Digital Inclusion, Corporate Social Responsibility and Sustainable Economic Development in Nigeria: An X-ray of Literature

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Abstract
This article examine the relationship between digital inclusion, corporate social responsibility and sustainable economic development in Nigeria. The positive trend in advancements in technology and widespread access to the Internet by people worldwide resulted in greater awareness on digitalization. This study explores the evolving relationship between digital inclusion, Corporate Social Responsibility (CSR), and sustainable economic development in Nigeria. Utilizing a comprehensive literature review methodology, the research investigates the interconnections among these themes through a systematic examination of peer-reviewed journal articles, books, conference proceedings, and relevant reports from both local and international sources. The methodology encompasses several key steps: thematic analysis, which categorizes the literature into thematic areas, including the role of digital technologies in economic development, the social and economic impact of CSR initiatives, and the integration of CSR with digital inclusion for sustainable development. This thematic analysis facilitates the identification of patterns, gaps, and areas requiring further research. The study highlights the potential of CSR-driven digital inclusion initiatives to foster economic empowerment, particularly for underserved groups such as women and youth. However, significant challenges persist, including inadequate coordination between government, the private sector, and civil society, as well as the need for more robust digital infrastructure and skills training. While CSR efforts show promise, their long-term impact on sustainable economic development remains under-researched. The findings of the literature review are presented in a structured format, linking digital inclusion, CSR, and sustainable development. The discussion emphasizes how these concepts are being applied in Nigeria to tackle economic inequality, promote social inclusion, and achieve long-term growth. The study concludes that for CSR initiatives to effectively contribute to digital inclusion and sustainable economic development, a multi-stakeholder approach is essential. Also, digital inclusion allows increase accessibility rate of the poor or previously financially excluded people to digital services and the more likely this vulnerable groups do not opt for informal financial services, this will stimulate sustainable economic development. It recommends that an integrated framework that needs support from government, regulator, policymakers and financial institutions are required to provide easier access and connection to the ideas and multifaceted elements of digital financial inclusion. In addition, incorporating CSR practices into digital inclusion efforts will promotes ethical and responsible use of technologies, spreading the benefits of digital resources to both rural and urban dwellers.

Keywords: CSR, Digital Inclusion, Digital Transformation, Sustainable Economic Development.

Introduction

In the rapidly evolving digital landscape of global, the interconnections between digital inclusion, Corporate Social Responsibility (CSR), and sustainable economic development have emerged as essential factors shaping the nation's future. Globally, these concepts have become one of the contemporary global issues that involves everyone in public and private sectors as it goes to the core of businesses and their growth significances. In this era of digital age, organisations have realized the impact of their business activities on society and also realized that economic benefit alone will not propel them to stay in business in the long run. In view of this, they have valued the need to implement corporate social responsibility practices into their core business activities as a sustainable strategy (Sundararajan and Senthilkumar, 2022).

Despite significant advancements in digitalization, with a growing digital economy driven by increased adoption of technologies such as internet, mobile devices, and fintech innovations, Nigeria continues to grapple with a persistent digital divide. This divide disproportionately affects rural dwellers, women, and ethnic minorities, exacerbating social and economic disparities. Concurrently, the role of businesses in addressing these challenges through CSR initiatives has gained prominence, yet the potential synergies between CSR, digital inclusion, and sustainable development remain largely unexplored. This study is motivated by the urgent need to bridge this knowledge gap, examining how CSR practices can be leveraged to promote digital inclusion and, in turn, drive sustainable economic development in Nigeria. By investigating these interconnected concepts through a multi-dimensional stakeholder approach, this research aims to provide insights that could inform policy-making, corporate strategies, and development initiatives, ultimately contributing to a more inclusive and prosperous Nigerian society. In Nigeria, the country has witness significant development in digitalization by rapidly growing digital economy driven by increased adoption of digital technologies such as internet, mobile devices, Automated Teller Machines, Point of Sales machines, big data and analytics, artificial intelligence and the explosion of Fintech startups. (Tella and Alimi, 2016) and (Ozili, 2023). However, Nigeria still lags behind compared to other developed and developing countries as a result of gaps in access to digital technologies especially by rural dwellers due to low-income earnings, infrastructure, illiteracy, lack of information, etc. (Tella and Alimi, 2016). The paper aim at addressing these challenges by examining issue of digital inclusion through digital technologies, and implementation of Corporate social responsibility initiatives to drive sustainable economic development through a multi-dimensional stakeholder approach. If these initiatives are well implemented, Nigerian companies can play a vital role in addressing social challenges, enhancing economic opportunities, and building a more inclusive and prosperous nation (Ozili, 2023).

Digital inclusion is described as activities to provide access and use of Information and Communication Technologies, services and opportunities to all people everywhere for social and economic integration irrespective of their age, gender, ethnicity, nationality, mobility, abilities, location, cultural and socio-economic conditions. Its main goal is to make digital technologies available to individuals and provide them with digital skills that will empower them to use these technologies for social and economic participation and benefits. Despite the prevalent digital technologies, digital exclusion known as digital divide still exists in Nigeria.

This refers to the gap between the people who have access to and can use digital technologies effectively and those who do not have access. The most susceptible are women, ethnic minorities and rural dwellers who experience an unequal distribution of resources to access digital technologies. Digital divide poses challenges such as inequality, limitation of opportunities, affordability, digital illiteracy and unequal distribution of benefits derived from partaking in digital realm for communication, education, healthcare, and economic activities. These challenges further worsen social-economic disparities. Hence, bridging this gap between digital divide and digital inclusion is essential for sustainable economic development of the society of which CSR practices can play a vital role (Benedicta, Anthony, Temidayo, Odunayo, Temitayo & Oluwatosin, 2024).

