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INFLUENCE OF DIGITAL TECHNOLOGY ON LONG-DISTANCE TRADING AMONG ENTREPRENEURS IN ANYIGBA COMMUNITY, DEKINA LGA, KOGI STATE

Timothy Abayomi Atoyebi, Ph.D[1], Edime Yunusa, Ph.D[2*], Ejuchegahi A. Angwaomaodoko[3], Emmanuel Faith Onehi[4]

***Correspondence:** Edime Yunusa, Ph.D

[1,2,4]Department of Sociology, Faculty of Social Sciences, Prince Abubakar Audu University, Anyigba, Kogi State, Nigeria

[3]Department of Education, College of Education, University, Union, NJ, USA

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ABSTRACT

This study examined the influence of digital technology on long-distance trading among entrepreneurs in Anyigba community, Dekina Local Government Area, Kogi State, Nigeria. The study was guided by four objectives: to determine the prevalence of long-distance trading, identify the types of digital technologies used, examine the patterns of digital technology usage, and identify the challenges entrepreneurs encounter in using digital technology for long-distance trading. Anchored on the Technology Acceptance Model and the Diffusion of Innovation Theory, the study adopted a descriptive survey design. The population comprised 171 entrepreneurs engaged in long-distance trading in Anyigba community, from which a sample of 120 respondents was drawn using the Taro Yamane formula and purposive sampling. Data were collected through a structured questionnaire and analysed using frequencies, percentages, mean scores, Pearson Product Moment Correlation, and an independent samples t-test at the 0.05 level of significance. Findings revealed that long-distance trading is highly prevalent among entrepreneurs in Anyigba (grand mean = 4.63), who source goods extensively from cities such as Lagos, Onitsha, Aba and Kano. Entrepreneurs make extensive use of digital technologies, particularly mobile phones, fintech applications and WhatsApp (grand mean = 4.47), with usage patterns strongest in supplier communication and digital payments (grand mean = 4.36). However, entrepreneurs also face substantial challenges, most notably unstable power supply, network failures and poor internet connectivity (grand mean = 4.20). Hypothesis testing revealed a statistically significant positive relationship between the prevalence of long-distance trading and the challenges entrepreneurs encounter ($r = .631$, $p < .001$), and no statistically

significant difference in digital technology usage patterns between male and female entrepreneurs (t(118) = 1.284, p = .202). The study concluded that digital technology has become central to long-distance trading in Anyigba but that its full benefits remain constrained by infrastructural deficits, and recommended improved digital infrastructure, structured digital literacy training, and stronger consumer protection in digital financial transactions.

Keywords: Digital Technology; Long-Distance Trading; Entrepreneurship; Technology Acceptance; Anyigba; Nigeria.

1. Introduction

1.1 Background to the Study

The rapid advancement of digital technology has transformed business activities worldwide, redefining how entrepreneurs communicate, advertise, transact and distribute goods and services. Mobile phones, internet services, social media and digital payment systems have reduced the constraints of distance, time and cost in commercial transactions, allowing business operations once confined to physical markets to be conducted virtually across distant locations. Digital technologies have become central to how firms conceive and execute strategy, with scope, scale and speed of operation reshaped by the fusion of digital capability with core business processes (Bharadwaj et al., 2013).

Digital technology has also reshaped entrepreneurship itself. Nambisan (2017) argues that digital technologies alter the actors, activities and outcomes central to entrepreneurship by lowering the boundaries between the entrepreneurial process and its digital infrastructure, enabling entrepreneurs to identify opportunities, mobilise resources and reach markets in ways not previously possible. Nambisan et al. (2019) similarly note that the digital transformation of innovation and entrepreneurship has progressively blurred the boundaries of what constitutes an entrepreneurial venture, its process and its outcome, creating both new opportunities and new challenges for researchers and practitioners alike.

