

Algorithmic Control, Occupational Shifts, and Earnings Volatility: Industrial Sociology and Financial Risk Analysis of Income from Social Media Platforms in Nigeria

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<https://doi.org/10.56201/ijssmr.vol.12no9.2026.pg485.518>

Abstract

The rise of social media platforms such as TikTok, YouTube, Instagram, Facebook, and X has transformed labor markets in Nigeria by creating new occupational categories and income streams for millions of young people. While these platforms offer opportunities for income generation through content creation, influencer marketing, and fan subscriptions, they are characterized by algorithmic control, occupational precarity, and earnings volatility. Algorithmic control refers to the use of automated systems to determine content visibility, monetization, and distribution, often without transparency or recourse for creators. This study investigates how algorithmic control shapes occupational shifts and earnings volatility among Nigerian social media income earners, using an integrated industrial sociology and financial risk analysis framework. The study is guided by three complementary theories: Labor Process Theory by Michael Burawoy, which explains how control, consent, and resistance operate in workplaces; Platform Capitalism Theory by Nick Srnicek, which analyzes how digital platforms extract value while externalizing risk to workers; and Risk and Uncertainty Theory by Frank Knight, which distinguishes between quantifiable risk and unquantifiable uncertainty created by opaque systems. The specific objectives are to assess the effect of algorithmic control on content visibility and monetization, examine occupational shifts into content creation, analyze patterns and determinants of earnings volatility, evaluate financial risks associated with platform income, and propose policy and practical recommendations for improving financial security for digital workers in Nigeria. An explanatory sequential mixed-methods design was adopted. Quantitative data were collected from 412 respondents across Lagos, Abuja, and Port Harcourt using a structured questionnaire with a 4-point Likert scale. Respondents were selected through multi-stage sampling

involving purposive selection of cities, stratification by primary platform, and simple random sampling within strata. Qualitative data were collected through 25 semi-structured interviews with high, medium, and low earners to explain statistical patterns and capture lived experiences. Quantitative data were analyzed using SPSS Version 29 through descriptive statistics, multiple regression, Pearson correlation, and ANOVA. Qualitative data were analyzed using thematic analysis in NVivo 14 following Braun and Clarke's six-step framework. Secondary data from the National Bureau of Statistics, World Bank, and International Labour Organization were used for triangulation and contextualization. Findings show that algorithmic control significantly affects content visibility and monetization opportunities, with 84.7% of respondents reporting that algorithm updates reduce engagement without explanation. Occupational shifts into content creation are widespread, as 56.3% of respondents left formal jobs to become full-time creators, yet 71.4% expressed concern about job security and lack of social protection. Earnings volatility is high, with 78.9% reporting significant monthly income fluctuations linked to algorithmic changes. Regression analysis confirms that algorithmic control explains 47% of earnings volatility, while correlation analysis shows a strong positive relationship between earnings volatility and financial risk. Key financial risks include payment delays, currency exchange losses, and limited access to credit due to irregular income. Qualitative data reveal that creators engage in constant adaptation to algorithms, often at the expense of creative autonomy, and rely on informal savings groups to manage income instability. The study concludes that algorithmic control restructures labor relations by replacing direct supervision with automated management, leading to occupational shifts that are often precarious and characterized by uncertainty. Earnings volatility driven by algorithmic opacity increases financial risk and limits long-term planning, particularly in a context marked by institutional voids and weak social protection. Based on these findings, the study recommends that the Nigerian government develop a regulatory framework for digital labor that mandates algorithmic transparency and dispute resolution mechanisms. Platforms should improve transparency and introduce income stabilization tools. Creators should diversify income streams and engage in collective action to improve bargaining power. Financial institutions should design credit and insurance products tailored to irregular income patterns. This study contributes empirically by providing original data on Nigerian content creators, theoretically by integrating industrial sociology and financial risk analysis to study digital labor, and practically by offering evidence-based recommendations for policy and practice. It concludes that without transparency, regulation, and social protection, algorithmic control will continue to produce occupational instability and financial insecurity for Nigeria's growing population of digital workers.

Keywords: *Algorithmic control, occupational shifts, earnings volatility, platform capitalism, digital labor, Nigeria*

1.1 Background of the Study

The rise of digital platforms has reconfigured labor markets globally, creating new occupational categories and income streams that did not exist two decades ago. Social media platforms such as TikTok, YouTube, Instagram, Facebook, and X have evolved from communication tools into economic ecosystems where individuals monetize attention, content, and influence. In Nigeria, the proliferation of affordable smartphones, improved internet penetration, and a youthful population has accelerated this shift. The National Bureau of Statistics reported that Nigeria's internet penetration reached 45.6% in 2024, with over 103 million internet users, a significant proportion

of whom engage in content creation and digital entrepreneurship (National Bureau of Statistics, 2025). This transformation aligns with Castells' Network Society Theory, which argues that information technology has become the material basis for economic and social organization, restructuring labor and capital relations around networked flows of information (Castells, 2010). Despite these opportunities, the income generated from social media platforms is subject to algorithmic control, occupational precarity, and earnings volatility. Algorithmic control refers to the use of automated systems to manage visibility, monetization, and content distribution on digital platforms. Bucher argues that algorithms are not neutral technical artifacts but socio-technical systems that exert power over users by determining what is seen, who is paid, and whose voice is amplified (Bucher, 2018). In the context of Nigeria, creators often report sudden drops in reach, demonetization, and account restrictions without transparent explanations, illustrating how algorithmic governance shapes livelihoods. This dynamic reflects Foucault's concept of governmentality, where power operates through diffuse, technical, and seemingly neutral mechanisms rather than direct coercion (Foucault, 1991). The occupational landscape has also shifted. Traditional employment pathways in Nigeria have been disrupted by high youth unemployment, estimated at 33.3% in Q4 2020, and structural challenges in the formal sector (International Labour Organization, 2021). Consequently, many young Nigerians have turned to social media platforms as alternative sources of income. This shift exemplifies the broader trend of platform-mediated labor described by Srnicek, who contends that platform capitalism extracts value by mediating social and economic interactions while externalizing risk to workers (Srnicek, 2017). Unlike formal employment, content creation on social media lacks employment contracts, pension contributions, health benefits, and job security. It is instead characterized by gig-like arrangements where income depends on metrics controlled by platforms. This aligns with Standing's analysis of the precariat, a class of workers who experience unstable labor, lack occupational identity, and face income insecurity (Standing, 2011). Earnings volatility is a defining feature of income from social media platforms. Unlike salaried employment, revenue from ad shares, brand deals, affiliate marketing, and fan subscriptions fluctuates based on algorithmic changes, audience engagement, advertiser demand, and platform policy shifts. DiMaggio and Powell's Institutional Theory provides a useful lens here, suggesting that organizations adopt practices to gain legitimacy but often decouple these practices from actual outcomes, leading to unpredictability for actor's dependent on them (DiMaggio & Powell, 1983). For Nigerian creators, earnings can rise sharply following a viral video but collapse overnight due to a policy update or demonetization, making financial planning difficult. This volatility has implications for household income stability, savings behavior, and investment in human capital.

The financial risk associated with social media income is compounded by Nigeria's macroeconomic environment. High inflation, currency depreciation, and limited access to formal financial services increase the vulnerability of digital workers. Markowitz's Modern Portfolio Theory suggests that income diversification reduces risk, yet many Nigerian creators rely on a single platform or revenue stream due to limited digital literacy and market access (Markowitz, 1952). Furthermore, the absence of legal frameworks that recognize digital labor as formal employment limits access to social protection and credit facilities. This gap reflects what North describes as institutional voids, where the absence of formal institutions increases transaction costs and risk for economic actors (North, 1990). Industrial sociology provides a framework for understanding how these changes affect work organization, labor relations, and worker identity. Burawoy's Labor Process Theory emphasizes that labor is not merely a technical process but a social relation shaped by control, consent, and resistance (Burawoy, 1979). On social media

platforms, control is exerted through algorithms, community guidelines, and monetization policies, while consent is produced through the promise of autonomy, fame, and income. Resistance manifests in practices such as multi-homing across platforms, audience migration to alternative apps, and collective complaints against policy changes. These dynamics illustrate how digital labor reconfigures class relations and worker agency in the 21st century. From a financial risk perspective, the income streams of Nigerian social media creators exhibit characteristics similar to high-risk financial assets. They are subject to market risk, operational risk, and reputational risk. Reputational risk arises when content is flagged or deplatformed, leading to immediate loss of income. Operational risk includes platform outages, payment system failures, and changes in tax policy affecting digital transactions. Market risk is driven by fluctuations in advertiser spending, which is sensitive to Nigeria's macroeconomic cycles. Knight's distinction between risk and uncertainty is relevant here: while risk can be quantified and managed, the opacity of algorithmic decision-making creates uncertainty that cannot be easily priced or insured against (Knight, 1921). Empirical studies on digital labor in Africa remain limited, but emerging research indicates that African creators face unique challenges. A World Bank report on the digital economy in Sub-Saharan Africa notes that while digital platforms create income opportunities, they also exacerbate inequality due to unequal access to technology, skills, and global markets (World Bank, 2021). In Nigeria, the Socio-Economic Rights and Accountability Project has documented cases of arbitrary account suspensions and non-payment by platforms, highlighting the need for regulatory oversight (SERAP, 2024). These findings suggest that the promises of platform work are unevenly distributed and often contingent on factors beyond the control of individual creators.

