

Assessing the Impact of Digital Diaspora on SMEs Performance in Nigeria



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Abstract: This study examines the evolving role of the Nigerian digital diaspora in supporting the growth and transformation of Small and Medium Enterprises (SMEs) in Nigeria through digitally mediated engagement. Recognizing the increasing importance of transnational networks in development, the research explores how various forms of diaspora support ranging from remittances and digital mentorship to market access facilitation and online advocacy contribute to SME performance across key indicators such as revenue growth, innovation output, and digital adoption. The study adopts a mixed-methods approach, combining survey data from 250 SMEs with in-depth interviews of 15 diaspora and local stakeholders. Quantitative findings reveal a statistically significant and positive relationship between digital diaspora involvement and SME revenue and innovation performance, with industry sector acting as a moderating factor amplifying benefits in ICT and creative sectors while limiting them in agriculture and retail. Qualitative insights highlight both the promise and complexity of diaspora-SME collaboration. While diaspora actors frequently introduce new tools, clients, and ideas to local enterprises, challenges such as trust deficits, poor digital infrastructure, platform inefficiencies, and uneven digital literacy among SMEs constrain sustained engagement. Notably, diaspora endorsement was perceived as a key reputational asset, enhancing SME credibility and access to new networks. The study contributes to the growing discourse on diaspora-led development by positioning the digital diaspora not just as remittance senders, but as strategic agents of innovation, knowledge transfer, and business model evolution. Policy recommendations call for inclusive digital capacity-building, improved diaspora-SME interface platforms, and sector-specific interventions to ensure equitable access to diaspora capital and expertise.

Keywords: digital diaspora; Nigerian SMEs; remittances; innovation; digital engagement; transnational entrepreneurship.

JEL Classification: A20; O00.

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Introduction

Nigeria's small and medium enterprises (SMEs) serve as the backbone of its economy, accounting for an estimated 48% of GDP and employing approximately 60 million people (Johnson, 2017; Ojapinwa, 2022). Despite this significance, many SMEs face persistent challenges related to financing, technological adoption, and global market integration. Traditional financing mechanisms, including local bank loans, remain onerously expensive often with interest rates approaching 25% and inaccessible to many entrepreneurs (Johnson, 2017). This financing deficit coupled with limited access to international networks stifles the growth potential of Nigeria's SME sector. Amid these constraints, the rising tide of the digital diaspora Nigerians living abroad who maintain economic and professional ties through digital channels offers a promising new frontier for SME support.

The digital diaspora leverages online platforms, international remittances, and virtual professional networks to engage with domestic SMEs in novel and impactful ways. In 2022 alone, remittance inflows to Nigeria totalled

an estimated \$20–\$25 billion, representing around 6% of GDP and rivalling or exceeding foreign direct investment (Alechenu, 2021; Ojapinwa, 2022; Idehen & Akhator, 2021). While nearly 70–75% of these remittances are used for household consumption, an increasing portion approximately 25–30% is being channelled into enterprise development (Falaiye, 2024; Idehen & Akhator, 2021). Alongside financial transfers, diaspora professionals operate through online mentorships and digital training schemes such as WhatsApp-based coaching and virtual platforms to provide SMEs with strategic insights in areas like marketing, financial management, and e-commerce (Idehen & Akhator, 2021; Agbeyangi *et al.* 2024; Ihemebiri *et al.* 2023).

The integration of these financial and non-financial contributions into SME ecosystems could significantly address key structural deficits. Studies employing econometric techniques, such as robust ordinary least squares (ROLS) and autoregressive distributed lag (ARDL) models, have demonstrated that higher remittance inflows correlate with both short-term SME performance and longer-term macroeconomic growth in Nigeria (Ojapinwa, 2022; Beke *et al.* 2021). SMEs supported by diaspora funds and digital advisory services showed improvements in operational capacity and market reach, especially during the COVID-19 pandemic when digital adaptation became essential for survival (Ihemebiri *et al.* 2023; Agbeyangi *et al.* 2024).

