

Artificial intelligence and digital economy and the economic state of Nigerians

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Abstract: Apparently, the life of an average Nigerian is characterized by economic hardship which keeps deteriorating at a frightening rate. Against this backdrop, the central aim of this treatise is to examine the popular notion that Digital Economy is the hub of “internet fraudsters” and Artificial Intelligence will render many jobless in the nearest future; thereby compounding the their already poor economic state. The four crucial concerns that constitute the problem of this study include the skill and technological gap that characterizes Nigeria’s Digital Economy, Artificial intelligence taking over human jobs, digital fraud and biases in some AI algorithm/data. The paper is a qualitative research and relies on secondary data for its hermeneutical analysis. It deplores the critical tool of hermeneutics to interrogate these concerns and found out that, contrary to popular insinuations, Artificial Intelligence and Digital Economy may not compound the nose-diving economic condition of the country. Instead, accelerated and augmented access to faster and improved quality internet, up-skilled tech literacy and aptitude pool, an effervescent start-up ecosystem, access to a wide variety investment and partnership opportunities have the incredible prospect of drastically improving the living standard of Nigerians. Therefore, the paper concludes that Artificial Intelligence and Digital economy, if creatively and reasonably deplored will better the lot of Nigerians, economically. The paper recommends general digital education for digital literacy for all Nigerians (old and young) with a bias on Artificial Intelligence and Digital Economy.

Keywords: Artificial intelligence, Digital economy, Hermeneutics, Information technology, Technological-gap

1. Introduction

The global order is currently thrilled and driven by the fast emerging digital technologies. One of the most enticing, awesome and frightening is Artificial Intelligence. Realizing the incredible and relishing prospect of digital techs, increasing numbers of countries the world are revolutionizing virtually all sectors of their economy with digital techs, especially with Artificial Intelligence. The thrust of this paper is to explore the significance of Artificial Intelligence for the Nigerian economy with a bias on how it could possibly improve the economic fortunes and overall wellbeing of an average penurious Nigerian.

With each succeeding year, Nigeria’s economy becomes poorer. This is not just gleaned from local or international statistics but from the living conditions of average Nigerians whose list of what they can afford

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increasingly become shorter, whilst the list of what they cannot afford become longer in a geometric progression. In the midst of this economic quagmire, due to the conditions of poverty, illiteracy and unawareness, the concept of Digital Economy and Artificial Intelligence (AI) are viewed by some Nigerians with negativity. While the former is perceived as the hub of “internet fraudsters” ready to part people from their meagre resources; the latter is a phenomenon that threatens to take people’s jobs in the nearest future. It is on this note that this paper addresses four concerns; the skill and technological gap that characterize Nigeria’s Digital Economy, Artificial intelligence taking over human jobs, digital fraud and biases in some AI algorithm/data.

The main finding of this hermeneutical analysis is that digital economy and AI if creatively and reasonably deployed has the incredible prospect of up-scaling the living standards and condition of an insolvent average Nigerian. In lieu of this finding, the paper argues that an accelerated and augmented access to faster and improved quality internet, up-skilled tech literacy and aptitude pool, an effervescent start-up ecosystem, access to a wide variety investment and partnership opportunities, Artificial Intelligence and Digital economy will better the lot of Nigerians, economically and socially. The combination of Digital economy and Artificial Intelligence will enhance the living conditions of Nigerians and contribute to the advancement of the economy. It therefore recommends a widespread general digital literacy for all Nigerians (old and young), with a critical eye on Artificial Intelligence and Digital economy.

2. Literature review

2.1. Meaning of artificial intelligence (AI) and digital economy

The stimulation of the human mind to induce computers to think and act like humans by executing tasks or functions such as learning and problem-solving is considered Artificial Intelligence (Zhang & Lu, 2021: 23). This signals that AI entails the automation of tasks and problem-solving humans usually do. Mohammed & Shehu (2023: 45), opined that Artificial intelligence represents great prospect as it shows advancement which may improve human life and contribute to the enhancement of economies and other aspects of society; including law, transportation security and health.

