MODERATING EFFECT OF BUSINESS SUPPORT NETWORKS ON THE RELATIONSHIP BETWEEN DIGITAL PLATFORM UTILIZATION AND DIGITAL COMPETENCIES ON WOMEN'S BUSINESS PERFORMANCE IN NIGERIA

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Abstract

This study examines the interplay between digital platform utilization, digital competencies, and business support networks in enhancing women's business performance in Nigeria. Despite the potential of digital platforms to drive business growth, women entrepreneurs face significant barriers, including limited digital literacy and access to supportive networks, which hinder their ability to leverage these tools effectively. Using a cross-sectional survey design, data were collected from 329 female owned business in Lagos, Nigeria, through an online questionnaire. Partial Least Squares Structural Equation Modeling (PLS-SEM) was employed to analyze the relationships. The findings reveal that digital platform utilization and digital competencies positively influence women's business performance. Business support networks exert a strong direct effect and significantly moderate the relationships between digital platform utilization and digital competencies with business performance. These results underscore the critical role of supportive networks in amplifying the impact of digital tools and skills. The study recommends that policymakers and stakeholders invest in digital literacy programs and foster robust business support ecosystems to empower female businesses. By addressing these barriers, Nigeria can enhance women's business success, contributing to economic growth and gender equality.

Keywords: *Digital Platforms, Digital Competencies, Business Support Networks, Women's Business Performance.*

Introduction

Women's business performance plays a crucial role in global economic development, contributing significantly to job creation, innovation, and poverty reduction. According to the World Bank (2023), women-owned businesses account for approximately 37% of all enterprises worldwide, highlighting their growing influence in the global economy. The Global Entrepreneurship Monitor (GEM, 2023) reports that female entrepreneurship has been steadily increasing, with women launching businesses at higher rates in both developed and developing economies. Despite this progress, women entrepreneurs still face systemic barriers, including limited access to finance, discriminatory laws, and socio-cultural biases, which hinder their full economic potential (Organization for Economic Co-operation and Development [OECD], 2023). Enhancing women's business performance is not only a matter of gender equality but also a strategic economic imperative, as it fosters inclusive growth and sustainable development.

In Nigeria, entrepreneurship has become a critical pathway to economic empowerment, yet the ecosystem remains fraught with financial, infrastructural, and institutional constraints. Limited access to finance, weak infrastructure, and market volatility continue to impede the growth of women-led enterprises (Global Entrepreneurship Monitor [GEM], 2023; World Bank, 2023; Central Bank of Nigeria, 2023). According to Fate Foundation (2022); International Finance Corporation [IFC], (2023); Mastercard Index of Women Entrepreneurs. (2023) over 83 percent of women entrepreneurs cite inadequate finance as their biggest challenge, while 90 percent struggle to secure credit. The Monie Point Informal Sector Report (2024); Monie Point (2025) reveals that 56.6 percent of women-owned businesses experience only minimal growth, and 29.1 percent record none at all. Although female business ownership now accounts for about 39 percent of total enterprises higher than the sub-Saharan African average of 29 percent performance levels remain subdued due to limited financial inclusion, digital illiteracy, and infrastructural deficits (NBS, 2023; World Bank, 2023; United Nations International Children's Emergency Fund [UNICEF] 2023).

In this environment, digital platforms have emerged as powerful equalizers. They enable entrepreneurs to reach new customers, reduce transaction costs, and operate efficiently through e-commerce, social media marketing, and online payment systems (Satar & John, 2022; Whop, 2024; Iluno, Umoru & Bello, 2024; Mhlongo et al., 2024). Platforms such as Jumia, Konga, and Instagram have revolutionized sales and marketing in Nigeria, increasing business visibility and scalability (McKinsey & Company 2023). Evidence shows that women entrepreneurs who effectively adopt digital platforms are about 10 percent more likely to achieve business growth than those who do not (World Economic Forum, 2025). Nevertheless, adoption remains uneven. The IFC (2023) and Cherie Blair Foundation (2024) report that 45 percent of women lack regular internet access, only 31 percent use e-commerce platforms, and a mere 7 percent have accessed loans through digital platforms. The gender gap in smartphone ownership (13 percent) and the prevalence of online harassment, high data costs, and low confidence in cybersecurity further hinder adoption, costing Nigeria an estimated ₦1.6 trillion annually in lost digital value (Cherie Blair Foundation, 2024; IFC, 2021).