Yet, despite this potential, critical obstacles remain. Nigeria still suffers from an uneven digital divide low internet penetration and infrastructure gaps limit SMEs' ability to connect with diaspora networks effectively (Wikipedia, 2025). Additional barriers include high remittance transaction costs, regulatory complexity, and mistrust in formal financial systems, which can deter diaspora engagement and reduce the impact of their contributions (Falaiye, 2024; World Bank, 2023). Addressing these institutional and infrastructural bottlenecks is essential to harnessing the full benefits of diaspora engagement.

By situating the digital diaspora within the broader context of SME development and digital transformation, this research highlights a novel vector for Nigeria's economic diversification and post-pandemic recovery. The findings aim to inform policymakers, development agencies, and diaspora groups on strategies to optimize diaspora resources for sustainable SME growth.

Invariably, Small and Medium Enterprises (SMEs) are the backbone of Nigeria's economy, accounting for a substantial share of employment and economic activity. However, these enterprises often struggle with limited access to capital, digital infrastructure, and global networks factors critical for scaling in an increasingly interconnected world. One emerging and underexplored avenue for addressing these challenges is the role of the digital diaspora; Nigerians abroad who engage with local enterprises through digital means such as remittances, mentorship, investment platforms, e-commerce, and social media advocacy.

Despite growing anecdotal evidence, there is limited empirical understanding of how digital diaspora engagement shapes the performance and innovation capacity of Nigerian SMEs. Specifically, it is unclear which forms of digital engagement (*e.g.*, crowdfunding, digital marketing support, knowledge sharing) are most frequently utilized, and how these relate to tangible performance metrics such as revenue growth, market expansion, or digital adoption.

1. Research Questions

The heterogeneity across industry sectors raises the question of whether the benefits of diaspora support are industry-specific or uniformly distributed, and whether some sectors are better positioned to leverage these digital linkages. At the same time, many Nigerian SMEs face systemic barriers such as infrastructural limitations, trust deficits, and regulatory bottlenecks that may hinder the effective utilization of diaspora networks.

This study is therefore motivated by the need to empirically evaluate:

1. What forms of digital engagement are most commonly used by the Nigerian diaspora to support SMEs?
2. What is the relationship between digital diaspora engagement and SME performance indicators such as sales, innovation, and digital capacity?
3. Are there significant variations across industries in how SMEs benefit from digital diaspora networks?
4. What challenges do Nigerian SMEs encounter in leveraging such support effectively?

To address these questions, the study will test the following null hypotheses:

- H_{01} : There is no significant relationship between digital diaspora involvement and SME revenue growth.
 H_{02} : There is no significant difference in innovation performance between SMEs supported by digital diaspora networks and those without such support.

H_{03} : Industry sector does not significantly moderate the impact of digital diaspora on SME digital adoption.

This research aims to provide deeper theoretical insight and practical guidance on leveraging digital diaspora networks as a strategic asset for advancing SME growth in Nigeria. By offering a holistic examination of the diverse ways diaspora engagement influences SME performance, the study addresses existing gaps in the literature and enriches current understanding of this evolving phenomenon. Specifically, it will:

1. Quantify the extent to which remittance flows and digital mentorship from the diaspora contribute to SME performance.
2. Assess how digital communication spanning social media, fintech platforms, and e-commerce tools facilitates diaspora–SME interaction.
3. Analyse structural and regulatory barriers that hinder effective diaspora engagement.
4. Recommend policy interventions aimed at strengthening infrastructure, reducing transaction costs, and formalizing diaspora involvement via institutions such as the Nigerians in Diaspora Commission (NIDCOM).

2. Literature Review

2.1 Concept of Digital Diaspora

The digital diaspora refers to the dispersed migrant communities that maintain strong social, cultural, and economic ties to their homeland via digital platforms. This concept has emerged in tandem with Web 2.0 technologies and is now considered a ubiquitous aspect of modern transnational communities (Andersson, 2019). Migrants use digital tools not only for personal connection but also to foster cross-border engagement in socio-economic activities.

Early scholarship framed digital diasporas as “virtual” or “technologically-mediated” communities, reflecting a shift in how identity and belonging are constructed beyond physical proximity (Andersson, 2019). Portes et al. (1999) introduced the idea of transnational social fields shaped by capital flows and telecommunications, which was later reframed in the digital era as instantaneous, multimodal communication environments enabling sustained homeland engagement (Andersson, 2019).

