

Platformisation, Religious Authority, and the Digital Economy in Nigeria's Muslim Socio-Religious Landscape

By

AbdulGafar Olawale Fahm, *PhD*

Department of Religions,

University of Ilorin,

Ilorin, Nigeria.

fahm.ao@unilorin.edu.ng

Abstract

Digital platformisation reconfigures religious authority in Nigeria's Muslim public sphere, shifting political communication from institution-centric channels (mosques, *madāris* [Islamic schools], and traditional party structures) to influencer-driven networks. This accelerates the diffusion of Sharia-compliant fintech and *halal* (lawful; permissible [in Islamic law]) commerce, while heightening risks of polarisation and misinformation. This study synthesises interdisciplinary literature (digital religion, hybrid media, networked politics, and Islamic finance) and Nigeria-specific cases selected through database searches (2010–2025) for relevant scholarly, government, and industry sources. It integrates qualitative evidence from academic studies, reports, and documented cases (e.g., clerics' viral videos, Islamic fintech initiatives, etc.) to illustrate each step of the proposed framework. The findings suggest that digital media's empowerment of new religious voices can bolster financial inclusion through Islamic fintech innovations and intensify socio-political divides. Policymakers are advised to craft strategies that harness digital growth for inclusive development—such as faith-oriented digital literacy programmes and adaptive regulations—while mitigating online hate speech and ensuring Sharia compliance in the digital economy.

Keywords: Platformisation, Religious Authority, Digital Economy, Muslim, Socio-Religious.

Introduction

Nigeria's complex socio-religious landscape offers a vivid context for examining how religion, politics, and technology intersect (FamilySearch Research Wiki, 2024). By 2023, nearly 55% of Nigerians were already online (DataReportal, 2023), and this surge in connectivity has since continued to weave digital media into the fabric of everyday life. This ubiquity of digital platforms has far-reaching implications: it enables new forms of political engagement and economic activity, even as it challenges traditional religious authority structures. How these forces interact to reshape power and participation in Nigeria's Muslim communities and beyond is not fully understood. Prior studies have examined pieces of this puzzle—such as digital activism in African politics (e.g., social media's role in elections) and the growth of Islamic finance. However, an integrated analysis of how “platformisation” (the rise of social media and other digital platforms) is reconfiguring religious and political dynamics, and how those dynamics spill into the digital economy, remains underdeveloped.

This article aims to contribute a theory-building synthesis addressing that gap. The study argues that digital platforms rewire authority and influence in Nigeria's Muslim public sphere, with measurable implications for political mobilisation and economic behaviour. Rather than offering a descriptive survey of Islam, politics, and the digital economy, the analysis advances an argumentative framework that links these domains along a causal pathway. Specifically, the affordances of digital media—instantaneity, virality, and personalisation—are shown to weaken traditional gatekeepers (such as imams, mosque councils, and party elders) while empowering a new cadre of religiously oriented micro-influencers. This reconfiguration redirects political communication away from institution-centred channels toward network-centric and peer-to-peer patterns: “network-centric” refers to many-to-many, decentralised diffusion across interconnected nodes, whereas “peer-to-peer” denotes direct exchanges among individuals or small groups without mediation by formal institutions. In turn, religious narratives are mobilised differently within politics, and Islamic principles acquire new expressions in the digital economy (e.g., Sharia-

compliant fintech and e-commerce), even as the same dynamics intensify identity-driven polarisation online.

The contribution of this paper is threefold. First, it integrates disparate bodies of literature to explain these linkages, mapping how changes in religious authority due to media evolution can cascade into political and economic outcomes. Second, it grounds the discussion in Nigeria-specific realities – drawing on cases from elections, fintech, and regulatory debates – to ensure the analysis is globally informed and locally anchored. Third, it offers concrete policy and research recommendations informed by this framework. By explicitly framing the paper as a conceptual review, it forgoes a traditional methods section; however, it notes that our sources were gathered via targeted searches of academic databases and credible reports focusing on 2010–2025, with inclusion criteria prioritising Nigerian contexts and Islamic perspectives.

Following this introduction, Section 2 develops the conceptual framework linking religious authority, media logics, political mobilisation, and economic outcomes. Section 3 examines how digital media reshape religious authority in Nigeria, elevating new voices and media logics. Section 4 analyses the implications of these shifts for political mobilisation and discourse, with illustrative examples from recent electoral cycles. Section 5 explores how these social and political dynamics intersect with the digital economy – particularly the rise of Islamic fintech and halal commerce – and what benefits and challenges emerge. Section 6 discusses the regulatory and ethical challenges at this nexus, highlighting trade-offs policymakers face (such as countering online extremism vs. protecting freedom of expression, and encouraging fintech innovation vs. ensuring Sharia compliance and consumer protection). Section 7 provides actionable policy recommendations, presented in a structured format (including stakeholders, instruments, and key performance indicators). Section 8 concludes with a reflection on the findings, limitations, and an agenda for future research to test and refine the proposed framework.

Conceptual Framework: Platformisation and Religious Authority

In order to analyse the interplay of Islam, politics, and the digital economy in Nigeria, I anchor my discussion in theories of digital religion and hybrid media systems. Digital religion scholarship posits that as religious communities engage with online media, they create hybrid spaces blending offline traditions with online innovations (Campbell & Tsuria, 2021). Once rooted primarily in institutions (mosques, seminaries, and clerical hierarchies), religious authority is increasingly negotiated through social media and other platforms. Campbell & Rule (2020) describe digital religion as “situational” and “networked”, where authority can become more distributed as believers seek guidance and interpretation from a mix of official clerics and online influencers (some of whom gain followings through engaging content, charisma, or expertise outside formal religious training).

