five indicators moved from PARTIAL to FOUND on survey evidence (TC-D3-01, TC-D1-05, TC-D3-05, TC-D3-05b, TC-D3-03).

(ii) **Financial services:** five indicators moved to FOUND (FS-D3-01, FS-D3-01b, FS-D3-02, FS-D3-03, FS-D2-03); fraud experience and trust in digital finance were measured within this study's national survey framework.

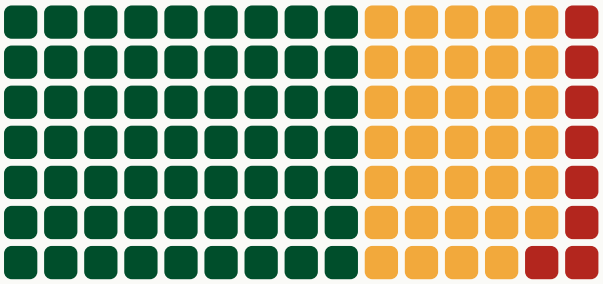
(iii) **Commerce and trade:** consumer participation (EC-D3-03) and the broad digital-business-activity composite (EC-D3-02) moved to FOUND. Business outcomes are self-reported: income carries CAUTION, while customer base, profit and sales are OK.

(iv) **e-Government:** usage (GS-D3-02) and completion time (GS-D4-04) moved to FOUND. Completion without help (GS-D3-02b) remains SUPPRESS and is not used as a headline or performance indicator; assisted completion at 60.1% is CAUTION.

(v) **Health:** telemedicine awareness, use and willingness (EH-D3-02a, b, c) are now measured nationally; six facility indicators carry measured ILLUSTRATIVE values from the facility telephone survey.

INFOGRAPHIC

Where the 105 indicators stood before fieldwork



63 FOUND
60.0% of the framework

34 PARTIAL
32.4% of the framework

8 DATA GAP
7.6% of the framework

Each square is one indicator. Fieldwork then directly measured or materially strengthened indicators across all five sectors; the sector summaries in this chapter record the status used in this edition.

Source: Chapter 11, section 11.1, baseline assessment of the 105-indicator Analytical Framework.

11.2 The original eight data gaps: where each now stands

(i) **EC-D1-05 (E-Commerce Infrastructure Index):** retired for the 2026 edition. The composite was designed to draw on EC-D1-01 to EC-D1-04, none of which produced a publishable estimate this cycle, so no honest composite can be computed. The indicator register records the retirement and the reason; the count of 105 framework indicators is unaffected, since EC-D1-05 remains defined in the framework and is reported as not measured.

(ii) **EC-D2-04:** remains a gap; no instrument measured it.

(iii) **EC-D2-05 (youth e-commerce participation):** measured, but SUPPRESS because the delivered national estimate has unstable variance (n=212, CV=128.7%). The value is retained only in the statistical annex for technical transparency and is not used as a headline or performance indicator.

(iv) **EC-D4-02:** remains a gap.

(v) **EH-D1-05:** now covered by the Module H facility survey (37.8% of facilities interviewed reported computers or tablets in use for records), labelled ILLUSTRATIVE; full closure requires the national e-health facility survey.

(vi) **EH-D2-03:** remains a gap.

(vii) **GS-D2-05:** remains a gap.

(viii) **TC-D2-05:** remains a gap.

The business-outcome mapping is confirmed: E11 is income, E11a is customer base, E11b is profit and E11c is sales; E11d does not exist. E12 and E13 tables were not produced through the delivered analytical pipeline, and coded G1 voice recordings were not present in the analytical files, so this report does not report findings for those items. B4 measures connection-failure frequency. EC-D2-05 and GS-D3-02b remain SUPPRESS on the delivered precision statistics, while F2 assisted completion at 60.1% is CAUTION.

11.3 Known measurement debts beyond the framework

(i) **Digital trade:** no official digital trade series meeting this report's definition was identified in the sources reviewed. International estimates of digitally delivered services exports exist, but none was verified against a primary table for this report, so none is cited. CS-05 remains a DATA GAP and a sovereignty issue.

(ii) **E-commerce employment:** no official category meeting this report's definition was identified in the sources reviewed; gig and commerce employment are presented only through survey proxies with caveats.