The COVID-19 pandemic further accelerated the shift toward digital business practices worldwide, as movement restrictions and market disruptions forced many enterprises to reconsider how they reach customers and conduct transactions (Donthu & Gustafsson, 2020). Many entrepreneurs who adopted digital trading tools during this period have continued to rely on them, suggesting a lasting shift in trading behaviour rather than a temporary adjustment.

In many developing economies, digital financial technology in particular has played a transformative role in commerce. In Kenya, for example, the introduction of the mobile money service M-PESA was

found to substantially reduce the transaction costs associated with sending and receiving money, enabling households to share risk more effectively across distances and reducing their vulnerability to income shocks (Jack & Suri, 2014). This kind of evidence illustrates the broader principle underlying the present study: that digital tools which lower the cost and difficulty of transacting across distance can materially reshape economic behaviour, including trade.

In Anyigba, a commercial and university town in Dekina Local Government Area of Kogi State, entrepreneurship plays a significant role in local economic activity, with many individuals engaged in trading agricultural produce, clothing, electronics, food items and household goods. Long-distance trading in the community has traditionally relied on physical travel to major commercial centres such as Lagos, Onitsha, Aba and Kano. However, the increasing availability of mobile phones, internet services and digital payment platforms has introduced new trading possibilities for local entrepreneurs, who increasingly use digital tools to source goods, advertise products, negotiate with suppliers and receive payments electronically. Despite these developments, challenges such as poor internet connectivity, unreliable power supply, limited digital skills and concerns about online fraud continue to affect the extent to which entrepreneurs in Anyigba can fully exploit digital technology for long-distance trading.

1.2 Statement of the Problem

Digital technology has become a central driver of modern business operations, transforming traditional trading practices and enabling entrepreneurs to engage in long-distance transactions with greater ease, speed and efficiency. Despite this potential, the level of digital technology adoption among small-scale entrepreneurs in many semi-urban Nigerian communities remains uneven, and there is limited empirical evidence on how digital technology specifically influences long-distance trading among entrepreneurs in communities such as Anyigba. Most existing research on digital entrepreneurship and long-distance trade in Nigeria focuses on urban centres and larger enterprises, leaving a research gap regarding small-scale traders in semi-urban settings. This study was designed to address that gap by examining the prevalence, types, patterns and challenges of digital technology usage for long-distance trading among entrepreneurs in Anyigba community.

1.3 Objectives of the Study

The main objective of this study was to examine the influence of digital technology on long-distance trading among entrepreneurs in Anyigba community, Dekina Local Government Area, Kogi State. The specific objectives were to:

i. Identify the prevalence of long-distance trade among entrepreneurs in Anyigba community;
ii. Examine the types of digital technologies used by entrepreneurs for long-distance trading;
iii. Examine the pattern of digital technology usage for long-distance trade; and

iv. Identify the challenges encountered by entrepreneurs in using digital technology for long-distance trading.

1.4 Research Hypotheses

The following null hypotheses were tested at the 0.05 level of significance:

1. $H0_1$: There is no significant relationship between the prevalence of long-distance trading and the challenges encountered by entrepreneurs in Anyigba community.
2. $H0_2$: There is no significant difference between the pattern of digital technology usage among male and female entrepreneurs engaged in long-distance trading in Anyigba community.

2. Literature Review

2.1 Conceptual Review

Digital technology, in the context of trading, refers to the range of electronic tools and platforms, including mobile phones, internet services, social media, e-commerce platforms and digital payment and fintech applications, that entrepreneurs use to communicate, market products, negotiate transactions and process payments without the need for physical presence. Long-distance trading refers to the buying and selling of goods across geographically distant locations, historically constrained by transportation costs, limited market information and communication barriers. The convergence of these two concepts, digitally enabled long-distance trade, describes a mode of commerce in which entrepreneurs use digital tools to overcome the traditional frictions of distance: sourcing goods from distant markets, coordinating with suppliers and customers in real time, and settling payments electronically rather than through physical travel and cash exchange.