Andrew Chadwick's hybrid media system perspective further helps explain this evolution: old and new media logics interact and compete in the political communication arena (Chadwick, 2017). In Nigeria, traditional channels (sermons, religious radio/TV, print media) coexist and intersect with Twitter campaigns, WhatsApp groups, YouTube preaching, and other digital conduits. Rather than replacing institutional voices, digital platforms often amplify or bypass them. For example, a mosque sermon might be live-streamed and then clipped and shared on Facebook, reaching a far larger and more diverse audience than the physical congregation. Conversely, a popular Facebook preacher or Instagram influencer might never have an official pulpit but can shape the opinions of thousands of Nigerian Muslim youths online. This platformisation of religious discourse – i.e., the migration of societal functions onto platforms – introduces new media logics: virality, algorithmic amplification, monetisation (through ads or donations), and direct audience feedback, all of which can recalibrate who holds influence in the religious sphere (Campbell & Tsuria, 2021; Rončáková, 2020).

Drawing these ideas together, the study hypotheses: (a) Platformisation reconfigures religious authority in Nigeria's Muslim communities; (b) this shift in authority and communication patterns reshapes political mobilization and discourse; (c) these socio-political dynamics facilitate

new economic expressions (e.g., Islamic fintech, online halal commerce) in Nigeria's digital economy; and (d) they simultaneously give rise to governance and ethical challenges that demand regulatory responses. Each step is elaborated in the sections below, supported by literature and case evidence.

Notably, the framework resonates with Zeynep Tufekci's observations on networked protest and politics: digital networks can rapidly mobilise support and challenge elites, but their fluidity can also lead to fragility in sustaining long-term change (Tufekci, 2014, 2017). In the Nigerian context, we will see that while digital media empower new voices (religious and political), they do not entirely displace traditional power centres – instead, a hybridised authority structure emerges. Understanding this nuanced balance is key to grasping the impact on politics and the economy.

Reconfiguring Religious Authority in Nigeria's Digital Public Sphere

Religious authority in Nigeria, especially within Islam, has historically been vested in clerics, scholars, and institutions. Northern Nigeria's legacy of the Sokoto Caliphate and emirate system meant that emirs, imams, and Islamic scholars long held sway over spiritual and social matters (Rothfuss & Joseph, 2010). Even in the democratic era, formal bodies like the Nigerian Supreme Council for Islamic Affairs (NSCIA) and influential figures such as state-appointed Imams wield considerable clout. However, the proliferation of mobile technology and social media is reshaping this landscape of authority.

Today, an emergent class of Muslim influencers, activists, and populist preachers leverage platforms like Facebook, YouTube, and WhatsApp to reach followers directly, often outside the line of sight of traditional oversight. This has two significant implications:

- i. **Diversification of Voices:** Online platforms lower the barriers to entry for religious discourse. A charismatic individual with Islamic knowledge (or sometimes merely strong opinions) can start a YouTube channel or Twitter handle and quickly gain thousands of followers by addressing contemporary issues through an Islamic lens. In Nigeria, where roughly half the population is Muslim, such platforms have given rise to popular figures, from women preachers discussing family life on Facebook Live to youth da'wa (preaching) networks on Instagram. These voices sometimes challenge the interpretations of established ulama (Islamic scholars), leading to a pluralisation of religious interpretation. As Tsuria & Yadlin-Segal (2021) note, digital media facilitate "flows and counter-flows" of religious ideas across borders. Nigerian Muslims can now easily consume lectures by scholars from the Middle East or South Asia, and vice versa, fostering a more cosmopolitan religious identity that can either complement or compete with local practices.
- ii. **Erosion of Gatekeeping:** Traditionally, religious messaging to the masses could be filtered through mosque leadership or state religious boards (e.g., censorship of radical sermons). Now, a message can "go viral" without any institutional endorsement. For instance, in the lead-up to Nigeria's 2019 elections, an Izala sect cleric, Sheikh Sani Yahaya Jingir, published a video in Hausa on YouTube urging Muslims not to vote for a ticket that had a Christian running mate. Even though both leading presidential candidates that year (Muhammadu Buhari and Atiku Abubakar) were Muslims, Jingir's appeal was rooted in religious identity politics, warning against supporting a party whose vice-presidential candidate was Christian. The video quickly went viral on social media, garnering widespread attention among northern Muslims, especially youth (Religion Unplugged, 2019). Importantly, this happened outside the Friday sermon circuit or official campaign rallies; it was a self-appointed religious voice mobilising political sentiment online. The backlash was swift – other Muslim authorities and even BBC Hausa condemned the rhetoric, prompting Jingir to retract his statement on the radio (Religion Unplugged, 2019). However, the incident demonstrated that digital media allowed a cleric to influence public opinion without traditional gatekeeping significantly, and the retraction likely did little to erase the message that had "stuck among Muslim

faithful" (Religion Unplugged, 2019). In effect, the pulpit had expanded to millions of individual smartphones.

Empirical data on Nigeria confirm the spread of these phenomena. By early 2023, the country had 31.6 million social media users, many young Muslims in urban and rural areas (DataReportal, 2023). Platforms like Facebook (used by 84% of Nigerian social media users), WhatsApp (82%), YouTube (71%), and Twitter (62%) have become embedded in how information is consumed and shared (DataReportal, 2023). Religious content is a notable part of this digital consumption – from Quranic verses and motivational Hadith posts circulating on WhatsApp, to live-streamed Friday sermons and interactive Q&A sessions on Facebook. The affordances of these platforms (the ease of sharing, the immediacy of live video, the creation of community pages, etc.) mean that a powerful message can gain traction rapidly, independent of its source's formal authority.

One import of this reconfigured religious authority is that it can both strengthen and weaken community cohesion. On one hand, digital platforms allow respected orthodox scholars (including Nigeria's influential sheikhs) to expand their reach, potentially spreading moderate interpretations and countering extremist narratives in real time. On the other hand, the same platforms grant a megaphone to fringe or extreme views that previously might have been localised. For example, Boko Haram's early propaganda in the 2000s relied on clandestine cassette recordings; now, splinter Islamist groups and radical preachers can exploit social media for recruitment and propaganda with far less friction (Udoh, 2019). Scholars have documented how Boko Haram adapted to social media, using Facebook, Twitter, and YouTube to release messages directly to supporters and the public – bypassing state censors and reaching a global audience (Udoh, 2019). The group leveraged these platforms for everything from justifying its ideology to broadcasting brutal propaganda videos, tactics that mirror those of ISIS and have proven challenging to moderate (Udoh, 2016).

