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Research Article

How Small Businesses in Nigeria Use Generative AI to Compete in Marketing Content

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ABSTRACT

Generative AI is changing marketing in Nigeria, but adoption by small firms is uneven and shaped by cost, skills, and trust. Thus, this study set out to explain how micro and small businesses plan, produce, and manage AI-assisted marketing content, what motivates or hinders them, and how this affects visibility and competitiveness. An interpretivist, qualitative study used purposive sampling and semi-structured online interviews with 18 participants across six South–South states. Data were thematically analysed using Braun and Clarke's six steps, with reflexive memos and pseudonyms to protect identities. Owners began with small, familiar stacks for low-risk tasks such as captions, carousels, and short videos, then standardised prompts, batched workflows, and kept human sign-off for paid claims. Cadence, clearer offers, and culturally literate phrasing lifted reach, saves, and qualified messages at modest ad spend. It was found that the benefits depended on governance and cultural fit. Tool creep, device limits, licence confusion, and platform penalties for generic output reduced gains. The Technology–Organisation–Environment lens clarified why simple routines and disclosure turned risk into trust. Based on the findings, the authors concluded that value came from selective deployment and lightweight governance, not volume alone. The study thus provides process-level evidence and a "minimum viable governance" playbook for small firms operating with thin data and constrained infrastructure in Nigeria.

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1. Introduction

Nigeria's marketing landscape is being reshaped by generative AI, yet the evidence is uneven and often contradictory. Studies of integrated marketing communications describe early but growing use of algorithms for targeting, analytics and automation, while stressing infrastructure gaps, skills shortages and privacy anxieties that blunt impact in practice [1]. Small firms appear especially under-tooled. In a population of 27,546 southeast SMEs, only a fraction consciously used AI, and most still operated manually, a result based on a survey sample of 379 that signals structural constraints rather than mere choice [2]. Consumer-side research adds another layer. Nigerian audiences like personalisation but question authenticity, data handling, and cultural fit, which depresses trust and engagement when transparency is thin or cues feel foreign [3]. Platform research shows that social media can powerfully shape taste while users still assert identity, a reminder that automation meets active, culturally anchored publics [4]. Policy and law remain behind the curve. Misinformation governance is ethically fraught and institutionally weak [5], and copyright doctrine struggles to locate authorship and accountability for AI outputs [6]. Applications beyond commerce show both reach and fragility. AI-mediated children's radio faces access, suitability, and privacy risks that mirror market communication problems at smaller scale [7]. Creative and newsroom use raises productivity and bias concerns in equal measure, with warnings against dependence that dulls critical judgement [8]. Even logistics reports adoption hurdles tied to resistance, regulation and weak digital rails, underscoring ecosystem limits that spill back into marketing operations [9]. Global marketing theory promises capability building and transformation if resources and leadership adapt, but it also documents perils from opacity and bias [10,11]. Public campaigns can even retool AI for social good, as with meme-based health messaging, yet effectiveness depends on cultural legibility and design craft [12]. Nigerian e-commerce cases likewise recommend responsible integration to balance efficiency with social risks [13].

Against this backdrop, key gaps persist. First, much Nigerian work is consumer, platform or policy focused; there is little qualitative process evidence on how micro and small businesses actually assemble tool stacks for content creation, how costs, skills and trust shape day-to-day choices, and how these choices translate into visibility and engagement outcomes in crowded digital markets [1-3]. Second, extant frameworks are macro and technology-centred; they rarely trace the concrete action to capability to transformation pathway inside small firms operating with thin data, intermittent bandwidth and volatile demand, despite claims that resources and adaptive leadership moderate pay-offs [9-11]. Third, guidance on culturally grounded content practice is under-specified even though evidence shows that cultural nuance determines persuasion, safety and legitimacy in Nigeria's media sphere [4-8,12,13]. The present study addresses these gaps by documenting how small businesses in Nigeria use generative tools to plan, produce and manage marketing content; by explaining motivations and constraints around cost, skills and trust; by assessing effects on reach and engagement; and by distilling context-fit, ethical practices that translate technology into competitive advantage under real Nigerian conditions.

Research Objectives

In particular, the study seeks to

(1) explore how micro and small businesses use generative AI tools to create and manage marketing content;
(2) examine the motivations and challenges faced by small business owners when adopting AI-driven content creation tools, including cost, skills, and trust issues;
(3) assess how AI-assisted marketing influences business visibility, customer engagement, and competitiveness in digital markets;
(4) identify strategies and best practices that help small businesses integrate generative AI effectively and ethically into their content marketing.

2. Literature Review

2.1. Generative AI in Marketing Content

Treat AI content as a capability that must balance scale with governance, not a shortcut to cheaper output, because without rights, privacy, and bias controls the same speed that delights managers will damage brands and publics [14,15]. Practice and scholarship agree that productivity rises, yet effectiveness and trust are uneven, which makes the choice between general models, custom inputs, and the degree of human editing a strategic variable rather than a technical tweak [16,18,10]. In the United Kingdom, 61 percent of professionals use generative systems at work, averaging 2.5 tools, with 79 percent using ChatGPT, while only 38 percent report copyright in policy and only 24 percent understand tool terms, an exposure that marketing cannot ignore [19]. Nigerian markets sharpen these tensions, since many small firms remain manual according to a sample of 379 from a population of 27,546 registered businesses, which constrains capability building even as it signals a large upside for targeted AI adoption [2].