2.2 Empirical Review

Bharadwaj et al. (2013), in an influential analysis of digital business strategy, argued that the pervasive digitisation of business infrastructure has fused what was once a functional-level information technology strategy with core business strategy itself, reframing questions of scope, scale, speed and value capture for firms operating in digital environments. Although developed with reference to formal organisations, this reasoning applies directly to small-scale entrepreneurship: as digital tools become embedded in everyday trading activity, technology use ceases to be a peripheral convenience and becomes a determinant of how, and how far, a trading business can operate.

Nambisan (2017) advanced a digital technology perspective on entrepreneurship, arguing that digital technologies reshape entrepreneurial agency, opportunity recognition and organising processes by making them more open, distributed and generative than in purely physical trading contexts. In a related contribution, Nambisan et al. (2019) traced how the digital transformation of innovation and entrepreneurship has progressively decoupled entrepreneurial outcomes from the constraints of physical infrastructure, allowing entrepreneurs with modest resources to participate in markets that

would otherwise be inaccessible to them. These perspectives are directly relevant to entrepreneurs in Anyigba, whose ability to source goods from distant commercial centres depends heavily on the communication and coordination capabilities that digital tools provide.

Evidence from Kenya's mobile money sector offers a concrete illustration of how digital financial technology can reshape economic activity across distance. Jack and Suri (2014) found that the adoption of the M-PESA mobile money platform substantially reduced the transaction costs of sending and receiving money, enabling households to receive remittances more easily and from a wider network of contacts, and thereby better protect consumption against income shocks. While that study examined household risk-sharing rather than trade specifically, its central finding, that digital payment infrastructure meaningfully lowers the cost of transacting across distance, is directly applicable to long-distance trading, where the ability to send and receive payment quickly and securely is a precondition for doing business with distant suppliers and customers.

Finally, Donthu and Gustafsson (2020) documented how the COVID-19 pandemic accelerated the adoption of digital channels across many sectors of business and research, as physical disruption forced firms and individuals to find digital substitutes for activities that had previously required physical presence. Their observation that many of these digital adaptations persisted beyond the acute phase of the pandemic is consistent with the pattern observed among entrepreneurs in many Nigerian communities, where digital trading tools adopted out of necessity have since become embedded features of everyday commercial practice.

Taken together, this literature establishes that digital technology reshapes both the strategic possibilities available to businesses and the lived practice of entrepreneurship, and that digital financial tools in particular can materially reduce the frictions associated with transacting across distance. However, this literature has been developed largely with reference to formal firms, national economies, or urban and international contexts, leaving open the question of how these dynamics play out among small-scale entrepreneurs in a semi-urban Nigerian trading community such as Anyigba. The present study addresses this gap.

2.3 Theoretical Framework

This study was anchored on the Technology Acceptance Model and the Diffusion of Innovation Theory.

Technology Acceptance Model

The Technology Acceptance Model (TAM), developed by Davis (1989), proposes that perceived usefulness and perceived ease of use jointly determine an individual's attitude toward a technology, which in turn shapes behavioural intention and actual use. Venkatesh and Davis (2000) extended the model into TAM2 by incorporating social influence and cognitive instrumental processes, while

Venkatesh et al. (2003) integrated TAM with related theories into the Unified Theory of Acceptance and Use of Technology, broadening its explanatory power across organisational contexts. Bagozzi (2007) later argued that, despite TAM's popularity, its narrow focus on individual cognition understates the social and organisational dynamics that shape technology adoption in practice, a critique echoed in Marangunić and Granić's (2015) comprehensive review of TAM's development between 1986 and 2013. For this study, TAM helps explain why entrepreneurs in Anyigba who perceive digital tools such as WhatsApp and mobile banking applications as useful for reaching distant suppliers and customers, and easy to use in the course of daily trading, are more likely to adopt and continue using them.