The regulatory environment further complicates the issue. Nigeria's National Information Technology Development Agency has issued guidelines on digital content moderation, but enforcement remains weak and inconsistent. The lack of a comprehensive digital labor law means that creators operate in a regulatory grey area, where platform terms of service function as de facto contracts. This situation aligns with Teubner's concept of constitutionalization of private governance, where private actors exercise quasi-public regulatory authority over social and economic life (Teubner, 2012). Without state intervention, platforms determine the rules of participation and distribution of value. The significance of this study lies in its intersection of industrial sociology and financial risk analysis. Industrial sociology examines how work is organized, how labor relations evolve, and how occupational identities are formed. Financial risk analysis assesses the stability, predictability, and sustainability of income streams. By combining these perspectives, the study can provide a holistic understanding of how algorithmic control shapes occupational trajectories and financial outcomes for Nigerian social media workers. This approach addresses a gap in the literature, which tends to treat digital labor either as a sociological phenomenon or as an economic activity, but rarely both.

Moreover, the Nigerian context offers a critical case for studying digital labor in the Global South. Unlike Europe and North America, where platform work often supplements existing welfare systems, Nigerian creators operate in an environment with weak social protection and high economic uncertainty. This makes the study of earnings volatility and occupational shifts particularly urgent. Understanding these dynamics can inform policy interventions aimed at formalizing digital work, improving financial inclusion, and protecting workers' rights in the platform economy. In summary, the emergence of social media platforms as sites of work and income generation in Nigeria has introduced new forms of algorithmic control, occupational mobility, and financial risk. These developments cannot be fully understood through traditional labor market frameworks alone. They require an integrated analysis that draws on industrial

sociology to examine changes in work organization and identity, and financial risk analysis to evaluate income stability and vulnerability. This study seeks to fill that gap by investigating how algorithmic control influences occupational shifts and earnings volatility among Nigerian social media platform users.

1.2 Statement of the Research Problem

Despite the growing number of Nigerians earning income from social media platforms, there is limited empirical evidence on how algorithmic control influences occupational shifts and earnings volatility in this context. Existing studies on digital labor in Africa have focused largely on ride-hailing and microtask platforms, neglecting the specific dynamics of content creation and influencer marketing (Graham et al., 2017). Furthermore, most financial risk analyses of digital income have been conducted in developed economies, where institutional support and data infrastructure are more robust (Katz & Krueger, 2019).

In Nigeria, anecdotal evidence suggests that creators experience sudden income losses due to algorithm changes, policy updates, and demonetization. However, the extent, drivers, and consequences of this volatility remain undocumented. The absence of reliable data limits the ability of policymakers, financial institutions, and labor organizations to design interventions that protect digital workers. Without understanding how algorithmic control shapes occupational trajectories and income stability, efforts to formalize the digital economy risk being ineffective or misdirected. Therefore, this study seeks to address this gap by investigating the relationship between algorithmic control, occupational shifts, and earnings volatility among social media income earners in Nigeria, using an integrated industrial sociology and financial risk analysis framework.

1.3 Research Objectives

The general objective of the study is to examine the effects of algorithmic control on occupational shifts and earnings volatility among income earners on social media platforms in Nigeria. The specific objectives are to:

1. Assess the extent to which algorithmic control influences the visibility and monetization of content on social media platforms in Nigeria.
2. Examine the occupational shifts experienced by individuals transitioning into full-time or part-time content creation on social media platforms.
3. Analyze the patterns and determinants of earnings volatility among Nigerian social media income earners.
4. Evaluate the financial risks associated with income derived from social media platforms.
5. Explore the role of industrial sociology in explaining changes in work organization and worker identity in the Nigerian digital labor market.
6. Propose policy and practical recommendations for reducing earnings volatility and improving financial security for digital workers in Nigeria.

1.4 Research Questions

The study seeks to answer the following questions:

1. To what extent does algorithmic control affect content visibility and monetization for Nigerian social media income earners?
2. What occupational shifts have occurred among individuals engaged in income generation on social media platforms in Nigeria?

3. What are the patterns and determinants of earnings volatility among Nigerian social media income earners?
4. What financial risks are associated with income derived from social media platforms in Nigeria?
5. How does industrial sociology explain changes in work organization and worker identity in Nigeria's digital labor market?
6. What policy and practical measures can mitigate earnings volatility and enhance financial security for digital workers in Nigeria?

1.5 Research Hypotheses

Based on the research questions, the following null hypotheses are formulated:

H01: Algorithmic control has no significant effect on content visibility and monetization for Nigerian social media income earners.

H02: There is no significant occupational shift among individuals engaged in income generation on social media platforms in Nigeria.

H03: Earnings volatility among Nigerian social media income earners is not significantly influenced by platform-specific factors.

H04: Income derived from social media platforms in Nigeria is not associated with significant financial risks.

H05: Industrial sociology does not provide a significant explanation for changes in work organization and worker identity in Nigeria's digital labor market.

1.6 Scope of the Study

The study focuses on individuals earning income from social media platforms in Nigeria between 2020 and 2025. The geographical scope covers urban and semi-urban areas in Lagos, Abuja, and Port Harcourt, where digital infrastructure and creator activity are most concentrated. The thematic scope includes algorithmic control, occupational shifts, earnings volatility, industrial sociology, and financial risk analysis. The study excludes traditional media professionals and individuals using social media solely for non-commercial purposes. The platforms considered include TikTok, YouTube, Instagram, Facebook, and X, which are the most widely used for monetization in Nigeria.

1.7 Significance of the Study

This study is significant for several stakeholders. For policymakers, it provides evidence-based insights into the challenges faced by digital workers, informing the development of regulatory frameworks that protect labor rights and promote financial inclusion. For financial institutions, the findings can guide the design of credit products and insurance schemes tailored to the income patterns of digital workers. For platform companies, the study highlights the human consequences of algorithmic decisions, encouraging greater transparency and accountability.

Academically, the study contributes to the fields of industrial sociology and financial risk analysis by applying these frameworks to the emerging context of digital labor in the Global South. It also advances methodological innovation by combining quantitative and qualitative approaches to capture both measurable income patterns and lived experiences of workers. For Nigerian youth, the study offers a realistic assessment of the opportunities and risks associated with content creation, enabling informed career decisions.

1.8 Operational Definition of Terms

Algorithmic Control: The use of automated systems by social media platforms to determine content visibility, distribution, and monetization, as operationalized by user reports of reach changes, demonetization, and policy enforcement (Bucher, 2018).

Occupational Shift: The transition of individuals from formal employment, informal work, or unemployment into full-time or part-time income-generating activities on social media platforms.

Earnings Volatility: The degree of fluctuation in monthly income derived from social media platforms, measured by the standard deviation of reported earnings over a 12-month period.

Industrial Sociology: The study of work organization, labor relations, and occupational identity within the context of digital platform labor, drawing on Labor Process Theory (Burawoy, 1979).

Financial Risk Analysis: The assessment of potential losses associated with income derived from social media platforms, including market risk, operational risk, and reputational risk, based on Knight's distinction between risk and uncertainty (Knight, 1921).

Social Media Platform: Digital applications such as TikTok, YouTube, Instagram, Facebook, and X that enable users to create, share, and monetize content.

Digital Worker: An individual who derives income primarily or partially from content creation, influencer marketing, or audience monetization on social media platforms in Nigeria.

2.1 Conceptual Literature Review

This section reviews the core concepts underpinning the study Algorithmic Control, Occupational Shifts, and Earnings Volatility: Industrial Sociology and Financial Risk Analysis of Income from Social Media Platforms in Nigeria. Each subsection defines a concept, explains its theoretical grounding, and links it to the Nigerian context of digital labor.

2.1.1 Concept of Algorithmic Control

Algorithmic control refers to the use of automated computational systems to direct, evaluate, and discipline work processes on digital platforms. Unlike traditional managerial control, algorithmic control operates through code, data, and automated feedback loops that shape worker behavior without direct human supervision. Bucher argues that algorithms function as socio-technical assemblages that exercise power by making certain actions visible and others invisible, thereby structuring what is possible for users (Bucher, 2018). This aligns with Foucault's concept of disciplinary power, where control is exercised through continuous monitoring and normalization rather than overt coercion (Foucault, 1991). On platforms like TikTok and YouTube, algorithmic control determines which videos are recommended, who receives monetization, and whose content is suppressed, directly affecting creator income and occupational status.

2.1.2 Theoretical Foundations of Algorithmic Control

The study of algorithmic control draws on Science and Technology Studies and Critical Algorithm Studies. Gillespie's work on the politics of platforms emphasizes that algorithms are not neutral but embed values, commercial interests, and cultural biases that shape public discourse and labor

relations (Gillespie, 2014). Pasquale's analysis of the "black box society" highlights how opaque algorithms create information asymmetries that disadvantage workers and users (Pasquale, 2015). In the Nigerian context, this opacity means creators often cannot contest demonetization or reach suppression, reinforcing dependency on platform rules.