(iii) **State-level estimates:** the achieved sample supports national estimates subject to the stated coverage and respondent-mix limitations. Zonal estimates are indicative only; single-state survey estimates and rankings are not published.

(iv) **Facility statistics:** Module H is a facility readiness self-report, not a facility census; official facility-level e-health statistics require the instrument proposed below.

11.4 The indicative measurement pipeline

Each gap above converts into a fundable instrument. Cost bands are indicative and subject to institutional costing with NBS and partners. Owners are proposed, subject to institutional agreement.

(i) **National e-health facility survey:** a full census-style facility instrument with FMoH and NPHCDA, converting Module H's illustrative self-reports into official statistics. Owner: FMoH with NBS. Indicative cost band: high, subject to institutional costing.

(ii) **Enterprise technology survey:** a dedicated business instrument measuring adoption, outcomes, barriers and spend, closing EC-D2-04, EC-D4-02 and the informal-commerce measurement question with SMEDAN. Owner: NBS with SMEDAN. Indicative cost band: moderate, subject to institutional costing.

(iii) **NBS 2027 household modules:** repeating this survey's modules on the 2027 national programme, converting this edition into the baseline of an annual series. Owner: NBS. Indicative cost band: moderate, subject to institutional costing.

(iv) **Digital trade series in the balance of payments:** a CBN-led workstream to produce Nigeria's own digital trade statistics by 2027. Owner: CBN with NBS. Indicative cost band: moderate, subject to institutional costing.

(v) E-commerce and digital work module in the Labour Force Survey: proposed as an official series on digital commerce employment. Owner: NBS. Indicative cost band: moderate, subject to institutional costing.

A–H

REFERENCE

Annexes

Annex A: Survey methodology and data availability. Annex B: Questionnaire and survey tables. Annex C: KII respondent matrix. Annex D: Facility readiness checklist. Annex E: Indicator definitions and sources. Annex F: Quote register with clearance status. Annex G: Data sources and references. Annex H: Glossary.

Annex A Survey methodology and data availability

The NITDA-NBS Digital Economy Survey 2026 was designed and administered by the National Bureau of Statistics on behalf of the National Information Technology Development Agency.

(i) **Coverage, sample and mode.** The household component used computer-assisted telephone interviewing (CATI). Its frame was the NBS General Household Survey Panel Wave 5 contact file, restricted to 4,771 households with usable phone contacts across all 36 states and the Federal Capital Territory. The target was 2,800 interviews, allocated in proportion to each state's share of the frame, and 2,147 usable interviews were achieved. The adult aged 18 or above who answered the call was interviewed; no Kish-grid random selection was used.

(ii) **Fieldwork and completion.** Household fieldwork ran from 26 September to 9 October 2026. Household completion was 2,147 out of 2,800, or 76.7%. Facility completion was 539 out of 555, or 97.1%. Completion is the share of the targeted interviews achieved; it is not a response rate.

(iii) **Weighting and estimation.** Empirical state weights equal the state frame size divided by achieved usable interviews. These delivered weights approximate the approved three-factor method because base selection weights and state call-disposition data were unavailable. No telephone-coverage or sex adjustment was applied, and national or Total estimates are not post-stratified to national adult demographic benchmarks. They reflect the achieved respondent mix. Item non-response is handled separately for each indicator, without imputation or reweighting. Sex-specific estimates show differences within the achieved sample and do not create a sex-balanced national estimate.

(iv) **Achieved household sample profile.** The unweighted sex distribution was 1,688 male, 448 female and 11 not stated. The unweighted age distribution was 36 respondents aged 18 to 24, 699 aged 25 to 44, 1,398 aged 45 or above and 14 not stated. This predominantly male and older respondent profile is a material interpretive limitation, especially for sex-specific and age-specific findings.

(v) **Health facility module.** The facility frame was restricted to 1,923 primary health centres with usable phone contacts from the 2025 National Health Facility Survey list. Fifteen facilities per state and the FCT were selected for interview, and 539 usable interviews were achieved against a target of 555. Officers-in-charge reported power, internet, devices, records systems and teleconsultation capability by telephone. Module H is not a physical verification exercise or facility census. Its results are self-reported and

illustrative of the facilities interviewed, not official national facility statistics. Zonal facility estimates are indicative only.