CSR refers to the voluntary activities embark upon by companies to address social, environmental, and economic concerns in their operations and communities. The concept of CSR is based on the realization that businesses have a greater responsibility to the society than just providing employments and making profits. According to Sunday (2020) CSR challenges businesses to pay attention to effect of their decisions on environmental and social impacts in order to reduce harm to the society. CSR has extended beyond its perception as mere philanthropic actions to the systematic corporate actions and detailed interactions which is based on social, economic, and environmental interests geared towards long-term sustainable economic development and public wellbeing. It helps an entity to boost its reputation as been 'socially responsible' in the society where it operates, it also increases its goodwill, grows its customers base and eventually boosts its profitability Therefore, CSR is a business strategy which has been observed as a sustainable economic initiative that positively impacts corporate entities, their stakeholders and their host communities, making life more meaningful to them all (Wang, Jia, Li, Monica and Liu, 2024).

According to Trent, John and Laura (2018), Sustainable development was described by the United Nations as development that promotes prosperity and economic opportunity, greater social well-being, and protection of the environment. It seeks to collectively achieve these three major objectives which are: economic development, social development and environmental protection, in an equitable way. In year 2000, countries under the auspices of United Nations came up with Millennium Development Goals (MDGs), which were eight clearly defined set of goals related to social and economic development. These include poverty eradication, achieve universal primary education, reduce child mortality rate, promote equality and women empowerment, among others. These goals were further broadened and replaced with sixteen Sustainable Development Goals (SDGs) in 2015. Many countries of the world especially developing countries like Nigeria still has a long way to go in meeting these goals. (Trent, et al, 2018),

Ozili (2023) opined that sustainable economic development is essential to reduce poverty and inequality, and to promote inclusive development. Nosratabadi, Thabit and Szilárd (2023) observed that through digital technologies that promote inclusiveness, investing in community development through CSR initiatives, and implementing sustainable business practices, companies in Nigeria can achieve positive social and environmental impact on the society, improve their performance, boost their long-term value in the market, contribute immensely to the attainment of the Sustainable Development Goals (SDGs) and foster a more robust and prosperous nation.

Consequently, this study explored the intersection of Digital Inclusion, CSR, and Sustainable Economic Development. It was observed that previous studies have not explored these three concepts as mutually dependent concepts but rather analyzed as separate mutually exclusive concepts in the literature. This paper addresses this issue by discoursing the relationship between digital inclusion, Corporate Social responsibility and sustainability economic development.

Statement of the Problem

This study addresses an imperative gap in understanding the synergies between Digital Inclusion, Corporate Social Responsibility (CSR), and Sustainable Economic Development in Nigeria. Despite Nigeria's rapid technological advancement, with internet penetration reaching 51% in 2023, a significant digital divide persists, particularly in rural areas. Concurrently, while CSR initiatives have gained traction among Nigerian corporations, their potential to drive digital inclusion remains largely unexplored.

Despite the growing discourse around these concepts, existing literature lacks a comprehensive review of their mutual dependencies, often treating them as separate entities. This gap is particularly evident in the limited research examining how CSR initiatives can drive digital inclusion, and in turn, how both can contribute to sustainable economic development. Existing literature often treats these concepts in isolation, overlooking their mutual dependencies and potential for collective impact. This fragmented approach has hindered the development of comprehensive strategies to leverage CSR for digital inclusion and, consequently, for sustainable economic growth. The problem is particularly acute in Nigeria, where coordinated efforts between the private sector, government, and civil society are crucial for addressing development challenges.

Additionally, while several studies have highlighted the benefits of digital technologies for economic growth and social inclusion, the role of CSR in promoting digital accessibility and bridging the digital divide remains underexplored. This study aims to fill these gaps by not only providing a detailed review of existing research but also by identifying and addressing the overlooked synergies between CSR and digital inclusion. By doing so, it seeks to advance the understanding of how these interconnected concepts can support more inclusive and sustainable economic growth in Nigeria, ultimately positioning the study within the broader context of sustainable development goals. This research aims to bridge this knowledge gap through a systematic review of literature, employing stakeholder theory as a framework to examine the interplay between CSR, digital inclusion, and economic development.

Literature Review

Conceptual Review

Digital Inclusion

Digital technologies play a vital role in shaping societies, the issue of digital inclusion has become a global concern. The United Nations, Roundtable on Digital Inclusion defined Digital Inclusion as *"equitable, meaningful, and safe access to use, lead, and design of digital technologies, services, and associated opportunities for everyone, everywhere."* Digital inclusion aims at giving equitable opportunities to everyone and ensure that no communities are relegated behind. (United Nations Roundtable on Digital Inclusion)

Challenges of Digital Inclusion

The digital divide involves inequalities in accessibility, affordability, and digital literacy, which can worsen the inequalities in the society. Digital inclusion faces the challenge of overcoming these problems and the concern is on how to promote inclusion in order to ensure that digital technologies benefit everyone. These challenges need multifaceted and concerted efforts from governments, organisations, and communities to bridge the gap and ensure equal opportunities for all in the digital world (Benedicta, et al, 2024)

However, reducing digital divides is more than simply attaining basic internet connectivity, the five elements of digital inclusion must be involved, these are: affordability and accessibility of the internet and its infrastructure, connected digital devices that meet users' needs, digital literacy training, quality technical support and the design of applications, websites and online content to enable and boost self-reliance, participation and collaboration (Jesutofunmi and Samuel, 2021). One of the key benefits of digital inclusion is that it allows the vulnerable groups (the poor, homeless, women, unemployed, elderly, migrants, and prisoners) who lack the financial ability, documentation, or the opportunities, to have increase accessibility to digital resources (Lee-Ying, Hen-Toong and Gek-Siang, 2022). These studies revealed that if these susceptible groups do not choose informal financial digital services for their day-to-day transactions, it will stimulate sustainable economic development. In addition, it is pertinent that digital inclusion has been found as a basic method to attain the Sustainable Development Goals (SDGs) by 2030.