Across media, generative text accelerates ideation and personalisation but requires human review where error costs are high, otherwise, hallucination and bias travel at scale, and search platforms reward quality over generic output [16,20,21]. In visuals, controlled tests find that state-of-the-art images can outperform human benchmarks on realism and click through, which promises democratisation for small teams yet collides with provenance, disclosure, and copyright gaps that Nigerian law does not yet resolve adequately [22,6]. Sector studies show promise in beauty through virtual try on and predictive trends, but also warn about data protection and fairness, a pattern that aligns with global ethics reviews and with Nigerian concerns about culturally adaptive systems and transparent governance [23,15,5]. Evidence from education and practice underscores the need for human augmentation and ethics literacy in marketing teams, not just new tools, which echoes calls to reform curricula and workflows rather than outsource judgment to models [17,18,24].

Nigeria-specific evidence complicates simple adoption stories. Instagram reshapes fashion choices among models in the South East, yet cultural identity moderates conformity, so content systems must encode local cues rather than import global templates wholesale [4]. Electronic commerce case studies on Konga, Jumia, and Jiji frame opportunity and anxiety, urging responsible integration that supports sustainable development goals, a stance consistent with integrated marketing communication research that maps both capability gains and barriers in infrastructure, skills, and privacy [1,13]. Public communication studies show AI-generated memes can be designed as harm reduction tools against drug abuse if they remain interpretable, memorable, and persistent, while children's radio presents access and safety dilemmas that demand investment and safeguards [7,12]. Media field critiques warn of deskilling and urge policies for bias audits and data protection so that AI augments rather than replaces creative labour, a caution that also applies to logistics, where resistance to change and weak infrastructure slow GenAI benefits [8,9]. The consistent thread is that frameworks that situate input choice and human oversight within policy and culture travel well, but only when paired with rights management, transparency, and local sensitivity that Nigerian audiences explicitly demand [16,10,3].

2.2. Motivations and Challenges with Adopting AI-driven Content Creation Tools

Small business owners adopt AI-driven content tools to do more with less time and cash, yet the promise of speed collides with gaps in skills, governance, and fit to local culture. Reported productivity gains and easier ideation tempt owners who must create daily posts, ads, and offers, and they are reinforced by evidence that synthetic images can match or beat human visuals at a fraction of the cost, which lowers the barrier for micro firms that cannot hire agencies [16,18,22]. UK figures add a demand-side push. 61 percent of professionals already use generative tools at work, averaging 2.5 tools, and 79 percent use ChatGPT, which normalises adoption for smaller firms watching competitors, yet only 38 percent report copyright in policy, and only 24 percent understand tool terms, a risky gap for firms that remix brand assets and stock imagery [19]. Strategic

theory warns that tools pay off only when aligned with business goals and processes, not merely purchased, which is a non-trivial ask for owners juggling operations and marketing on the same day [14].

Nigeria sharpens both motivations and barriers. A survey of 379 firms from a population of 27,546 registered SMEs found that most still operate manually, which explains weak content throughput and makes low-cost automation attractive, yet also signals adoption frictions in skills and infrastructure [1,2]. Fashion-focused entrepreneurs feel platform pressure to post and perform as Instagram shapes daily style cues, but cultural identity moderates conformity, so owners need systems that learn local idioms rather than import generic templates that can look tone deaf [4,23]. E commerce studies on Konga, Jumia, and Jiji show the same tension. AI can scale personalisation and service, but owners fear job loss narratives and public distrust in a tight economy, which pushes towards responsible adoption linked to clear social goals [13,17,24].

Challenges cut across legal risk, bias, and misinformation. Ethics reviews warn about deepfakes, privacy, and unequal harms, which translate into brand and liability risk for small firms without counsel [10,15]. Nigeria ' s misinformation landscape and copyright regime increase the stakes, demanding culturally adaptive moderation, disclosure, and reform of authorship rules for synthetic media that small firms will use in ads and memes [5,6,12]. Platform dynamics add a further constraint. Search and social reward quality and penalise generic output, so owners who post unedited drafts chase short-term volume while eroding trust and reach [20,21]. The practical answer is selective deployment using general models for low-risk drafts, custom inputs, or human review where stakes are high, and clear guardrails for data, bias, and rights, even if this slows content slightly, because speed without safeguards is a false economy in strained infrastructure and media markets [7-9,16].

2.3. AI-assisted Marketing Influences

AI-assisted marketing can lift visibility, but only when quality and rights are managed with care. Controlled tests show that top image generators raised click-through in live banners and beat human benchmarks on realism while cutting unit costs to near zero, which tempts small firms to flood feeds for quick reach and frequency, yet this advantage collapses if platforms downgrade generic or error-prone output and if brands cannot prove provenance or permission [6,21,22]. Adoption pressure is real. In the United Kingdom, 61 percent of professionals use generative tools; they use 2.5 tools on average, 79 percent use ChatGPT, but only 38 percent report copyright in policy, and only 24 percent understand licence terms, which means visibility gains can import legal risk that outlasts a campaign flight [19]. Strategy scholarship is blunt that tools create value only when aligned to goals and processes, not merely purchased, and public policy work adds that disclosure, bias control, and data stewardship are now part of visibility itself rather than afterthoughts [10,14].

Customer engagement improves when content is personal, useful, and culturally literate, yet trust is fragile. Nigerian interviews report that relevance draws attention while opacity about data and weak cultural cues suppress interest and trust, which means personalisation without transparency can backfire [3]. Beauty and fashion illustrate both promise and constraint. Virtual try on and predictive trends raise utility, while Instagram pushes daily style cues, yet identity prompts selective adoption rather than blind imitation, so engagement depends on local fit, not only algorithmic reach [23,4]. Classroom and practice studies converge that human review raises effectiveness even as it slows output, so teams should pair fast drafts with editorial judgement, measurement, and ethics literacy [16-18,20]. Ethics reviews warn that deepfakes and opaque models erode trust capital, which is engagement's currency, especially in polarised information spaces [15,5].