(vi) **Qualitative evidence.** Fifteen key informant interviews were conducted across government, regulators, operators, finance, academia and the development community. The respondent matrix and clearance rules appear in Annexes C and F.

(vii) **Population of generalisation for the business module.** Business owners were identified within the household sample. They therefore represent business-owning adults reached by this design, not the national population of registered enterprises. A dedicated enterprise survey is assigned an indicative cost band in Chapter 11 to close that measurement gap.

(viii) **Reliability and estimation domains.** OK means that an estimate meets the design-precision criteria under the achieved CATI design. CAUTION means CV is 15% to 30% and requires explicit qualification. SUPPRESS means CV is above 30% or n is below 30; the estimate is unsuitable for headlines, key performance indicators or strong claims but may remain in the statistical annex for technical transparency. Where SE and CV were not supplied, sampling uncertainty is NOT ASSESSED. Precision is not representativeness: a small standard error does not correct telephone coverage, respondent-selection or achieved-mix limitations. Zonal survey estimates are indicative only, and no state-level survey estimates are reported.

(ix) **Indicator coverage.** Analytical Framework version 4.0 defines 105 indicators: 100 sectoral and five cross-sector indicators. The survey workbook provides 50 reportable national rows from 34 parent survey indicators after splits. The framework count and the survey-row count measure different things, and the survey does not populate all 105 framework indicators.

(x) **Data availability and indicator interpretation.** NBS delivered 72 tabulated sheets. EC-D3-02 is a broad composite based on E14 or E5 or E7 or E8, including online presence, social selling or advertising, and back-office tools. E14 provides a narrower online-presence measure. CS-02 at 77.5% means at least one of eight listed tasks and is described as basic digital task capability, not an unqualified national digital-literacy rate. E12 and E13 tables were not produced through the delivered pipeline, and coded G1 recordings were not present in the analytical files; no findings are reported for those items.

(xi) **Government-services instrument limitations.** The government services block asked about use in general terms: it does not separate visiting a government website for information from completing a transaction, and the completion and processing-time questions were not anchored to a specific service, attempt and delivery channel. Completion and time figures are therefore perception-based. The analysis does not

claim that digital delivery was faster, and these points should inform the next survey instrument.

(xii) **Secondary research access.** The anonymised household survey dataset may be made available to bona fide researchers on request, subject to the Nigeria Data Protection Act 2023, NBS data access terms and a written access agreement. Qualitative interview recordings, transcripts and notes are not open data. A request for these materials will be considered case by case only where the original consent and publication clearance permit the proposed secondary use, and where any required ethics and data-governance review has been completed. Approved use must preserve permanent anonymisation, background and off-the-record restrictions, and institution-only paraphrase conditions. Materials that cannot meet these conditions remain restricted. Requests should state the research purpose, materials sought, data-security arrangements and intended outputs.

Annex B Questionnaire and survey tables

The final field instrument (NITDA Rapid Survey Questionnaire, final version 21 September 2026, administered by telephone) is organised in blocks. Block A: demographics. Block B: devices and connectivity. Block C: digital skills tasks. Block D: financial services. Block E: commerce and business use. Block F: government services. Block G: a planned citizen voice recording. Coded G1 recordings were not included in the analytical files and are not analysed. The health module covers telemedicine awareness, use and willingness, alongside the separate facility component.

The full tabulated results, all 72 sheets with zone, area, age, education, sector and sex breakdowns where applicable, accompany this report as the NBS survey results workbook, supplemented by the household and health facility tabulation plans. Key table families used in this report include:

Table family	Content	Used in
B1, B4, B8, B9	Phone type, connectivity, willingness to pay more, smartphone purchase intent	Chapters 2, 4, 8
CS-02	Digital skills tasks, from basic tasks to spreadsheet use	Chapters 2, 9
D-series	Accounts, digital credit, insurance, financial literacy, fraud, trust	Chapter 3
E-series	Online buying, MSME adoption, business outcomes, barriers, delivery, data sovereignty	Chapter 5
F-series	e-Government use, assistance, resolution time	Chapter 6
EH-series	Telemedicine awareness, use, willingness	Chapter 7
H-series	Facility readiness self-report: power, internet, devices, records and teleconsultation	Chapter 7

Annex C Key informant interview respondent matrix

Fifteen in-depth interviews were conducted for this study across government, regulators, operators, academia, finance and the development community. The matrix below records each interview, the organisation and the clearance status that governs how the material is used in this report.