2.1.3 Concept of Occupational Shifts in the Digital Economy

Occupational shifts refer to the movement of individuals from traditional employment, informal work, or unemployment into new forms of labor mediated by digital platforms. Srnicek describes this as a feature of platform capitalism, where platforms mediate economic activity and externalize labor risks to individuals (Srnicek, 2017). In Nigeria, occupational shifts are driven by high youth unemployment and the expansion of mobile internet, leading many to adopt content creation as a primary or secondary occupation. This reflects Standing's analysis of the precariat, a class characterized by unstable work, lack of occupational identity, and income insecurity (Standing, 2011).

2.1.4 Labor Process Theory and Digital Work

Labor Process Theory, developed by Burawoy, examines how control, consent, and resistance operate in the workplace (Burawoy, 1979). Applied to digital labor, the theory explains how platforms exercise control through algorithmic management while securing consent through promises of autonomy, flexibility, and income. Resistance manifests in practices such as multi-homing across platforms, audience migration, and public criticism of platform policies. This framework is useful for understanding how Nigerian creators negotiate their relationship with platforms.

2.1.5 Concept of Earnings Volatility

Earnings volatility refers to the degree of fluctuation in income over time. For social media creators, volatility arises from changes in audience engagement, advertiser demand, platform policies, and currency exchange rates. Knight distinguishes between risk, which can be quantified, and uncertainty, which cannot be calculated due to lack of information (Knight, 1921). Algorithmic opacity creates uncertainty for creators, making income planning difficult. Markowitz's Modern Portfolio Theory suggests that income diversification reduces volatility, but many Nigerian creators rely on single platforms due to limited market access (Markowitz, 1952).

2.1.6 Financial Risk Analysis in Digital Labor

Financial risk analysis assesses potential losses associated with income streams. In the context of social media, risks include market risk from advertiser spending cycles, operational risk from payment system failures, and reputational risk from deplatforming. The Basel Committee on Banking Supervision identifies operational risk as a key concern in digital finance, a concept transferable to creator economies (Basel Committee, 2011). Nigerian creators face additional risks from currency volatility and limited access to formal financial services.

2.1.7 Platform Capitalism and Value Extraction

Platform capitalism describes an economic model where platforms mediate social and economic interactions while extracting value through data and transaction fees. Srnicek argues that platforms create value by facilitating interactions and then monetize these interactions through advertising and data sales (Srnicek, 2017). In Nigeria, platforms capture most of the value, while creators bear

the costs of content production and income instability. This reflects Marx's concept of exploitation, updated for the digital economy.

2.1.8 Gig Economy and Precarious Work

The gig economy refers to labor markets characterized by short-term contracts and freelance work mediated by digital platforms. De Stefano defines gig work as "work that is organized through online platforms and performed on a task-by-task basis" (De Stefano, 2016). While gig work offers flexibility, it often lacks social protection and job security. In Nigeria, content creation exhibits gig-like features, with income tied to performance metrics controlled by platforms, making it precarious.

2.1.9 Industrial Sociology and the Changing Nature of Work

Industrial sociology studies work organization, labor relations, and occupational identity. Edwards' theory of managerial control identifies technical, bureaucratic, and simple control as mechanisms for managing labor (Edwards, 1979). On social media platforms, algorithmic management represents a new form of technical control. This shift alters worker identity, as creators must perform as entrepreneurs, marketers, and performers simultaneously, blurring boundaries between work and leisure.

2.1.10 Concept of Platform Governance

Platform governance refers to the rules, policies, and enforcement mechanisms that regulate user behavior on digital platforms. Gillespie argues that platforms function as private regulators, setting norms that shape public discourse and economic activity (Gillespie, 2018). In Nigeria, platform governance affects who can monetize content, what topics are allowed, and how disputes are resolved, often without recourse to local legal systems.

2.1.11 Income Inequality in the Creator Economy

The creator economy exhibits high levels of income inequality, with a small percentage of creators earning most of the revenue. This follows Pareto's principle, where 80% of income goes to 20% of creators. Van Dijck and Poell argue that platform architecture amplifies inequality by favoring content that maximizes engagement (Van Dijck & Poell, 2013). In Nigeria, this means that creators with existing social capital or access to urban infrastructure have advantages over rural creators.

2.1.12 Datafication and Labor

Datafication refers to the transformation of social actions into quantifiable data for analysis and monetization. Mayer-Schönberger and Cukier describe datafication as a key feature of the big data era, enabling platforms to optimize content distribution and advertising (Mayer-Schönberger & Cukier, 2013). For Nigerian creators, datafication means that their labor is continuously measured and valued by algorithms, often without transparency or consent.

2.1.13 Autonomy and Control in Platform Work

A central tension in platform work is between perceived autonomy and actual control. Prassl argues that platforms present work as flexible and autonomous while retaining significant control over labor processes through algorithms and rating systems (Prassl, 2018). Nigerian creators often report feeling autonomous but experience constraints when algorithms change or accounts are suspended without appeal.

2.1.14 Financialization of Attention

Financialization of attention describes the process by which human attention is converted into a tradable asset through advertising and data markets. Lanham's concept of the attention economy explains how attention becomes scarce and valuable in information-rich environments (Lanham, 2006). Nigerian creators participate in this economy by producing content designed to capture and retain audience attention, with income tied to attention metrics.

2.1.15 Risk Society and Digital Labor

Beck's Risk Society Theory posits that modern societies produce risks that are global, invisible, and manufactured through technological development (Beck, 1992). Digital labor generates risks related to data privacy, algorithmic bias, and income instability. Nigerian creators face these risks without institutional buffers, making them vulnerable to sudden income loss.

2.1.16 Institutional Voids and Digital Markets

Institutional voids refer to the absence of formal institutions that support market functioning, such as contract enforcement and credit systems. Khanna and Palepu argue that institutional voids increase transaction costs and risk in emerging markets (Khanna & Palepu, 2010). In Nigeria, the lack of legal recognition for digital labor creates voids that expose creators to exploitation and financial insecurity.

2.1.17 Social Protection and Platform Workers

Social protection refers to policies and programs that reduce poverty and manage risks such as unemployment and illness. The ILO defines social protection as a human right and a key component of decent work (ILO, 2017). Platform workers in Nigeria lack access to pensions, health insurance, and unemployment benefits, increasing their vulnerability to income shocks.

2.1.18 Digital Skills and Human Capital

Human Capital Theory posits that investments in education and skills increase productivity and earnings (Becker, 1964). Digital skills are critical for success in the creator economy, including video production, analytics, and audience engagement. In Nigeria, disparities in digital literacy contribute to unequal outcomes among creators, reinforcing existing social inequalities.

2.1.19 Regulatory Challenges in the Platform Economy

Regulating platform work is challenging due to its cross-border nature and reliance on private governance. Collier et al. argue that traditional labor law is ill-suited to platform work, necessitating new regulatory models (Collier et al., 2017). In Nigeria, the absence of specific legislation for digital labor leaves creators without legal protections, highlighting the need for policy innovation.

2.1.20 Future of Work in the Nigerian Creator Economy

The future of work in Nigeria's creator economy will be shaped by technological change, regulatory developments, and platform business models. Frey and Osborne's analysis of automation suggests that routine tasks are most at risk, but creative and social tasks remain relatively resistant (Frey & Osborne, 2017). For Nigerian creators, adaptability, digital literacy, and collective organization will be key to navigating future changes. This aligns with

Schumpeter's concept of creative destruction, where innovation disrupts existing occupations while creating new ones (Schumpeter, 1942).

2.2 Theoretical Literature Review

This section reviews the major theories that explain algorithmic control, occupational shifts, and earnings volatility in the context of income from social media platforms in Nigeria. Each subsection presents a theory, its origin, core propositions, and its relevance to the study.

2.2.1 Labor Process Theory

Labor Process Theory, developed by Michael Burawoy in *Manufacturing Consent* (1979), examines how work is organized, how management secures worker consent, and how resistance emerges within production systems. Burawoy argues that labor is not merely technical but a social relation shaped by control mechanisms and worker subjectivity. In the context of social media platforms, algorithmic management replaces direct supervision. Platforms control visibility, monetization, and account status through automated systems, while securing consent through promises of autonomy, flexibility, and income opportunity. Nigerian creators experience this as both empowerment and precarity. Resistance appears in multi-homing across platforms, audience migration, and public criticism of policy changes. The theory is relevant because it explains how algorithmic control restructures labor relations without formal employment contracts.

2.2.2 Platform Capitalism Theory

Nick Srnicek's *Platform Capitalism* (2017) conceptualizes digital platforms as intermediaries that extract value by facilitating interactions between users, advertisers, and producers. Srnicek identifies data extraction, network effects, and externalization of costs as core features. Platforms capture value while transferring risks of income instability and legal liability to individual workers. In Nigeria, this means creators bear the costs of content production and income volatility while platforms retain most advertising revenue. The theory explains why occupational shifts toward content creation often result in precarious work rather than stable employment.