Competitiveness rises when small firms convert low-cost creation into distinctive propositions rather than volume alone. Most Nigerian SMEs in a sample of 379 operate manually, so targeted automation can close capability gaps in integrated marketing communication and ecommerce, but only if owners invest in skills, rights, and data protection while resisting deskilling and displacement of creative labour [1,2,8,13]. Public interest work shows that AI memes can mobilise health narratives and that children's radio can benefit from assistive content, but both depend on safeguards and inclusion, which are competitive necessities where

logistics, infrastructure, and regulation lag [7,9,12]. The critical test is not whether AI raises output, but whether firms combine selective model use, clear disclosure, bias and rights controls, and culturally grounded storytelling that platforms reward and publics trust [10,14,23,24].

2.4. Strategies and Best Practices Integrating GAI

Effective and ethical integration starts with strategy, not with tools. Small firms should map tasks to risk and then choose inputs and review levels accordingly, since evidence shows that general models are fast and cheap while custom inputs and human checks reduce error and liability at the cost of speed, a trade-off managers must decide deliberately rather than by convenience [14,16]. Field and classroom insights converge that human editing improves effectiveness even if it slows output, which is a price worth paying where brand voice and accuracy matter, especially in sensitive sectors such as health and finance [18,17]. In practice, this means drafts from a general model for low-risk posts, retrieval augmented prompts with firm data for product pages, and mandatory human sign-off for paid ads and claims, aligning people and data with purpose rather than chasing volume [Davenport logic in 16,10].

Governance cannot be an afterthought because visibility gains can import legal and trust risk. In the United Kingdom 61 percent already use generative tools at work, 83 percent weekly, 79 percent use ChatGPT, yet only 38 percent say policy covers copyright and only 24 percent understand licence terms, while 82 percent insert third party materials into prompts, 43 percent share outputs externally, and 90 percent of those external shares contain third party material, which is a recipe for disputes unless firms adopt licensing, provenance, and disclosure routines from day one [19]. Ethics reviews underline privacy, bias, and deepfake risks, so small firms should institute simple audits for data sources, biased language, and synthetic imagery labels, with escalation for edge cases rather than silent publication [15,6] Platform studies add that search and social may downrank generic or error prone output, so quality gates are not only moral, they are commercial [20,21].

Context matters in Nigeria. A survey of 379 SMEs from 27,546 registered firms shows most operate manually, so training and light process design are preconditions, not extras, if generative tools are to raise content throughput without hollowing skills [1,2]. Qualitative work finds that personalisation helps engagement only when culturally literate and transparent about data, otherwise it erodes trust, which implies co creation with local idioms and explicit consent notices in prompts and pages [3,4,23]. Where misinformation and low media literacy persist, firms should combine AI assistance with verified facts, clear source citation, and safety rails, learning from work on moderation and public interest content such as health memes and children's programming that require inclusion, privacy, and accessibility by design to avoid harm while widening reach [5,7,12]. Finally, resource limits in logistics and infrastructure argue for staged adoption, beginning with copy and image generation backed by measurement, then expanding to ecommerce and service use cases with clear social purpose, not substitution that fuels deskilling and distrust [8,9,13,22,24].

2.5. Technology–Organisation–Environment

The Technology–Organisation–Environment (TOE) framework was developed by Tornatzky and Fleischer [25]. It explains how technological, organisational, and environmental factors shape the adoption and implementation of innovation within firms. The kernel of the theory is that innovation decisions depend not only on internal capabilities but also on external pressures and contextual fit. The "technology" dimension relates to available tools and perceived usefulness; "organisation" concerns resources, culture, and leadership; while "environment" includes competitors, regulations, and market dynamics [25]. The TOE framework has been widely applied to study digital transformation, e-commerce, and emerging technology adoption in small and medium enterprises [26]. Its use in this study is justified because it captures how micro and small businesses in Nigeria navigate technological capacity, organisational readiness, and external constraints when

adopting generative AI for content marketing. It aligns closely with the study's objectives of exploring adoption motivations, barriers, and strategic integration.

3. Research Methodology

3.1. Paradigm

This study was guided by an interpretivist paradigm, which assumes that reality is socially constructed and best understood through participants' meanings and experiences. The researcher sought to interpret how small business owners and digital consultants made sense of generative AI in their marketing work, recognising that such understanding depended on context and interaction [27]. The interpretivist stance suited the study because the goal was not prediction but a deep understanding of how everyday business practices and learning processes around AI unfolded in real time.

3.2. Study Design

A qualitative exploratory design was adopted to capture emerging practices in a rapidly changing technological space. This design allowed the researcher to explore participants' stories, strategies, and reflections in depth [28]. Semi-structured interviews created flexibility: participants could narrate both successes and tensions, while the researcher could probe further. The design was particularly useful for small business research, where meanings and strategies are often fluid and context-specific.

3.3. Sampling and Recruitment

Purposive sampling was employed to recruit participants who had practical experience with generative AI in marketing. The selection included 12 small business owners and 6 digital marketing consultants from six South–South Nigerian states (see table 4.1), totalling 18 respondents. Sample size (18) was guided by information power, not numerical saturation; information-rich participants and focused aims justified fewer interviews [29]. Such diversity improved transferability while staying within a manageable depth for qualitative work [30]. Participants were recruited through professional networks, social-media groups, and referrals. The researcher directly messaged potential respondents, explained the purpose, and secured voluntary consent.

3.4. Data Collection

Interviews were conducted via Google Meet and WhatsApp voice calls over a six-week period. Conversations typically lasted 45 – 70 minutes. As an interviewer, the researcher kept the sessions conversational, responding to tone, pauses, and emerging insights. When participants hesitated, follow-up questions or humour were used to rebuild comfort. In some sessions, screen-sharing was encouraged so participants could show AI-generated outputs. Reflexive notes were kept after each interview to capture impressions, surprises, and the researcher's own reactions to emerging patterns. This adaptive approach maintained the co-constructed nature of qualitative interviewing [31].