Interview mode: in-depth, semi-structured, using the KII guide reproduced in this annex. Each interview closed with a standard clearance question: may we quote you by name and title, and are there parts of this conversation you want on background or off the record? The answer given governs the treatment column in Annex F.

No.	Organisation	Sector	Respondent	Role	Clearance status
1	Nigeria Inter-Bank Settlement System (NIBSS)	Financial services	Premier Oiwoh	Managing Director / CEO	Cleared: quoted by name and title, in context
2	Konga Group	Commerce and trade	Prince Namdi Ekeh	Chief Executive Officer	Cleared: full
3	Precise Financial Systems	Financial technology	Yemi Okeremi	Global CEO	Cleared: full
4	University of Lagos	Academia	Dr Odumuyiwa	Professor of AI and NLP	Cleared: full
5	Health sector (public institution)	Health	Name withheld at the speaker's request	Senior public official	Content on record; permanently anonymised
6	MTN Nigeria	Telecoms	Not named (written responses)	Executive leadership	Not cleared: institutional paraphrase only
7	World Bank	Development partner	Not named	Not recorded	Not confirmed in transcript: paraphrase only
8	Digital Realty Nigeria	Data centres and cloud	Ike Nnamani	CEO; Chair, National Sovereign Cloud Initiative for Nigeria	Cleared: full
9	Galaxy Backbone Limited	Government infrastructure	Not named	Executive leadership	No clearance statement: institutional attribution only
10	Independent engineering practice	Power and engineering	Engr. Festus Alawode	Fellow, Nigerian Society of Engineers	Cleared: full
11	Association of Telecommunications Companies of Nigeria (ATCON)	Telecoms	Tony Isigbeya Makere	President	Cleared: full
12	Internet Exchange Point of Nigeria (IXPN)	Internet infrastructure	Muhammad Rudman	Chief Executive Officer	Cleared: full

No.	Organisation	Sector	Respondent	Role	Clearance status
13	Lagos Business School	Academia	Prof. Olayinka David-West	Dean and Professor of Information Systems	Cleared: passages approved in writing
14	Nigerian Computer Society	Professional body	Prof. Muhammad Sirajo Aliyu	National President	Cleared: delegates editorial judgement to the study team
15	AXA Mansard Health	Health insurance	Odunayo Rotimi, for the CEO	Artificial Intelligence Transformation Lead, AXA Group (representing the CEO)	Cleared on the record: quote as Tope Adeniyi, Chief Executive Officer

Annex D Facility readiness checklist

Module H interviewers recorded the following items, as reported by the officer-in-charge at each primary health centre interviewed by telephone. The checklist is reproduced in summary; the full instrument is held with the NBS field documentation.

Item	What officers-in-charge reported
H1	Facility type
H2, H2a	Working power source at the time of interview, and hours of electricity available
H3, H3a	Working internet connection and connection type
H4 to H6 (readiness)	Computers or tablets in use for records; electronic or mixed patient records; reporting through DHIS2 or another electronic system
H7	Teleconsultation capability
H9	Biggest barrier to digital service delivery
H10, H10a	The digital tool that works best, and why (management support and funding; trained staff; technical support and maintenance)
H11	Broken or abandoned equipment: computers or tablets, EMR or software, solar or power equipment, network equipment, medical equipment, vehicles or generators
H12, H12a	Whether any government digital health programme has reached the facility, and which one

Annex E Indicator definitions and sources

Selected headline indicators in this report are defined below with their sources. Survey indicators are weighted national estimates for adults aged 18 and above unless stated otherwise. Administrative indicators are quoted from the records of the responsible institution.