Corporate Social Responsibility (CSR)

CSR is a strategic initiative for firms to attain sustainable development by giving appropriate care to environmental and social welfares while pursuing economic benefits (Valentinas, Rima, Jurgita, and Yuriy (2021). Corporate Social Responsibility (CSR) is a deliberate voluntary inclusion of public interest into a firm corporate activity. CSR involves incorporating the triple bottom line concept which focuses on People, Planet and Profit, as crucial long-term strategies for companies based on three important dimensions of sustainable development: environmental quality, social equity, and economic benefits (Maria, 2019). This concept highlights the fact that companies should not have profitability objective alone, but should also considered adding environmental and social value to society as part of their objectives. However, it was observed in literature that one of the limitations of triple bottom line concept is that it does not indicate the levels of hierarchy between the three dimensions. Consequently, a better and stronger approach to sustainability adopted by many scholars, called the Russian doll model, prioritize environmental system above both the economic and the social systems, that are seen as sub-system to environmental (Maria, 2019).

The economic dimension of Triple Bottom Line, which is profit, focus on the value created by the organisation and it includes its financial performance and the economic and operational business impact on the society. The social dimension relates to People and it incorporate the impact of an organisation on the people's welfare, including its employees and community where it operates. While the Environmental Dimension's attention is on Planet and it relates to the organisation´s efforts to reduce environmental impact and their use of energy and waste production so as to diminish ecological problems (Maria, 2019). Therefore, while CSR practices has become an important criterion to judge the performance of a firm and create a positive image in the international community, it has not received desire attention among the Nigerian companies at present as most firms focused more on philanthropy actions as CSR initiatives. Also as observed by Wang, et al (2024) most companies in Nigeria too are yet to embrace CSR in their product brands and as part of their corporate governance measures to drive sustainable business environment through CSR.

Types of CSR Activities by Nigerian Companies

Review of annual reports of some banks and manufacturing companies in Nigeria shows that most of these companies are engaging in CSR activities, especially in the areas stated below:

- **i.** Women and youth development e.g. skill acquisitions and vocational training to women and youths in the host communities.
- **ii.** Heath facilities e.g. health equipment into hospitals, free eye test and surgery, Protection of employees and helping the community during COVID-19 etc.
- **iii.** Security: e.g. provision of Security vehicles, security communication gadgets and equipment for police and communities.
- **iv.** Education: e.g. scholarships to students, building of hostel facilities and lecture rooms to institutions of learning etc.
- **v.** Community development projects: e.g. provision of solar lights, CCTV, building of community halls, tree planting etc.
- **vi.** Donations: e.g. philanthropic gesture to indigents, palliatives measures, donation for cultural events and during festive periods to community social activities
- **vii.** Environmental Relief during natural disaster such as flood or fire outbreak etc.
- **viii.** Economic development such as donations to professional bodies and researches on economic development
- **ix.** Sponsorship of Sporting activities: e.g. football competitions, indoor games, table tennis
- **x.** Art and Cultural development: e.g. art exhibitions, sponsorship of cultural events and festivals.
- **xi.** Borehole and water development – digging of boreholes in communities, prevention of pollutions.

Benefits of CSR

David and Stephen (2011) and (Fenghua, Yuhan, Guanwei, Monica and Ye, 2024) revealed the benefits of Corporate Social Responsibility to include: increase brand value and reputation; benefits for employees and future workforce (such as employee motivation, productivity, recruitment, satisfaction, retention, engagement, and loyalty); ensures operational effectiveness; risk reduction and management; positive impact on financial performance of an organisation; provides opportunities for overall growth (through new markets, new product development, lateral expansion, new customers, or new partnerships or alliances); expand new business opportunity for stakeholders; leads to responsible leadership and macro-level sustainable development that encompassing not just an organisation and its immediate environment, but sustainable development in its industry, country, and indeed planet.

Sustainable Economic Development

Sustainable development is defined by UN as "development that promotes prosperity and economic opportunity, greater social well-being, and protection of the environment". Sustainable economic development involves attaining long-term growth while ensuring environmental protection, social equity, and economic prosperity for every member of the society. (Trent & Laura, 2018).

In 2000, the United Nations established Millennium Development Goals (MDGs) to address sustainability development in all the One hundred and eighty-nine (189) member countries. However, in 2015, the UN replaced the MDGs with another set of 17 goals referred to as Sustainable Development Goals (SDGs), when it was crystal clear that many countries especially the developing nations, including Nigeria, had not accomplished the MDGs. The SDGs is a 2030 agenda agreed upon by member nations at a conference in 2015 (Trent & Laura, 2018).