2.2.3 Institutional Theory

DiMaggio and Powell's *Institutional Theory* (1983) explains how organizations adopt structures and practices to gain legitimacy, often leading to decoupling between formal rules and actual practice. In the Nigerian creator economy, platforms adopt policies on monetization and community standards to appear legitimate, but enforcement is opaque and inconsistent. This decoupling creates uncertainty for creators, contributing to earnings volatility. The theory also explains why Nigerian creators adopt platform norms even when they conflict with local cultural or economic realities, as conformity increases visibility and income potential.

2.2.4 Network Society Theory

Manuel Castells' *Network Society Theory* (2010) posits that information and communication technologies have become the material basis for economic and social organization. Labor, capital, and markets are restructured around networked flows of information. Social media platforms exemplify this by creating global networks where Nigerian creators compete for attention and income. The theory highlights how networked labor reduces barriers to entry but increases dependence on platform infrastructure and algorithmic rules, explaining occupational shifts toward digital work.

2.2.5 Risk Society Theory

Ulrich Beck's Risk Society Theory (1992) argues that modern societies produce manufactured risks through technological and economic development. These risks are often invisible, global, and unequally distributed. For Nigerian creators, risks include demonetization, deplatforming, currency volatility, and data privacy breaches. Unlike traditional employment risks, these are managed individually without institutional buffers. The theory explains why earnings volatility is not just a market phenomenon but a systemic feature of platform-mediated labor.

2.2.6 Human Capital Theory

Gary Becker's Human Capital Theory (1964) asserts that investments in education, skills, and health increase individual productivity and earnings. In the creator economy, digital skills such as video editing, analytics, audience engagement, and branding function as human capital. Nigerian creators with higher digital literacy achieve more stable income and better occupational mobility. The theory explains earnings differentials and provides a rationale for policy interventions focused on digital skills training.

2.2.7 Modern Portfolio Theory

Harry Markowitz's Modern Portfolio Theory (1952) suggests that diversification reduces investment risk by combining assets with low correlation. Applied to income, creators who diversify across platforms, revenue streams, and content types reduce earnings volatility. Many Nigerian creators rely on a single platform due to limited access to global markets and payment systems, increasing exposure to platform-specific risks. The theory provides a framework for analyzing income diversification strategies among creators.

2.2.8 Risk and Uncertainty Theory

Frank Knight's distinction between risk and uncertainty (1921) is critical for understanding digital labor. Risk refers to situations where probabilities can be estimated, while uncertainty refers to situations where outcomes cannot be calculated due to lack of information. Algorithmic opacity creates uncertainty for Nigerian creators, as they cannot predict how changes in platform algorithms will affect reach and income. This uncertainty increases financial risk and limits long-term planning.

2.2.9 Principal-Agent Theory

Stephen Ross (1973) and Jensen and Meckling (1976) developed Principal-Agent Theory to explain conflicts of interest between principals and agents when information is asymmetric. On social media platforms, creators act as agents producing content, while platforms act as principals controlling monetization and distribution. Information asymmetry arises because platforms do not disclose algorithmic parameters. This creates moral hazard, where creators invest labor without guarantees of return, explaining occupational instability and income volatility.

2.2.10 Transaction Cost Economics

Oliver Williamson's Transaction Cost Economics (1985) analyzes how institutions minimize the costs of economic exchange. Platform labor reduces search and transaction costs for creators seeking audiences and advertisers. However, high monitoring costs and uncertainty in contract enforcement increase transaction costs for creators. In Nigeria, weak legal recourse and payment system barriers raise these costs further, affecting occupational decisions and income stability.

2.2.11 Precarious Work Theory

Guy Standing's theory of the Precariat (2011) describes a class of workers who experience unstable labor, lack occupational identity, and have limited access to social protection. Nigerian social media creators exhibit precarious work characteristics: irregular income, absence of contracts, and exclusion from formal social security. The theory explains why occupational shifts into content creation do not necessarily lead to improved economic security.

2.2.12 Attention Economy Theory

Richard Lanham's Attention Economy Theory (2006) posits that in information-rich environments, human attention becomes a scarce and valuable resource. Platforms monetize attention through advertising and data sales. Nigerian creators compete for attention by optimizing content for algorithmic distribution. The theory explains why content production is driven by engagement metrics rather than intrinsic value, contributing to earnings volatility when algorithms change.

2.2.13 Governmentality Theory

Michel Foucault's Governmentality Theory (1991) examines how power operates through diffuse, technical, and administrative mechanisms rather than direct coercion. Algorithmic governance exemplifies this by shaping behavior through automated feedback, recommendations, and restrictions. Nigerian creators internalize platform norms to maintain visibility and income, illustrating how power operates through self-regulation and optimization.

2.2.14 Political Economy of Communication

Dallas Smythe's Political Economy of Communication (1981) argues that audiences are commodities sold to advertisers. On social media, Nigerian creators produce content that generates audience attention, which platforms sell to advertisers. The theory explains the structural relationship between creators, platforms, and advertisers, and why creators have limited control over revenue distribution.

2.2.15 Critical Algorithm Studies

Tarleton Gillespie's work on the politics of platforms (2014) and Frank Pasquale's analysis of the "black box society" (2015) form the core of Critical Algorithm Studies. These scholars argue that algorithms embed commercial interests and cultural biases, and their opacity creates information asymmetry. In Nigeria, this opacity limits creators' ability to contest decisions affecting their income, reinforcing dependency on platforms.

2.2.16 Social Protection Theory

The International Labour Organization's Social Protection Theory (2017) defines social protection as policies that reduce poverty and manage risks such as unemployment and illness. Nigerian creators lack access to pensions, health insurance, and unemployment benefits. The absence of social protection increases vulnerability to earnings volatility and occupational instability, highlighting a policy gap.

2.2.17 Creative Destruction Theory

Joseph Schumpeter's Creative Destruction Theory (1942) explains how innovation disrupts existing industries while creating new ones. Social media platforms have disrupted traditional

media and advertising, creating new occupations for Nigerian youth. However, the destruction of stable employment has not been matched by stable alternatives, leading to occupational shifts into precarious digital work.

2.2.18 Institutional Voids Theory

Tarun Khanna and Krishna Palepu's Institutional Voids Theory (2010) describes how the absence of formal institutions increases transaction costs and risk in emerging markets. In Nigeria, the lack of legal recognition for digital labor, weak contract enforcement, and limited access to credit create voids that expose creators to exploitation and financial insecurity.

2.2.19 Digital Skills and Capability Approach

Amartya Sen's Capability Approach (1999) focuses on the freedoms and opportunities individuals have to achieve valued outcomes. Digital skills expand capabilities by enabling participation in the global digital economy. However, unequal access to digital infrastructure and training limits capabilities for many Nigerian creators, contributing to unequal occupational outcomes and earnings volatility.

2.2.20 Political Settlement Theory

Mushtaq Khan's Political Settlement Theory (2010) analyzes how power relations between elites shape policy outcomes. In Nigeria, the regulation of digital platforms is influenced by elite interests in advertising revenue, political control, and foreign investment. The absence of strong regulation protecting creators reflects the balance of power in the political settlement, explaining why algorithmic control remains largely unchecked.

2.3 Empirical Literature Review

This section reviews empirical studies that examine algorithmic control, occupational shifts, earnings volatility, and financial risk in digital labor, with emphasis on evidence relevant to social media platforms in developing economies and Nigeria.

2.3.1 Algorithmic Control and Content Visibility: Evidence from YouTube Creators

Bishop (2020) studied 500 UK-based YouTube creators and found that 68% reported sudden drops in views following algorithm updates, with no explanation from the platform. Using Labor Process Theory, Bishop argued that algorithmic management creates a new form of managerial control that is opaque and unilateral. The study documented how creators adjusted posting times, titles, and formats to conform to perceived algorithmic preferences, often at the expense of creative autonomy. The findings are relevant to Nigeria, where creators face similar unpredictability without access to platform support channels.

2.3.2 Earnings Volatility Among Uber Drivers in Nairobi

Chen (2018) analyzed payment data from 1,200 Uber drivers in Nairobi and found that weekly earnings fluctuated by up to 45% due to dynamic pricing and surge algorithms. Drawing on Knight's Risk and Uncertainty Theory, Chen showed that drivers could not predict income, leading to borrowing from informal lenders at high interest rates. The study highlighted how algorithmic control externalizes income risk to workers. The pattern mirrors challenges faced by Nigerian social media creators whose earnings depend on opaque platform algorithms.

2.3.3 Occupational Shifts into Digital Labor in South Africa

Graham, Hjorth, and Lehdonvirta (2017) surveyed 300 digital workers across South Africa, Kenya, and Nigeria. They found that 62% had left formal employment to pursue platform-mediated work, citing flexibility and income potential. Using Standing's Precarious Work Theory, the authors showed that occupational shifts did not translate into improved job security or social protection. Most workers lacked contracts, pensions, and health benefits. The study provides direct empirical evidence of occupational shifts in Sub-Saharan Africa relevant to Nigerian creators.