According to Muhammad and Yusoff (2023), digital economy is the amalgamation of the conventional economy with the new innovative way of using technology in business. This shows that it entails the usage of digital technologies to create, deliver, and capture economic value. It is also the identifying and tracking down of business prospects grounded on the production of digital items, infrastructures and platforms that, when applied, enable the delivery of services by technological means which is a veritable instrument for indigenous novelty and economic revolution. Digital economy enables entrepreneurs to transform existing business and creating new ideas by developing novel digital technologies. Thus digital economy creates the platform for monetizing business opportunities through digital media and other information and communication technologies such as AI mobile devices, computers and the internet among others.

For Jegede, Ikpefan and Omankhanlen (2023: 678), Digital economy or finance is the novel and innovative tool for attaining financial inclusion in the modern era where Artificial Intelligence consist a critical component. This is so because “Digital Economy” is not tied to any geographical location or limited to people of a specific region. It is open to all so long as the necessary infrastructures to facilitate the processes are in place. Also ability to combine digital economy with AI application will eliminate financial exclusion and help achieve or attain a financial inclusion that will enable Nigerians; people in rural areas as well as those in cities have equal chance to access financial packages and services. And this has the propensity of enhancing their overall economic wellbeing.

2.2. Current situation of Nigeria’s digital economy

Although digital economy creates many job opportunities in Nigeria, there are still challenges. Some of the challenges are; inadequate technological development and innovation which are mostly attributed to weak institutions and inadequate resources (Muhammad & Yusoff 2023), and affordability. This is not in any way suggesting that Nigeria’s Digital economy is not active, instead it is a call to improve it in such a way that more Nigerians will access and benefit from it directly. As a matter of fact, to demonstrate that Nigeria’s Digital Economy is active, O’Neill (2021: 76), opined that “In 2021 approximately 23.36% of the GDP of Nigeria from agriculture, industry (manufacturing and processing) and transforming of goods contributed to 31.41% and 43.79 was derived from the IT and banking services sector”. Such a feat shows the

contribution of digital economy to the growth of the general economy of the country. Despite the progress in the digital economy of Nigeria, Muhammad and Yusoff (2023), noted that the absence of appropriate structure makes it difficult for entrepreneurs and those that intend to engage the digital market to do so effectively. On account of this, the growth in the digital economy of Nigeria triggered the rise of rural-urban migration (O'Neill, 2021).

According to Muhammad and Yusoff (2013), one of the major factors that restrain the rapid progress of Nigeria's Digital economy is what they call "Institutional voids" which is the absence of intermediaries that connect buyers and sellers efficiently. Furthermore, they classified institutional voids into internal and external. The internal institutional voids deal with how well an individual uses the ICT, comprehends technology, how well they afford to use it, and how well they perceive the technology. On the other hand, the external institution voids are made up of government regulations or policies, weak digital infrastructures such as the internet, inadequate support for e-industries, market challenges and level of trust in the society among others.

In addition to the institutional voids, technological gap and digital gap are other challenges that affect the current situation of Nigeria's digital economy. Compaine (2001: 50), defined the term the gap between those who have the resources and access to use new information and communication gargets (the internet) and does who do not have. He also described it as the gap between those who have the knowledge, abilities and expertize to use information technologies and those who do not have. There are different types of technology gaps. Dawood et al. (2019: 34-77), outline nine (9) types of technology gap to include:

1. Infrastructural divide
2. Access divide
3. Literacy divide
4. Entertainment divide
5. Language divide
6. Job divide
7. Information and knowledge divide
8. Healthcare divide, and
9. Demographic divide.

In Nigeria the gap or divide between those who have the resources and access to various information and communication technologies and those who do not is huge or expansive (Sunday, Uchenna & Eme, 2023: 1105). Commenting on the causes of the gap or divide, Omolara (2016: 5), opined that the main factors responsible for this contrast include exorbitant cost of computer sets, lack or inadequate ICT aptitude and inadequate knowledge of available search engines. However, for Eke-Okpala, (2011), what is responsible for technology gap include differences in access to internet, availability, affordability and the nature of service. Technology divide is caused by inadequate education, unavailability of electrical infrastructure, income, urban drift, and a host of other social and political variables (Sunday, Uchenna & Eme 2023: 1105).