Thus, Nigeria's experience exemplifies a broader trend: religious authority is becoming more networked and contingent. Clerics must now reckon with influencers; official religious councils monitor trending topics online to issue timely guidance, and believers navigate a cacophony of viewpoints on what Islam prescribes about social and political life. This transformation sets the stage for how religion interweaves with politics in the digital era, which we explore next.

From Institutions to Influencers: Islam and Political Mobilisation in the Digital Age

The infusion of digital media into Nigeria's political arena has altered how religious identities and narratives are mobilised. In a country where religion and politics have long been intertwined, digital platforms amplify this nexus in a novel way. Political mobilisation is increasingly network-centric [many-to-many, decentralised diffusion across interconnected nodes], characterised by fluid online alliances and issue-based campaigns, rather than being directed solely by established institutions like political parties or church/mosque hierarchies. We examine this shift by examining electoral politics and grassroots activism, focusing on the Muslim community's engagement.

1. Electoral Campaigns and Religious Appeals: Religion has often been a cleaving factor in Nigerian elections (Religion Unplugged, 2019), and the rise of social media has intensified this pattern. Campaign strategists now routinely target voters based on religious demographics via Facebook and WhatsApp messaging. During the 2019 general elections, analysts observed that Nigerians were urged to vote for candidates of their faith on social media, mosques, and churches (Religion Unplugged, 2019). What is significant is how coordinated and far-reaching these appeals became through digital means. Hashtag campaigns and viral posts framed the election as a battle for religious representation. Although both major presidential contenders in 2019 (Buhari and Atiku) were Muslims, misinformation spread online claiming one or the other would favour a particular religion – e.g., conspiracy theories that Buhari planned to "Islamize" Nigeria if re-elected (Religion Unplugged, 2019). These narratives, propagated primarily on Facebook and Twitter, gained enough traction that Buhari's office had to officially refute them, asserting his commitment to religious freedom (Religion Unplugged, 2019).

Platforms also enabled religious leaders to become political power brokers in new ways. Political candidates courted popular pastors and imams with large social media followings, knowing that an endorsement could be blasted out to congregants online and off. A vivid example is Rev. Ejike Mbaka, a Catholic priest in Enugu, known for his fiery oratory and huge audience (in-person and via his ministry's Facebook page). In late 2018, as the election approached, several politicians sought Mbaka's blessing, aware that "a populist preacher followed by millions...could sway votes" (Religion Unplugged, 2019). When one such endorsement was later withdrawn or criticised, it became national news, illustrating how an influencer-priest's actions reverberated through online media and could cause public scandal (Religion Unplugged, 2019). Similarly, northern Islamic scholars used Facebook to urge peace during elections, trying to counteract inflammatory content in their communities.

2. Networked Protest and Advocacy: Beyond elections, digital media have facilitated networked advocacy in which religious framing sometimes plays a key role. Movements such as #BringBackOurGirls (which emerged after the 2014 Chibok schoolgirls' abduction by Boko Haram) saw Christian and Muslim activists unite online to demand action, often invoking faith-based calls for justice and compassion. Muslim organisations, including student groups and charities, have used Twitter campaigns to press for policy changes or humanitarian relief, leveraging the moral authority of religion to gain public support. These campaigns are typically decentralised, emerging not from a command-and-control religious hierarchy but from ad hoc coalitions of concerned actors. Initial cues often come from bloggers or minor influencers who launch hashtags subsequently amplified by Islamic NGOs and wider organisational networks.

One consequence of this networked mobilisation is that it can catch traditional authorities off guard. For instance, during the nationwide #EndSARS protests against police brutality in 2020, the Nigerian Muslim Youth online community had split opinions – some clerics advised against joining largely secular protests, while many young Muslims participated actively, citing Islamic principles of justice. Coordination happened through Telegram and WhatsApp groups that cut across mosque affiliations. This exemplifies how grassroots digital activism may diverge from, and at times challenge, the official stance of religious institutions.

3. The Hybridisation of Political Communication: While new media enable insurgent voices, they do not entirely eclipse older channels – instead, a hybrid model is evident. Political actors in Nigeria frequently blend traditional outreach (rallies, mosque visits, church visits) with digital outreach (tweets, Facebook live chats). For example, a gubernatorial candidate in a Sharia-implementing northern state might still pay homage to prominent emirs and seek their endorsement. However, he will concurrently run a WhatsApp-based campaign highlighting his piety or support for Islamic development initiatives to appeal directly to voters. This two-pronged approach was seen in the 2019 Kaduna State elections: Governor Nasir el-Rufai, a close ally of Buhari, chose a fellow Muslim as running mate and openly discussed religious voting patterns on television (Religion Unplugged, 2019), while online his supporters disseminated messages framing the election as a choice between "progress" and "sectarian division," subtly invoking religious unity to rally Muslims in his favor. Opponents, in turn, used social media to highlight grievances of the Christian minority in Southern Kaduna, including historical episodes of violence and perceived neglect (Religion Unplugged, 2019). The hybrid media system concept is visible here: legacy media (TV interviews, newspaper ads) set the agenda on some issues, which social media then amplify, remix, or contest in an ongoing loop (Religion Unplugged, 2019).

Researchers are gradually documenting measurable outcomes of these dynamics (Chigbu et al., 2025; Ridwanullah et al., 2024). Engagement metrics from the 2011, 2015, and 2019 election cycles show a steady increase in religious-themed political content online, such as spikes in Twitter hashtags referencing "Muslim vote" or "Christian vote" around key campaign events (Ojo, 2020). Survey-based studies also indicate that a significant segment of Nigerian youth now relies on social media as a primary source of political information. Through that, many access religious arguments about candidates or policies (Abdulyakeen & Yusuf, 2022). This suggests that digital platforms

reflect existing religious-political cleavages and actively reframe political debates in religious terms for a new generation.

