Effect of Digital Skills Integration on the Performance of Selected Cottage Industries in Osun State, Nigeria

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DOI: https://doi.org/10.51584/IJRIAS.2025.101100005

Received: 10 November 2025; Accepted: 20 November 2025; Published: 27 November 2025

ABSTRACT

The rapid advancement of digital technology presents both opportunities and challenges for cottage industries in Osun State, Nigeria, where limited digital skills hinder optimal business performance and growth. This study investigated the effect of digital skills integration on the performance of selected cottage industries in Osun State, addressing the critical need to enhance competitiveness through technology adoption. The main objective is to examine the overall effect of digital skills integration on industry performance, with specific objectives to assess the effect of ICT literacy, social marketing skills, and e-payment skills on sales growth. Conducted in Osun State, the study employed a descriptive research design. The population comprised 12,653 cottage industry operators drawn from textile and weaving, food processing, leather and footwear, and soap and cosmetic production sectors, as sourced from the Osun State Ministry of Cooperatives and Empowerment (2024). Using Taro Yamane's formula, a sample size of 388 was determined. Data collected via structured questionnaires were analysed with SPSS version 25, using both descriptive statistics, including frequencies and percentages, in addition to multiple regression analyses. Results revealed that ICT literacy ($\beta = 0.792$), social marketing skills ($\beta = 0.760$), and e-payment skills ($\beta = 0.728$) significantly affected sales growth, jointly explaining 68.3% of the variance in performance. The study concluded that strengthening digital skills is crucial for boosting sales growth in cottage industries. It recommended targeted digital literacy training programmes, capacity-building in social media marketing, and facilitation of accessible e-payment platforms to enhance business operations and foster economic growth within the cottage industry sector of Osun State, Nigeria.

Keywords: Digital skills, e-payment skills, ICT literacy, sales growth, social marketing skills

INTRODUCTION

Digital technologies are changing how businesses work around the world. They help companies, including small-scale and cottage industries, market products, manage customers, and handle payments more easily. But Onyema (2021) and Kritzinger & Loock (2022) explained that not all businesses adopt these tools at the same pace. Many small and micro businesses still struggle due to poor digital skills and weak infrastructure. Cottage industries, which often use old business methods, can benefit a lot from digital skills. These skills can help them cut costs, grow faster, and reach more customers. Studies by Olanrewaju et al. (2021) and Banga & te Velde (2020) found that digital skills like using ICT, social media, and digital payments are now key to business growth and survival. So, knowing how digital skills influence business success has become very important, especially for small industries that create jobs and boost local economies.

In developed economies, several studies have explored how digital skills integration influences the performance of micro, small, and medium enterprises (MSMEs). In the United Kingdom, Hassan and Daniel (2021) found that small businesses that adopted digital tools experienced greater operational efficiency, customer engagement, and revenue growth. Likewise, Zhang and Liu (2020) in China reported that digital platforms enabled enterprises to expand their market access and reduce production costs, especially during and after the COVID-19 pandemic. In the United States, DeStefano, Kneller, and Timmis (2020) showed that micro-enterprises that embedded digital skills such as cloud computing, e-commerce, and mobile payments into their operations experienced higher productivity and sales growth. Research in Germany by Schallmo and Rusnjak (2021) revealed that the

ISSN No. 2454-6194 | DOI: 10.51584/IJRIAS |Volume X Issue XI November 2025

use of digital marketing tools significantly enhanced visibility and brand recognition for small businesses. Similarly, in South Korea, Lee and Shin (2022) highlighted that digital financial tools empowered entrepreneurs to track income, manage inventory, and make data-driven decisions. These studies demonstrate that the adoption of digital skills is a vital component of competitiveness, resilience, and long-term performance for small and cottage-scale businesses in technologically advanced contexts.

Across Africa, research has increasingly focused on the role of digital integration in enhancing the performance of informal and micro-enterprises. In Ghana, Gyesi and Yeboah (2022) observed that digital skills such as mobile banking, digital communication, and social media marketing positively influenced the sales and visibility of small businesses in urban and peri-urban areas. Similarly, in Kenya, Odhiambo and Musyoka (2023) reported that artisans using mobile money services and WhatsApp Business platforms experienced faster transactions and increased customer retention. In Ethiopia, Tadesse and Boti (2021) found that rural entrepreneurs who participated in basic ICT training recorded notable improvements in market access and customer outreach. In South Africa, Mtsweni and Twinomurinzi (2020) emphasized that limited digital skills among micro-enterprise owners remain a major constraint to unlocking the benefits of the digital economy. Across these African countries, the findings consistently suggest that digital skills integration plays a critical role in improving operational capacity, revenue generation, and business resilience among cottage and small-scale entrepreneurs. However, the gap in digital inclusion continues to widen the inequality in business performance across regions and income levels.