The Eight goals of Millennium Development Goals (MDGs) are to: eradicate extreme poverty and hunger, achieve universal primary education, promote gender equality and empower women, reduce child mortality, improve maternal health, combat HIV/AIDS, malaria and other diseases, ensure environmental sustainability, and global partnership for development (Fenghua, et al 2024)

Lee-Ying et al (2022) stated the seventeen goals of Sustainable Development Goals (SDGs) which are: no poverty, zero hunger, good health and well-being, quality education, gender equality, clean water and sanitation, affordable and clean energy, decent work and economic growth, industry, innovation and infrastructure, reduced inequalities, sustainable cities and communities, responsible consumption and production, climate action, life below water, life on land, peace, justice and strong institutions, partnerships for the goals. Studies such as Jesutofunmi (2021) have shown that ICT has a crucial role in driving these goals especially to reduces inequalities and ensure equitable quality education for all. Therefore, in Nigeria, sustainable economic development is essential for reducing poverty, reducing inequality, and promoting inclusive development.

Digital Inclusion and Sustainable Economic Development

Scholar has found that digital inclusion is positively related to economic growth. For instance, the depth of use of digital inclusive finance has robust correlation with economic growth, followed by the breadth of its coverage, and the degree of digitization (Zhou, Zhangm and Wu, 2024). Also, studies have shown that digital inclusion (including digital financial inclusion) could help in achieving the SDGs. For instance, for no poverty goal 1, low-cost affordable digital services could help low-income earners increase their standard of living. For zero hunger digital inclusion could assist susceptible groups to produce greater productivity, safer and more reliable social transfers or remittances. In terms of good health and wellbeing, digital inclusion may assist families in case of emergency by planning for and dealing with unforeseen healthcare cost. Also, by promoting low-cost digital micro health insurance that makes healthcare insurance more realistic to the poor. (Emara and Moheildin, 2021); (Feghali, Mora and Nassif, 2021). For quality education, goal four, digital inclusion can help lower income groups to manage their education costs, while institutions and national education systems can enhance their financial management as well as ensure use of technology that will improve educational results. For goal 5 on gender equality, women may have more control over their finance and grow assets with the help of digital financial services. Gender equality and economic development are assisted by increased financial power. They also observed that the 10th goal of SDG which is reduced inequalities can be achieved by digital inclusion as an avenue to create an equalising force by giving low-income groups access to low-cost digital finance and improve financial flexibility. (Aziz and Naima, 2021); (Feghali, et al, 2021).

Digital Inclusion and CSR

The relationship between Digital inclusion and Corporate Social Responsibility (CSR) is significant and interconnected in many ways. Mala & Mathiraj, (2023) observed that digital inclusion can help companies to focus their CSR initiatives into giving equal access to digital resources, providing digital education and skills development, healthcare and wellness programs to citizenry, financial inclusion and economic empowerment and environmental sustainability and awareness. Also, Atanasov, Galina, and Radosveta (2023) opined that CSR initiatives can promote digital inclusion by providing access to digital technologies and internet connectivity, devices and software, support to educational institutions of learning in implementing digital learning technologies, offering digital literacy training programs and education, promoting inclusive digital products and services and supporting digital entrepreneurship and innovation. In addition, Janani and Gayathri (2019) stated that digital inclusion can also enhance the impact and scope of CSR initiatives through online platforms for social impact projects to drive positive social change, digital advocacy and awareness campaigns, data analytics and effective monitoring for CSR programs, and virtual volunteering and community engagement.

Consequently, CSR initiatives play a multifaceted role in fostering digital inclusion, from infrastructure development to skills development programs thereby playing a significant role in bridging the gap between digital divide and inclusion through Digital Infrastructure Development such as building internet connectivity, ICT centers and support for digital learning centers especially in the rural areas. Also, launching of Digital Skills Development

Programs such as digital literacy training programs for empowerment of people, especially the vulnerable groups, with necessary skills that will assist them in the digital world. Thirdly, CSR initiatives can be in form of support to educational institutions of learning in implementing digital learning technologies, this includes providing for them ICT centers, computer hardware and software, and digital training for teachers to integrate technology into the school syllabus effectively. Fourthly, CSR can focus on Localized Content for Regional Languages as. This would encourage information access, digital literacy, and content absorption. (Universe.com 2024)

Therefore, technology plays a vital role in CSR and CSR has to advance further in the use of digital technologies. This will make CSR process to be more efficient and ensure attention is focus on CSR policies that aim at removing the digital technological gap as the way forward[27]. By integrating digital inclusion strategies into their CSR initiatives, companies can create positive impacts in reducing inequality, promoting economic growth, and enhancing opportunities for all citizens regardless of their location or socio-economic background (Zbigniew & Viera (2019).

CSR and Sustainable Development

The attention given to the sustainable development agenda by the nations of the world and the business community shows the significance of resolving environmental and social problems. This has led to the incorporation of sustainable development matters into the overall strategy of many companies and it gives room for strategic initiatives in sustainable development with more planning in this area. However, many companies are yet to realize the link of their business with the global environmental and social problems as shown in their choice of sustainable development goals (Izmailova, 2021). In Nigeria, CSR is not yet incorporated by companies as part of corporate governance measures to drive sustainable business model and CSR activities are done mainly by Multinational companies and a few blue-chip companies. Most firms are yet to give proper attention to the role of the ethical justification of business activities in their business environment (Sunday, 2020).

Above studies shows that CSR helps sustainable economic development by ensuring responsible business practices, reducing adverse environmental and social impacts, investing in community development, education, and healthcare, enhancing human capital and social well-being, supporting innovation and entrepreneurship, driving economic growth and job creation and fostering stakeholder engagement, promoting transparency and accountability. On the other hand, Sustainable economic development strengthens CSR by providing a framework for companies to operate in a socially and environmentally responsible manner, encouraging companies to accept sustainable practices, reduce operational costs and improving efficiency, supporting the development of new technologies and innovations, enabling companies to improve their social and environmental performance and promoting collaboration and partnerships, enabling companies to leverage resources and expertise in support of CSR initiatives.