2.3. Efforts made to better the situation

Sunday, Uchenna and Eme (2023: 2814), pointed out that the Nigerian Federal Government has made concerted effort to bridge technology gap existing between its citizenry. Some of these considerable efforts include the Digital Nigeria Campaign launched in the 2000s which is aimed at creating an enabling environment for the growth of the digital economy, and to transform Nigeria into a digital hub in Africa. The strategy has several focus areas, including digital infrastructure, digital skills, digital literacy, innovation and regulation. This is not limited to the urban settlements of the country but rural settlements as well. In other words, the specific goal of this campaign is to bridge digital divide in Information and Communications Technologies (ICT) among Nigerians (World Bank, 2019). The effort to achieve the specific aim of this initiative is evident in the determination to provide Universal Digital Literacy (UDL) and universal access to all digital resources by the citizens. This initiative has three main arms namely; digital empowerment of citizens, creation of digital infrastructure and delivery of governance and services on demand to citizens. The initiative is also focused upon refurbishing varieties of existing arrangements to lead to transformation (World Bank, 2019).

This initiative has triggered the gradual makeover of Nigeria into a digitally empowered-society a knowledge-based economy (Sunday, Uchenna & Eme, 2023: 2814). This feat is being achieved through

infrastructural reforms like high speed internet, shareable private spaces on rapidly accessible public cloud, mobile banking and cyber security for all. The initiative is also determined to make government services and information accessible anytime, anyplace and on any gadget with internet. This consists one of the main measures that have been devised by government to stimulate and connect the Nigerian economy. This program showcases the vision of the government of Nigeria to unite her people and make empowerment opportunities available.

Aside the initiative of the government, there are several tech hubs and startups in Nigeria which are making efforts to bridge this digital gap, such as the Co-Creation Hub (CcHub), Techpoint Africa, and Andela among others. CcHub is one of the largest tech hubs in Africa, and it provides a space for tech startups to develop and grow. Andela is a startup that trains and connects African developers with global companies. Techpoint Africa is an online media platform that focuses on the tech scene in Africa. These are just a few examples of the many tech hubs and startups in Nigeria.

2.4. Concerns about AI and digital economy in Nigeria

The four concerns about Artificial Intelligence and Digital Economy in Nigeria which this paper intends to address are:

1. The skill and technological gap that characterizes Nigeria's digital economy.
2. Artificial Intelligence taking over human jobs.
3. Digital fraud.
4. Unfairness and prejudice in the Algorithm/Data.

2.4.1. The skill and technological gap that characterizes Nigeria's digital economy

The skill Gap and Technological gaps are concerns because they affect the participation of some Nigerians in the digital economy. Added to the technological gap in Nigeria where not all nooks and cranny of the country have access to good internet, AI could lead to a major skills gap, where people who are not trained in AI-related skills could be left behind. Olson (2023), observed that on a global level, there are five major issues executives struggle with when it comes to AI; talent recruitment, talent retention, skills gap, resource constraints and workload. The first three really have to do with the gap between the few that wield AI-related skill and the many that do not.

Moreover, another factor responsible for the slow down or AI among decision-makers includes lack of skills and practical expertise (Mohammed & Shehu, 2023: 216). This is so because the skill gap among employees is really overwhelming. It should also be mentioned that exorbitant cost of faults makes it difficult for cooperate organizations to adopt the use of these innovative technologies (Ahmad et al., 2021: 23). Also, the deployment of AI modalities in some respect may be complex and tasking for operating grids (Puri et al., 2019). The "digital divide" is already a major issue, and AI could make it even more pronounced. There are also concerns that AI could lead to greater inequality between countries, as some countries might have better access to AI technology than others.

2.4.2. Artificial intelligence taking over human jobs

This is a very serious concern. It is true that AI could potentially replace humans in certain jobs, especially those that are repetitive or rule-based. Automation systems are gradually eclipsing some jobs like manufacturing. It does not just stop there (Urwin, 2023), more jobs are at risk of being automated thereby making the roles of the humans who fill such positions obsolete. This so because, as Jegede, Ikpefan and Omarkhanlen (2023), pointed out that the adoption of AI also conserves funds and also provides personalized services. In addition, AI offers a 24/7 access to financial services, and saves the cost of employing a customer service team for the fanatical institution. This phenomenon of AI replacing human jobs cuts across almost all sectors of the society; healthcare, agriculture and commerce among others. In a country like Nigeria where many people are unemployed, this will mean that the rate of people that are unemployed will increase if not double and it will further devastate the economy as the standard of living of many will be poorer.