Diffusion of Innovation Theory

The Diffusion of Innovation Theory, developed by Rogers (2003), explains how new ideas and technologies spread within a social system, proposing that the rate and extent of adoption depend on an innovation's relative advantage, compatibility with existing practices, complexity, trialability and observability. Applied to this study, digital trading tools offer a relative advantage over traditional long-distance trading methods by reducing travel costs and communication delays, and their observability, entrepreneurs seeing peers successfully use platforms such as fintech applications, encourages further adoption within the community. Oliveira and Martins (2011), reviewing firm-level technology adoption models, similarly note that compatibility with existing organisational routines is a consistent predictor of adoption, reinforcing why entrepreneurs already accustomed to using mobile phones for communication find it a comparatively short step to adopt mobile banking and social media commerce.

The two theories are complementary: TAM explains the individual, perception-driven decision to adopt a given digital tool, while Diffusion of Innovation Theory explains how such adoption decisions spread across the wider community of entrepreneurs in Anyigba through observation, communication and shared experience.

3. Methodology

The study adopted a descriptive survey research design, appropriate for collecting data from a sample of respondents in order to describe their opinions, attitudes and perceptions regarding the influence of digital technology on long-distance trading. The study was conducted in Anyigba, a semi-urban and fast-growing commercial town in Dekina Local Government Area of Kogi State that serves as a key trading hub connecting surrounding rural communities with larger commercial centres such as Lokoja, Abuja, Onitsha, Aba and Lagos.

The population of the study comprised 171 entrepreneurs engaged in long-distance trading activities in Anyigba community, drawn from those trading in foodstuffs, fashion, electronics, agricultural

produce and other commercial products whose activities extend beyond Anyigba to major markets within and outside Kogi State. The sample size was determined using the Taro Yamane (1967) formula at a 5% level of significance, yielding a sample of 120 respondents. A purposive sampling technique was used to select respondents who possessed the knowledge, experience and accessibility relevant to the study's objectives, ensuring that only information-rich respondents were included.

Primary data were collected through a structured questionnaire covering respondents' socio-demographic characteristics and closed-ended items, using multiple-choice and five-point Likert-scale formats, aligned with the study's four objectives. Secondary data were drawn from relevant books, journals, internet sources and published reports. The face, content and construct validity of the questionnaire were certified by the researchers' supervisor and other departmental staff, and a pilot test was conducted among respondents from a university within the same state to assess clarity, coverage and consistency of the instrument, with adjustments made accordingly.

Of the 120 questionnaires administered, all were retrieved and found valid for analysis. Data were analysed using SPSS version 25. Descriptive statistics, frequencies, percentages and mean scores, were used to summarise the demographic characteristics and responses of respondents against a criterion mean of 3.00. Inferential statistics, specifically Pearson Product Moment Correlation and an independent samples t-test, were used to test the study's two hypotheses at the 0.05 level of significance. Ethical considerations observed throughout the study included informed consent, voluntary participation, and the confidentiality of respondents' information.

4. Results

4.1 Socio-Demographic Characteristics of Respondents

Of the 120 respondents, 62 (51.7%) were female and 58 (48.3%) were male. The majority were aged 18–30 years (76.7%), and 55.8% were Christian, with 35.8% Muslim. Respondents were fairly evenly split between single (39.2%) and married (35.8%) status. The Igala ethnic group predominated (76.7%), consistent with the demographic composition of Anyigba. Educational attainment was mixed, with 40.0% holding tertiary qualifications and 15.0% having no formal education. Most respondents (55.8%) had less than one year of trading experience, and foodstuffs (39.2%) and fashion (35.8%) were the dominant trading categories.

4.2 Prevalence of Long-Distance Trading

As shown in Table 1, long-distance trading is highly prevalent among entrepreneurs in Anyigba. Entrepreneurs strongly agreed that they prefer sourcing goods from larger markets outside the town (94.2%, M = 4.94) and that trading activities involve frequent inter-city transactions (90.8%, M = 4.91). All ten items exceeded the criterion mean of 3.00, yielding a grand mean of 4.63, indicating

that long-distance trading is a well-established and structurally embedded practice among entrepreneurs in the community.