Beyond platform adoption, digital capabilities have become indispensable for survival and competitiveness in today's economy. Digital competence extends beyond basic internet literacy to include abilities in data analytics, digital marketing, and online communication

(Microsoft, 2020; Dabić et al., 2022; UNCTAD, 2023; Usman & Sun, 2023). Women entrepreneurs with strong digital capabilities demonstrate improved productivity, customer retention, and innovation (Rahman, Hasan, Deb, Rahman & Kabir, 2023; Margaret & Adebusoye, 2023; Irene, Onoshakpor, Lockyer, Chukwuma-Nwuba, & Ndeh, 2025). Yet, most Nigerian women entrepreneurs remain digitally under-skilled: only 32 percent possess basic digital skills, and less than 28 percent have intermediate or advanced competence (NBS, 2023; GSMA, 2024; African Development Bank, 2023). The World Bank (2023) confirms that barely 18 percent of women-owned SMEs use digital platforms for business operations. These deficiencies are compounded by socio-cultural constraints, cost barriers, and fear of cyber-fraud (EFInA, 2023). As a result, the digital potential of women business remains largely untapped.

However, persistent gender gaps undermine these benefits: only 27 percent of women hold financial accounts compared to 51 percent of men, and merely 10 percent of total bank loans are granted to women-owned businesses (We-Fi, 2021; Brookings Institution, 2024). Digital exclusion thus mirrors financial exclusion, reinforcing a cycle of low productivity and limited growth among women entrepreneurs.

Despite these challenges, empirical evidence indicates, the strength of Business Support Networks the formal and informal relationships entrepreneurs build for accessing knowledge, markets, and finance determines how effectively digital resources translate into superior performance (Ojeleye & Mustapha, 2024; Ojobo, Orga & Okechukwu, 2023; Adeyemi & Ibrahim, 2025). Business Support networks provide mentorship, trust, and collaboration, buffering women against socio-economic and institutional barriers. Within the Social Capital Theory, these networks function as relational assets that enhance information flow and opportunity recognition, thereby moderating the link between digital capacities and entrepreneurial outcomes.

Although numerous studies have explored the relationship between technology and entrepreneurship, few have examined these variables concurrently within Nigeria's gendered digital economy. Existing research focuses largely on general digital utilization or financial inclusion, often neglecting how business support networks moderate, the link between digital capabilities and performance (Women's World Banking, 2024; Nwankwo, Kanyangale & Gwatidzo, 2021). Consequently, empirical understanding of how and under what conditions digital technologies improve women's entrepreneurial performance remains limited. The study focused on women businesses operating in Nigerian states Lagos which collectively represent diverse entrepreneurial and digital ecosystems. Lagos, located in the South-West, serves as Nigeria's commercial and technological hub, characterized by high digital penetration and extensive e-commerce activity.

This study seeks to address these gaps by investigating How does the utilization of digital platforms influence women's business performance in Nigeria? How do business support networks moderate the impact of digital platform utilization and digital competencies on women's business performance?

By answering these questions, this research aims to provide actionable insights for policymakers, financial institutions, and business development organizations to design more effective interventions that empower Nigerian women entrepreneurs. Findings will guide gender-inclusive business policies in Nigeria. Improved women's entrepreneurship can boost GDP and reduce poverty. Identifies strategies to enhance women's digital adoption in business.

2. Theory and Hypothesis Development

a. Digital Platform Utilization and Business Performance

Digital platforms have transformed modern business operations by offering wider market access, cost-efficient promotional tools, and improved workflow management (Adeleke, 2023). Studies highlight that digital integration enhances operational efficiency, enabling women entrepreneurs to expand their reach and optimize resources effectively (Olanrewaju et al., 2023). However, barriers such as infrastructural deficits, cybersecurity threats, and inadequate digital literacy hinder full adoption (Kelley et al., 2022).