Linking Digital Inclusion to Sustainable Economic Development through CSR

Digital inclusion can contribute to sustainable economic development by ensuring equal access to basic digital services is guaranteed and provided to every individual in a sustainable manner. Also, acquisition of the digital technologies should be at a cheap rate that is affordable to low-income groups (Ozili, 2023).

Therefore, digital inclusion drive by Corporate Social responsibility (sustainability) initiatives will yield positive benefits for realizing the Sustainable development goals s(SDGs) such as eliminating poverty; zero hunger; good health and well-being; quality education, gender equality, decent work and economic growth; clean water and sanitation, affordable and clean energy; industry, innovation and infrastructure; reduced inequality; sustainable cities and communities; responsible consumption and production; climate action; life below water; life on land; peace, justice and strong institutions, partnerships for the goals (Ozili, 2023).

Theoretical Review

Stakeholder Theory

According to Edward Freeman's stakeholder theory, which he first proposed in 1984, a manager must serve the requirements of various stakeholders inside an organisation by taking environmental concerns into account in order to ensure a positive connection that would be recorded during the publication of the financial reports (Freeman, Dmytriyev & Phillips, 2021). In other words, this theory states that a business should take into account and give top priority to the interests of all of its stakeholders, which may include shareholders, government agencies, customers, suppliers, and employees. It emphasizes that companies should work to produce value for all parties, not just their shareholders (Hörisch, Schaltegger and Freeman, 2021). This theory is very important in the context of digital inclusion, CSR and sustainable economic development in Nigeria emphasizing that companies should include in their operation the interests of a wider range of stakeholders rather than servicing the financial interests of shareholders only. The following parties are important stakeholders in the organisation: employees, suppliers, banks, government agencies, political parties, consumers, creditors, financial analyst and local communities (Jan, Lai, Draz, Tahir, Ali, Zahid & Shad, 2021). According to (Freeman et al, 2021) stakeholder theory expects corporate organisation to always strive to strike a balance between the interests of its numerous stakeholders in order to guarantee that each interest constituency is at least partially satisfied.

Legitimacy Theory

Legitimacy theory states that organizations continuously need to ensure that they carry out activities in accordance with societal norms, values and boundaries. It posits that there is the social contract between the company and the community where it operates and uses economic resources. This legitimacy is achieved when an organization's actions align with societal expectations, and its outputs meet societal needs. (Mahmud, 2019), According to Mahmud (2019), the objectives of firms to embark on CSR is to 'legitimize' their existence, to show their compliance with government and other agencies regulations, to gain marketing benefits, to differentiate themselves from other competitors in terms of sustainability and to earn reputation by portraying an impression of a 'good company'. Legitimacy theory is important in evaluating the relationships between companies and their environment and it provides useful insights for corporate social and environmental disclosures (Gehan & Naser, 2015).

Therefore, companies can demonstrate their legitimacy by addressing societal expectations of digital inclusion, bridging the gap of digital divide. CSR initiatives aim at promoting digital inclusion can help them enhance their legitimacy and reputation. (Guangyu Huang & Shen, 2024)

Empirical Review

Benedicta, et al (2024): The study reviews the state of digital inclusion efforts in Africa and the USA, to comprehend the challenges, successes, and lessons learned in bridging the digital divide in these different geographical regions. The study through comparative analysis between the two regions revealed some level of commonalities and differences in the approaches to digital inclusion. While African countries have higher disparity in digital divide, it was observed that digital inclusion efforts also face challenges in the United States despite the fact that they have higher connectivity rates. It examined different approaches by government and non-government organisations to address urban-rural disparities, promote digital literacy, and ensure affordable broadband access for marginalized communities. The review also assesses the impact of cultural, economic, and political influences on the effectiveness of initiatives. The paper recommends the need for context-specific strategies, regulatory frameworks and policy interventions in improving digital inclusion initiatives.

Wang, et al (2024): The research examines the impact of corporate social responsibility (CSR) and digital transformation (DT) on corporate financial performance (CFP) and the moderating effect of DT on the relationship between CSR and Financial performance. The study focused on 558 listed manufacturing companies of the Shanghai and Shenzhen Stock for 2012-2021 using Stata 17.0 software for data analysis. The independent variable used is the CSR rating report of the Hexun website and the indicators divided into strategic CSR (shareholder responsibility, employee responsibility, customer responsibility) and altruistic CSR (environmental responsibility and social contribution). The dependent variable is the financial performance measured by return on equity (ROE) and TOBIN's Q. The study found that both CSR and digital transformation have a positive impact on financial performance. Also, integrating digital technologies with sustainable development strategies can enhance financial benefits. The article recommends that businesses should make use of digital transformation to maximize economic and social value.

(Ozili, 2023): The paper used discourse analysis to establish a link between financial inclusion, sustainability and sustainable development. He observed that financial inclusion contributes to sustainable development by ensuring that access to basic financial services is guaranteed and are provided in a sustainable way and based on sustainability practices to result in lasting impact for sustainable development. It links financial inclusion to sustainable development through the adoption of sustainability principles in offering basic financial services to banked adults. The paper also conclude that financial inclusion is more relevant for the economic and social dimension of sustainable development as it improves the economic conditions and social welfare of people and partial benefits for the environmental dimension of sustainable development. The paper recommends need for polices that integrate financial inclusion to the sustainable development program.