Table 1: Prevalence of Long-Distance Trading Among Entrepreneurs in Anyigba (N = 120)

Item	Agree %	Disagree %	Mean
Long-distance trading is common among entrepreneurs	92.5	5.0	4.58
Many traders source goods from cities outside Anyigba	94.2	5.0	4.66
I regularly engage in buying/selling across distant locations	83.4	12.5	4.25
Long-distance trading contributes significantly to business growth	96.7	3.3	4.78
Trading involves frequent inter-city transactions	100.0	0.0	4.91
Entrepreneurs prefer sourcing goods from larger markets outside town	100.0	0.0	4.94
There is a growing trend of long-distance trading locally	96.6	3.3	4.83

Note. Field survey, 2026. Grand mean across all 10 items = 4.63; criterion mean = 3.00.

4.3 Types of Digital Technologies Used

Table 2 shows that entrepreneurs rely heavily on basic, low-cost digital tools. Mobile phones recorded the highest agreement (100.0%, M = 4.96), followed by fintech applications such as Opay and Moniepoint (97.5%, M = 4.82) and WhatsApp for orders (96.7%, M = 4.78). E-commerce platforms recorded comparatively lower agreement (62.5%, M = 3.65), the lowest of all items, though still above the criterion mean. The grand mean across all ten items was 4.47.

Table 2: Types of Digital Technologies Used by Entrepreneurs (N = 120)

Item	Agree %	Disagree %	Mean
Mobile phones for business communication	100.0	0.0	4.96
WhatsApp for placing/receiving orders	96.7	2.5	4.78
Facebook/Instagram to advertise products	79.2	15.9	4.13
Mobile banking apps for financial transactions	96.6	3.4	4.72
POS machines for receiving payments	92.5	5.8	4.58
E-commerce platforms for buying/selling goods	62.5	30.0	3.65
Fintech apps (Opay, Moniepoint) for transactions	97.5	2.5	4.82
Digital tools to track/manage business operations	70.8	22.5	3.89

Note. Field survey, 2026. Grand mean across all 10 items = 4.47; criterion mean = 3.00.

4.4 Patterns of Digital Technology Usage

As shown in Table 3, digital technology usage is strongest in communication and transaction functions. Communicating with suppliers via digital platforms recorded the highest agreement (97.5%, M = 4.83), followed by frequent daily use of digital technology in trading (95.8%, M = 4.74) and digital payments exceeding cash use (92.5%, M = 4.62). Consistent online advertising recorded the lowest agreement (65.8%, M = 3.74). The grand mean across all ten items was 4.36.

Table 3: Patterns of Digital Technology Usage for Long-Distance Trading (N = 120)

Item	Agree %	Disagree %	Mean
Frequently use digital technology in daily trading	95.8	3.3	4.74
Depend on digital tools more than physical travel	80.8	13.3	4.20
Communicate with suppliers regularly via digital platforms	97.5	2.5	4.83
Receive customer orders through digital channels	90.0	7.5	4.53
Make payments using digital platforms more than cash	92.5	5.8	4.62
Advertise products online consistently	65.8	27.5	3.74
Rely on digital communication for business decisions	85.8	10.8	4.36
Business operations largely dependent on digital technology	78.4	17.5	4.09

Note. Field survey, 2026. Grand mean across all 10 items = 4.36; criterion mean = 3.00.

4.5 Challenges Encountered

Table 4 shows that infrastructural constraints are the dominant challenge. Power supply issues recorded the highest agreement (95.8%, M = 4.76), followed by network failures (95.0%, M = 4.63) and poor internet connectivity (92.5%, M = 4.61). Lack of access to smartphones recorded the lowest agreement (55.9%, M = 3.42), suggesting device access is a comparatively minor barrier relative to infrastructure. The grand mean across all ten items was 4.20.