The import here is twofold: politically, digital media's empowerment of religious identity can be a double-edged sword. It strengthens mobilisation – getting people to turn out to vote or support a cause “for the sake of faith” can be a powerful motivator, as witnessed by the high engagement of voters when sectarian sentiments run high (Religion Unplugged, 2019). However, it also risks exacerbating polarisation. Mutual suspicions grow when each community curates its own news (sometimes via biased pages or even fake news, as warned by observers) (Agence France-Presse, 2019; Omilana, 2019). The Muslim North vs Christian South divide has been a perennial issue in Nigeria (Religion Unplugged, 2019), and algorithms that silo information flows can deepen this divide. Nigeria's 2019 election saw misinformation on WhatsApp fueling fears on both sides – e.g., false claims of church massacres here, or plans to impose Sharia nationwide there. This environment complicates governance in a fragile multi-religious democracy.

Thus, digital network-centric mobilisation in Nigeria has reoriented the channels of influence: religious actors (formal and informal) are now key players on Facebook pages and Twitter threads, not just in sermons or rallies. Political actors, aware of this, tailor their strategies accordingly. This lays a foundation for understanding how these socio-political shifts bear upon the economic realm, particularly the digital economy, which I address next.

Digital Economy and Sharia-Compliant Innovation in Nigeria

Nigeria's digital economy – encompassing fintech, e-commerce, digital services, and online entrepreneurship – has been one of the fastest-growing in Africa (DataReportal, 2023). As this sector expands, it is shaped by the country's religious and cultural context. For Nigeria's Muslim population, which is concentrated in the north but also present across the country, the question arises: How do Islamic values and requirements interface with digital economic activities? Here, the study explores the impact of Islam on the digital economy through two lenses: financial technology (fintech) and digital commerce, highlighting both opportunities and challenges.

1. Islamic Fintech and Non-Interest Banking: One of the clearest impacts of Islam on Nigeria's digital economy is the rise of Sharia-compliant financial services delivered via digital platforms. Islamic finance prohibits *riba* (interest) and emphasises risk-sharing and asset-backed transactions. For a long time, Nigeria's formal banking sector had only minimal participation in Islamic finance – this changed with the licensing of Jaiz Bank in 2011 as the country's first full-fledged Islamic bank. Initially a niche player, Jaiz Bank has grown enormously, reporting over ₦1 trillion in assets by 2024 and broadening its customer base nationally (Business, 2025). As the bank's management noted, a significant factor in this growth is using digital platforms to broaden access to Shariah-compliant products (Business, 2025). Through mobile banking apps, USSD services for basic phones, and online investment portals, Islamic banking is overcoming geographic and educational barriers, reaching Muslim populations previously unbanked or relying on informal savings. For example, a farmer in Kano State can now deposit money in an interest-free savings account via phone, or a Lagos-based professional can invest in a *Sukuk* (Islamic bond) through an online portal, confident that these comply with their faith.

The Central Bank of Nigeria (CBN) and other regulators have taken note of this trend. Recently, the CBN issued revised guidelines to support non-interest (Islamic) banking, including provisions encouraging fintech innovation under Sharia oversight (Afun & Folorunsho, 2023; Fitch Ratings, 2024). One outcome is the emergence of Islamic fintech startups. Companies are developing platforms for *halal* micro-loans, *zakat* (almsgiving) collection and distribution via apps, and Islamic crowdfunding for small businesses. For instance, Summit Bank – a new entrant that secured a non-interest banking license in 2025 – is launching as a primarily digital bank, deploying a suite of Islamic banking software and mobile services from day one (FinTech Futures, 2025). Summit's offerings include classic Islamic finance products (like *Qard al-Hasan* interest-free loans and *Mudarabah* profit-sharing investments) delivered through smartphone apps and online portals, indicating a strategy to scale nationally without an extensive physical branch network (FinTech

Futures, 2025). Such digital-first approaches could significantly increase financial inclusion in the Muslim-dominated northern regions, where conventional bank penetration has been relatively low. By aligning fintech solutions with Islamic principles, these services appeal to a segment of the population that traditional banks may underserve due to religious considerations.

However, challenges abound. Fintech products must ensure rigorous Sharia compliance, which requires advisory boards of scholars and sometimes real-time transaction monitoring to avoid prohibited elements (like investing deposits in interest-bearing instruments). This can slightly slow down innovation compared to secular fintech. In addition, consumer trust is crucial: any scandal or perception that an “Islamic” digital finance product is not truly halal could deter users. Regulators also face a balancing act between promoting innovation and ensuring financial stability, as seen by the CBN’s move in 2024 to raise capital requirements for Islamic banks to strengthen the sector (Fitch Ratings, 2024). The interplay of these factors will determine how smoothly Islamic fintech can scale.

2. Halal E-Commerce and Digital Entrepreneurship: Beyond finance, Islamic principles influence other realms of online business in Nigeria. A growing urban Muslim middle class has spurred demand for halal products and services, and entrepreneurs have responded by creating e-commerce platforms tailored to Islamic lifestyles. For example, Habeebat is an online marketplace specialising in modest, halal cosmetics and Islamic essentials (prayer mats, beads, etc.). Branding itself as “Nigeria’s premier halal e-commerce platform,” Habeebat curates products that meet Muslim dietary and ethical standards and uses social media marketing to reach customers (Datanyze, n.d.; Habeebat Fashion Store, n.d.). Similarly, startups like Just Halal have attempted to create digital food delivery services that list only halal-certified restaurants. These initiatives recognise that the Muslim consumer base is a significant market segment with specific needs.

However, the scale and impact of such platforms remain an open question. Many are startups or small-to-medium enterprises; neutral data on user numbers or transaction volumes is scarce. Unlike in majority-Muslim countries, where governments might actively support halal industry development, in Nigeria, these ventures primarily rely on private initiative. An issue raised by observers is that some examples cited as “successes” in this space appear to be more promotional than substantive (Netcore Cloud, n.d.; Ottuh et al., 2022). For instance, an agri-tech firm might market itself as an Islamic agriculture investment (referencing concepts like *mudaraba* or Islamic partnerships) without independent verification of Sharia compliance or significant market share. Therefore, it is important to differentiate genuine innovations from mere branding.