Mala & Mathiraj (2023): investigated the benefits of CSR through digital transformation and the impact of CSR digitalization using theoretical approach for the study. The paper opined that Corporate digital responsibility involves four areas: social, economic, technological, and environmental. It recommends that all the four aspects should be combined under a single organisational cover. It revealed that digital corporate social responsibility is a platform to help businesses take their commitment to do good even further.

Atanasov Atanas et al., (2023): identified the current state of research on the integration of digital technologies in CSR activities in business and to make recommendations for further research and practice. The study aims to recognize the relationship between CSR and digital technologies. The bibliometric analysis was used for analysis and structured into descriptive and performance analysis. The results show that businesses more frequently use artificial intelligence (AI), blockchain, Internet of things (IoT) and other digital technologies to increase the efficiency and impact of their CSR activities.

Leven J. Zheng et al., (2023): The study examined how digitalization influences corporate social responsibility (CSR) performance. The findings indicate that both internal and external digitalization have a positive relationship with CSR performance. This study is the explore the impact of both types of digitalization on CSR performance, and also recognize ownership structure as a positive moderator of this relationship. The study contributes to the literature on digitalization, CSR, and stakeholders, providing practical insights for policymakers in the shipping industry.

Nosratabadi, Saeed; Atobishi, Thabit; Hegedűs, Szilárd (2023): evaluated the social sustainability of digital transformation (SOSDIT) of EU-27 countries and model its importance in reaching sustainable development goals (SDGs). The study, using structural equation modeling, empirically confirmed that digital transformation in Finland, the Netherlands, and Denmark are respectively most socially sustainable. It is also found that SOSDIT helps these countries to have a higher performance in reaching SDGs. The result also indicates inverse relationship between the Gini coefficient and reaching SDGs. In other words, the higher the Gini coefficient of a country, the lower its performance in reaching SDGs. The findings of this study contribute to the literature of sustainability and digitalization. It recommends that countries should ensure sustainable digital transformation that has a positive impact on the society.

Lee-Ying, Hen-Toong & Gek-Siang (2022): examined the link between digital financial inclusion and sustainable economic development. It explores digital financial inclusion across countries and finds that developing countries support and improve digital financial inclusion to help reduce poverty. The paper also finds that there is a digital divide between gender, the wealthy and the poor, and urban and rural areas in terms of accessibility to and usage of digital financial services. It recommends the need to focus on improving digital infrastructure, simplifying the banking processes and emphasizing the importance of financial education will ensue smooth digital financial inclusion across countries.

Sundararajan & Senthilkumar (2022): An empirical study on women entrepreneurship and corporate social responsibility for sustainable economic development examined the need for Small and Medium Enterprises (SMEs) to participate in CSR activities as it is not for multinational companies only. The study concludes that embarking on CSR initiatives will not reduce SMEs profit as a result of cost incurred on CSR activities but rather enterprises that adopted CSR initiatives have improvement in their profitability.

Jesufunmi (2021): investigated the effect of digital divide on sustainable development in Nigeria, especially on the attainment of Sustainable Development Goals (SDGs) SDG4, which bothers on the quality of education in Nigeria. The study evaluates Nigeria's educational sector and reveals that the country's educational system is in a terrible state despite its role as a significant and active driver of economic restoration in the short term and sustainable development and transformation in the longer term. The paper empirically reviews how the digital divide can be mitigated against the achievement of sustainable development, especially (SDGs) 4 in the country. The study recommends that Nigerian government should create an empowering and developing program that will involve the citizens, especially those at the grassroots so as to educate them on e-literacy skills and the knowledge required to use, maintain, and improve as ICT advances.

(Sunday, 2020): Examined the relationship between Corporate Social Responsibility and Socioeconomic Development in Nigeria. The study reviewed success stories of other climes and methods adopted by them for realization of vibrant CSR initiative. It concludes that there should be a synergy of CSR and Corporate Governance (CG), a viable CSR organization, and institutionalization or culture of monitoring and control of CSR practices. As a policy measure, it recommended that CSR should be created into an agency or commission.

Janani.V & Gayathri.S, (2019): observed that corporate social responsibility has undergone changes due to the advent of the digital era by focusing into digital innovation and trends in this digital era. This paper examines the trends that have taken place and the recent innovations in CSR, in the digital front. It also highlights the gaps in the technological advancements that are yet to be filled in the Corporate Social Responsibility. Also, the study shows the advantages of the CSR communication in the digital era and its challenges.

Zbigniew & Viera, (2019): examined the relationship of CSR and digital transformation concepts. It affirms that Corporate Social Responsibility and digital transformation are becoming one of the main factors of the company's competitiveness in this digital era. The author opined that digital transformation is the most important component of the Industrial Revolution that changes the way of doing business nowadays. Digital transformation is an effective solution to the problems in the competitive business environment. Corporate Digital Responsibility (CDR) is the new direction changing the relationship between employees and technology and the ethical use of new technologies.