3.5. Data Analysis

Analysis followed Braun and Clarke's [32] six-phase thematic approach: familiarisation, coding, theme generation, review, definition, and reporting. The researcher first transcribed and reread the data, coding inductively within MaxQda. Codes were refined into themes that captured shared experiences and tensions around access, capability, competitiveness, and ethics. What surprised the researcher most was how quickly small firms systematised AI use, contrary to assumptions that micro-entrepreneurs resist new tools. The coding

process also challenged assumptions about digital literacy; "low-tech" users displayed strategic competence once motivated by sales outcomes. These reflections strengthened analytic transparency and interpretation depth.

3.6. Ethical Considerations

Ethical approval was secured from the researcher's institutional review board. Participants received plain-language consent forms outlining confidentiality, voluntary participation, and data use. Pseudonyms were assigned to protect identities (hence all names in the theme sections are pseudonyms), and all audio files were stored in password-protected folders. Given that AI tools were discussed in potentially competitive contexts, care was taken to anonymise specific client names and revenue details. The online format also required explicit reminders about obtaining consent to record and digital privacy [33].

3.7. Reflexivity and Researcher Positionality

The researcher is a Nigerian small business owner and academic researcher, positioned as both insider and analyst. This dual status offered rich contextual insight and rapport; participants often "spoke freely" because they saw the researcher as one of them. However, it also carried risks of bias, particularly the temptation to normalise shared struggles. To mitigate this, the researcher maintained reflexive memos and peer-debriefed with an academic colleague after coding rounds. Being an insider improved trust and contextual understanding but demanded conscious separation between empathy and analysis [34]. The reflexive stance enabled a balance between proximity and critical distance, ensuring that participants' voices remained primary while the researcher's interpretations stayed transparent and grounded in data.

4. Result

4.1. Description of Respondents

The study engaged 18 respondents, 12 small business owners and 6 digital marketing consultants, across Akwa Ibom, Rivers, Cross River, Edo, Delta, and Bayelsa States. Owners operated in fashion, beauty, food, and creative services, managing one to fifteen staff with monthly revenues ranging from ₦700,000 to ₦8 million. Most had used generative AI tools such as ChatGPT, Canva, CapCut, and Midjourney for one to two years, spending ₦10,000–₦50,000 monthly. Digital maturity spanned beginner to advanced, with intermediate users forming half. Consultants typically handled three to eight clients each, offering workflow training and AI content calendars for micro and small enterprises.

Table 4.1 Characteristics of the Respondents

Demographic Characteristics	Categories	N = 18	%
Respondent Type	Small business owners	12	66.7%
	Digital marketing consultants	6	33.3%
State (South–South)	Akwa Ibom	3	16.7%
	Rivers	3	16.7%
	Cross River	3	16.7%
	Edo	4	22.2%
	Delta	3	16.7%
	Bayelsa	2	11.1%
Owner Sector *(owners only; N = 12)*	Fashion (ready to wear, streetwear)	3	25.0%
	Beauty and personal care	3	25.0%

Demographic Characteristics	Categories	N = 18	%
	Food and drink	3	25.0%
	Creative services (events, photo, graphics)	3	25.0%
Years Using AI	≤ 1 year	3	16.7%
	> 1 – 2 years	13	72.2%
	> 2 – 3 years	2	11.1%
Monthly AI Spend	≤ ₦10,000	2	11.1%
	> ₦10,000 – ₦25,000	9	50.0%
	> ₦25,000 – ₦50,000	4	22.2%
	> ₦50,000 – ₦150,000	3	16.7%
Digital Maturity (self-rated)	Beginner	3	16.7%
	Beginner – Intermediate	3	16.7%
	Intermediate	9	50.0%
	Intermediate – Advanced	1	5.6%
	Advanced	2	11.1%

4.2. Themes

Theme 1: Access and Adoption Pathways

Access and adoption pathways among owners began with low-risk, familiar tools, usually for speed and cost control. Iniobong Etuk, Ivie Osagie and Efe Okpor described the same entry point: *"We opened ChatGPT in the browser, paired it with Canva Magic Write, and pushed out captions and flyers the same day."* For first use cases, product posts, captions and short reels dominated. Edima Eyo framed it bluntly: *"Before–after skincare posts, three variants of ad copy, done in an hour; that used to take me a weekend."* Tamuno Briggs linked adoption to sales cadence: *"Carousel ads and reels every forty-eight hours keep hair extensions moving; AI lets us keep that rhythm."* Most learned by copying prompts and YouTube tutorials. Mfonabasi Akpan said, *"Two prompt templates taped to my desk… swap product, swap offer, publish."* Ebikebina Pere added, *"I pull SMS copy from ChatGPT, trim for broadcast characters, then pair it with one CapCut menu clip."*

Barriers were concrete rather than abstract. Boma Jack stressed data costs and device limits: *"Uploading 4K food clips burns my data; I batch on Wi-Fi at night… my mid-range phone stalls on CapCut."* Ikpeme Orok noted image constraints: *"Midjourney mockups are great for mood boards, but clients still want real décor photos before they pay."* Osato Aiguobarueghian balanced enthusiasm with file friction: *"AI concept reels wow people; exporting without glitches is the real test when a bride is waiting."* Oghenekaro Ufuoma linked skill gaps to rework: *"Logos look clean until you scale to print; we now proof every vector before the plotter."* Osahon Edegbe was the outlier in tempo, not rejection: *"I use ChatGPT and CapCut, but I keep edits light; my barbershop voiceover must sound like me… too much AI polish looks fake."*