The adoption of digital platforms is influenced by factors like perceived utility, usability, and exposure to technology (Davis, 1989). businesses who embrace digital tools report higher productivity, reduced operational costs, and improved customer engagement. Training programs focused on improving digital adoption among women entrepreneurs have been shown to support business sustainability and expansion (Marlow & Martinez Dy, 2023). Furthermore, the rise of digital commerce, social media, and electronic payment solutions has revolutionized business transactions, making digital adoption a crucial competitive advantage (Gefen et al., 2022).

H_{01}: There is no significant positive influence of digital platform utilization on women business performance in Nigeria.

b. Digital Competencies and Business Performance

Digital competencies encompass an entrepreneur's ability to effectively utilize digital tools, applications, and platforms for business enhancement (Fatoki, 2023). Women with strong digital capabilities can optimize online marketing, manage e-commerce operations, and utilize financial software to improve efficiency (Adeola et al., 2023). However, research indicates that skill deficiencies remain a significant limitation, particularly in developing economies (Bonga & Mlambo, 2022).

Advanced digital competencies, including data analytics, automation, and cloud-based solutions, further contribute to business growth (Hassan & Bello, 2023). Enterprises that integrate artificial intelligence (AI) and automated processes witness enhanced efficiency and precision in decision-making (Njuguna et al., 2023). Research suggests that government and private-sector collaborations in digital skill development programs play a crucial role in boosting entrepreneurial performance (Peteraf et al., 2023).

H_{02}: There is no significant positive impact of digital competencies on women business performance in Nigeria.

Moderating Role of Business Support Networks

Business support networks, such as mentorship programs, industry alliances, and digital entrepreneurial communities, significantly impact women's entrepreneurial performance (Njuguna et al., 2023). These networks provide funding opportunities, facilitate knowledge sharing, and offer skill-enhancement programs (Okon & Edeh, 2023). Studies indicate that female entrepreneurs who engage in robust business networks experience improved access to markets and financial resources (Adeola et al., 2023).

Support networks also aid women business owners by providing mentorship, expert guidance, and exposure to business leaders (Bonga & Mlambo, 2022; Michael, 2024). Strong business alliances promote collaboration, continuous learning, and strategic partnerships, all of which contribute to innovation and business growth (Hassan & Bello, 2023). Government-backed initiatives that promote business networks for women entrepreneurs have been linked to greater economic contributions by female-led enterprises (Peteraf et al., 2023).

H_{03}: Business support networks does not significantly moderate the relationship between digital platform utilization and women business performance in Nigeria.

H_{04}: Business support does not significantly moderate the relationship between digital competencies and women entrepreneurial performance in Nigeria.

Three theories were used to underpin the study:

This study is grounded in several theoretical perspectives that explain the relationship between digital platform utilization, digital Competencies and women business performance.

Firstly, the Technology Acceptance Model (TAM) posits that perceived usefulness and perceived ease of use influence individuals' intention to adopt technology (Davis, 1989). In the context of this study, TAM explains how digital platform utilization among women entrepreneurs is influenced by their perception of digital tools' usefulness and ease of use (Gefen et al., 2022). This model explores how perceived benefits and ease of use influence technology adoption among women owned businesses (Davis, 1989).

Secondly, Resource-Based View (RBV) suggests that leveraging digital literacy and financial acumen as strategic assets provides a competitive advantage (Barney, 1991).

Fourthly, Social Capital Theory highlights the significance of business support networks in facilitating business success (Burt, 2000).