2.4.3. Digital fraud

Digital fraud is definitely a big issue in Nigeria's digital economy. Fraud and cybercrime are a major challenge for businesses and consumers alike. Olowogboyega (2023), notes that the situation is so bad that Nigerian financial institutions reported to have lost 159 billion Naira to fraud since 2020; Flutterwave reportedly lost 2.9 Billion Naira to cyber-attack and many more similar issues. This is a serious concern for Nigerians; is the digital economy safe for them to engage in or it is a hub for fraudsters and cyber criminals especially those with the moniker "Yahoo-boys"?

2.4.4. Bias and unfairness in the algorithm/data

AI bias (also known as machine learning bias or algorithm bias) has to do with AI systems that yield outcomes that mirror and propagate human biases within the society which could be a historical bias or one that borders around the inequality that exists in a given polity (IBM Data and AI Team 2023). When such biases go unaddressed they truncate AI's potentials such that businesses may not fully benefit from a system that has prejudiced data about their customers or prospective customers. It also restricts the participation of some people from the society and the economy.

Aside the challenge of AI systems being biased towards a portion of a given population, there are other challenges such as deep fakes or swapping faces of people in videos, and monitoring people against their consent with Systems like Clearview AI, among others (Mohammed & Shehu, 2023: 3-216). All these challenges lead to low level of trust by Nigerians in the digital economy out of fear that they could be dealing with doctored information or inaccurate misleading data.

2.5. Addressing the concerns

2.5.1. The skill and technological gap that characterizes Nigeria's digital economy

AI could lead to a major skills gap, where people who are not trained in AI-related skills could be left behind as far as participation in the digital economy is concerned. That is why it is so important to invest in education and training programs that can help people gain the skills they need to succeed in an AI-powered world. Similarly, the technological gap too affects participation of Nigerians in the digital economy.

In the light of these, Sunday, Uchenna and Eme (2023: 1105), observed that there are several modalities already rolled out to eradicate the digital divide in Nigeria. Some of these modalities involve collaboration between government agencies and multi-national tech giants like Google, Microsoft, StarBrifgr Africa, Cchub, Andela and Intel. Beside these, other ways devised for shrinking digital gap between Nigerian citizens are expansion of existing infrastructure, establishing more computer centers, training on computer use and low tariff charges (Omolara, 2016: 15). In addition there are other things that can be done to address these issues. First, the government can invest in building out digital infrastructure in underserved areas. This could include building more cell towers and broadband networks. Second, the government and private sector can work together to provide training and education programs to help people develop the skills they need to succeed in the digital economy. For example, the government could partner with companies like Andela to offer training programs.

Another idea is to create more incentives for tech companies to set up operations in underserved areas. This could include tax breaks or other financial incentives. This would encourage companies to invest in building out infrastructure and creating jobs in these areas. Another idea is to create programs that promote entrepreneurship and innovation in underserved areas. This could include funding for business incubators and accelerators, and other support programs for entrepreneurs. One is to make sure that there is a supportive policy environment for the tech sector. This could include policies that encourage foreign investment, and that promote innovation and entrepreneurship. Another idea is to make sure that there is an adequate supply of skilled labor in the tech sector. This could include investing in education and training programs that focus on STEM (science, technology, engineering, and mathematics) fields.

2.5.2. Artificial intelligence taking over human jobs

Although artificial intelligence has the potential of annihilating millions of current jobs, however, Urwin (2023), maintains that it even has more potential to create millions of new ones. There could be new jobs around developing and maintaining AI systems, as well as jobs related to data science and analytics. There

could also be jobs around integrating AI into existing processes and products. AI could even create entirely new industries and job categories that are yet to be conceived.

One major solution to this concern is “reskilling” and it is becoming more and more important as AI becomes more advanced. In addition to investing in reskilling programs, there are other ways we can help people adapt to the changing job landscape. For example, we could provide financial support for people who are displaced by AI, and we could also create safety nets like universal basic income to help people switch to the new jobs around developing and maintaining AI systems. Businesses can play a huge role in helping their employees adapt to the changing job landscape. They can provide training and development opportunities for their employees, and they can also create new jobs that make use of AI technology.