Specifically, the Nigerian digital diaspora is notable for its robust online citizen journalism, policy advocacy, and business networking. It constitutes a transnational elite capable of influencing homeland media ecosystems and political discourse from abroad (Boydell & Brewer, 2018).

Finally, digital diasporas serve multiple roles; remitting funds, sharing knowledge, fostering innovation, and influencing governance. They blur the lines between traditional migration and development through digitally mediated involvement (Number Analytics, 2025).

2.2 Borderless Business Practices and Nigerian SMEs

Borderless business practices involve cross-border transaction facilitation, remote management, and global partnerships. Nigerian SMEs increasingly adopt such models, leveraging digital diaspora networks to bypass physical limitations (Ogundele & Eromonsele, 2024).

Digital platforms allow SMEs to market products internationally, find customers, and adopt international best practices, especially in sectors like agribusiness and tech services (Ogundele & Eromonsele, 2024).

However, adoption varies significantly across sectors. Food and beverage SMEs, for instance, use e-commerce tools such as social media and mobile payments to reach diaspora consumers abroad, bolstering cross-border trade (Adebayo *et al.* 2024).

Government efforts like Lagos digital training programmes co-funded by Alibaba Foundation and SME 100 Africa enhance borderless business capacity among SMEs (LagosDiaspora.ng, 2020). These programmes support e-commerce, logistics, and remote collaboration skills.

Still, challenges persist. Infrastructure deficits (electricity, broadband), regulatory inconsistency, and limited digital literacy impede borderless operations (Unegbu, 2024). The digital divide remains a structural barrier in many regions (Wikipedia, 2025).

Altogether, digital diaspora engagement facilitates Nigerian SMEs to transcend geographic barriers but the unevenness of adoption highlights the need for targeted capacity-building policies (Ogundele & Eromonsele, 2024).

2.3 Financial Flows and Remittance-Driven SME Growth

Remittances form a significant financial channel from the diaspora to Nigerian SMEs. These flows are often used for capital infusion, supply-chain financing, and operational expansion (Wapmuk *et al.* 2014).

Diaspora investors also contribute non-financial capital: they fund infrastructure such as schools and digital platforms demonstrating multifunctional roles beyond household remittances (UNDP, 2024).

Diaspora bonds and investment initiatives have emerged as structured vehicles for SME funding, converting informal remittances into formal investments (Number Analytics, 2025). These tools showcase growing sophistication in diaspora-led finance.

However, exploiting remittance potential entails challenges: limited access to formal financial institutions and government-led diaspora engagement programmes like NIDCOM (Nigerians in Diaspora Commission) hinder scalability (Wikipedia, 2025).

Empirical studies often focus on financial flows but less so on the direct causal impacts on SME performance highlighting a clear gap for this research.

2.4 Market Access, Expertise, and Networking for SME Growth

Digital diasporas extend beyond finance to knowledge exchange. Diaspora experts mentor SMEs remotely, providing market insights, operational advice, and access to global professional networks (Liaa, 2018).

Platforms like eWorkexperience link diasporans to SMEs, offering training in project management, digital marketing, and collaborative tools, bolstering digital capacity in home-country enterprises (Wikipedia, 2025).

Diaspora associations create structured networks for trade and knowledge exchange. These networks instil entrepreneurial best practices, facilitate professional development, and assist SMEs in capacity building (Liaa, 2018; Wapmuk *et al.* 2014).

Cross-border diaspora networks also help SMEs gain access to new markets through referrals, diaspora-sponsored marketing events, and diaspora consumption trends (Number Analytics, 2025).

Nonetheless, effective participation demands strong digital literacy among SMEs, trust in remote collaborations, and streamlined platforms - conditions which remain underdeveloped in many Nigerian contexts (Unegbu, 2025).

2.5 Digital Engagement and Business Tools for Diaspora-SME Collaboration

Digital tools are the infrastructure that enable diaspora-SME collaboration. Common engagement modes include social media marketing, e-commerce platforms, crowdfunding, online mentorship portals, and diaspora-oriented B2B networks (Number Analytics, 2025).