Indicator	Definition	Source
Smartphone use	Share of adults who personally use a smartphone	Survey 2026, table TC-D3-01
Basic phone reliance	Share of adults whose phone is a basic or feature phone	Survey 2026, table B1
Internet use	Share of adults who used the internet in the reference period	Survey 2026, connectivity tables
Digital skills (basic task)	Share of adults able to perform at least one of eight basic digital tasks	Survey 2026, table CS-02
Account ownership	Share of adults holding a financial account	Survey 2026, D-series
Digital credit	Share of all adults who accessed credit through a digital channel in the previous twelve months	Survey 2026, table FS-D3-02
Digital financial literacy (proxy)	Share of account holders completing at least one of three listed digital finance tasks (C1a, C1c, C1d)	Survey 2026, table FS-D2-03
Trust in digital payments, all adults	Share of all adults trusting digital payments completely or somewhat (59.3%)	Survey 2026, table D6
Trust in digital payments, account holders	Share of account and wallet holders trusting completely or somewhat (68.5%; n = 1,870)	Survey 2026, table D6-full
Fraud experience	Share of adults who have personally experienced digital financial fraud	Survey 2026, table D5
Online buying	Share of adults who bought anything online in the past three months	Survey 2026, table EC-D3-03
Broad digital business activity	Share of business owners reporting at least one of E14, E5, E7 or E8: online presence, social selling or advertising, and covered back-office digital tools; not a pure online-selling rate	Survey 2026, table EC-D3-02
e-Government use	Share of adults who used any government service online in the past twelve months	Survey 2026, table GS-D3-02
Telemedicine willingness	Shares of adults answering yes, maybe or no when asked whether they would consult a health worker by phone or video, each reported separately	Survey 2026, EH-series
Teledensity and broadband penetration	Active subscriptions per hundred people; broadband subscriptions and share	NCC industry statistics, May 2026
Payments volume and value	Transactions and value on NIBSS Instant Payments and POS channels	NIBSS administrative records, 2025
Government backbone	MDAs connected, cloud adoption, data centre utilisation and service level, as quoted two-point summaries with differing periods (2016 to 2026)	Galaxy Backbone records as quoted; underlying workbook not supplied
ICT share of GDP	Information and communications technology contribution to real GDP	NBS national accounts, Q2 2026

Annex F Quote register with clearance status

This register is the editorial control for every attributed voice in the report. The rule applied throughout: no speaker is quoted by name and title unless clearance was given in the interview itself or in writing. Where clearance is absent or pending, the substance is

paraphrased and attributed to the institution, never to a person. One speaker requested permanent anonymisation; the report honours that request without exception.

Standing rules adopted by the study team:

(i) Where a speaker has not given clearance, the report paraphrases the substance and attributes it to the institution, for example: in its written submission to this study, MTN Nigeria identified three fundamentals for the digital economy.

(ii) Where a speaker asked for anonymisation, the request is permanent and applies to every edition, dashboard and launch product derived from this report.

(iii) Where clearance is granted in context, quotations are used only within the subject matter discussed and are never repurposed into promotional material.

(iv) Any change to a clearance status must be evidenced in writing and recorded in this register before the text changes.

Speaker	Organisation	Clearance status	Treatment in this report	Where used
Premier Oiwoh	NIBSS	Cleared: by name and title, in context	Quoted directly; quotations kept within the subject matter of the interview	Chapter 3, sections 3.4 and 3.7
Prince Namdi Ekeh	Konga Group	Cleared: full	Quoted directly by name and title	Chapter 5, sections 5.5 and 5.8
Yemi Okeremi	Precise Financial Systems	Cleared: full	Available for direct quotation	Chapter 3, section 3.4
Dr Odumuyiwa	University of Lagos	Cleared: full	Available for direct quotation	Chapter 2, section 2.4
Name withheld	Health sector public institution	Anonymised at speaker's request; content on record	Described only as a male senior public official in the health sector; substance reported, never the name	Chapter 7, section 7.4
Not named (written responses)	MTN Nigeria	Not cleared: written responses not approved for quotation	Institutional paraphrase only; no direct quotation, no personal attribution	Chapter 4, sections 4.4 and 4.7
Not named	World Bank	Not confirmed in transcript	Institutional paraphrase only, if used	Not used in this edition
Ike Nnamani	Digital Realty Nigeria	Cleared: full	Quoted directly by name and title	Chapter 4, section 4.4
Not named	Galaxy Backbone	No clearance statement in the record	Institutional paraphrase only	Chapter 6, section 6.5
Engr. Festus Alawode	Independent engineering practice	Cleared: full	Quoted directly by name and title	Chapter 9, section 9.4
Tony Isigbeya Makere	ATCON	Cleared: full	Quoted directly by name and title	Chapter 4, section 4.4