Table 4: Challenges Encountered in Using Digital Technology for Long-Distance Trading (N = 120)

Item	Agree %	Disagree %	Mean
Poor internet connectivity affects business operations	92.5	5.8	4.61
High cost of data limits use of digital tools	90.0	7.5	4.5
Lack of digital skills makes technology difficult to use	70.8	23.3	3.88
Fear of online fraud	84.2	11.7	4.29

discourages digital transactions			
Network failures often disrupt transactions	92.5	6.7	4.63
Does not fully trust online payment systems	69.1	23.3	3.83
Lack of access to smartphones limits usage	55.9	37.5	3.42
Power supply issues affect ability to use digital technology	95.8	4.2	4.76

Note. Field survey, 2026. Grand mean across all 10 items = 4.20; criterion mean = 3.00.

4.6 Hypothesis Testing

Hypothesis One. $H0_1$: There is no significant relationship between the prevalence of long-distance trading and the challenges encountered by entrepreneurs in Anyigba community.

Table 5: Pearson Correlation Between Prevalence of Long-Distance Trading and Challenges Encountered

Variable	N	M	SD	r	p
Prevalence of long-distance trading	120	3.49	0.51		
Challenges of digital technology usage	120	3.12	0.58	0.631	< .001

Note. Field survey, 2026.

The Pearson correlation coefficient of .631 ($p < .001$) indicates a moderately strong, statistically significant positive relationship between the prevalence of long-distance trading and the challenges entrepreneurs encounter. The null hypothesis ($H0_1$) was therefore rejected: as entrepreneurs engage more extensively in long-distance trading, they also report experiencing more challenges related to digital technology use, including poor connectivity, high data costs, unstable power supply and limited digital literacy.

Hypothesis Two. $H0_2$: There is no significant difference between the pattern of digital technology usage among male and female entrepreneurs engaged in long-distance trading in Anyigba community.

Table 6: Independent Samples t-Test for Digital Technology Usage Pattern by Sex

Sex	n	M	SD	t	df	p
Male	64	3.41	0.49	1.284	118	.202
Female	56	3.35	0.53			

Note. Field survey, 2026.

The independent samples t-test yielded $t(118) = 1.284$, $p = .202$, which is not statistically significant at the 0.05 level. The null hypothesis ($H0_2$) was therefore retained: there is no statistically significant difference in the pattern of digital technology usage between male and female entrepreneurs,

indicating that both groups make broadly comparable use of digital tools such as mobile phones, social media, mobile banking and digital payment systems in their long-distance trading activities.

5. Discussion of Findings

The high prevalence of long-distance trading found among entrepreneurs in Anyigba, and their extensive reliance on digital tools to sustain it, is consistent with Bharadwaj et al.'s (2013) observation that digital capability has become fused with the basic conduct of business rather than remaining a peripheral convenience. For entrepreneurs whose supply chains extend to Lagos, Onitsha, Aba and Kano, digital communication and payment tools are not an optional enhancement but a functional requirement for sustaining trade across distance.

The dominance of mobile phones, WhatsApp and fintech applications over more structured e-commerce platforms reflects the pattern described by Nambisan (2017) and Nambisan et al. (2019), who argue that digital entrepreneurship often proceeds through the appropriation of widely available, low-cost digital infrastructure rather than through the adoption of purpose-built platforms. This is consistent with the Technology Acceptance Model (Davis, 1989; Venkatesh & Davis, 2000): entrepreneurs gravitate toward tools they perceive as both useful and easy to use, and basic communication and payment applications score highly on both dimensions relative to more complex e-commerce systems.