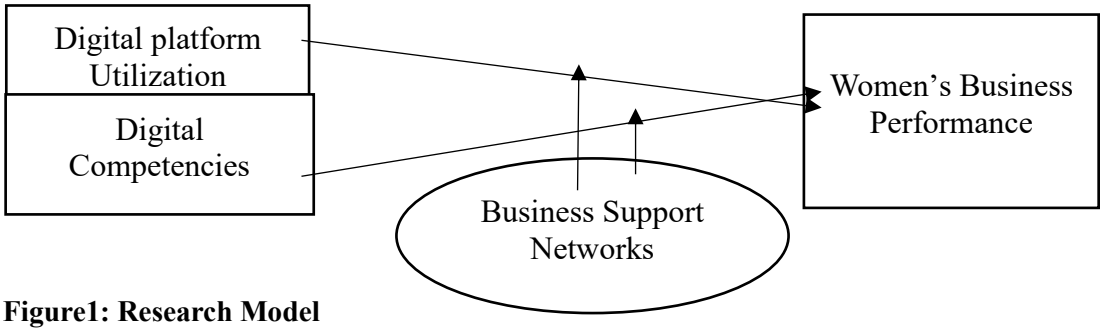

Figure1: Research Model

The figure above represents the research model adopted for the study which shows the relationship between variables of the study. Digital platform utilization and Digital competencies are the two independent variables of the study predicting women's business performance as the dependent variable. The two independent variables (Digital Platform Utilization and Digital Competencies) were moderated by Business Support Networks and the dependent variable which is Women's Business Performance.

Methodology

The study used cross sectional survey research design to collect data from the target respondents. Population of the study consists 741,582 female owned business in Lagos (SMEDAM, 2024). A sample size was gotten which was 499 respondents by using Dilman (2007) formula was used to determine the sample. Specifically, simple random sampling technique was used in the study.

A quantitative approach using online questionnaire was adapted such that questionnaire link were sent to various platforms which have female owned business that reside in Lagos state. According to Regmi, Waithaka, Paudyal, Simkhada and Van Teijlingen, (2016) Collecting research data through traditional approaches (face-to-face, postal or telephone survey) can be costly and time consuming. The emerging data collection approach based on internet/e-based technologies (e.g. online platforms and email), is a relatively cost-effective survey alternative. These novel data collection strategies can collect large amounts of data from

participants in a short time frame. Similarly, they also seem to be feasible and effective in collecting data on sensitive issues or with samples they are generally hard to reach. As a significant proportion of the population currently in the world are digitally connected, the shift from postal (paper-pencil) or telephone towards online survey use in research is in the interests of researchers in academia as well as in the commercial world.

At the end of the survey period, a total of 329 usable responses were gotten 66 percent response rate. Items in the questionnaire were measured using 7-point Likert scale ranging from 1 (strongly disagree to a given statement) to 7 (strongly agree to a given statement), except for items pertaining to demographic background. Items measuring key constructs of the study were derived from previous established measurement scale. Data were then analyzed using partial least squares structural equation modelling (PLS-SEM). The software of Smart PLS 4.0 was utilized to perform the analysis (Angrenani, Mentari, Hermawan & Rohman, 2024).

3.1 Measures

Table 3.1 Construct Measures

Constructs	No. of Items	Sources
Digital Platform Utilization	8	Marzi, Marrucci, Vianelli, & Ciappei, (2023)
Digital Competencies	6	Van Deursen, Helsper, & Eynon, (2014)
Business Support Networks	8	Canadian Banker, 1994
Women's Business Performance	8	Parida, Lahti and Wincent, (2016)

Results and Discussion

Techniques of Data Analysis

This study makes use of Statistical Package for Social Sciences (SPSS) for initial analysis tasks, such as data coding, screening, normality testing, handling missing values, outlier detection, and running descriptive statistics. To examine the moderating role of Business Support Networks on the relationship between Digital Platform Utilization and Digital Competencies on Women's Business Performance in Nigeria, the study employs Partial Least Squares (PLS) path modelling, a second-generation technique. PLS-SEM facilitates the modelling of multiple exogenous and endogenous latent variables simultaneously, making it well-suited for the objectives of this study.

Analytical procedure

Before conducting the primary analysis, this study ensured that assumptions regarding outlier checks, normality, and multicollinearity were met, following the guidelines outlined by Hair, Hult, Ringle, and Sarstedt (2017). Having successfully addressed these assumptions; we proceeded to adopt the partial least squares (PLS) path modelling method. To validate and

assess the research model, Hair, Sarstedt, Ringle, and Gudergan (2017) recommended a two-stage evaluation process, comprising measurement models (referred to as external models in PLS-SEM) and structural models (referred to as internal models in PLS-SEM).