Speaker	Organisation	Clearance status	Treatment in this report	Where used
Muhammad Rudman	IXPN	Cleared: full	Quoted directly by name and title	Chapter 4, section 4.4
Prof. Olayinka David-West	Lagos Business School	Cleared: selected passages approved in writing	Quoted with approval, within the passages she approved	Chapter 2, section 2.4
Prof. Muhammad Sirajo Aliyu	Nigerian Computer Society	Cleared: delegates editorial judgement	Quoted directly by name and title	Chapter 2, section 2.4
Tope Adeniyi	AXA Mansard Health	Cleared on the record by his representative, Odunayo Rotimi (AI Transformation Lead, AXA Group), who asked that the words be ascribed to the CEO	Quoted by name and title, in context; substance paraphrased, one direct quotation	Chapter 7, section 7.4

Annex G Data sources and references

The sources for the figures in this report are listed here. Respondent-supplied figures are attributed in the text and are not independently verified statistics. The companion volume, Nigeria Tech Outlook Report 2026: Statistical Annex (Survey Results and Administrative Records), publishes the survey and administrative tables, a source line under every table, and the reconciliation of each quoted administrative figure to its record.

(i) **The survey.** The NITDA-NBS Digital Economy Survey 2026 was designed and administered by the National Bureau of Statistics on behalf of NITDA. The household component interviewed 2,147 adults aged 18 and above by telephone across all 36 states and the Federal Capital Territory; the facility component interviewed 539 primary health centres by telephone. Annex A gives the methodology; the statistical annex, Part A, gives the survey tables used. The E10 and H-series question-level tables are not included in this edition.

(ii) **Administrative records.** The following records were supplied to the study. Records quoted in the chapters are reproduced in the statistical annex, Part B, with their source, period and unit. Galaxy Backbone measures are available only as quoted summaries, because the underlying workbook was not supplied.

Agency	Records	Period
Nigeria Inter-Bank Settlement System (NIBSS)	Instant payment (NIP), POS and mobile money transaction records	2012 to July 2026
Nigerian Communications Commission (NCC), collated by the NITDA PCEA	Subscriptions, teledensity, broadband penetration, subscriptions by technology	May 2012 to May 2026
Spectrum Administration	Frequency assignments, spectrum fees, 5G rollout and coverage	2010 to 2026

Agency	Records	Period
Universal Service Provision Fund (USPF)	Rural connectivity and community access project records	2010 to 2026
Galaxy Backbone Limited (GBB)	Backbone, cloud, data-centre and service-level records, as supplied to the study	2016 to 2026
Nigeria Revenue Service (NRS)	ICT-sector company income tax and value added tax, by state	2021 to 2026
Nigerian Investment Promotion Commission (NIPC)	Capital importation into ICT sectors, from Central Bank of Nigeria data	2011 to 2024
NCC Consumer Affairs Bureau	First-level and second-level complaints, receipts and resolution	2016 to August 2026
NIPOST Courier and Logistics Regulation Department (CLRD)	Licensed digital courier operators, by category and state	2015 to 2026

(iii) **Official statistics cited.** National Bureau of Statistics: quarterly gross domestic product report, second quarter 2026 (ICT share of real GDP, 11.74%); NBS National Accounts Reports (annual ICT share of GDP, and the 2025 rebasing of the national accounts); NBS GDP reports under the previous series (quarterly ICT shares for Q2 2020 and Q2 2021; annual shares for 2019 to 2021).

(iv) **Interviews.** Fifteen in-depth conversations with sector leaders informed this report. Respondents are listed in Annex C; the clearance status of every voice is controlled in Annex F.