In Nigeria, research showed growing interest in how digital literacy and tools affect the performance of micro and small-scale businesses. For instance, Oladele and Ogunyemi (2022) reported that small-scale food and textile producers in Lagos and Oyo States increased their customer base through Instagram and Facebook marketing. Yakubu and Uba (2023) found that cottage industries in Edo State that adopted digital payment systems experienced faster transaction times and improved financial recordkeeping. In Ogun State, Eze and Onuoha (2021) demonstrated that informal entrepreneurs who adopted digital tools were more likely to scale their businesses and access credit. In Osun State, cottage industries such as soap making, textile weaving, and food processing form a significant part of the informal economy. Yet, many operators lack basic digital knowledge and tools necessary to thrive in an increasingly digital marketplace.

The significance of this study lies in its potential to provide empirical insight into how ICT literacy, social marketing, and e-payment skills impact sales growth in Osun State's cottage industries. The findings would support digital capacity-building initiatives, improve economic inclusion, and guide policy formulation tailored to cottage business development. The scope of this study is limited to selected cottage industries in Osun State, exploring how digital skills integration affects their business performance, particularly in terms of sales growth.

All over the world, digital skills now play a key role in helping small businesses, including cottage industries, grow and survive. In advanced countries, Patel & Patel (2021) and Hu & Zhang (2022) found that tools like digital accounting and ICT-based inventory systems have improved business performance. But Amoako et al. (2020) and Mutuku (2022) pointed out that most of these studies looked at single digital skills instead of their combined impact. In Africa, Mutuku (2022) showed that digital literacy helps boost production and customer access. Still, most research only looks at separate skills and not the full picture. In Nigeria, Ogunleye et al. (2023) found that using digital tools increases productivity in small firms. Yet, many studies only focus on things like mobile phones or social media, not how all digital skills work together. In Osun State, cottage industries face poor integration of digital skills, and existing research do not evaluate the combined effect of digital skills on their performance. This gap justifies the current study to explore the integrated effect of digital skills on the performance of selected cottage industries in Osun State, Nigeria.

The main objective is to examine the effect of digital skills integration on the performance of selected cottage industries in Osun State, Nigeria. The specific objectives are to:

i) assess the effect of ICT literacy on the performance of selected cottage industries in Osun State, Nigeria;

ii) evaluate the effect of social marketing skills on the performance of selected cottage industries in Osun State, Nigeria; and

ISSN No. 2454-6194 | DOI: 10.51584/IJRIAS |Volume X Issue XI November 2025

iii) examine the effect of e-payment skills on the performance of selected cottage industries in Osun State, Nigeria.

LITERATURE REVIEW

Digital Skills

Digital skills are now crucial in today's knowledge-based economy. They shape how businesses, especially small and cottage industries, run and grow. As markets become more tech-driven and competitive, using digital skills helps micro-businesses stay active and expand. Van Laar et al. (2020) described digital skills as the ability to use digital tools, platforms, and systems to solve problems, manage tasks, share information, and communicate well. So, digital skills integration means using them in everyday business tasks like marketing, accounting, stock control, and customer service. Magesa and Jonathan (2021) and Ogunleye et al. (2023) found that small businesses using many digital tools saw better output, more customers, and improved money management. For cottage industries, which often lack formal systems, digital skills help them work better, show their products to more people, and reach wider markets. Consequently, this study focused on three key dimensions of digital skills integration such as ICT literacy, social marketing skills, and e-payment Skills to assess their collective impact on the performance of selected cottage industries in Osun State.

ICT Literacy

In today's digital world, knowing how to use ICT is key to business growth and staying competitive. Cottage industries, like other small businesses, need ICT skills to grow and succeed. Vuorikari et al. (2022) described ICT literacy as the ability to find, assess, use, and share information through digital tools like computers, the internet, and phones. Magesa and Jonathan (2021) showed that entrepreneurs with ICT skills run smoother operations, build better customer ties, and reach more buyers. For cottage industries, ICT literacy makes it easier to use online tools for marketing, payments, and data handling, which boosts output and results. Ogunleye et al. (2023) also noted that using ICT helps improve records, increase product exposure, and raise sales.