The strong reliance on fintech applications for payment, in particular, echoes the broader lesson from Jack and Suri's (2014) study of mobile money in Kenya: digital financial tools that lower the cost and friction of transacting across distance can materially reshape economic behaviour. In Anyigba, this appears to manifest as a shift away from cash-based settlement toward digital payment as the default mode for supplier and customer transactions, mirroring the diffusion pattern described by Rogers (2003), whereby entrepreneurs adopt an innovation once its relative advantage over the incumbent practice, in this case, cash and physical travel, becomes visible through the experience of peers.

The significant positive relationship found between the prevalence of long-distance trading and the challenges entrepreneurs encounter suggests that greater dependence on digital tools for distant trade exposes entrepreneurs more fully to the infrastructural weaknesses of their operating environment. This is consistent with Donthu and Gustafsson's (2020) observation that the rapid, often necessity-driven shift toward digital channels has not been matched everywhere by the infrastructure needed to support it fully. The dominance of power supply and connectivity issues over device access or trust concerns in this study's findings reinforces that, in Anyigba as elsewhere, the binding constraint on digital trade is infrastructural rather than attitudinal.

Finally, the absence of a significant gender difference in digital technology usage patterns suggests that, once basic access to mobile phones and digital payment tools is in place, male and female

entrepreneurs in Anyigba adopt and use these tools in broadly similar ways. This is a reassuring finding from a digital inclusion standpoint, indicating that gender itself is not, on this evidence, a major barrier to digital participation in the community's long-distance trading economy.

6. Conclusion

This study examined the influence of digital technology on long-distance trading among entrepreneurs in Anyigba community. The findings establish that long-distance trading is a deeply embedded feature of the local commercial economy, sustained substantially by digital tools, particularly mobile phones, WhatsApp and fintech payment applications, that allow entrepreneurs to communicate with suppliers, receive orders and settle payments without the need for constant physical travel. Digital technology usage is strongest in the transactional core of trading, communication and payment, and comparatively weaker in strategic functions such as online advertising and structured e-commerce. However, the effective use of these tools remains significantly constrained by infrastructural challenges, particularly unreliable power supply, network failures and poor internet connectivity, which were found to increase alongside the intensity of entrepreneurs' engagement in long-distance trade. No significant difference was found between male and female entrepreneurs in their patterns of digital technology usage, indicating comparable digital participation across genders. The study concludes that digital technology has become an essential, rather than optional, component of long-distance trading in Anyigba, and that unlocking its full benefit for the community's entrepreneurs depends substantially on addressing the underlying infrastructural constraints identified.

7. **Recommendations**

Based on these findings, the following recommendations are made:

1. The Federal Government of Nigeria, Kogi State Government, the Nigerian Communications Commission and telecommunication providers should invest in improving internet connectivity, broadband coverage and electricity supply within Anyigba, since these infrastructural constraints, rather than device access or digital literacy, emerged as the dominant barriers to effective digital trading.
2. Government agencies, business associations and financial institutions should organise structured digital literacy and e-commerce training for entrepreneurs, to help extend digital adoption beyond basic communication and payment functions into strategic uses such as online advertising and digital business management.
3. Financial institutions and fintech providers should continue strengthening the security and reliability of digital payment platforms, given the notable minority of entrepreneurs who reported distrust of online payment systems and fear of fraud.

4. Entrepreneurs should be encouraged to extend their use of digital technology beyond communication and payment into inventory management, customer relationship management and structured online marketing, to capture the fuller range of benefits digital tools can offer long-distance traders.

Given the comparable digital technology usage patterns observed between male and female entrepreneurs, future digital inclusion initiatives in Anyigba should be designed to serve both groups on an equal basis rather than being targeted disproportionately at one gender.

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Data availability
The datasets generated and analysed during the study are available from the corresponding author upon reasonable request.

Declarations

Ethics approval and consent to participate
The author(s) declare that ethical approval was obtained for the study from the appropriate ethics committee.

Consent for publication
The author(s) declare that consent for publication was obtained.

Competing interests
The author(s) declare that they have no competing interests.

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