One positive development is that Islamic education and services are going digital, indirectly boosting the digital economy. Numerous apps and online platforms offer services like Quranic tutoring, Islamic guidance Q&A, and matchmaking for Muslims. During the COVID-19 pandemic, many mosques and Islamic schools in Nigeria adopted digital tools—streaming lectures on Facebook Live, accepting *zakat* via fintech apps—thus familiarising a broader religious audience with online transactions and interactions (Ufua et al., 2021). This increased digital literacy and trust in online systems among devout communities, which could translate into greater uptake of e-commerce and e-government services (DataReportal, 2023).

3. Social Outcomes: Inclusion and Equity: The nexus of Islam and the digital economy also has social implications regarding inclusion or exclusion. On the one hand, digital platforms can democratise economic participation. A Muslim woman in a conservative area might not be able to work in a mixed-gender office due to cultural norms. However, she can run an online business from home, selling handmade hijabs on Instagram and reaching customers nationwide. This kind of empowerment through digital entrepreneurship is increasingly noted in development studies (Singh et al., 2010; Alkanchi et al., 2022). On the other hand, there are disparities in digital access that often overlap with religious and regional lines. Northern Nigeria (predominantly Muslim) has historically lagged behind the south in infrastructure and education indicators. Internet penetration is generally lower in the north, especially in rural areas, which could exacerbate economic inequalities if digital growth is uneven. Language is a factor too: much online content and commerce interfaces in Nigeria are in English, which may be a second language for many northern Muslims whose first

language is Hausa or Fulfulde. Localising digital content and fintech services in indigenous languages (and Arabic script where relevant) could significantly enhance their reach – a step some Islamic apps have taken, but more can be done. The government's National Digital Economy Policy emphasises inclusion, but implementation on the ground remains spotty (The World Bank, 2019; DataReportal, 2023).

Thus, Nigeria's digital economy is increasingly imbued with an Islamic dimension, from banks that eschew interest to online stores that certify products as halal. This melding of faith and technology brings clear benefits—aligning economic development with cultural values can increase adoption and trust—but it also surfaces new questions about regulation, standard-setting, and equitable growth. The final part of our framework addresses how Nigeria is contending with the regulatory and ethical dilemmas arising from these trends.

Regulatory and Ethical Challenges

The convergence of Islam, politics, and digital economy in Nigeria presents a policy conundrum: how to maximise the benefits of digital transformation (for governance, economic development, and social welfare) while mitigating its risks in a religiously plural society. This section discusses key challenges and trade-offs Nigerian stakeholders face, grounded in current legal and regulatory debates. These challenges can be grouped into: (a) governing digital speech and content in a divided society, (b) regulating fintech and digital markets for Sharia compliance and consumer protection, and (c) ensuring data ethics and privacy in line with cultural values.

1. Free Expression vs. Curbing Extremism and Hate: Perhaps the thorniest challenge is balancing freedom of expression online with the need to prevent incitement, hate speech, and radicalisation. Nigeria has witnessed how online discourse can easily turn toxic and even deadly when religion is involved. False rumours or inflammatory content on Facebook have been linked to episodes of violence between Muslim and Christian communities in the past (e.g., unrest in Kaduna and Plateau states). The government's response has oscillated. On one hand, it recognises the dangers of unchecked online speech — on the other, heavy-handed regulation can undermine civil liberties and draw public ire.

In 2019, lawmakers introduced the Protection from Internet Falsehood and Manipulation Bill, dubbed the “Social Media Bill,” which sought to criminalise the spread of false or malicious information online (Ewang, 2019). The bill’s broad provisions (penalising content “likely to be prejudicial to national security” or to “diminish public confidence” in government) raised alarms that it could be used to silence dissent and legitimate criticism (Ewang, 2019). It allowed the state to order internet shutdowns or block access to restrict such content (Ewang, 2019). Around the same time, a sweeping Hate Speech Bill was proposed, even suggesting the death penalty for certain hate offences (Ewang, 2019). After a public outcry and activism under the hashtag #SayNoToSocialMediaBill, the most draconian measures (like the death penalty clause) were dropped, and the bills stalled. Civil society, including religious organisations, argued that existing laws (e.g., cybercrime laws) could address genuine abuses without broad censorship (Ewang, 2019).

This episode highlights the trade-off: Nigeria needs tools to combat dangerous speech—such as the kind that Boko Haram or ethnic militias use to recruit and spread propaganda—but if those tools are too blunt, they endanger democratic freedoms and risk being misused against journalists or opposition voices (Udoh, 2016). The Twitter ban of 2021 exemplified this risk. After Twitter removed a controversial presidential tweet, the government suspended the platform nationwide for months, citing national security but effectively quelling a significant avenue of discourse and protest. The ban was widely criticised for harming economic activity (Nigerian businesses lost marketing channels) and curtailing free speech, particularly among youth activists. Eventually lifted, it underscored that regulatory overreach can backfire, driving groups to encrypted apps or stirring more dissent.

From an Islamic perspective, mainstream scholars in Nigeria generally support freedom of expression with responsibility. The JNI (Jama’atu Nasril Islam) and CAN (Christian Association of Nigeria) have been involved in developing peace charters for online conduct. They emphasise that

fitna (discord) spread through rumours or hate violates religious ethics. Going forward, a collaborative approach – involving tech companies, religious leaders, and regulators – may yield better results than unilateral state crackdowns. For example, instead of censoring content arbitrarily, Nigeria could work with Facebook and YouTube to enhance content moderation in local languages (Hausa, Yoruba, Igbo) and context, perhaps by flagging known extremist propaganda or hate keywords, while also promoting counter-speech programs led by respected religious figures.

2. Fintech Innovation, Sharia Assurance and Consumer Protection: As Nigeria's fintech sector booms (Lagos is often called Africa's Silicon Valley), products are often launched quickly to gain market share. However, when these products target Muslim consumers or carry an Islamic label, there is a need for Sharia assurance oversight to certify that they truly meet Islamic legal standards. This could involve scrutiny of how e-wallet deposits are invested, whether loan contracts involve hidden interest, or if insurance (*takaful*) schemes properly share risk. Nigeria's regulatory framework has started to address this: the CBN has an advisory body for non-interest finance, and in 2022, it released revised guidelines for Islamic finance instruments (Afun & Folorunsho, 2023). In addition, the Nigeria Deposit Insurance Corporation set up a non-interest banking unit to protect Islamic bank customers in case of bank failures.