Social Marketing Skills

In this present knowledge-based economy, social marketing skills are key for small businesses, including cottage industries, to connect with more people and keep customers engaged. As old marketing methods fade, social media use has increased sharply. Van Laar et al. (2020) defined ICT literacy as the ability to use online tools to find, assess, create, and share information. Adeoye and Adebiyi (2022) found that small businesses with strong ICT skills use social media better for promoting products and engaging customers. When used daily, social marketing helps cottage industries attract buyers, raise sales, and build their brand. Aderemi et al. (2023) also noted that social marketing boosts both competitiveness and customer loyalty.

E-payment Skills

In today's knowledge-driven economy, e-payment systems have changed how small businesses handle money. For cottage industries, using e-payment helps reduce cash risks and speeds up transactions. Van Laar et al. (2020) described e-payment skills as the ability to use digital devices, tools, and networks to access, manage, and create information. This includes knowing how to use online banking, mobile money, and digital wallets. Magesa and Jonathan (2021) found that small businesses in Tanzania with strong e-payment skills adopted e-payment faster, leading to more sales and happier customers. In the same way, Ogunleye et al. (2023) noted that Nigerian cottage industries using e-payment had smoother operations and better cash flow. So, improving ICT literacy in e-payment gives cottage industries the tools to compete, grow, and stay relevant in the digital age.

Organisational Performance

Organisational performance reflects how well a business meets its goals, adapts to change, and sustains growth. In cottage industries, performance indicates survival, competitiveness, and expansion. Organisational performance is broadly defined across sectors. Financially, it involves profit, return on investment, and sales growth (ICAN, 2021). Non-financially, it includes customer satisfaction, innovation, and employee engagement

ISSN No. 2454-6194 | DOI: 10.51584/IJRIAS |Volume X Issue XI November 2025

(CIPMN, 2022; NIM, 2021). CBN (2020) defines it as an enterprise's ability to generate value and maintain liquidity, while SMEDAN (2021) views it as the capacity to scale operations and create jobs. Sales growth is a key performance metric because it reflects both market acceptance and operational efficiency. Ogunleye et al. (2023) found that digital skills integration improved sales growth among cottage firms. Similarly, Magesa and Jonathan (2021) observed that ICT adoption led to wider market reach and increased revenue. Thus, this study uses sales growth as a performance metric to assess the effect of digital skills integration on the performance of cottage industries in Osun State.

Cottage Industries

Cottage industries play a key role in local economic growth, especially in rural and informal areas. In developed countries, Patel & Patel (2021) described them as small, home-based units with low capital, few workers (less than 10), and low-value assets. In Africa, Amoako et al. (2020) saw them as tiny businesses outside formal systems, using local resources and basic tools. In Nigeria, the CBN (2020) said cottage industries are informal ventures with assets under ₦5 million, while SMEDAN (2021) defined them as businesses with fewer than 10 workers. Ogunleye et al. (2023) found that using digital skills boosts their visibility, access to finance, and efficiency. Also, Magesa and Jonathan (2021) noted that digital tools helped cottage firms in Tanzania reach more customers.

Theoretical Review

Resource-Based View (RBV) Theory

The Resource-Based View (RBV) Theory, proposed by Barney (1991), explains how firms gain and sustain competitive advantage through valuable, rare, inimitable, and non-substitutable (VRIN) internal resources. Scholars such as Peteraf and Barney (2003) and Teece (2014) expanded it by linking resources to dynamic capabilities and strategic performance. The theory assumes that firms differ in their resource base and that these resources can drive long-term success. Critics like Priem and Butler (2001) argued that RBV lacks clarity in defining resources and has limited predictive power. However, recent proponents such as Mikalef et al. (2020) and Hughes et al. (2021) affirm its value in digital strategy and innovation studies. RBV is relevant to this study because digital skills such as ICT literacy, social marketing, and e-payment, are strategic intangible resources that, when well-integrated, enhance the sales performance and sustainability of cottage industries. Thus, RBV supports understanding how internal capabilities translate to competitive advantage and improved outcomes.

Empirical Review

Yakubu and Uba (2023) carried out a study on digital platforms and the performance of cottage industries in Edo State. The study adopted a descriptive survey design. Data were gathered through structured questionnaires from a population of registered cottage industry operators. Using a purposive sampling technique, the researchers selected a sample size of 200 respondents. Data were analysed using descriptive statistics and regression analysis. The findings showed that e-payment skills significantly improved transaction speed, customer satisfaction, and sales performance. Operators who used mobile money, POS, and digital banking tools recorded higher growth in revenue and customer base.

Adebayo and Alabi (2022) examined how digital literacy influences performance among artisans in Oyo State. The study adopted a descriptive survey design. Data were collected using structured questionnaires from a population of 2,400 registered micro-entrepreneurs. A stratified random sampling technique was used to select 400 respondents. Data were analyzed using descriptive statistics and multiple regression. The findings showed

that ICT literacy and e-payment usage significantly improved customer engagement and sales growth.