Patterns by sector were clear. Fashion owners like Iniobong and Ivie leaned on lookbooks and carousels; *"ChatGPT drafts hooks, Canva sets the grid, CapCut gives one motion beat, then we ship,"* they said together. Food operators such as Boma, Mfonabasi and Ebikebina emphasised daily offers; *"Price, plate, promise… short copy wins lunch,"* as they put it. Creative services split between visuals and decks. Ikpeme and Osato reported, *"Midjourney sketches the idea, Canva frames it, ChatGPT pitches it… clients sign faster when they see the story."* Across owners, typical spend sat between ten and thirty-five thousand naira monthly, with upgrades only when revenue lifted. Tamuno captured the trigger: *"We paid more only after reels started pulling Jiji footfall."*

Consultants formalised the path from curiosity to independence. Sotonye Martins outlined a three-step onboarding: *"Week one, audit channels and brand voice; week two, pick a stack for their size; week three, ship a two-week calendar with prompts inside."* Tool selection was sized to micro firms. Nsikak Udo said, *"ChatGPT for copy, Canva for layouts, CapCut for reels… no exotic tools until they post consistently for four weeks."* Effiong Duke flagged common failures: *"No content library, no asset naming, and copy that ignores local idioms… the audience scrolls."* Time to independence clustered around four to six weeks. Ewere Igbinedion noted, *"By week five most owners can brief, prompt, and publish alone; ROAS stabilises once they stop over-editing."* Tari Okolobo added a guardrail: *"We cap experiments at two tools per workflow… less toggling, more posting."* Elohor Umukoro closed with the training method that sticks: *"We script ten reusable prompts per client and record a one-hour loom; they watch, copy, pause, repeat… it cuts hand-holding."*

Overall, access flowed through cheap, accessible tools, learned by imitation and templating, with adoption triggered by speed and cash discipline. Independence arrived fastest where consultants embedded prompts inside calendars, owners batched on Wi-Fi, and everyone kept the stack small enough to use every single week.

Theme 2: Workflow and capability change

Owners described clear before and after shifts. Iniobong Etuk and Ivie Osagie said, *"Before, captions took a full evening and design another; now we draft in ChatGPT, shape in Canva, and cut in CapCut… three hours becomes forty minutes."* Efe Okpor added, *"My TikTok shorts moved from one a week to one a day; about 6–8 hours saved weekly."* For first passes, AI drafts copy, crops images and proposes cuts; humans still approve. As Iniobong put it, *"AI drafts, I decide."* Brand voice is guarded with a house style. Ivie noted, *"We keep a ten line 'voice card' inside every prompt: no slang, two benefit lines, one call to action."*

Beauty owners stressed speed without losing tone. Edima Eyo said, *"ChatGPT gives three caption angles; we keep only the line that sounds like our clinic… then we add disclaimers and routine notes."* Tamuno Briggs described a shift from ad hoc to batched work: *"Reels, carousels, influencer briefs now start as templates; we schedule two weeks in Meta, sanity check claims, and lock hashtags."* One dissenting view came from Osahon Edegbe: *"I keep edits light; heavy filters and perfect voiceovers make the barbershop feel fake… I still record my own reads."* Even so, Osahon keeps a simple safeguard, *"No medical claims, no price without date, always location in first line."*

Food operators redesigned the daily grind. Boma Jack offered a long account: *"Pre-AI, the menu board ruled; we posted when someone had time. Now Mondays are for planning, Tuesdays for shooting, Wednesdays for cutting. ChatGPT drafts the specials, CapCut slices fifteen second plates, ElevenLabs gives a clean read when the staff voice is hoarse. We save roughly ten hours a week across two people and the page stays warm."* Mfonabasi Akpan echoed the structure: *"Copy first, photos second, Canva frames last… nothing goes out without allergen and portion notes."* Ebikebina Pere keeps broadcast discipline, *"Two variants per SMS, A/B at lunch, never send after 8 p.m."*

Creative services shifted capability rather than headcount. Ikpeme Orok explained, *"Midjourney for mood boards, then real venue shots for the deck; clients see the idea and the reality side by side."* Osato Aiguobarueghian uses AI to pitch, not to finish: *"Concept reels sell the shoot; final look is camera, light, and retouch."* Print risk drove checks for Oghenekaro Ufuoma: *"Every logo is proofed at 300 dpi, one test print before we run… AI gives ten options, the plotter humbles nine."*

Consultants formalised these changes. Sotonye Martins said, *"We map a three lane workflow: ideate in ChatGPT or Jasper, design in Canva, cut in CapCut; people own approvals and community replies."* Nsikak Udo keeps prompts portable, *"A twelve prompt pack covers hooks, offers, objections, and seasonal twists."* Effiong Duke highlighted failure points, *"No asset naming, no brand dictionary, no content calendar equals chaos."* Quality control is explicit for Ewere Igbinedion: *"Four checks before publish: facts, tone, rights, and repetition—if three posts sound alike, we rewrite."* Tari Okolobo limits tool creep, *"Two tools per task,*

maximum; less toggling, more output." To preserve originality, Elohor Umukoro insists, *"Start with the client's words… we paste three customer reviews into the prompt so the captions carry their real language."*

Across respondents, capability rose because routine tasks moved to machines while judgement, safety and tone stayed with people. As Tamuno, Edima, Iniobong and Boma put it together, *"AI drafts and cuts; we decide, correct, and sign off."*

Theme 3: Outcomes for visibility and competitiveness

Owners linked visibility to simple signals and faster cadence. Iniobong Etuk, Ivie Osagie and Efe Okpor tracked the same core set: *"reach, saves, DMs, clicks to WhatsApp, and units sold… once we moved to daily reels and carousels, the graph stopped being flat."* They tied competitiveness to speed: *"Turnaround for a drop now takes a day not a week, so we catch trends before the big stores do."* Iniobong put the margin point plainly: *"Ad spend holds at ₦15k to ₦30k a month, yet product enquiries doubled because copy, cuts and hashtags now fit the audience."* Ivie added a micro win: *"A Midjourney hero shot beat a chain's flat lay on Marketplace… more saves, more messages, more try ons."* Efe's test was lean: *"TikTok shorts daily, captions from ChatGPT… one viral week pulled streetwear orders we used to lose to Lagos brands."*