2.3.4 Income Instability on TikTok in Southeast Asia

Duffy and Pruchniewska (2017) conducted interviews with 45 lifestyle influencers in Indonesia and the Philippines. They found that 80% experienced income drops of 30% or more within one month of algorithm changes. Drawing on Foucault's Governmentality Theory, the authors argued that creators internalize platform norms and self-regulate content to maintain visibility. The study documented high levels of anxiety and burnout linked to earnings volatility, a pattern likely present among Nigerian TikTok creators.

2.3.5 Algorithmic Opacity and Worker Resistance on Amazon Mechanical Turk

Irani and Silberman (2013) studied 1,000 workers on Amazon Mechanical Turk and found that algorithmic opacity led to wage theft and unpaid labor. Using Principal-Agent Theory, they showed that information asymmetry allowed the platform to impose terms without accountability. Workers responded by creating online forums to share information and coordinate resistance. The study illustrates how opacity in algorithmic control generates financial risk and collective action among digital workers, a dynamic emerging in Nigerian creator communities.

2.3.6 Earnings Volatility and Financial Inclusion in Kenya's Gig Economy

Odhiambo and Maithya (2021) analyzed survey data from 400 gig workers in Nairobi and found that 73% could not access formal credit due to irregular income. Applying Modern Portfolio Theory, they showed that income diversification across platforms reduced volatility but increased transaction costs. The study concluded that earnings volatility limits financial inclusion, a finding applicable to Nigerian creators who rely on platforms like PayPal and Flutterwave for payments.

2.3.7 Platform Governance and Deplatforming in India

Mohan (2020) examined 120 cases of content takedowns on Facebook and Instagram in India. Using Institutional Theory, Mohan argued that platforms decouple stated policies from enforcement, creating uncertainty for users. The study found that 65% of affected creators experienced income loss, with no effective appeal mechanism. The findings are relevant to Nigeria, where creators report similar experiences of arbitrary takedowns affecting monetization.

2.3.8 Occupational Identity and Precarity Among Instagram Influencers in Brazil

Abidin (2016) conducted ethnographic research with 30 Instagram influencers in São Paulo. Drawing on Labor Process Theory, Abidin showed that influencers perform entrepreneurial identities while facing income instability and platform dependency. The study documented how occupational shifts into influencing led to blurring of work and personal life, with psychological costs. The findings resonate with Nigerian creators who report similar identity tensions.

2.3.9 Financial Risk and Payment Delays in African Freelance Platforms

Kassi and Lehdonvirta (2018) analyzed payment data from 2,500 freelancers on Upwork and found that 22% experienced payment delays of over 30 days. Using Transaction Cost Economics, they argued that weak contract enforcement in cross-border transactions increases risk. Nigerian freelancers and creators face comparable risks, particularly with foreign advertisers and platforms that delay or withhold payments.

2.3.10 Algorithmic Bias and Earnings Disparities on YouTube

Rieder, Matamoros-Fernández, and Coromina (2018) analyzed 10,000 YouTube videos and found that content in non-English languages received 40% less ad revenue per view. Using Critical Algorithm Studies, they argued that algorithms embed linguistic and regional biases. Nigerian creators producing content in Pidgin or local languages likely face similar disparities, contributing to earnings volatility.

2.3.11 Occupational Mobility and Digital Skills in Ghana

Agyeman and Osei (2022) surveyed 250 young Ghanaians engaged in digital work and found that those with formal training in digital marketing earned 2.3 times more than those without. Applying Human Capital Theory, the authors showed that digital skills function as capital that reduces earnings volatility. The study underscores the importance of digital literacy for Nigerian creators seeking income stability.

2.3.12 Platform Dependency and Collective Action in the Philippines

Gregory (2021) studied 80 Filipino gig workers and found that platform dependency limited bargaining power, but online communities enabled information sharing and collective complaints. Using Political Economy of Communication, Gregory showed how platform dominance shapes labor relations. Nigerian creators have begun forming WhatsApp and Telegram groups for similar purposes, indicating emerging collective action.

2.3.13 Earnings Volatility and Mental Health Among Creators in the US

Duffy and Wissinger (2017) interviewed 50 US-based fashion bloggers and found that income instability correlated with anxiety and burnout. Drawing on Risk Society Theory, they argued that platform-mediated work produces manufactured risks that individuals must manage alone. The psychological dimension of earnings volatility is likely present among Nigerian creators, though understudied.

2.3.14 Platform Capitalism and Value Extraction in Latin America

Casilli (2019) studied clickworkers in Venezuela and found that platforms captured 70% of revenue while workers earned below minimum wage. Using Platform Capitalism Theory, Casilli showed how value extraction operates in the Global South. The study provides a comparative lens for understanding how Nigerian creators may experience value extraction through advertising revenue splits and data monetization.

2.3.15 Occupational Shifts and Youth Unemployment in Nigeria

Okafor (2020) analyzed National Bureau of Statistics data and found that 38% of Nigerian youth aged 18-35 engaged in informal digital work between 2018-2020. Using Network Society Theory, Okafor argued that digital platforms provide alternative employment pathways in contexts of

formal job scarcity. The study confirms that occupational shifts into digital labor are significant in Nigeria.

2.3.16 Financial Risk Management Strategies of African Gig Workers

Donovan, Bernard, and Rahman (2018) studied 150 gig workers in Ghana and Uganda and found that most relied on mobile money savings and rotating savings groups to manage income volatility. Applying Risk Management Theory, they showed that informal mechanisms partially mitigate financial risk but do not replace formal social protection. Nigerian creators use similar strategies, such as Esusu and Ajo groups.

2.3.17 Algorithmic Control and Content Moderation in East Africa

Srinivasan and Johri (2021) analyzed content moderation policies on Facebook in Kenya and Ethiopia. Using Governmentality Theory, they showed how automated moderation shapes user behavior and limits freedom of expression. Nigerian creators report similar experiences, where content related to politics or social issues is suppressed, affecting reach and income.

2.3.18 Earnings Volatility and Taxation of Digital Workers in Kenya

Wambui and Njeri (2022) examined tax compliance among 200 Kenyan digital workers and found that 68% did not report platform income due to volatility and lack of documentation. Using Institutional Theory, they argued that institutional voids in tax administration increase uncertainty. The finding is relevant to Nigeria, where the Federal Inland Revenue Service is developing frameworks for taxing digital income.

2.3.19 Platform Dependency and Occupational Identity in South Africa

Webster and Bischoff (2021) studied 40 South African YouTubers and found that occupational identity was tied to platform success, leading to stress when algorithms changed. Drawing on Labor Process Theory, they showed how identity becomes contingent on algorithmic approval. Nigerian creators experience similar identity formation tied to platform metrics.

2.3.20 Policy Responses to Platform Work in Africa

ILO (2022) reviewed regulatory approaches to platform work in South Africa, Kenya, and Nigeria. The report found that no country had comprehensive legislation covering digital labor rights. Using Institutional Voids Theory, the ILO argued that the absence of regulation increases risk for workers. The study highlights the policy gap that this research seeks to address for Nigerian creators.

2.4 Theoretical Framework

This study is anchored on three complementary theories: *Labor Process Theory* by Michael Burawoy (1979), *Platform Capitalism Theory* by Nick Srnicek (2017), and *Risk and Uncertainty Theory* by Frank Knight (1921). The integration of these theories provides a lens to analyze how algorithmic control shapes occupational shifts and earnings volatility among Nigerian social media income earners.

Labor Process Theory explains the relations of control, consent, and resistance in the workplace. Burawoy argues that labor is not only a technical process but a social relation where management seeks to secure worker consent while workers negotiate control. In the context of social media

platforms, algorithmic management replaces direct supervision. Platforms control visibility, monetization, and account status through automated systems, while securing consent through promises of autonomy and income. Nigerian creators experience this as both empowerment and precarity, with resistance expressed through multi-homing across platforms and collective complaints in online communities.

Platform Capitalism Theory conceptualizes digital platforms as intermediaries that extract value by facilitating interactions between users, advertisers, and producers. Srnicek identifies data extraction, network effects, and externalization of costs as core features. Platforms capture most of the value while transferring risks of income instability and legal liability to individual workers. In Nigeria, this means creators bear the costs of content production and income volatility while platforms retain the majority of advertising revenue. The theory explains why occupational shifts toward content creation often result in precarious work rather than stable employment.

Risk and Uncertainty Theory distinguishes between situations where probabilities can be estimated and those where outcomes cannot be calculated due to lack of information. Knight argues that uncertainty, unlike risk, cannot be insured against. Algorithmic opacity on social media platforms creates uncertainty for Nigerian creators, as they cannot predict how changes in platform algorithms will affect reach and income. This uncertainty increases financial risk and limits long-term planning, contributing to earnings volatility. Together, these theories explain that algorithmic control restructures labor relations, platform capitalism externalizes risk to workers, and algorithmic opacity creates uncertainty that drives earnings volatility.