Oladele and Ogunyemi (2022) examined a study on ICT adoption and performance of small-scale enterprises in Lagos and Oyo States. The study was used a descriptive survey research design. Data were collected through structured questionnaires administered to a population of 1,500 registered small-scale operators. Using a stratified random sampling technique, the researchers selected a sample of 300 respondents. The data were

analyzed using descriptive statistics and multiple regression analysis. The findings showed that ICT literacy significantly improved production efficiency, customer reach, and sales performance.

Osei and Asante (2021) investigated a study on social media marketing skills and the performance of informal businesses in Kumasi Metropolis, Ghana. The study adopted a descriptive survey research design. Data were collected using structured questionnaires from a population of informal business owners operating within the textile, food, and beauty sectors. Using purposive sampling, the researchers selected 250 respondents. The data were analyzed using multiple regression via SPSS version 25. Findings revealed that social marketing skills, such as content creation, engagement strategy, and platform selection, had a significant positive effect on customer reach and sales performance.

Muriuki and Wambua (2021) assessed the impact of digital literacy on cottage industries in Nairobi County, Kenya. The study used a cross-sectional survey design. Data were collected from 350 cottage industry operators using semi-structured questionnaires. The study population was 2,100 businesses, from which a simple random sampling method produced a sample of 350. Data were analyzed using SPSS version 25 and regression analysis. Results indicated that digital marketing skills and mobile money platforms positively affected revenue growth and market reach.

METHODOLOGY

This study adopted a descriptive survey research design to investigate the effect of digital skills integration on the performance of selected cottage industries in Osun State, Nigeria. Osun State was chosen due to its rich presence of active cottage industries and its strategic efforts in promoting micro-enterprises through state empowerment initiatives. The study focused on cottage industry operators in textile and weaving, food processing, leather and footwear, and soap and cosmetic production sectors. The study population, as obtained from the Osun State Ministry of Cooperatives and Empowerment (2024)**,** comprised 12,653 registered operators. Using Taro Yamane's formula, a sample size of 388 was determined to ensure accurate representation. Data were collected using a structured questionnaire designed on a 5-point Likert scale, divided into two sections: demographic information and digital skills-performance variables. To ensure validity, the instrument underwent expert reviews and a test-retest pilot study. The pilot involved a sub-sample of cottage industry operators outside the main study area, with feedback used to enhance the clarity and structure of items. The instrument's reliability was confirmed using Cronbach's Alpha, which showed acceptable internal consistency: ICT literacy ($\alpha = 0.745$), social marketing skills ($\alpha = 0.781$), e-payment skills ($\alpha = 0.760$), and sales growth ($\alpha = 0.729$). Ethical approval was secured, and informed consent was obtained from all respondents. Data were analysed using SPSS version 25, applying descriptive statistics (frequencies and percentages) and multiple regression analysis to examine the effect of each digital skill variable on sales growth among the selected cottage industry operators in Osun State.

RESULTS AND DISCUSSION

Testing of Hypothesis

All 388 questionnaires given to cottage industry operators in textile and weaving, food processing, leather and footwear, and soap and cosmetic production sectors across Osun State, Nigeria were fully completed and returned, giving a 100% response rate. Trained research assistants helped guide the respondents to ensure the answers were clear and complete.

Table 1: Multiple regression analysis showing the effect of digital skills integration on the performance of selected cottage industries in Osun State, Nigeria

Model	R= .827[a]	R^2= .683	Adj. R^2= .679	DW =1.943	Std. Error of the Estimate = 14.129	
	Sum of Square	Df	Mean Square		F	Sig.
1 Regression	85.463	3	85.463		23.572	.000[b]

ISSN No. 2454-6194 | DOI: 10.51584/IJRIAS |Volume X Issue XI November 2025

Residual	37.292	393	.638		
Total	122.755	394			
	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std Error	Beta		
(Constant)	4.325	1.510		5.698	.000
ICT literacy	1.647	.874	. 792	2.479	.000
social marketing skills	1.564	.766	. 760	1.447	.000
e-payment skills	1.535	.582	. 728	1.340	

a. Dependent Variable: Sales growth

b. Predictors: (Constant), ICT literacy, social marketing skills & e-payment skills

Source: Field Survey, 2025.