Measurement Model

To assess the measurement model in this study, the researchers scrutinized the reliability of individual items measuring each potential structure. This evaluation encompassed internal consistency reliability, specifically the composite reliability, as well as discriminant validity and convergence validity for each reflective construct, following the guidelines by Hair et al. (2017). While Hair et al. (2017) suggests that an outer loading of 0.70 is deemed reliable and acceptable, they contend that an indicator should only be removed if its elimination results in an increase in the construct's Average Variance Extracted (AVE) or composite reliability.

Table 1: Measurement Model

Variables	Indicators	Outer Loadings	Cronbach's Alpha	Composite Reliability	Average Variance Extracted (AVE)
Business Support Networks	BSN1	0.77	0.73	0.83	0.55
	BSN3	0.68			
	BSN4	0.80			
	BSN8	0.72			
Digital Competencies	DCM2	0.75	0.68	0.83	0.61
	DCM5	0.86			
	DCM7	0.74			
Digital Platform Utilization	DPU1	0.76	0.82	0.87	0.53
	DPU2	0.78			
	DPU3	0.66			
	DPU5	0.78			
	DPU6	0.79			
	DPU8	0.55			
Women's Business Performance	WBP1	0.67	0.76	0.85	0.59
	WBP3	0.86			
	WBP5	0.86			
	WBP6	0.64			

The measurement model results indicate that all four constructs Business Support Networks (BSN), Digital Competencies (DCM), Digital Platform Utilization (DPU), and Women's Business Performance (WBP) demonstrate acceptable levels of reliability and validity. Most item loadings exceed the 0.70 threshold, except for DPU8 (0.55), BSN3 (0.68), WBP1 (0.67), and WBP6 (0.64), which are marginal but acceptable given that their corresponding constructs still meet the minimum Average Variance Extracted (AVE $\geq$ 0.50) and Composite Reliability (CR $\geq$ 0.70) criteria. The Cronbach's alpha values range from 0.68 to 0.82, suggesting moderate

to strong internal consistency. Specifically, BSN (α = 0.73; CR = 0.83; AVE = 0.55), DCM (α = 0.68; CR = 0.83; AVE = 0.61), DPU (α = 0.82; CR = 0.87; AVE = 0.53), and WBP (α = 0.76; CR = 0.85; AVE = 0.59) all meet the recommended thresholds, confirming that the constructs are both reliable and demonstrate sufficient convergent validity.

To ensure discriminant validity, Duarte and Amaro (2018) recommended utilizing the multitrait-multimethod (HTMT) matrix as a more suitable and sensitive approach.

Table 2: Heterotrait-Monotrait Ratio (HTMT)

Constructs	Business Support Networks	Digital Competencies	Digital Platform Utilization	Women's Business Performance
Business Support Networks				
Digital Competencies	0.41			
Digital Platform Utilization	0.65	0.42		
Women's Business Performance	0.77	0.33	0.74	

As indicated in the presented Table 2, the HTMT statistics are provided, reflecting the correlations among the items of their respective reflective constructs. Given that the HTMT value falls below the 0.85 threshold suggested by Hair et al. (2017), the reflective latent variable in this study demonstrates discriminant validity.

Structural Model

Upon fulfilling all the criteria of the measurement model, the evaluation shifts to the structural model. The initial phase of the structural model assessment entails testing the theoretical relationships. In particular, the direct and moderating effects were scrutinized based on 329 cases, utilizing 5000 bootstrap samples, as outlined by Hair, Sarstedt, Hopkins, and Kuppelwieser (2014).