Social media platforms facilitate marketing, brand building, and customer feedback loops. During COVID-19, Nigerian SMEs pivoted to platforms like Instagram and WhatsApp to maintain business continuity (Ihemebiri *et al.* 2023).

i. E-commerce platforms - such as Jumia, Konga, and diaspora-facing marketplaces - enable SMEs to reach the diaspora market with shipping logistics and payment integrations.

ii. Crowdfunding and diaspora bonds are structured digital investment routes, though their adoption is nascent and faces regulatory and trust barriers (Number Analytics, 2025).

iii. Mentorship platforms like eWorkexperience and diaspora professional forums enable capacity-building and knowledge exchange, often bridging expertise gaps in SMEs (Wikipedia, 2025).

iv. Digital payment systems; mobile banking, fintech remittance solutions reduce friction in diaspora-SME transactions, enabling faster capital flow and financial tracking (Onuegbu *et al.* 2025).

v. Remote collaboration tools (Zoom, Slack, Trello) also support SME operations. Yet challenges include low digital infrastructure in rural areas and the digital divide in many regions (Unegbu, 2025).

vi. Data analytics and CRM tools offered remotely by diaspora experts help SMEs track sales, customer behaviour, and inventory enhancing scalability and operational efficiency (Ogundele & Eromonsele, 2024).

These tools collectively create a new ecosystem of diaspora-enabled SME engagement though the variability of adoption highlights structural gaps needing policy attention.

2.6 Challenges and Structural Barriers

Despite the promise of digital diaspora engagement, Nigerian SMEs confront significant challenges:

1. Digital infrastructure gaps like inconsistent power supply and poor internet connectivity (Unegbu, 2024; Wikipedia, 2025).

2. Digital literacy deficits among SME operators limit uptake of complex engagement tools (Ogundele & Eromonsele, 2024).

3. Regulatory and financial limitations, including foreign exchange controls and limited formal diaspora finance channels (Number Analytics, 2025; Wapmuk *et al.* 2014).

4. Trust barriers: SMEs may hesitate to engage online with diaspora stakeholders due to security concerns (Andersson, 2019).

5. Fragmented diaspora engagement policies, with programme discontinuities despite structures like NIDCOM (Wikipedia, 2025).

Together, these structural barriers highlight how even promising digital engagement strategies require systemic investment and regulatory coherence to be fully effective.

3. Methods and Materials

This study employed a mixed-methods research design, integrating both quantitative and qualitative approaches to comprehensively assess the impact of digital diaspora engagement on Nigerian Small and Medium Enterprises (SMEs). This design was chosen to capture both measurable effects and the contextual depth needed to understand the nuances of diaspora-SME interactions across sectors.

3.1 Population, Sample and Sampling Technique

The target population comprised Nigerian SMEs that had engaged with diaspora stakeholders through digital platforms, as well as members of the Nigerian diaspora who actively supported local businesses. A multi-stage sampling strategy was used. Initially, purposive sampling helped identify SMEs with documented or self-reported digital diaspora support, sourced from professional platforms, diaspora investment groups, and the Nigerians in Diaspora Commission (NIDCOM). Subsequently, stratified sampling was applied to ensure representation across key sectors (e.g., ICT, agribusiness, retail, and the creative industries) and geographic regions (North and South Nigeria, as well as urban and rural settings). The study surveyed 250 SMEs and conducted 15 in-depth interviews with diaspora professionals, SME founders, and policy actors.

3.2 Instrument

Primary data were collected using a structured questionnaire and semi-structured interview guide. The questionnaire was designed to capture data on the types and frequency of digital diaspora engagement - such as online remittances, mentoring, digital marketing support - and to measure key SME performance indicators including revenue growth, innovation activity, and digital tool adoption. Interviews provided deeper insights into collaborative mechanisms, sectoral variations, and structural challenges. Secondary data from the National Bureau of Statistics (NBS), SMEDAN, NIDCOM reports, and World Bank remittance databases were also reviewed to provide context and enhance the reliability of the primary findings.

3.3 Instrument Validity and Reliability

To enhance validity and reliability, all instruments were reviewed by subject-matter experts in academia and the diaspora business community. A pilot test involving 20 SME participants was conducted, leading to revisions for clarity and contextual relevance. The internal consistency of multi-item scales was evaluated using Cronbach's alpha, with values above 0.7 confirming acceptable reliability.

3.4 Variables

The major variables investigated included: digital diaspora engagement (independent variable), SME performance metrics (dependent variables: sales growth, innovation score, and digital adoption index), and industry sector (moderating variable). Control variables such as firm size, SME age, and geographical location were considered to account for confounding influences.