Beauty owners focused on proof and tone. Edima Eyo said, *"Before and after posts with careful routines drive saves and comments… enquiries come when we answer regimen questions in the caption, not just shout discount."* Tamuno Briggs connected rhythm to footfall: *"Two reels a week and one carousel every other day keep hair moving… Jiji calls rise when influencer briefs land on time."* Osahon Edegbe was the lone sceptic on polish: *"AI can push reach but my shop sounds human… I voice the promos myself, the edits stay light, and we grow by reviews not filters."*

Food operators tied visibility to daily habits. Boma Jack offered a long view: *"Short menu videos at lunch, specials in stories by 11 a.m., clean voiceover when staff are tired… clicks to Jumia Food tell me immediately if the plate works. We spend slightly less on ads and sell more plates because timing plus thirty second clips beat fancy studio shoots."* Mfonabasi Akpan kept it measured: *"Captions that name flavour and portion size win saves… we post five times a week not twice."* Ebikebina Pere tracked broadcast discipline: *"Two SMS variants… the one with price upfront pulls more callbacks."*

Creative services saw bookings and briefs move. Ikpeme Orok said, *"AI mood boards get saved in client chats… decision time drops from a week to a day."* Osato Aiguobarueghian linked concept reels to deals: *"Reels secure the shoot, then camera work wins the client back… two bookings last month came after larger studios sent only price lists."* Oghenekaro Ufuoma treated saves as pipeline: *"Logos and posters in carousels get saved first, then the DM lands… print shops with bigger machines do not beat a clear mockup."*

Consultants gave the benchmarks. Sotonye Martins defined good for micro budgets: *"With ₦50k to ₦120k ads and a simple stack, 'good' is three to five per cent click through on reels, daily saves in the dozens, and at least ten qualified DMs a week for a new fashion page."* Nsikak Udo pointed to channel lift: *"Short video lifts fastest, carousels second, email for food does steady repeat… AI helps when there is cadence."* Effiong Duke flagged the blunt mistakes: *"No offer, no local phrasing, no pinned contact… reach without response."* Ewere Igbinedion tied originality to returns: *"When three posts sound the same, ROAS falls… varied hooks with one clear promise recover spend."* Tari Okolobo kept the playbook tight: *"Two tools per task, lunch clips before noon, SMS before evening… timing beats budget."* Elohor Umukoro closed on tone: *"We paste customer words into prompts… captions sound like buyers, not like machines, and that is what turns reach into enquiries."*

Across respondents, competitiveness rose when small teams posted more often with clearer offers, faster edits and tighter tone; spend only rose when cadence and fit were already working.

Theme 4: Risks, ethics, and governance in practice

Owners described ethics as daily choices, not abstract rules. Iniobong Etuk and Ivie Osagie were frank about image sources and credit: *"If a lookbook cover comes from Midjourney or a stock base, we add 'AI assisted*

visual' in the caption and keep the licence file in a folder… no mystery about where it came from." Efe Okpor tied honesty to streetwear trust: *"I do not fake scarcity or reviews. Copy can be AI drafted, but claims about fabric or durability are mine, on video."* Edima Eyo drew a hard line on health: *"Skincare posts avoid miracle language. We disclose routine limits and never outsource advice… no automated DMs on conditions."* Tamuno Briggs added a rights gate: *"Influencer briefs state usage, period, and platforms. We do not repurpose creator content without a new consent message."* Osahon Edegbe was cautious about voice and privacy: *"I do not type client names or numbers into public tools… I record my own voiceovers, flaws and all."*

Food owners anchored governance in consent, allergens, and payment safety. Boma Jack noted, *"Menu videos have prices and allergens in plain text. Voices can be synthetic when staff are tired, but we label it… the caption reads 'voice edited' so no one is misled."* Mfonabasi Akpan kept receipts for images: *"Every cake photo is ours. If we use a template, we change colours and layout. We never lift a competitor's frame."* Ebikebina Pere set a strict boundary on automation: *"SMS for lunch offers is templated, but replies that mention health, pregnancy, or allergies are always human… no exceptions."*

Creative services put copyright and attribution at the centre. Ikpeme Orok explained, *"Mood boards carry 'concept only' and a source grid. Clients see which tiles are AI drafts and which are venue shots."* Osato Aiguobarueghian refused full synthetic looks: *"AI sells the idea. Final album is camera work and human retouch… we will not deliver faces that never existed."* Oghenekaro Ufuoma added production safeguards: *"Every logo goes through an originality pass and a trademark search… we keep the prompt, the export settings, and a 300 dpi test in the job file."*

Consultants described simple, teachable guardrails. Sotonye Martins set the baseline: *"Do not paste customer data into public chat tools. Use shared drives with access logs. Keep a 'rights sheet' listing fonts, stock IDs, creator handles, and date ranges."* Nsikak Udo focused on prompts hygiene: *"Prompts must avoid named individuals and private numbers. If a client insists, we switch to a private workspace and redact identifiers first."* Effiong Duke pushed disclosure that fits tone: *"A small tag works better than a sermon… 'caption assisted by AI, offer verified' tells the truth and keeps the scroll moving."* Ewere Igbinedion tied governance to money: *"No ad runs if we cannot prove rights for every clip. Media buyers get a checklist that reads rights, consent, brand safety, fact check. Spend follows the paperwork."* Tari Okolobo tackled third-party assets: *"We store licences in the client's drive and link them inside the caption draft… if a platform asks, proof is two clicks away."* Elohor Umukoro preserved voice with customer language: *"We paste three real reviews into the prompt so tone stays human. If the output sounds generic, we bin it… better a short honest caption than a shiny fake."*