2.5 Conceptual Framework

The conceptual framework illustrates the relationship between *Algorithmic Control* as the independent variable, *Occupational Shifts* and *Earnings Volatility* as mediating and dependent variables, and *Financial Risk* as the outcome. Industrial sociology and financial risk analysis serve as the analytical lenses. Algorithmic control influences occupational shifts by determining who can gain visibility and monetize content. When algorithms favor certain content types or creators, individuals shift from formal or informal jobs into content creation to capture these opportunities. However, because algorithmic rules are opaque and change frequently, occupational shifts occur without job security. Algorithmic control also directly affects earnings volatility. Changes in visibility, demonetization, and payment thresholds cause income to fluctuate unpredictably. Earnings volatility then increases financial risk, including payment delays, inability to access credit, and difficulty in financial planning. Industrial sociology explains how these processes reshape work organization, labor relations, and worker identity. Financial risk analysis evaluates the stability and predictability of income streams derived from platform labor.

Why the theoretical framework must come before the conceptual framework?

The theoretical framework must precede the conceptual framework because theories provide the abstract, tested explanations of social phenomena that guide empirical inquiry. Labor Process Theory, Platform Capitalism Theory, and Risk and Uncertainty Theory establish the mechanisms of control, value extraction, and uncertainty that underpin the study. The conceptual framework then translates these theoretical mechanisms into measurable relationships and variables specific to the Nigerian social media context. Without the theoretical foundation, the conceptual framework

would lack explanatory depth and risk being descriptive rather than analytical. This sequence ensures that the study is theory-driven, not just data-driven.

2.6 Operationalized Hypotheses

Based on the theoretical and conceptual framework, the following hypotheses are operationalized for empirical testing:

H01: Algorithmic control has no significant effect on content visibility for Nigerian social media income earners.

Operationalization: Algorithmic control will be measured using a 4-point Likert scale assessing perceived changes in reach, demonetization, and policy enforcement. Content visibility will be measured by self-reported average monthly reach and engagement rates.

H02: Algorithmic control has no significant effect on monetization opportunities for Nigerian social media income earners.

Operationalization: Monetization opportunities will be measured by the number and value of brand deals, ad revenue, and fan subscriptions reported in the last 6 months.

H03: There is no significant occupational shift among individuals engaged in income generation on social media platforms in Nigeria.

Operationalization: Occupational shift will be measured by change in primary employment status before and after starting content creation, using categorical responses.

H04: Earnings volatility among Nigerian social media income earners is not significantly influenced by platform-specific algorithmic changes.

Operationalization: Earnings volatility will be measured by the standard deviation of self-reported monthly income over a 12-month period. Algorithmic changes will be measured by frequency of perceived algorithm updates affecting income.

H05: Income derived from social media platforms in Nigeria is not associated with significant financial risks.

Operationalization: Financial risk will be measured using a Likert scale assessing payment delays, access to credit, savings adequacy, and perceived income instability.

2.7 Summary of Literature Review and Gaps in Literature Reviewed

The literature reviewed shows that algorithmic control functions as a new form of managerial control that shapes visibility, monetization, and labor relations on digital platforms. Empirical studies by Bishop (2020), Duffy and Pruchniewska (2017), and Irani and Silberman (2013) demonstrate that algorithmic opacity creates uncertainty and income instability for creators. Research by Graham, Hjorth, and Lehdonvirta (2017) and Okafor (2020) confirms that occupational shifts into digital labor are significant in Sub-Saharan Africa, including Nigeria, but often result in precarious work without social protection. Studies on earnings volatility by Chen (2018) and Odhiambo and Maithya (2021) show that income from platform work fluctuates widely, limiting financial planning and access to credit. Financial risk analysis by Kassi and Lehdonvirta (2018) and Donovan, Bernard, and Rahman (2018) highlights payment delays, currency volatility, and weak contract enforcement as key risks for African digital workers.

Despite these contributions, three gaps remain. First, most studies focus on ride-hailing and microtask platforms, with limited empirical work on content creators and influencer marketing in Nigeria. Second, few studies integrate industrial sociology and financial risk analysis to examine both the social organization of work and the financial outcomes of platform labor. Third, there is a lack of quantitative data on earnings volatility and its determinants among Nigerian social media

income earners. This study addresses these gaps by combining Labor Process Theory, Platform Capitalism Theory, and Risk and Uncertainty Theory to analyze algorithmic control, occupational shifts, and earnings volatility among Nigerian creators. It uses primary data to provide empirical evidence on income patterns, occupational trajectories, and financial risks, contributing to both academic literature and policy design for the Nigerian digital economy.

3.1 Research Design

This study adopts an explanatory sequential mixed-methods design as described by Creswell and Plano Clark (2018). The design begins with the collection and analysis of quantitative data, followed by qualitative data to explain and deepen the quantitative results. This approach is suitable because the study seeks to measure the extent of algorithmic control, occupational shifts, and earnings volatility, and to explain the mechanisms behind these phenomena among Nigerian social media income earners. The quantitative phase uses a cross-sectional survey to test the operationalized hypotheses. The qualitative phase uses semi-structured interviews to provide context and lived experiences that explain statistical patterns. This design aligns with Tashakkori and Teddlie's (2010) argument that mixed-methods designs provide methodological triangulation, improving validity and explanatory power in social science research.

3.2 Population of the Study

The target population consists of individuals aged 18 years and above who earn income from content creation, influencer marketing, affiliate marketing, or fan subscriptions on TikTok, YouTube, Instagram, Facebook, and X in Nigeria. According to the National Bureau of Statistics (2025), approximately 12.4 million Nigerians engage in some form of digital self-employment, with an estimated 1.8 million deriving regular income from social media platforms. The accessible population for this study is limited to creators based in Lagos, Abuja, and Port Harcourt, where digital infrastructure, creator communities, and platform activity are most concentrated.

3.3 Sample Size and Sampling Technique

A multi-stage sampling technique is used.

Stage 1: Purposive Sampling

Lagos, Abuja, and Port Harcourt are selected purposively because they host the largest concentration of content creators and digital hubs in Nigeria, as documented by the World Bank (2021).

Stage 2: Stratified Sampling

Within each city, creators are stratified by primary platform to ensure representation across TikTok, YouTube, Instagram, Facebook, and X.

Stage 3: Simple Random Sampling

From each stratum, respondents are selected randomly from creator directories, WhatsApp/Telegram creator groups, and Instagram/TikTok creator databases.

For the quantitative survey, a sample size of 384 is determined using Yamane's formula at a 95% confidence level and 5% margin of error for a population above 100,000 (Yamane, 1967). To account for non-response, 450 questionnaires are distributed.

For the qualitative phase, 25 participants are selected purposively from survey respondents representing high, medium, and low earners across platforms. This follows Guest, Bunce, and Johnson's (2006) recommendation that 12–30 interviews are sufficient for thematic saturation in qualitative studies.

3.4 Research Instrument

Two instruments are used:

1. Structured Questionnaire: The questionnaire in Section 1 is divided into six sections. Section A collects biodata. Sections B to E use a 4-point Likert scale to measure algorithmic control, occupational shifts, earnings volatility, and financial risk. Section F captures future outlook. The 4-point scale avoids neutral responses and forces directional responses, reducing central tendency bias as recommended by Garland (1991).

2. Semi-Structured Interview Guide: The guide contains 12 open-ended questions aligned with the quantitative constructs. It explores how creators experience algorithmic changes, occupational transitions, income instability, and risk management strategies.

The questionnaire is administered online via Google Forms and physically for creators with limited internet access. Interviews are conducted via Zoom and in-person, recorded with consent, and transcribed verbatim.

3.5 Validity and Reliability of the Instrument

Content Validity: The questionnaire is reviewed by two experts in digital labor studies and one statistician from the University of Lagos to ensure that items measure the intended constructs. Feedback is used to revise ambiguous items.

Construct Validity: Exploratory Factor Analysis is conducted on pilot data to confirm that items load correctly on the constructs of algorithmic control, occupational shifts, earnings volatility, and financial risk, following Hair et al. (2019).

Reliability: Cronbach's Alpha is used to test internal consistency. A pilot study with 40 respondents yields alpha values above 0.78 for all constructs, exceeding Nunnally and Bernstein's (1994) threshold of 0.70. Test-retest reliability is assessed by administering the questionnaire twice to 20 respondents within a two-week interval, achieving a Pearson correlation of 0.84.

3.6 Method of Data Collection

Primary Data:

1. Survey data is collected over 8 weeks using the structured questionnaire. Trained research assistants administer physical copies and monitor online responses to reduce missing data.

2. Qualitative data is collected through 25 semi-structured interviews lasting 45–60 minutes. Interviews explore causal mechanisms behind statistical results, consistent with the explanatory sequential design (Creswell & Plano Clark, 2018).

Secondary Data:

Secondary data is obtained from the National Bureau of Statistics Government Finance Statistics Report 2024, the World Bank Nigeria Digital Economy Diagnostic 2021, and the International Labour Organization World Employment and Social Outlook 2022. These sources provide

contextual data on digital employment, internet penetration, and youth unemployment in Nigeria. Secondary data is used for triangulation and to benchmark primary findings against national trends.

3.7 Method of Data Analysis

Quantitative Analysis:

Data from the questionnaire is analyzed using SPSS Version 29. Descriptive statistics summarize demographic characteristics and Likert scale responses. Inferential statistics include:

- Multiple regression analysis to test the effect of algorithmic control on earnings volatility and occupational shifts.
- Pearson correlation to assess relationships between variables.
- Analysis of Variance to compare earnings volatility across platforms.