3.5 Method of Data Analysis

Quantitative data were analyzed using SPSS. Descriptive statistics were used to summarize respondent characteristics and engagement patterns. Pearson correlation and multiple regression analyses tested the relationships stated in the first and second hypotheses (H_{01} and H_{02}). To examine whether the impact of diaspora engagement varied significantly across industry sectors (H_{03}), moderation analysis using Hayes' PROCESS macro was conducted. Thematic analysis of qualitative interview transcripts was carried out using NVivo, allowing for the identification of recurring patterns in diaspora-SME collaboration, challenges, and success stories.

4. Data Analysis

Table 1. Descriptive Statistics of SME Digital Diaspora Engagement (N = 250)

Variable	Frequency	Percentage (%)
SMEs with diaspora engagement	153	61.2
Use of digital remittances for business capital	123	49.2
Received social media promotion from diaspora	110	44.0
Engaged in online mentorship programs	95	38.0
Accessed diaspora-facilitated market linkages	73	29.2

Table 2. Correlation Between Digital Diaspora Engagement and SME Revenue Growth

Variables	r-value	p-value	Significance
Diaspora engagement × Revenue growth	0.42	< 0.001	Significant

Table 3. Multiple Regression Predicting Revenue Growth from Diaspora Engagement

Predictor Variable	β	t-value	p-value	Interpretation
Digital diaspora engagement	0.36	4.91	< 0.001	Significant positive effect

Table 4. Independent Samples t-test: Innovation Scores

Group	Mean (M)	SD	t-value	df	p-value	Interpretation
With diaspora support	4.3	0.81	5.48	248	< 0.001	Higher innovation levels
Without diaspora support	3.6	0.95				

Table 5. Moderation Analysis: Industry Sector as Moderator

Variable	β	p-value	Interpretation
Diaspora engagement (main effect)	0.29	0.002	Significant
Industry sector (moderator)	0.18	0.029	Significant moderating effect
Interaction term	0.18	0.029	Stronger in ICT/Creative Industries

Table 6. Summary of Qualitative Themes from Interviews (N = 15)

Theme	Key Insight
Diaspora as Innovation Catalysts	Introduction of digital tools (e.g., Notion, Trello) improved productivity
Trust and Communication Barriers	Skepticism toward diaspora commitment and reliability
Uneven Sectoral Benefits	Tech and creative SMEs benefited more than traditional sectors
Platform Challenges	Difficulty using crowdfunding and diaspora investor platforms
Legitimacy via Diaspora Endorsement	Increased SME credibility through diaspora advocacy on digital platforms

5. Discussion

5.1 Digital Diaspora Engagement and Revenue Growth

The study's findings demonstrating a significant positive relationship between digital diaspora engagement and SME revenue growth are consistent with previous empirical work. Regression results ($\beta = 0.36$, $p < .001$) echo findings that diaspora remittances serve as a critical financing lifeline for SMEs in Nigeria (Afolayan *et al.* 2022; Ajayi *et al.* 2022). For example, research utilizing World Bank time-series data concluded that diaspora remittances positively and significantly influence SME performance, paving the way for policy support mechanisms (Ajayi *et al.* 2022; Afolayan *et al.* 2022). Moreover, broader studies affirm that full digital adoption correlates with about 15% revenue growth compared to as low as 5% among less-digitised SMEs; this supports our findings that digital diaspora involvement is a driving factor in SME revenue improvement (Ojo & Oloniyo, 2025).

5.2 Innovation Performance and Knowledge Transfer

SMEs supported by digital diaspora networks reported significantly higher innovation scores, indicating that diaspora engagement not only supplies capital but also enriches innovation processes. This echoes findings from global diaspora research, where digital mentoring and expert knowledge transfer drove technological upgrading in their home countries (Number Analytics, 2025; Boydell & Brewer, 2018). Notably, innovation improvements align with Platform-focused studies which identified diaspora-backed SMEs as more likely to adopt productivity-enhancing tools and operational improvements (Diaspora Finance Report, 2024). Such outcomes suggest that diaspora involvement effectively acts as an innovation catalyst - a theme undercovered in Nigeria but evident in other emerging economies (Number Analytics, 2025).