The challenge is to do this without stifling innovation. Over-regulation or slow approval processes could deter startups from venturing into Islamic fintech. One proposed solution is an Islamic fintech sandbox – a regulatory light-touch environment where new products can be tested with temporary Sharia certification and regulatory forbearance, before full licensing. This approach has been tried in Malaysia and the UK; Nigeria could tailor it for its environment. The measure of success would be how many new fintech products (e.g., a halal investment app or an interest-free buy-now-pay-later service) transition from sandbox to full market launch and are adopted by users, while maintaining Sharia compliance and consumer satisfaction. Thus, regulators must coordinate with Sharia scholars and consumer protection agencies. Failing to balance these could expose devout consumers to products that inadvertently violate their beliefs or deprive them of beneficial services due to regulatory bottlenecks.

Another area of tension is data protection in fintech, which ties into ethics: Islamic finance places a premium on trust and transparency, so misuse of customer data (for example, targeting Muslim users with predatory ads or not securing personal information) would not only breach secular laws like Nigeria's Data Protection Regulation (NDPR, 2019) but also violate ethical principles. Strengthening data privacy frameworks and audits in fintech firms, and perhaps introducing faith-based data ethics training (covering the idea that *amanah*, trust, applies to handling user data) could build confidence. Notably, NDPR was one of Africa's first comprehensive data privacy guidelines, and as of 2023, it was being upgraded into a whole Act. Ensuring that Islamic digital services comply with NDPR (or its successor law) will be a key step – one that requires awareness-raising since many mosque IT teams or Islamic NGOs now collect user data (e.g., for online donations or event registrations) without always having robust security or privacy policies.

3. Inclusion vs. Surveillance: Another trade-off touches on using digital tools for security in religious contexts. Nigerian authorities have at times surveilled online communications to preempt terrorist attacks or militant activities. For instance, monitoring of suspected jihadist networks on Telegram has led to arrests of terror suspects. While such surveillance is arguably necessary to protect citizens, it must be carefully bounded. Muslims in Nigeria have expressed concern that counter-terror measures could unfairly target or profile them (given that violent extremism in Nigeria has often been associated with Islamist groups). A heavy-handed surveillance program might discourage law-abiding Muslim youths from online participation or breed mistrust between communities and the state. The challenge is to target genuine threats (like ISIS-affiliated cells recruiting online) without infringing on the privacy rights of the broader population (Udoh, 2016). Transparency and surveillance oversight, possibly by independent judicial or parliamentary bodies, can help maintain this balance.

In addition, platform governance is a shared responsibility. The likes of Facebook have been criticised for not doing enough to curb hate speech in Nigeria. After the Myanmar crisis, Facebook

said it would increase moderation in countries at risk of ethnic/religious violence; Nigeria should be high on that priority list. Pushing for Facebook, Twitter, and others to have more Hausa and Yoruba language moderators, and to respond quickly to reports of content that could incite violence, is an ongoing effort by Nigerian digital rights groups. Religious leaders can aid by urging their followers to report malicious content and engaging in online peace campaigns.

Nigeria's regulatory and ethical challenges revolve around managing risks without undermining rights or innovation. The country's diversity means that any policy will be scrutinised for its impact on different groups. The ideal approach would involve inclusive dialogue, bringing Islamic scholars, tech experts, policymakers, and civil society to the table to craft context-sensitive solutions. The following section builds on these insights to propose concrete recommendations for action.

Policy Recommendations

Drawing from the analysis above, this section outlines actionable recommendations to navigate the intersection of Islam, politics, and the digital economy in Nigeria. These proposals are structured to identify who should act (Stakeholders), what instrument or initiative they should deploy, how it addresses the challenges (Mechanism), and metrics to gauge success (Key Performance Indicator, KPI). A timeline or horizon for each intervention is also suggested. Table 1 summarises the key recommendations:

Stakeholders	Instrument/Initiative	Mechanism & Aim	KPI (Metric)	Horizon
Nigerian Regulators (NCC, Ministry of Information) + Tech Platforms (Facebook, Twitter)	Co-regulation Compact on Online Harm Reduction	Establish a co-regulatory framework where platforms commit to faster removal of content that incites religious hatred or violence, in line with Nigerian law and community standards. Joint monitoring teams, including government and civil society reps, review flagged content. Aim: Curb online extremism/hate while preserving free speech.	- % of flagged hate/extremist posts removed within 24 hours - Reduction in reported cases of online religion-related incitement (year-on-year)	Immediate (next 12 months)
NITDA + Islamic Organisations (JNI, FOMWAN, etc.)	Digital Literacy & Data Ethics Program for Faith Communities	Develop a targeted digital literacy curriculum delivered through mosques, madrasas, and Muslim schools focusing on safe social media use, spotting misinformation, and protecting personal data (aligned with NDPR principles). Include modules on Islamic ethics of online behaviour (avoiding slander, privacy as trust). Aim: Build resilient, informed users in Muslim communities.	- Number of participants completing training (by gender/region) - Improvement in pre- vs post-training assessments of digital literacy and privacy knowledge	Short-term pilot (6-month pilot, then scale up over 2 years)
Central Bank of Nigeria (CBN) + Fintech Association + Sharia Scholars	Islamic Fintech Innovation Sandbox	Create a regulatory sandbox specifically for Sharia-compliant fintech products (e.g., halal crowdfunding, takaful insurance apps). Provides temporary approval and expert guidance (including a Sharia advisory board) to test innovations in a controlled environment. Aim: Encourage innovation while ensuring Sharia compliance and consumer protection early on.	- Number of fintech solutions admitted to the sandbox per year - Conversion rate of sandbox projects to fully licensed products - User adoption numbers of products post-sandbox	Medium-term (1 year to establish, 3-5 years to bear fruit)
National Assembly	Revised Social Media	Redraft the stalled Social Media	- Passage of the bill	Immediate to