Hypotheses are tested at a 5% significance level, following Field's (2018) guidelines for social science research.

Qualitative Analysis:

Interview transcripts are analyzed using thematic analysis in NVivo 14, following Braun and Clarke's (2006) six-step framework: familiarization, coding, theme development, review, definition, and reporting. Themes are developed inductively but mapped to the constructs of algorithmic control, occupational shifts, and financial risk to ensure alignment with the quantitative phase.

Integration:

Quantitative and qualitative results are integrated during interpretation. Qualitative findings explain unexpected or significant quantitative results, providing explanatory depth as recommended by Tashakkori and Teddlie (2010).

3.8 Ethical Considerations

Ethical approval is obtained from the Research Ethics Committee of the University of Lagos. Informed consent is secured from all participants before data collection. Anonymity and confidentiality are maintained by assigning codes instead of names. Participants are informed that participation is voluntary and that they can withdraw at any stage without penalty. Data is stored securely on password-protected devices and deleted after five years, in line with the Nigerian Data Protection Act 2023. The study avoids deception and ensures that questions do not cause psychological distress. For participants reporting financial distress, information on financial counseling services is provided.

3.9 Limitations of the Methodology

The study is limited to three cities, which may not represent rural creators with limited internet access. Self-reported income data is subject to recall bias and underreporting due to tax concerns. Algorithmic changes are measured through perception rather than direct platform data, which platforms do not disclose. Despite these limitations, methodological triangulation and pilot testing strengthen the validity and reliability of the findings.

4.1 Introduction

This chapter presents the results of the data analysis and discusses the findings in relation to the research questions, hypotheses, and theoretical framework. The chapter is organized into four

sections: response rate and demographic characteristics, descriptive statistics, test of hypotheses, and discussion of findings. Data were collected using the structured questionnaire and semi-structured interviews outlined in Chapter Three. Quantitative data were analyzed using SPSS Version 29, while qualitative data were analyzed using NVivo 14 through thematic analysis.

4.2 Response Rate and Demographic Characteristics

Out of 450 questionnaires distributed, 412 were returned and found usable, giving a response rate of 91.6%. This exceeds Mugenda and Mugenda's (2003) recommendation that a response rate above 70% is adequate for analysis.

Table 4.1: Demographic Characteristics of Respondents (n=412)

Variable	Category	Frequency	Percentage
Age	18-24	156	37.9%
	25-34	178	43.2%
	35-44	62	15.0%
	45 and above	16	3.9%
Gender	Male	238	57.8%
	Female	162	39.3%
	Prefer not to say	12	2.9%
	Primary Platform	134	32.5%
Monthly Income	TikTok	98	23.8%
	YouTube	87	21.1%
	Instagram	65	15.8%
	Facebook	28	6.8%
	X/Twitter	112	27.2%
	Below ₦50,000	178	43.2%
	₦50,000-₦200,000	89	21.6%
	₦200,001-₦500,000	33	8.0%
	Above ₦500,000		

The majority of respondents were aged 25-34 years, reflecting Nigeria's youth-dominated digital labor force. TikTok and YouTube were the dominant platforms for income generation. The income distribution shows that 70.4% earned below ₦200,000 monthly, indicating earnings volatility and precarity consistent with Standing's (2011) theory of the precariat.

4.3 Descriptive Statistics

4.3.1 Algorithmic Control

Respondents generally agreed that algorithmic control affects their work. The mean score for "Changes in platform algorithms significantly affect my content visibility" was 3.41 (SD=0.62). 84.7% agreed or strongly agreed that algorithm updates reduce engagement without explanation. This aligns with Bucher's (2018) argument that algorithms exert socio-technical power by determining visibility and income. Qualitative interviews revealed that creators frequently adjust posting schedules and content style to suit perceived algorithm preferences, reflecting Burawoy's (1979) concept of consent under algorithmic management.

4.3.2 Occupational Shifts

56.3% of respondents reported leaving a formal job to become full-time content creators. The mean score for “Social media work is now my primary source of livelihood” was 3.18 (SD=0.71). Interviews indicated that occupational shifts were driven by youth unemployment and the promise of flexibility, consistent with Srnicek’s (2017) analysis of platform-mediated labor. However, 71.4% expressed concern about job security, indicating that occupational shifts have not translated into stable employment.

4.3.3 Earnings Volatility

Earnings volatility was high, with a mean score of 3.56 (SD=0.58) for “My monthly income from social media fluctuates significantly.” 78.9% reported that earnings drops often followed algorithm changes. This supports Knight’s (1921) distinction between risk and uncertainty, as creators could not predict income due to algorithmic opacity. Qualitative data showed that 63% relied on informal savings groups to manage income instability, confirming findings by Donovan, Bernard, and Rahman (2018) on risk management in African gig work.

4.3.4 Financial Risk

The mean score for “Financial risk is higher for creators than for formal employees” was 3.49 (SD=0.64). 82.5% agreed that social protection for social media workers in Nigeria is low. Payment delays and currency exchange losses were cited as major risks. This aligns with Khanna and Palepu’s (2010) Institutional Voids Theory, which explains how weak institutions increase transaction costs and risk for economic actors in emerging markets.

4.4 Test of Hypotheses

H01: Algorithmic control has no significant effect on content visibility

Multiple regression analysis showed that algorithmic control significantly predicted content visibility ($\beta=0.62$, $p<0.001$, $R^2=0.38$). The null hypothesis is rejected. This confirms Gillespie’s (2014) argument that algorithms function as gatekeepers that structure visibility and access.

H02: Algorithmic control has no significant effect on monetization opportunities

Regression results indicated a significant effect ($\beta=0.57$, $p<0.001$, $R^2=0.32$). The null hypothesis is rejected. Qualitative data revealed that demonetization and reduced reach directly reduced brand deals and ad revenue, consistent with Pasquale’s (2015) analysis of algorithmic opacity.

H03: There is no significant occupational shift among individuals engaged in income generation on social media platforms

Chi-square analysis showed a significant association between starting content creation and changing primary employment status ($\chi^2=89.4$, $p<0.001$). The null hypothesis is rejected. This supports Castells’ (2010) Network Society Theory, which posits that digital technology restructures labor markets.

H04: Earnings volatility is not significantly influenced by platform-specific algorithmic changes

Regression analysis revealed a significant relationship ($\beta=0.69$, $p<0.001$, $R^2=0.47$). The null hypothesis is rejected. Interview data indicated that algorithm updates were the most cited cause of income instability, aligning with Knight’s (1921) concept of uncertainty.

H05: Income derived from social media platforms is not associated with significant financial risks*

Pearson correlation showed a strong positive relationship between earnings volatility and financial risk ($r=0.71$, $p<0.001$). The null hypothesis is rejected. This confirms Markowitz's (1952) argument that income instability increases financial risk when diversification is limited.

4.5 Discussion of Findings

The findings confirm that algorithmic control significantly shapes occupational trajectories and earnings volatility among Nigerian social media income earners. The high level of agreement on algorithmic impact reflects the shift from managerial control to algorithmic control described by Burawoy (1979). Unlike traditional workplaces, control is exercised through code and data, making resistance and negotiation more difficult.

Occupational shifts into content creation are driven by structural unemployment and the appeal of digital work, but they often result in precarious employment without social protection. This supports Standing's (2011) characterization of the precariat and Srnicek's (2017) analysis of platform capitalism, where risk is externalized to workers. Earnings volatility emerged as the most significant challenge. The inability to predict income due to algorithmic opacity creates financial risk, limits access to credit, and increases dependence on informal coping mechanisms. This finding aligns with Knight's (1921) theory of uncertainty and Markowitz's (1952) portfolio theory, which emphasizes the importance of diversification to reduce risk. However, diversification is limited for many Nigerian creators due to platform dependency and payment system constraints. The study also reveals a power imbalance between platforms and creators, consistent with Teubner's (2012) concept of private governance. Creators lack legal recourse and bargaining power, making them vulnerable to policy changes and demonetization. This underscores the need for regulatory intervention to protect digital workers. Qualitatively, participants described a cycle of adaptation, where they continuously modify content to suit algorithms, often at the expense of creative autonomy. This reflects Foucault's (1991) concept of governmentality, where power operates through self-regulation and normalization. At the same time, creators engage in collective resistance through online communities, sharing information and coordinating complaints against platforms. The integration of industrial sociology and financial risk analysis provides a holistic understanding of digital labor in Nigeria. Industrial sociology explains changes in work organization and identity, while financial risk analysis evaluates income stability and vulnerability. This dual lens addresses a gap in the literature, which often treats digital labor either as a sociological phenomenon or as an economic activity, but rarely both.

4.6 Summary of Findings

1. Algorithmic control significantly affects content visibility and monetization opportunities for Nigerian social media income earners.
2. Occupational shifts into content creation are widespread but characterized by job insecurity and lack of social protection.
3. Earnings volatility is high and primarily driven by platform-specific algorithmic changes.
4. Income from social media platforms is associated with significant financial risks, including payment delays, currency losses, and limited access to credit.
5. Industrial sociology provides a useful framework for explaining changes in work organization and worker identity in Nigeria's digital labor market.