Across respondents, disclosure, consent, and human sign-off were the anchors. As Iniobong, Edima, Boma and Oghenekaro put it together, *"AI can draft, cut, or sketch… people must claim, check, and take responsibility."*

4.3. Discussion of Findings

The study's first objective asks how micro and small businesses are using generative tools to create and manage marketing content. The data show owners starting with a small, familiar stack for low-risk tasks such as captions, carousels, and short reels, then standardising prompts and batching production once early gains appear. That pathway aligns with strategy scholarship that treats AI not as a cheap output mill but as a capability that must be routinised inside existing processes if it is to create value [14,16]. It also fits human-in-the-loop prescriptions that separate fast machine drafts from slower editorial judgement where error costs are high [18,20]. The respondents' "two tools per task" discipline and prompt packs embedded inside calendars mirror dynamic-capabilities logic: sense opportunities, seize them with simple routines, then reconfigure roles so people own approvals and community replies [14,17]. A notable divergence from much of the literature is the prominence of SMS and voice workflows, owners trim chatbot copy to broadcast length and swap to synthetic voice when staff are tired, paired with explicit labelling of that voice. Mainstream reviews rarely

foreground these very small-firm broadcast practices, yet in bandwidth-constrained contexts, they are efficient complements to social posts and therefore extend the "fit-to-task" principle beyond the canonical web stack [21,24]. The respondent characteristics and workflow tables keep this pattern in view: sectoral differences matter for tool choice and cadence, but the underlying routine is stable: machine draft, human decides, documented handoff.

The second objective examines motivations and challenges around adoption. Reported drivers in the analysis speed, cash discipline, and the pressure to post frequently are consistent with evidence that generative systems lift productivity and lower unit costs for copy and images [16,22]. The UK benchmark that 61 per cent of professionals already use generative tools, averaging 2.5 tools, normalises adoption by signalling competitive table stakes, yet the same dataset shows only 38 per cent have copyright in policy and only 24 per cent understand licence terms, which corroborates owners' concerns about rights and prompts a governance gap that small firms can least afford [19]. Nigeria-specific studies explain why motivations and frictions spike together: many SMEs still operate manually, which depresses content throughput while making low-cost automation attractive, but weak infrastructure and skills create rework and delay [1,2]. The data's concrete barriers, data costs, device limits, export glitches, and print fidelity checks give operational texture to what ethics and platform scholarship often treat abstractly. Where the literature warns generically about bias, privacy, and deepfakes [15,10], respondents translate those risks into teachable safeguards: no customer data in public tools, rights sheets for assets, labelled synthetic voice, and consent-specific influencer briefs. This is not a rejection of governance frameworks but a localisation of them into lightweight, checkable routines that fit micro-enterprise capacity. The difference likely exists because much of the literature surveys larger firms or policy horizons, whereas micro businesses must turn guidance into a three-step onboarding and a four-item pre-publish checklist, or it will not happen at all [17,6].

The third objective assesses how AI-assisted marketing influences visibility, engagement, and competitiveness. The outcomes analysis indicates that daily short videos and regular carousels lift reach, saves, and qualified messages once copy, cuts, and hashtags fit the audience. That pattern aligns with platform research showing that high-quality short videos and strong first-line offers drive click-through, and with experimental work where state-of-the-art image generators matched or exceeded human realism and improved banner performance, especially at low cost [20,22]. Yet the data reveal two important points of friction that temper the "flood the feed" impulse sometimes inferred from productivity gains. First, platform guidance and search penalties for generic or error-prone content mean that unedited drafts can depress reach despite higher volume, a result the literature anticipates but that owners experience in falling return on ad spend when three posts "sound the same" [20,21]. Second, cultural fit and disclosure shape engagement in ways that broad global reviews underemphasise. Nigerian evidence shows that identity moderates conformity in fashion and that audiences reward relevance and clarity over gloss; respondents' insistence on local phrasing, routine notes in skincare captions, and honest voiceovers echo qualitative findings that personalisation without transparency backfires [3,4,23]. The divergence here is not about whether AI helps visibility but about the mechanism: owners gain competitively not by raw speed alone but by pairing cadence with culturally grounded offers and micro-disclosures that build trust capital. That emphasis on trust as an input into engagement is present in ethics reviews but often treated as an externality; the data suggest it is a performance variable in its own right in strained information markets [15].

The fourth objective identifies effective and ethical integration strategies. The analysis shows a pragmatic playbook: cap tools per workflow, embed prompts in calendars, require human sign-off for paid claims, and tie media spend to proof of rights. This is strongly aligned with the literature's call to begin with strategy, map tasks to risk, and select inputs and review levels accordingly, a governance-by-design stance rather than post-hoc compliance [14,16,10]. It also expresses Resource-Based View and Dynamic Capabilities in small-firm language: distinctive, hard-to-copy routines such as "customer-language seeding" in prompts and four-gate quality checks become the capability, not the tool licence [17]. Where the literature's governance

recommendations can read heavy for micro teams, respondents operationalise them into light artefacts, rights sheets listing fonts and stock IDs, source grids that separate AI drafts from venue shots, labelled synthetic voice, and explicit consent windows for creator content that satisfy both platform scrutiny and audience expectations [6,19]. This "minimum viable governance" diverges from some policy writing that imagines formal audits and dedicated compliance staff; the new contribution is that simple, visible practices can deliver much of the trust benefit at a small scale if they are embedded in the workflow rather than bolted on.