Annex H Glossary

Plain-language meanings of the technical terms used in this report. Where a term has an official definition, the official source is named.

Term	Plain-language meaning
2G, 3G, 4G, 5G	Generations of mobile network technology. Each step carries more data, faster. 2G supports calls and text; 4G supports full internet; 5G supports the highest speeds and the newest services.
Broadband	An internet connection fast and stable enough for modern services such as video, online business and digital government.
BVN (Bank Verification Number)	An eleven-digit number that ties one person to all their bank accounts, used to confirm identity across the banking system.
Chain integrity	This report's interpretive term for whether every link in a digital transaction holds together: finding a product, paying for it, and receiving it. Digitisation works where the whole chain holds; it stalls where any link is broken.
Design weight	An empirical state weight calculated as the state frame size divided by achieved usable interviews. In this survey the delivered weights approximate the approved method because base selection weights and state call-disposition data were unavailable.

Term	Plain-language meaning
DHIS2	District Health Information Software, version 2. The standard national platform on which health facilities report routine data such as births, immunisations and disease cases.
Digital financial literacy	The ability to use basic digital money services safely. In this report it is measured by a task-based proxy: the share of account holders who completed at least one of three listed digital finance tasks (C1a, C1c, C1d). It is not a general test of financial understanding.
e-Government	Government services delivered online, such as identity registration, tax filing and licence applications.
EMR (Electronic Medical Records)	Patient records kept on a computer rather than on paper.
Escrow	A payment arrangement where the buyer's money is held by a trusted third party and released to the seller only when the goods arrive as promised.
Gender parity index	A ratio comparing women to men on a measure. A value of 1.0 means perfect equality; below 1.0 means women lag behind men.
KII (Key informant interview)	An in-depth, semi-structured one-on-one interview with an expert or decision maker, used in this study to explain the reasons behind the numbers.
MDA	Ministry, department or agency of government.
MSME	Micro, small and medium enterprise: a business at the smaller end of the size scale, which is where most Nigerian businesses sit.
NIP (NIBSS Instant Payments)	The national system, run by NIBSS, that moves money instantly between bank accounts at any hour of the day.
NPS (National Payment Stack)	The next-generation national payments infrastructure being developed by NIBSS, built to international messaging standards and designed for future payment types.
OTT (Over-the-top)	Services such as WhatsApp and other internet-based calling and messaging applications that run over a data connection instead of the traditional phone network.
PHC (Primary health centre)	The first and most local level of the public health system, serving communities directly.
POS (Point of sale)	A card payment terminal, often operated by an agent in a shop or kiosk, used for payments and cash withdrawals.
SLA (Service level agreement)	A contractual promise about service quality, such as the percentage of time a network or data centre must be working.
Social commerce	Buying and selling through social platforms such as WhatsApp and Instagram rather than through a dedicated online shop.
Teledensity	The number of active telephone subscriptions for every hundred people in the country.
Telemedicine	Consulting a doctor or health worker remotely, by phone or video, instead of travelling to a facility.
USSD	The short codes dialled on any phone, such as for bank transfers without internet, that work on basic phones.
Vox pop	A short recorded message from an ordinary citizen. A voice recording was planned in block G, but coded G1 recordings were not included in the analytical files and are not analysed in this report.
Weighted estimate	A survey result adjusted using the delivered empirical state weights. It reflects the achieved respondent mix and is not post-stratified to national adult demographic benchmarks; weighting does not remove telephone-coverage or respondent-selection limitations.
CATI	Computer-assisted telephone interviewing: an interviewer administers the questionnaire by telephone using a computer-based instrument.

Term	Plain-language meaning
CAUTION	A quality flag for an estimate with a coefficient of variation of 15% to 30%. Use it only with an explicit qualification.
Completion rate	The share of targeted interviews achieved. It is not a response rate. Household completion was 76.7% and facility completion was 97.1%.
CV (coefficient of variation)	The standard error expressed as a percentage of the estimate. It describes precision under the achieved design, not coverage or representativeness.
SUPPRESS	A quality flag for an estimate with CV above 30% or unweighted n below 30. Do not use it for headlines, key performance indicators or strong claims; it may remain in the statistical annex for technical transparency.


NITDA