Table 3: Structural Model

R/Ship	Beta Values	Standard Deviation (STDEV)	T Statistics (|O/STDEV|)	P Values
BSN*DCM -> Women's Business Performance	0.13	0.03	4.01	0.00
BSN*DPU -> Women's Business Performance	0.17	0.02	9.75	0.00
Business Support Networks -> Women's Business Performance	0.41	0.04	10.24	0.00
Digital Competencies -> Women's Business Performance	0.10	0.03	3.32	0.00
Digital Platform Utilization -> Women's Business Performance	0.19	0.03	5.61	0.00

The structural model analysis provides evidence of significant direct and moderating effects among the studied variables, reinforcing the hypothesized relationships in the model. Business Support Networks (BSN) exhibit a strong and statistically significant direct effect on Women's Business Performance, with a beta value of 0.41, a standard deviation of 0.04, and a t-statistic of 10.24 ($p < 0.001$). This finding suggests that women entrepreneurs who are actively engaged in supportive business networks tend to experience enhanced business outcomes. These networks may provide access to critical resources, mentorship, and collaborative opportunities that positively influence their entrepreneurial performance.

Digital Platform Utilization (DPU) also shows a positive and statistically significant relationship with Women's Business Performance ($\beta = 0.19$, $t = 5.61$, $p < 0.001$). This implies that the more effectively female entrepreneurs use digital platforms for marketing, operations, and customer engagement, the more likely they are to achieve improved performance outcomes. Similarly, Digital Competencies (DCM) demonstrate a significant but relatively smaller positive impact on performance ($\beta = 0.10$, $t = 3.32$, $p < 0.001$), indicating that digital skills and literacy contribute to entrepreneurial success, albeit to a lesser degree compared to network and platform use.

Furthermore, the analysis highlights the moderating role of Business Support Networks in strengthening the impact of both digital variables on business performance. The interaction between BSN and DPU is particularly strong ($\beta = 0.17$, $t = 9.75$, $p < 0.001$), suggesting that the presence of strong support networks significantly enhances the positive effect of digital platform utilization. Likewise, the interaction between BSN and DCM ($\beta = 0.13$, $t = 4.01$, $p < 0.001$) indicates that the benefits of digital competencies on performance are greater when entrepreneurs are embedded in supportive networks. These results emphasize the synergistic effects of digital capabilities and social capital, underlining the importance of fostering both in order to boost the business performance of women entrepreneurs in Nigeria.

Conclusion

This study has examined the influence of digital platform utilization and digital competencies on women's business performance in Nigeria, with a particular focus on the moderating role of business support networks. The findings reveal that both digital competencies and platform utilization have significant positive effects on business performance among female entrepreneurs. However, business support networks not only have a strong direct effect on performance but also serve as crucial moderators that amplify the positive impacts of digital engagement. Specifically, the interaction effects show that women who are digitally competent or actively using digital platforms benefit more when they are part of well-established support networks.

These results highlight the multifaceted nature of entrepreneurial success in the digital era, particularly for women in emerging economies like Nigeria. While digital tools and skills are important, their effectiveness is significantly enhanced when combined with access to networks that provide mentorship, information, and resources. Therefore, policymakers, development agencies, and business organizations should prioritize building and strengthening business support ecosystems for women entrepreneurs. Encouraging digital literacy and ensuring that female business owners are well-integrated into relevant support networks will create a more enabling environment for sustainable entrepreneurial growth and improved performance outcomes.

Recommendation

Based on the findings of this study, the following recommendations are proposed to enhance the business performance of female entrepreneurs in Nigeria through effective utilization of digital tools and support systems:

1. Government agencies, NGOs, and private sector actors should actively invest in building structured, accessible business support networks tailored for female entrepreneurs. These networks should provide mentoring, training, peer-to-peer learning, access to funding opportunities, and policy advocacy platforms. Such structures will enhance the effect of digital skills and tools on business success.

2. Institutions should design and implement capacity-building programs that go beyond basic computer literacy, focusing on social media marketing, digital finance, e-commerce, data analytics, and cybersecurity tailored to the realities of small female-owned businesses.

3. Female entrepreneurs should be supported with subsidized or free access to relevant digital platforms such as business management software, e-commerce portals, and marketing tools. Public-private partnerships can help bridge the digital divide by making technology tools more affordable and accessible.

4. Policymakers should enact and enforce policies that support the digital and entrepreneurial growth of women, including access to finance, reduced regulatory burdens, and digital infrastructure development, particularly in underserved areas. Policies should also recognize the importance of social capital and incentivize the formation and participation in business networks.