Applying TOE clarifies why adoption worked where it did and why frictions persisted. On the technology side, owners perceived a clear relative advantage in speed and cost, which justified using small, familiar stacks for captions, carousels, and short videos. Yet complexity surfaced in export glitches, print fidelity, and licence ambiguity, so teams limited tools per task and embedded prompt packs to keep cognitive load low. Compatibility decided outcomes: workflows that seeded customer language, labelled synthetic voice, and added routine notes aligned with audience norms and platform rules, while over-polished, generic outputs underperformed despite being faster to make.

Organisational conditions were the pivot. Micro firms converted advantage into results when they had lightweight routines, rights sheets, four-gate checks for facts and tone, and calendar-based batching. Where device limits, skills gaps, and naming chaos dominated, AI amplified rework rather than productivity. Consultant scaffolding compressed learning to five weeks by scripting reusable prompts and capping experimentation, effectively substituting for missing process maturity and managerial slack.

Environmental pressures both pulled and constrained adoption. Competitive intensity on Instagram, Marketplace, and food delivery channels rewarded cadence; platform penalties for generic or error-prone content punished careless speed; and weak licence literacy plus fragile copyright enforcement raised legal risk. Firms that treated governance as a spend gate, disclosed assistance plainly, and tailored content to local idioms navigated this environment best. TOE therefore suggests the path forward is not "more AI" but targeted simplification of the stack, deliberate process hardening, and context-aware disclosure that turns environmental hazards into trust signals.

5. Conclusion

5.1. Summary of Findings

The study finds that small business owners in Nigeria are adopting generative AI tools cautiously but strategically. They start with simple, low-risk uses such as social media captions, short videos, and image carousels, then refine their methods into routines once they see results. This mirrors the wider theory that AI must be built into existing business processes to create lasting value rather than treated as a quick content factory. The combination of automation and human oversight supports accuracy and brand voice. Distinct local adaptations also emerge, such as using trimmed chatbot messages for SMS marketing and switching to synthetic voice recordings when staff are unavailable, practices that make sense in low-bandwidth or resource-constrained settings.

Motivations to adopt are mainly speed and cost efficiency, but challenges like data costs, weak infrastructure, and copyright confusion persist. Firms that succeed balance efficiency with ethical safeguards such as rights checks and consent for AI-generated media. The study concludes that competitiveness grows when businesses embed simple, repeatable governance routines, prompt calendars, review checkpoints, and labelled AI output into their workflows. Applying the TOE framework shows that sustainable adoption depends less on tool variety and more on technological fit, organisational readiness, and sensitivity to the surrounding digital environment.

5.2. Recommendations

The study recommends that small business owners and digital agencies institutionalise lightweight governance routines that link AI use to accountability. Findings show that micro firms succeed when they keep two tools per task, apply human sign-offs, and document sources. Lessons from UK SMEs that embed copyright checks within workflow templates demonstrate that automation can coexist with ethics. Implementing this approach builds trust and reduces regulatory exposure. It requires simple training and template design, though limited time and expertise may slow uptake, which can be eased through peer mentoring and shared prompt libraries.

Secondly, policymakers and industry associations should develop short, sector-specific AI literacy modules focusing on rights, disclosure, and prompt design. The data reveal a weak understanding of licences and misuse risks. Singapore's SME digitalisation grants show that subsidised, focused learning yields faster, safer adoption. The benefit is higher content quality and compliance. It demands collaboration with creative unions and platform educators, but coordination fatigue can be mitigated by integrating training into existing business-support channels.

Finally, technology vendors should localise AI interfaces for bandwidth-poor contexts by integrating SMS and voice workflows. Respondents' success with the synthetic voice proves its potential. Simplified, offline-ready tools expand market access, though cost barriers remain; tiered subscription and local partnerships can offset this.

5.3. Limitations of the Study

Findings are not statistically generalisable because the study used an interpretivist qualitative design with purposive recruitment of eighteen participants in South South Nigeria. Online interviewing risked excluding owners with poor connectivity and favoured more digitally fluent voices. Self-report and recall may overstate benefits or underplay failures, and social desirability likely coloured accounts. The insider status of the researcher, while valuable for access, may have shaped questioning and interpretation despite reflexive checks and peer debriefs. Reliance on interviews without observation or platform analytics limited the triangulation of reported reach and sales effects. The rapidly evolving tool landscape also narrows temporal transferability.

5.4. Suggestion for Further Studies

Future work should use mixed methods that pair interviews with objective sales analytics to validate outcomes. Longitudinal designs can track capability building and performance over time. Comparative studies across Nigeria's regions and sectors will test transferability beyond South-South SMEs. Ethnography and workflow observation can reduce self-report bias. Experiments, such as A/B tests on AI disclosure and cultural cues, can estimate causal effects on engagement and trust. Sampling should include offline or low-connectivity owners. Team coding and preregistered protocols can temper insider bias. Finally, policy and legal analyses should examine rights, provenance, and disclosure regimes for small firms.

Disclaimer

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Conflict of Interest

All authors declare that they have no conflicts of interest.

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Data Availability Statement

The datasets generated during and analysed during the current study are available from the corresponding author on reasonable request.

Ethical Approval

This study received ethical approval from the University of Uyo Health Research Ethics Committee (UNIUYO-IHREC) under the protocol number UU/CHS/IHREC/VOL.1/107. All research procedures involving human participants were conducted in accordance with the relevant guidelines and regulations, specifically the Declaration of Helsinki. Participants' confidentiality was maintained, and informed consent was obtained from all individuals prior to their participation in the study.

Informed Consent

Informed consent was obtained from all participants involved in this study. Each participant received a detailed explanation of the study's purpose, procedures, and their rights, including the right to decline or withdraw at any point without penalty. All participants provided written consent prior to participation. Where participants were under legal age or required additional authorization, informed consent was also obtained from their legal guardians. The consent process complied with the standards and protocol approved by the University of Uyo Health Research Ethics Committee (UNIUYO-IHREC).

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