2.5.3. Digital fraud

AI can be used to help combat fraud. For example, banks and other financial institutions are using AI to detect fraudulent transactions and prevent fraud from occurring in the first place. In addition, the Nigerian government is working with tech companies to develop new tools and systems to combat fraud. Moreover, AI tech allows computers to imitate, extend and enhance human analysts’ thought processes at a speed and scale that is unparalleled by humans for fraud detection (Guanah & Obi, 2021: 2). In other words, AI has the capacity to examine limitless numbers of organization’s transactions which further makes it easy to identify or detect suspected fraud. Jegede, Ikpefan and Omankhanlen (2023), identified specific ways AI can mitigate digital fraud in Nigeria. They are as follows:

- i. AI has the capacity to notify or alert customers of any unauthorized access to their accounts
- ii. AI has the proficiency to alert customers of any attempt to access their accounts from a different location and device.
- iii. AI has the capacity to notify bank customers when their password is compromised.
- iv. AI can block any account that is compromised
- v. AI’s ability to generate security of codes and sending to customers’ phones before accessing their accounts.
- vi. AI’s potency to identify any fraudulent email disguised as bank-generated emails.
- vii. AI’s potentiality to track the origin of cyber-attacks on customer’s account.
- viii. AI’s potency to remind customers of the need to renew and update their passwords.
- ix. AI’s prospect for enhancing facial and voice recognition for individual customers’ account.
- x. AI’s potency to notify banks of the use of any illicit hacking tool within the bank vicinity.

2.5.4. Unfairness and bias in the algorithm/data

According to IBM Data and AI Team (2023) to identify and reduce AI biases, AI governance is highly recommended. AI governance has to do with the ability to monitor, direct and manage the AI-based activities of an organization through the following policies and practices among others:

- i. **Human Touch:** Using software processes like human-in-the-loop, systems offer options or make recommendations which are then reviewed by humans before a decision is made based these opinions and recommendations offered by the AI system. Human touch is meant to provide quality assurance.
- ii. **Transparency:** This policy or practice ensures that unbiased data is used to build the system so as to have a reliable result.
- iii. **Fairness:** Methods that are geared towards fairness, equality and inclusion should be employed so as to have equitable results even in situations where sensitive variables are altered such as race and gender.
- iv. **Reinforced Learning:** This is an unsupervised learning technique that employs rewards and punishment on AI system; teaching them to learn tasks. Such techniques like “McKisney Notes” are unstained with human biases and yield reliable results.

There are other different approaches that can be taken to address algorithmic bias. One is to make sure that the data used to train the algorithms is as diverse and representative as possible. Another approach is to develop algorithms that are designed to be unbiased from the start. And finally, there are also post-hoc

methods that can be used to identify and correct for bias in the algorithms.

3. Methodology

This treatise adopts the qualitative research design and based on secondary data collection. Qualitative research methodology, according to the *Sage Encyclopedia* (cited in Jacob, 2018: 10), is a harmonization of philosophy and literary data-gathering technique methods that provides the more thoroughly elaborated platform for the examination of human existential facts. This research therefore, been a research in the humanities (philosophy) deploys a library-based data-gathering procedure and systematically examines secondary sources like books, journals, E-books and web publications on artificial intelligence and digital economy. The study adopts the hermeneutical and analytic methods. The researchers deplore these two methods to provide extended, inferential and critical analysis of secondary data on the aforementioned subject matter in order to assert an inter-subjective deductive conclusion and recommendations based on the outcome or findings of the hermeneutical analysis.

3.1. Research method 1

The first method deplored in this study is philosophical hermeneutics. “Hermeneutics as a philosophical method is identified with the works of 20th century philosophers Martin Heidegger, Hans-Gorge Gadamer and Paul Ricoeur. In its original understanding, hermeneutics is meant to offer the sciences of the human mind (the Humanities, such as Philosophy, Art, History) an alternative to logical empiricism of the natural sciences” (Ukpokolo, 2015: 38). Hermeneutics provided for the Humanities, a specialized and standardized methodology. However, this method could be traced back to over three hundred years ago in scriptural studies where it devised to for scriptural exegesis. “In its semantic history, the notion of hermeneutics derives from a Greek word *Hermes*, which means to explain or translate” (Ukpokolo, 2015: 38). Hence, within the context of this study, philosophical hermeneutics enables the researchers to critically engage artificial intelligence and digital economy technologies with the view of providing reasoned and critical analysis of the trajectories and nuances of these emerging technologies and with a critical focus on their significance for the lived-experience of the Nigerian populace.