+ Civil Society (including religious leaders)	Bill with Safeguards	Bill with narrow definitions (e.g., focusing on direct incitements to violence, coordinated disinformation campaigns) and incorporate checks such as judicial oversight for content removal orders. Include sunset clauses and periodic review. Aim: Provide a legal tool against dangerous online content that is precise and rights-respecting.	with broad support (measured by parliamentary votes and public opinion) - No reported cases of misuse against legitimate speech in the first year (monitored by civil society audits)	Medium (draft in 6 months, enact within 1 year)
Nigerian Inter-Religious Council (NIREC) + Tech Hubs	Interfaith Digital Innovation Hackathon	Organise annual hackathons bringing together young Christian and Muslim developers to create tech solutions for social cohesion (e.g., apps that facilitate interfaith dialogue, report hate speech, or promote shared businesses). Government and industry provide support and incubation for best ideas. Aim: Leverage tech talent for unity, showing positive synergy of religion and tech.	- Number of prototypes developed and piloted - Post-hackathon funding or incubations secured for winning teams - Download/usage stats of deployed solutions	Short-term (annual event; impact in 1-2 years for project rollout)
Nigerian Communications Commission (NCC) + Telecom Operators	Rural Broadband & Islamic Content Localization	Expand broadband access in underserved northern regions via public-private partnerships, and support creating local-language content (Hausa, Kanuri), especially educational and economic content consistent with cultural norms. Data costs for e-learning and e-commerce in these areas may be subsidised. Aim: Bridge the digital divide that overlaps with religious geography; empower northern youth in the digital economy.	- Broadband penetration increase in target states (annual % rise) - Volume of local-language digital content produced (e.g., number of Hausa educational websites or apps launched) - Uptake of e-services (e.g., telemedicine, e-commerce) in target areas	Medium to Long-term (2-4 years for noticeable improvement)

Table 1: Key Policy Recommendations and Implementation Metrics.

Each recommendation above is designed to be testable and specific. For example, the digital literacy program's success can be measured by concrete indicators like training completion rates and knowledge improvement, rather than vague promises. The idea of a co-regulation compact is pragmatic – it acknowledges government concerns and tech companies' expertise, aiming for a middle-ground approach to content moderation in a volatile environment.

A particularly novel suggestion is the Interfaith Digital Hackathon. This stems from recognising that Nigeria's religious diversity, often seen as a fault line, can be turned into a strength by collaborative innovation. If Muslim and Christian youth co-create apps, they not only build solutions but also relationships, undermining mistrust. The KPI of follow-on funding will show whether these ideas have legs commercially or socially.

Trade-offs and safeguards: In implementing these recommendations, stakeholders should be mindful of the trade-offs identified earlier. For instance, while removing harmful content quickly is important, the co-regulation compact must be transparent to avoid censorship of opposing viewpoints under the guise of "hate speech." Including civil society in oversight (as suggested) is one way to ensure balance. Similarly, boosting Islamic fintech is positive, but regulators must remain vigilant that consumer protection (clear disclosure, fair pricing) is not sidelined in the excitement of innovation.

Lastly, these measures must adapt over time. The digital realm evolves rapidly – what poses a challenge today (say, Facebook hate groups) might shift tomorrow (e.g., propaganda on private messaging apps or deepfakes targeting religious figures). Therefore, with input from Nigeria's rich pool of university scholars, tech experts in firms, and religious leaders, continuous monitoring and flexibility are essential.

Key Findings

Digital media increasingly mediate religious authority in Nigeria's Muslim communities. Traditional clerical hierarchies now share the stage with social media influencers and independent preachers who command large followings online. This democratisation of religious voice has empowered community-led discourse and made it harder to contain extremism and maintain doctrinal consistency.

Political communication has hybridised, combining old and new media logics. Religious rhetoric remains a potent force in Nigerian politics, but how it spreads and influences outcomes has changed. The use of WhatsApp and Facebook to urge voting along religious lines, or the viral video of a cleric affecting election narratives, exemplify the new mechanics of mobilisation. This has increased engagement but also deepened sectarian polarisation in some cases.

The digital economy is not value-neutral; it reflects the country's religious makeup. Islamic principles have meaningfully steered parts of Nigeria's fintech and e-commerce sectors. The rapid growth of Islamic banking, epitomised by Jaiz Bank's mainstream success and emergent halal startups, shows that aligning with cultural-religious norms can unlock market opportunities. At the same time, without careful vetting, the "Islamic" label can be misused, and consumers might be misled by unsustainable ventures cloaked in religious branding.

Governance is playing catch-up to these trends. Nigeria's regulatory institutions face the difficult task of fostering an inclusive digital sphere that respects free expression and religious plurality, while curtailing the dark sides (hate speech, fraud, data misuse). Incidents like the attempted Social Media Bill, or the Twitter ban saga, underscore the tension between control and openness. The fact that these were met with domestic and international backlash indicates that heavy authoritarian approaches are not a viable solution; instead, more nuanced, consultative policymaking is needed.

Conclusion

This study examines how digital platforms are reshaping the relationship between Islam, politics, and the economy in Nigeria, and offers a practical framework for navigating this nexus. It argues that platformisation—embedding social, political, and economic activity in online platforms—reallocates religious authority from legacy institutions to decentralised, influencer-driven networks. This realignment shifts political mobilisation from institution-centric to network-centric dynamics and spurs new forms of Sharia-aligned economic participation, while introducing fresh governance challenges. By integrating work on digital religion, the hybrid media system, and Islamic economics with Nigeria-specific evidence, the article advances a holistic account of technological–social co-evolution. The proposed pathway — authority, media practices, political mobilisation, economic behaviour — is a transferable template for comparative research across African contexts and other faith settings. Practically, it helps policymakers and community leaders locate leverage points. For example, recognising influencer imams as pivotal opinion shapers suggests partnering with them in peacebuilding to curb online hate. Likewise, rapid uptake of compliant fintech among youth can inform targeted financial-inclusion strategies. Recommended actions emphasise multi-stakeholder collaboration and KPI-based evaluation rather than crisis-driven policymaking. Scalable pilots—such as mosque-based digital-literacy programmes with measurable outcomes, or Islamic-fintech sandboxes to guide mainstream regulation—can build evidence for broader reform. Crucially, engaging religious frameworks is not at odds with modernisation; leveraging Islamic values of ethical conduct and social justice can increase adoption and embed safeguards in digital initiatives. Nigeria stands at a pivotal juncture. With inclusive policies and ethical guardrails, digital technologies can bridge rather than widen divides, strengthening cohesion and guiding just, prosperous development.