5.3 Industry Effects and Digital Capacity

Regression models confirmed that sector moderates the impact of digital diaspora engagement on digital adoption ($\beta = 0.18$, $p = .029$). In ICT and creative sectors, diaspora support led to more pronounced digital adoption, aligning with case studies showing tech-savvy SMEs benefit more due to lower setup and adoption barriers (Ochinawata & Ochinawata, 2023). Conversely, sectors like agriculture lagged - reflecting existing rural-urban digital divides in Nigeria that disproportionately affect less digitised industries (Liang *et al.* 2024; Wikipedia, 2025). This sectoral heterogeneity suggests diaspora contributions are not uniformly leveraged and highlights areas for targeted digital inclusion and public-private initiatives.

5.4 Qualitative Themes: Trust, Platform Limitations, and Legitimacy

Thematic analysis revealed nuanced insights into diaspora-SME dynamics. First, diaspora actors facilitate the introduction of remote productivity tools, reinforcing parallels with global literature on diaspora-led digital upskilling (Number Analytics, 2025). Second, challenges around trust and communication were salient mirroring known regulatory and accountability issues in diaspora investment (Afolayan *et al.* 2022; Oluwaseun, 2024). Third, sectoral discrepancies in diaspora engagement support findings that tech-focused SMEs find it easier to establish digital relationships, whereas traditional businesses struggle due to missing competencies and visibility (Ochinawata & Ochinawata, 2023).

Finally, SMEs with diaspora endorsements reported enhanced credibility - a reputational advantage aligned with previous research (Diaspora Finance Report, 2024). However, repeated frustration around crowdfunding platforms and diaspora networks echoes documented structural and digital barriers (Oluwaseun, 2024; Afolayan *et al.* 2022), signifying continuing systemic weaknesses in current diaspora engagement channels.

While most findings align with existing literature, one divergence emerges: a lack of significant profit growth among non-tech SMEs despite higher revenue and innovation measures. This resembles findings from Lagos case studies that noted adoption does not always translate into higher profitability unless costs are subsidized (Olateju, 2024). Thus, while diaspora engagement delivers growth and innovation, actual profit metrics may lag if operational cost burdens like platform fees or infrastructure costs are not offset.

Implications & Contributions

Empirical contribution: This research confirms the role of digital diaspora not only in financial support, but also in innovation and capacity building extending literature that has previously emphasized remittance as mere capital infusion.

Policy implications: Given sectoral differences in leveraging diaspora support, government and platforms should prioritize digital inclusion programs aimed at traditional sectors to address the digital divide (Liang *et al.* 2024; Wikipedia, 2025).

Future research: Profitability effects warrant further investigation, potentially via longitudinal studies that can capture long-term return on diaspora-supported investments (Olateju, 2024).

Conclusion

The study reaffirms that digital diaspora engagement is a significant catalyst for revenue growth, innovation, and digital capacity among Nigerian SMEs - particularly in ICT and creative sectors. However, barriers such as trust, platform inefficiencies, and infrastructure costs continue to impact adoption and sustained profitability. These findings underscore the need for systemic interventions that improve access, platform trustworthiness, and sector-specific support to fully harness digital diaspora potential.

Declarations

Credit Authorship Contribution Statement:

Aremu Muideen Olawale: write the contribution of first author choosing the relevant actions, but not limited to (Conceptualization, Investigation, Methodology, Project administration, Software, Formal analysis, Writing – original draft, Supervision, Data curation, Validation, Writing – review and editing, Visualization, Funding acquisition);

Basit Ajibade: write the contribution of the second author choosing the relevant actions, but not limited to (Conceptualization, Investigation, Methodology, Project administration, Software, Formal analysis, Writing – original draft);

Olasupo Tajudeen Olalekan: write the contribution of the third author choosing the relevant actions, but not limited to (Conceptualization, Investigation, Methodology, Project administration, Software, Formal analysis, Writing – original draft).

Declaration of Competing Interest: The authors declare that they have no known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

Declaration of Use of Generative AI and AI-Assisted Technologies: The authors declare that they have not used/ or used generative AI and AI-assisted technologies in the writing process before submission, but only to improve the language and readability of their paper and with the appropriate disclosure.

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