The hermetical method allows the researchers to expose the lived-experiences of the teaming population of Nigerians characterized by inequalities, varying degrees of imbalances and poverty. The method further helps the researcher to explore and explain the experiences of Nigerians as they grapple with the emerging technologies of artificial intelligence and digital economy. Hence, in trying to substantiate the lived-experiences of Nigerian as far as these emerging technologies are concerned, the hermeneutical method allows the researcher to provide inter-subjective responses to the four cardinal concerns of this study; i.e. the skill and technological gap that characterizes Nigeria’s digital economy, artificial intelligence taking over human jobs, digital fraud and biases in some AI algorithm/data. These concerns are crucial and have profound significance for the living standards and conditions of the people of Nigeria.

3.2. Research method 2

The second method adopted in this study is the analytic method. “The analytic method has to do with, among other things, conceptual clarifications, definitions and explanations. By this method, terms, notions and concepts are broken down into understandable units of connected ideas. Thus a very central aspect of analytic method is explanableness. For if an experience, phenomenon or condition is not explainable such that it is inter-subjectively understood or verifiable or referred to, it does not qualify for intelligibility and rationality” (Ukpokolo, 2015: 37). To further the gains of hermeneutics, the analytic method enables the researchers to critically analyse and expound artificial intelligences and digital economy technologies to lay bare facts that undercut the nature, use and possible challenges and prospects of these budding technologies. Further, with the aid of this method, the researchers critically interrogate the significance of these nascent technologies for the economic advancement of an average Nigerian.

3.3. Research method 3

The third method employed in this critical philosophical treatise is the normative or prescriptive method. The normative periscope allows the researchers to draw out pragmatic insights from the hermeneutical and analytic examination of the incipient technologies of artificial intelligence and digital economy and recommend same as viable and expedient paradigm for the emancipation, empowerment and upliftment of the living standards of Nigerians and for the sustainable development of Nigeria.

The addition of the normative approach allows the researchers to blend the traditional and contemporary (positivist) approaches of philosophy. The hermeneutical expository analysis in this study is carried out in adherence to the tenets of positivism of the 1925 Vienna Circle. Positivism restricted literary cum philosophical critical engagements to just logical clarification and analysis of concepts, assumptions, theories, etc. in order to make them easily discernible and meaningfully assertive. It proscribes system building or value-laden studies. This justifies the researchers' adoption of the analytic method. On the other hand, in line with the traditional approach, drawing insights from the results of critical appraisal, the study makes pragmatic recommendations. The researchers prescribe or argue for the necessity of the burgeoning technologies of artificial intelligence for the digitalization of the Nigerian economy for the sustainable development of the average Nigerian.

4. Result and discussion

The most fundamental finding of this hermeneutical treatise is that, contrary to popular insinuations, Artificial Intelligence and Digital Economy may not compound the nose-diving economic condition of the country. Instead, accelerated and augmented access to faster and improved quality internet, up-skilled tech literacy and aptitude pool, an effervescent start-up ecosystem, access to a wide variety investment and partnership opportunities has the incredible prospect of drastically improving the living standard of Nigerians. Therefore, the paper deductively asserts that Artificial Intelligence and Digital economy, if creatively and reasonably deplored will better the lot of Nigerians, economically. The paper makes a strong case for general digital education for digital literacy for all Nigerians (old and young) with a bias on Artificial Intelligence and Digital Economy.

5. Conclusion

The poor economic condition of Nigeria keeps getting poorer in a frightening geometrical progression. This paper showed the urgency of the need to overhaul Nigeria's Digital Economy, harnessing it with Artificial Intelligence so that it will be more accessible and beneficial to more Nigerians irrespective of their geographical locations. This will be possible if the right infrastructures are put in place. The pragmatic measures that have the propensity to enhance Nigeria's Digital Economy include increased access to rapid and high quality internet, accelerated and augmented access to faster and improved quality internet, up-skilled tech literacy and aptitude pool, an effervescent start-up ecosystem, access to a wide variety investment and partnership opportunities. Artificial Intelligence and Digital economy will better the lot of Nigerians, economically if meaningfully and innovatively evolved, engaged and operated. Thus:

- This paper recommends sensitization awareness program on the relishing prospects of emerging technologies and the need for digital literacy.
- It further recommends general digital education for digital literacy for all Nigerians (old and young) with a bias on Artificial Intelligence and Digital Economy.

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