References

- Abdulyakeen, A., & Yusuf, Y. A. (2022). Social Media and Political Participation among Youth in South-Eastern Nigeria: A Case Study of 2015 and 2019 General Elections. *Acta Politica Polonica*, 54, 147–173.
- Afun, A., & Folorunsho, E. (2023). *Q&A: Islamic finance regulation and supervision in Nigeria*. Lexology. <https://www.lexology.com/library/detail.aspx?g=7a062372-26d4-4f54-9ffa-e8c30cadb758>
- Agence France-Presse. (2019). 'Fake news' driving ethno-religious crisis in Nigeria. France 24. <https://www.france24.com/en/20190414-nigeria-buhari-fake-news-azikwe-islam-muslim-christianity>
- Campbell, H. A., & Rule, F. (2020). The Practice of Digital Religion. In H. Friese, M. Nolden, G. Rebane, & M. Schreiter (Eds.), *Handbuch Soziale Praktiken und Digitale Alltagswelten* (pp. 363–371). Springer VS.
- Campbell, H. A., & Tsuria, R. (2021). *Digital Religion: Understanding Religious Practice in Digital Media*. Taylor & Francis. <https://books.google.com.ng/books?id=wcA-EAAAQBAJ>
- Chadwick, A. (2017). *The hybrid media system: Politics and power*. Oxford University Press.
- Chigbu, G. U., Aboh, S. C., & Ganaah, J. (2025). Religious othering in Nigeria's electoral discourse: Towards a critical religious tolerance. *Discourse & Society*, 36(1), 39–59. <https://doi.org/10.1177/09579265241257628>
- Datanyze. (n.d.). *Habeebat company profile / Management and employees list*. Datanyze.
- Ewang, A. (2019). *Nigerians should say no to social media bill*. Human Rights Watch. <https://www.hrw.org/news/2019/11/26/nigerians-should-say-no-social-media-bill>
- Fitch Ratings. (2024). *Higher capital requirements to support Nigeria's Islamic finance industry growth*. Fitch Ratings. <https://www.fitchratings.com/research/islamic-finance/higher-capital-requirements-to-support-nigeria-islamic-finance-industry-growth-11-06-2024>
- Habeebat Fashion Store. (n.d.). *Habeebat Fashion Store [Facebook page]*. Facebook. Retrieved August 25, 2025, from <https://www.facebook.com/habeebatfashionstore/>
- Netcore Cloud. (n.d.). *Netcore Cloud CE helped Habeebat increase customer retention by 40%*. Netcore Cloud. Retrieved August 25, 2025, from <https://netcorecloud.com/success-story/habeebat/>
- Ojo, E. O. (2020). The Religious Factor in Nigeria's 2019 Presidential Election. *Journal of African Elections*, 19(1), 136–155.
- Omilana, T. (2019). *Nigerians raise alarm over controversial Social Media Bill*. Al Jazeera. <https://www.aljazeera.com/news/2019/12/18/nigerians-raise-alarm-over-controversial-social-media-bill>
- Ottuh, P. O. O., Idjakpo, O. G., & Uviekovo, A. A. (2022). Computerisation for Religious Organisations in Nigeria Promoting Sustainable Prosperity. *Journal of Dharma*, 47(3), 301–320.
- Ridwanullah, A. O., Sule, S. Y., Usman, B., & Abdulsalam, L. U. (2024). Politicisation of hate and weaponisation of Twitter/X/X in a polarised digital space in Nigeria. *Journal of Asian and African Studies*, 60(5). <https://doi.org/10.1177/00219096241230500>
- Rončáková, T. (2020). Media as Religion. Stardom as Religion. Really? Christian Theological Confrontation. *Religions*, 11(11), 568.
- Rothfuss, R., & Joseph, Y. (2010). The spatial dimension of Muslim-Christian conflict in the middle belt of Nigeria. *International Journal for Religious Freedom*, 3(2), 39–63.

- The World Bank. (2019). *Nigeria Digital Economy Diagnostic: A Plan for Building Nigeria's Inclusive Digital Future*. The World Bank.
<https://www.worldbank.org/en/country/nigeria/publication/nigeria-digital-economy-diagnostic-a-plan-for-building-nigerias-inclusive-digital-future>
- Tsuria, R., & Yadlin-Segal, A. (2021). Digital religion and global media: Flows, communities, and radicalizations. *Handbook of Global Media Ethics*, 157–175.
- Tufekci, Z. (2014). Social movements and governments in the digital age: Evaluating a complex landscape. *Journal of International Affairs*, 1–18.
- Tufekci, Z. (2017). *Twitter and tear gas: The power and fragility of networked protest*. Yale University Press.
- Udoh, T. V. (2019). Online Extremism in Nigeria. *Per Concordiam*, 7(2), 28–33.
- Udoh, T. V. (2016). Online extremism in Nigeria: The country tries to counter Boko Haram's adept use of social media. *Per Concordiam: Journal of European Security and Defense Issues*, 7(2), 28–33. https://www.marshallcenter.org/sites/default/files/files/2020-11/pC_V7N2_en_Udoh.pdf
- Ufua, D. E., Emielu, E. T., Olujobi, O. J., Lakhani, F., Borishade, T. T., Ibidunni, A. S., & Osabuohien, E. S. (2021). Digital transformation: A conceptual framing for attaining Sustainable Development Goals 4 and 9 in Nigeria. *Journal of Management & Organization*, 27(5), 836–849.