5. Platforms such as WhatsApp groups, Facebook communities, and LinkedIn forums can be harnessed to create virtual support networks where women share resources, knowledge, and collaboration opportunities. Facilitating digital communities enhances both networking and learning, thereby boosting digital platform utilization.

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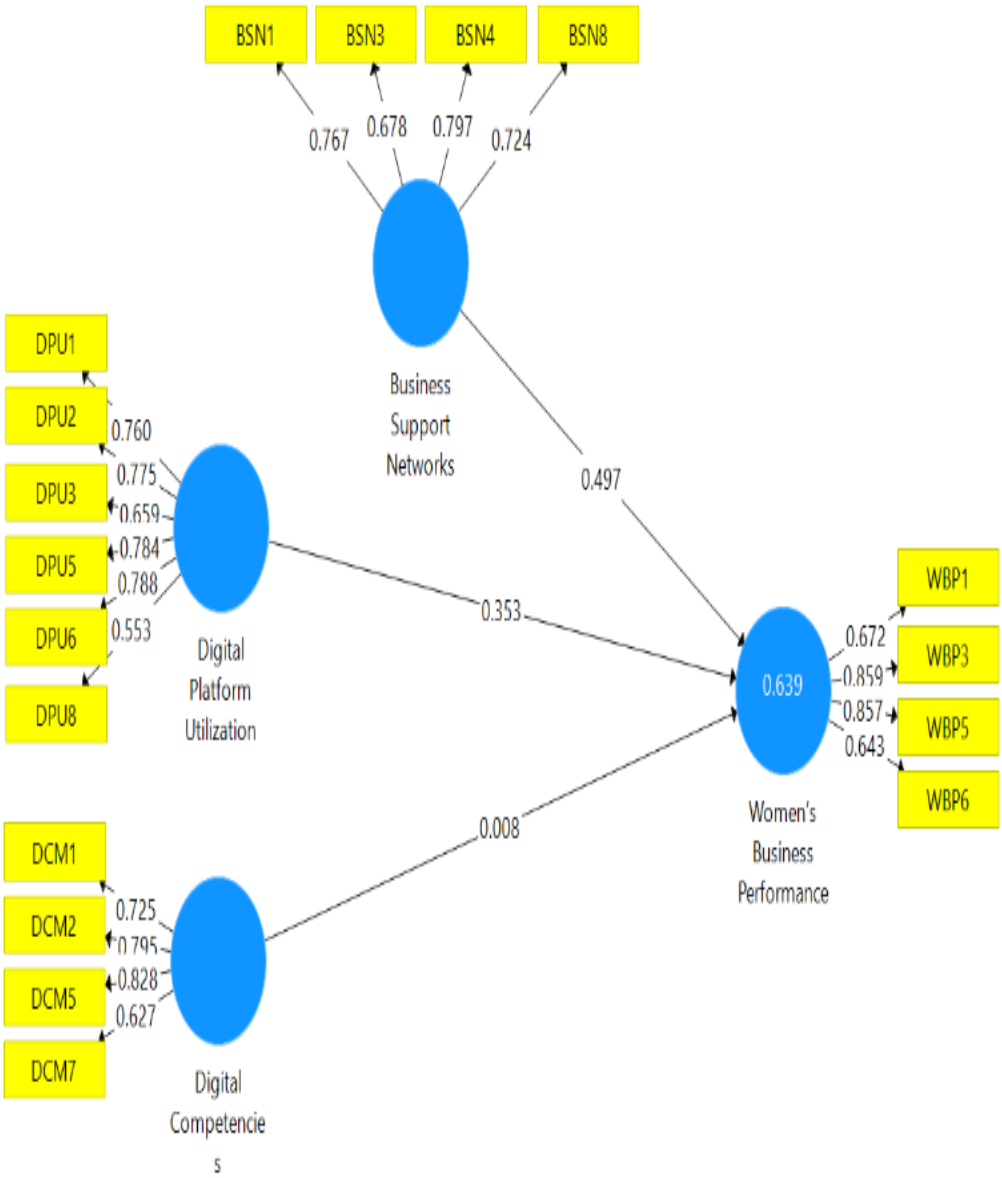
Appendix

Measurement Model



Structural Model