Methodology

This study utilizes a comprehensive literature review methodology to investigate the interconnections between Digital Inclusion, Corporate Social Responsibility (CSR), and Sustainable Economic Development in Nigeria. The research process involves a systematic review of peer-reviewed journal articles, books, conference proceedings, and pertinent reports from both local and international sources. The methodology encompasses several key steps: Thematic Analysis: The literature is categorized into thematic areas, including (i) the role of digital technologies in economic development, (ii) the social and economic impact of CSR initiatives, and (iii) the integration of CSR with digital inclusion for sustainable development. This thematic analysis facilitates the identification of patterns, gaps, and areas requiring further research. Synthesis and Analysis: The review synthesizes findings from the selected literature, offering a critical analysis of the interrelationship between digital inclusion and CSR, as well as their potential to foster sustainable development. By comparing studies across different time periods and contexts, the review illustrates the evolution of knowledge and how contemporary challenges in Nigeria's development landscape are addressed through these interconnections. Presentation of Findings: The findings of the literature review are presented in a structured format, linking digital inclusion, CSR, and sustainable development. The discussion highlights how these concepts are being applied in Nigeria to tackle economic inequality, promote social inclusion, and achieve long-term growth.

Results and Discussion of Findings

Evolution of Digital Inclusion in Nigeria

The progress on digital inclusion in Nigeria in the past two decades suggests significant improvement, most of which is associated with the use of mobile telephony. According to the Nigerian Communications Commission (2021), the mobile phone penetration rate increased from less than 0.02% in 2000 to over 90% in 2020. The increase in mobile connectivity has been instrumental in the wider improvement of adopting digital technologies in the country. Despite these developments, there has still been a digital divide, which affects rural areas, women, and the poor more often than others. According to Ozili (2023), the COVID-19 pandemic helped accelerate the use of digital technologies by forcing people and businesses to rely increasingly on various digital platforms. Concurrently, it revealed and exacerbated pre-existing disparities, as at-risk groups faced challenges in obtaining the essential technology and infrastructure required to participate in the digital economy. A study on the phenomenon shows unequal developments in the increase of digitization within Nigerian society. While towns and cities enjoy the benefits of better access to digital technologies, rural communities experience high barriers, including poor infrastructure, increasing costs, and low levels of digital literacy.

These factors have been particularly disadvantageous to rural areas in terms of benefitting from advantages that come along with digital technology. These inequalities underpin the need for focused policies and programs needed to narrow the digital divide and ensure full participation in the digital economy.

Corporate Social Responsibility in Nigeria-Trends

The concept of CSR in Nigeria has evolved from a majorly philanthropic approach to a more strategic fusion of corporate objectives. According to Amaeshi et al. (2006), firms are increasingly focusing their CSR efforts on those areas that have an impact on some important problems relating to education, health, and environmental sustainability. Furthermore, Adeyanju (2012) applies the view that CSR activities have become central to corporate plans geared towards enhancing social welfare, as well as corporate reputation. Despite the shift to strategic CSR, the outcome of such programs has not been consistent. While some studies reflect positive impact on communities, other studies highlight limited long-term benefits. From this view, it is evidenced that many CSR programs may not effectively address the root of social problems (Idemudia, 2014).

This evolution demonstrates that, increasingly, CSR in Nigeria has come to be seen as one of the ways through which corporations could contribute to solving some intractable problems of society. Yet, the impact of such CSR initiatives is varied, with many still lacking either the depth or sustainability to create long-term change. To critics, CSR often focuses on short-term outcomes rather than creating systemic solutions for deeply ingrained social challenges.

Relations between Digital Inclusion, Corporate Social Responsibility, and Sustainable Economic Development: Very little research focuses explicitly on the relationship between digital inclusion, corporate social responsibility, and sustainable economic growth in Nigeria. Various corporations have already embarked on incorporating digital inclusion into their corporate social responsibility schemes by offering digital skills training and improving technological access to marginalized communities. Adelowo, C. M., Akinbami, C. A., & Olaniran, O. A. (2022). observe that these particular initiatives are demonstrative of potential, most especially in empowering the youth and women by girding them with the tools necessary in the digital economy. Okoye and Ezeabasili (2019) highlight that CSR initiatives promoting digital inclusion can contribute significantly to economic empowerment.

Analysis of these trends therefore suggests that incorporating digital inclusion into CSR can be an essentially promising approach toward achieving both social and economic goals. In other words, by overcoming digital exclusion using CSR, the firm will be in a strategic position to bridge the gap between underserved groups and digital opportunities, in order to develop the economy. It corresponds to the general paradigm of the concept of sustainable development, where social inclusion acts as a driver for the realization of long-term economic growth.

Challenges and Prospects

Despite increased CSR activities in Nigeria, various challenges hinder the path of digital inclusion. Nwagwu and Olatunji (2018) note that one of the most significant barriers to improving digital inclusion is the lack of coordinated efforts between government agencies, the private sector, and civil society. On a parallel note, the inadequacy of infrastructure, especially in rural areas, remains highly normative (Tella & Alimi, 2016). Oluwatayo and Ojo add that there is inadequate digital literacy among certain groups of people; this exacerbates the digital divide.

However, these challenges can be overcome. In that case, public-private partnerships facilitate infrastructure development in unserved communities, according to Adomi 2020. There is also a growing interest in impact investment and social entrepreneurship models for profitability cum social impact, hence an opportunity that may lead to new pathways for sustainability of digital inclusion initiatives. (Idemudia, 2014). Solutions to these challenges will require comprehensive, multi-stakeholder approaches: while important, CSR initiatives must be reinforced by policies of governments that stimulus investment from the private sector and coordination with civil society. Public-private partnerships and innovative models of finance, such as impact investing, will open new avenues toward greater access and literacy in digital skills.