The results of the hypothesis testing, as presented in the multiple regression analysis Table 1, examined the effect of digital skills integration on the performance of selected cottage industries in Osun State, Nigeria. The model revealed a strong positive correlation ($R = 0.827$), accounting for 68.3% of the variation in sales growth ($R^2 = 0.683$), with an adjusted R^2 of 0.679, indicating a good model fit. The overall model was statistically significant ($F = 23.572$, $p = 0.000$), confirming that ICT literacy, social marketing skills, and e-payment skills collectively have a significant effect on sales growth. The Durbin-Watson statistic of 1.943 suggests no serious autocorrelation. Among the predictors, ICT literacy ($B = 1.647$, $p = 0.000$), social marketing skills ($B = 1.564$, $p = 0.000$), and e-payment skills ($B = 1.535$, $p = 0.000$) all significantly and positively affected sales growth. These results establish that digital skills integration significantly affects the performance of cottage industries in Osun State.

DISCUSSION OF FINDINGS

The multiple regression results in Table 1 revealed that digital skills integration has a strong and significant effect on the performance of selected cottage industries in Osun State, Nigeria. The model showed a strong positive correlation ($R = 0.827$) and an R^2 value of 0.683, indicating that ICT literacy, social marketing skills, and e-payment skills jointly explain 68.3% of the variation in sales growth. The adjusted R^2 value of 0.679 and an F-statistic of 23.572 ($p = 0.000$) confirm that the model is statistically significant. These findings align with the Resource-Based View (RBV) Theory, which posits that internal resources, such as digital skills, are vital intangible assets that drive performance and competitive advantage. This finding also agrees with Adebayo and Alabi (2022), who established that ICT literacy and e-payment usage significantly improved customer engagement and sales growth in small-scale enterprises.

Focusing on the first specific objective, the study found that ICT literacy had the strongest individual effect on sales growth ($B = 1.647$, $\beta = 0.792$, $p = 0.000$). This suggests that operators with better skills in using computers, mobile applications, and the internet recorded higher sales. This result supports the study by Muriuki and Wambua (2021), which found that digital marketing skills and mobile money platforms positively influenced revenue growth and market expansion among Kenyan small businesses. This underscores the fact that the ability to use digital tools enhances communication, marketing efficiency, and customer service, all of which contribute to higher performance in cottage industries.

The second specific objective addressed the effect of social marketing skills, which also showed a significant positive influence on sales growth ($B = 1.564$, $\beta = 0.760$, $p = 0.000$). Cottage industry operators who mastered skills such as content creation, social media engagement, and platform targeting were able to attract more customers and boost their visibility. This supports Osei and Asante (2021), who reported that social marketing

skills had a significant impact on customer reach and sales performance in Ghanaian SMEs. Social media platforms offer cost-effective channels for promoting goods, engaging customers, and receiving feedback, all of which contribute to improved business performance.

For the third specific objective, e-payment skills were also found to significantly affect sales growth (B = 1.535, β = 0.728, p = 0.000). Operators who adopted mobile money, POS services, and internet banking tools experienced faster transaction processes, increased convenience for customers, and better record-keeping. This finding aligns with the study by Yakubu and Uba (2023), which showed that e-payment tools significantly enhanced customer satisfaction and revenue growth in Edo State cottage industries. As digital payments reduce cash handling and increase transaction flexibility, they encourage repeat business and improve customer trust.

CONCLUSION AND RECOMMENDATIONS

Based on the study's findings, the conclusion is that digital skills integration has a strong and significant effect on the performance of selected cottage industries in Osun State, Nigeria. ICT literacy, social marketing skills, and e-payment skills each positively and significantly affects sales growth. For the first specific objective, the study concluded that ICT literacy had the strongest effect, showing that digital proficiency enhances marketing communication and customer service. For the second objective, it was concluded that social marketing skills, including social media engagement and platform management, significantly improve customer attraction and visibility. For the third objective, e-payment skills boost transaction ease, customer satisfaction, and financial efficiency. Based on these conclusions, the study recommended that relevant government agencies and stakeholders should organise digital literacy training tailored for cottage industry operators. It also recommended practical workshops on social marketing techniques and the promotion of accessible, secure, and user-friendly e-payment platforms to enhance digital transformation and sales growth.

Policy Implications and Limitations

The findings of this study have relevant policy implications for enhancing the performance of cottage industries in Osun State. Government ministries, cooperatives, and industry associations should develop policies that support digital capacity-building through subsidised training in ICT use, social media marketing, and e-payment systems. Integrating digital skills into enterprise support programmes will improve sales, efficiency, and sustainability. Policies should also promote access to digital infrastructure and user-friendly platforms. However, this study focused only on selected cottage industries in Osun State and used a cross-sectional design, limiting the generalisability and the ability to observe long-term effect. Future research should adopt longitudinal methods and expand coverage to other regions and sectors.

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