Implications for Sustainable Economic Development

Research indicates that enhanced digital inclusion has the potential to stimulate economic expansion through increased productivity, the generation of new employment opportunities, and improved access to markets (Asongu & Odhiambo, 2019). Corporate Social Responsibility (CSR) initiatives aimed at fostering digital inclusion can contribute to inclusive development by addressing the needs of marginalized communities, especially in rural regions (Adelowo et al., 2022). Nevertheless, the enduring effects of these initiatives on sustainable economic development are still ambiguous owing to insufficient longitudinal studies. Yet, there remains a huge potential for Digital Inclusion in effectively supporting economic development in a sustainable manner. In this vein, digital inclusion CSR initiatives can catalyze inclusive growth, subject to the level at which they are effectively integrated into national development strategies and policies. Realization of full economic benefits emanating from digital inclusion requires a more rigorous understanding with respect to the impact of digital inclusion in the long run.

Discussion

The literature categorically underlines a number of complicated interactions that exist among digital inclusion, CSR, and sustainable economic development in Nigeria. Second, despite increased awareness regarding the issues of digital inclusion and what CSR can do to foster it, there are still considerable gaps in knowledge and practice. First of all, there needs to be more coordination at the level of government policy, CSR initiatives, and civil society efforts. Further research is required on models that would help in effective multi-stakeholder collaboration toward comprehensive and sustainable digital inclusion. Secondly, there is a need for more robust methodologies in measuring the long-term impact of digital inclusion initiatives on sustainable development. This would probably involve a call for the development of standardized metrics and longitudinal studies to measure outcomes over time. These findings also portray the way universal measures in digital inclusion fail. Such strategies should be suitably targeted to the specific needs of each different community, especially in a diverse country like Nigeria. Additionally, supportive policy frameworks are needed that will incentivize corporate investment in digital inclusion and ensure such investments align with broader national development goals. Finally, there is a considerable scope for innovative CSR approaches. Such challenges in digital inclusion find their solutions in some of the emerging technologies like blockchain and AI. While the linkages between digital inclusion, CSR, and sustainable economic development are gradually getting clearer, much is yet to be done. Indeed, additional research and practice will be required to more fully realize these linkages and translate them into positive impacts in society. Encouraging collaboration, impact measurement, and innovation can help Nigeria bridge its digital divide and foster inclusive economic growth more effectively.

Conclusions and Recommendations

The study finds that there is still digital gap in Nigeria, as the country is yet to fully integrate digital technologies into all sectors business, health, education, public finance etc. The digital divide is as a result of inadequate infrastructure, illiteracy level, affordability and lack of accessibility by vulnerable groups such as women and rural dwellers, among others. It also finds that there is multi directional connection between digital inclusion, CSR and sustainable economic development.

In conclusion, CSR initiatives that promote digital inclusion, such as aggressive ICT infrastructure, training and empowerment of vulnerable groups, building of ICT centers for schools, addressing language barriers through localized content for regional Languages, will have positive impact in enhancing companies' legitimacy and reputation and this will lead to pragmatic digital transformation at an exponential rate, which will promote sustainable economic development. Also, businesses need to embark on a more articulated CSR projects that drives digitalization and integrate sustainable development issues into their overall strategy. Therefore, digital inclusion, corporate social responsibility, and sustainable economic development are interconnected concepts that can collectively drive positive change and digital transformation in Nigeria. By given priority to digital inclusion, embracing CSR initiatives, and promoting sustainable business practices essential for reducing poverty, reducing inequality, companies in Nigeria can play a crucial role in building a more inclusive, equitable, and sustainable future for the country.

Consequently, the study recommendations are as follows:

a) Strong and efficient collaboration between the government, private sector, civil society, and other stakeholders which is essential to realize full potential of digital technologies and CSR for improving sustainable economic development in Nigeria.
b) Nigerian companies should embrace CSR in their product brands and as part of their corporate governance measures and overall strategic plans to drive sustainable business environment through CSR.

c) Government should invest in infrastructures that will assist digital connectivity and accessibility by every citizen irrespective of their geographical location within the county. This includes provision of stable electricity and easy access to internet connectivity at all places.
d) Policy makers should address the issue of electronic or digital fraud that makes some people to be skeptical of using digital financial products and services so as to build trust and confidence in people. This can be achieved by government strengthening the anti-fraud agencies and information protection measures.
e) CSR Initiatives Must be Need-Based at the Local Level: Companies should not implement similar strategies in their CSR programs for digital inclusion. Rather, different initiatives should be harnessed to suit the specific needs at different communities. For example, infrastructure investments would serve the purpose of rural areas, while investments in training for digital literacy would help low-income urban areas. To this regard, corporations are encouraged to involve local stakeholders in designing programs that would foster equity in addressing such multifaceted needs contextually.
f) Establish Clear Impact Measurement Metrics: Companies should provide uniform metrics by which to gauge the impact of CSR programs-particularly around their holistic impact on digital inclusion and economic development. This may include concrete, measurable targets around numbers of people digitally enabled, numbers of communities going online, or jobs to be created directly as a result of the CSR program.
g) Encourage Social Entrepreneurship: Companies should, therefore, look at those CSR models that promote social entrepreneurship. The corporations would then provide assistance to the local entrepreneurs who are involved in using digital tools in the development of solutions for their communities as a means of stimulating sustainable growth and development. Impact investing in technology access and education-focused social enterprises does have the potential to be a game-changer for the underdeveloped regions of Nigeria.

This paper will enhance the existing body of knowledge on the correlation between digital inclusion, CSR and sustainable economic development as it provides new perspectives to gain insight into their relationship. It contributes to literature by linking sustainable economic development to digital inclusion and CSR.

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