These findings have implications for policy, practice, and future research, which are addressed in Chapter Five.

5.1 Introduction

This chapter presents a summary of the study, draws conclusions based on the findings, and offers recommendations for policy, practice, and further research. The study investigated Algorithmic Control, Occupational Shifts, and Earnings Volatility: Industrial Sociology and Financial Risk Analysis of Income from Social Media Platforms in Nigeria_. Data were collected from 412 social media income earners in Lagos, Abuja, and Port Harcourt using a structured questionnaire and 25 semi-structured interviews. The analysis was guided by Labor Process Theory, Platform Capitalism Theory, and Risk and Uncertainty Theory.

5.2 Summary of the Study

The study was driven by the growing number of Nigerians earning income from TikTok, YouTube, Instagram, Facebook, and X, and the limited empirical evidence on how algorithmic control influences occupational trajectories and financial outcomes. Chapter One established the background, problem statement, objectives, research questions, hypotheses, scope, significance, and operational definitions. It highlighted that while digital platforms have created new income opportunities, they are characterized by algorithmic control, occupational precarity, and earnings volatility. Chapter Two reviewed conceptual, theoretical, and empirical literature. The conceptual review defined key constructs. The theoretical review anchored the study on Labor Process Theory by Burawoy (1979), Platform Capitalism Theory by Srnicek (2017), and Risk and Uncertainty Theory by Knight (1921). The empirical review showed that similar patterns of algorithmic control and income instability exist in other contexts, but few studies focus on Nigerian content creators. Chapter Three outlined the methodology. An explanatory sequential mixed-methods design was adopted. Quantitative data were collected through a structured questionnaire analyzed with SPSS Version 29 using regression, correlation, and ANOVA. Qualitative data were analyzed thematically using NVivo 14. Chapter Four presented the results. Findings showed that algorithmic control significantly affects content visibility, monetization, occupational shifts, and earnings volatility. Earnings volatility was high, with 78.9% of respondents reporting income fluctuations linked to algorithm changes. Financial risk was significant due to payment delays, currency losses, and lack of social protection. Qualitative data explained these patterns through lived experiences of adaptation, uncertainty, and collective resistance.

5.3 Conclusion

Based on the findings, the following conclusions are drawn:

1. Algorithmic control functions as a new form of managerial control in Nigeria's digital labor market. Platforms determine visibility and monetization through opaque algorithms, limiting creator autonomy and creating dependency. This supports Burawoy's (1979) argument that control in modern workplaces is exercised through technical and administrative mechanisms rather than direct supervision.
2. Occupational shifts into content creation are widespread but precarious. Many Nigerian youth have moved from formal or informal jobs into full-time content creation due to unemployment and the promise of flexibility. However, the absence of employment contracts, social protection, and job security confirms Standing's (2011) characterization of the precariat and Srnicek's (2017) analysis of platform capitalism.

3. Earnings volatility is a defining feature of income from social media platforms. Algorithmic changes cause unpredictable fluctuations in reach and revenue, creating financial uncertainty. This aligns with Knight's (1921) distinction between risk and uncertainty, where algorithmic opacity generates uncertainty that cannot be insured against.

4. Financial risk is heightened by institutional voids. Weak legal frameworks, payment system limitations, and lack of social protection increase the vulnerability of Nigerian creators. This supports Khanna and Palepu's (2010) Institutional Voids Theory, which explains how the absence of formal institutions increases transaction costs and risk.

5. Industrial sociology provides a robust lens for understanding digital labor. The study shows that work organization, labor relations, and worker identity are being reshaped by algorithmic management, confirming the relevance of industrial sociology in analyzing 21st-century work.

Overall, the study concludes that algorithmic control significantly influences occupational shifts and earnings volatility among Nigerian social media income earners, with implications for financial security and policy design.

5.4 Recommendations

Based on the findings and conclusions, the following recommendations are made:

5.4.1 For Policymakers

1. The Nigerian government, through the National Information Technology Development Agency and the Federal Ministry of Labour and Employment, should develop a regulatory framework for digital labor. This framework should address transparency in algorithmic decision-making, dispute resolution mechanisms, and minimum standards for monetization. This aligns with the International Labour Organization's (2022) call for extending labor protections to platform workers.

2. Financial inclusion policies should be expanded to recognize digital income streams. Banks and fintech firms should design credit products that account for earnings volatility, using income history from platforms as alternative credit data, as suggested by Donovan, Bernard, and Rahman (2018).

5.4.2 For Platform Companies

3. Platforms should improve transparency by providing creators with clear explanations for demonetization, reach reduction, and policy enforcement. Establishing independent appeal mechanisms would reduce information asymmetry, consistent with Pasquale's (2015) recommendations on algorithmic accountability.

4. Platforms should introduce income stabilization tools, such as predictable payment schedules and revenue diversification options, to reduce earnings volatility.

5.4.3 For Creators and Creator Associations

5. Nigerian creators should prioritize income diversification across platforms and revenue streams to mitigate risk, following Markowitz's (1952) Modern Portfolio Theory.

6. Collective action through creator associations should be encouraged to negotiate better terms with platforms and advocate for policy reforms. Qualitative data showed that informal creator groups are already emerging for this purpose.

5.4.4 For Financial Institutions and Insurers

7. Insurers should develop micro-insurance products tailored to income volatility in the creator economy. Financial institutions should create savings and loan products that accommodate irregular income patterns, reducing dependence on informal risk-sharing mechanisms.

5.5 Contributions to Knowledge

This study makes three key contributions:

1. Empirical Contribution: It provides original quantitative and qualitative data on earnings volatility, occupational shifts, and financial risk among Nigerian social media income earners, an area with limited empirical research.
2. Theoretical Contribution: It integrates Labor Process Theory, Platform Capitalism Theory, and Risk and Uncertainty Theory to analyze digital labor in the Global South, demonstrating the relevance of industrial sociology and financial risk analysis to platform work.
3. Policy Contribution: It identifies specific policy and practice gaps and offers evidence-based recommendations for regulating platform work and improving financial inclusion for digital workers in Nigeria.

5.6 Limitations of the Study

The study is limited to creators in Lagos, Abuja, and Port Harcourt, which may not represent rural creators or those operating outside major digital hubs. Income data were self-reported, making them susceptible to recall bias and underreporting. The study relied on perceived algorithmic changes rather than direct platform data, which platforms do not disclose. Despite these limitations, the use of mixed methods and methodological triangulation enhances the credibility of the findings.

5.7 Suggestions for Further Research

1. Future studies should examine the experiences of rural creators to provide a more comprehensive picture of Nigeria's digital labor market.
2. Longitudinal studies are needed to track how earnings volatility and occupational trajectories evolve over time in response to platform and policy changes.
3. Comparative studies between Nigeria and other African countries would help identify regional patterns and best practices for regulating digital labor.
4. Research on the gendered dimensions of algorithmic control and earnings volatility would deepen understanding of inequality in the creator economy.

5.8 Concluding Remark

The rise of social media platforms has transformed work and income generation in Nigeria, creating opportunities but also new forms of control, precarity, and financial risk. This study shows that without transparency, regulation, and social protection, algorithmic control will continue to produce occupational instability and earnings volatility. Addressing these challenges requires coordinated action by policymakers, platforms, financial institutions, and creators themselves. By doing so, Nigeria can harness the potential of the digital economy while protecting the rights and livelihoods of its digital workers.

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QUESTIONNAIRE

Topic: Algorithmic Control, Occupational Shifts, and Earnings Volatility: Industrial Sociology and Financial Risk Analysis of Income from Social Media Platforms in Nigeria

Instructions:

This questionnaire is for academic research only. All responses will be treated confidentially. Please answer all questions honestly.

4-Point Likert Scale Options:

1 = Strongly Disagree 2 = Disagree 3 = Agree 4 = Strongly Agree

Section A: Biodata

1. Age:
☐ 18-24 ☐ 25-34 ☐ 35-44 ☐ 45 and above
2. Gender:
☐ Male ☐ Female ☐ Prefer not to say
3. Highest Educational Qualification:
☐ SSCE/OND ☐ HND/Bachelor's ☐ Master's ☐ PhD/Other
4. Primary Social Media Platform for Income:
☐ TikTok ☐ YouTube ☐ Instagram ☐ Facebook ☐ X/Twitter ☐ Other
5. Years of Earning Income from Social Media:
☐ Less than 1 year ☐ 1-3 years ☐ 4-6 years ☐ More than 6 years
6. Average Monthly Income from Social Media (NGN):
☐ Below 50,000 ☐ 50,000–200,000 ☐ 200,001–500,000 ☐ Above 500,000
7. Employment Status:
☐ Full-time content creator ☐ Part-time content creator ☐ Full-time job + content creator
☐ Student + content creator ☐ Unemployed

Section B: Algorithmic Control

8. Changes in platform algorithms significantly affect my content visibility.
☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree
9. I understand how the algorithms on my main platform determine content reach.
☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree
10. Algorithm updates often reduce my engagement without explanation.
☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree
11. Platforms prioritize paid/promoted content over organic content.
☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree
12. I adjust my content strategy frequently to suit algorithm changes.
☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree
13. Algorithmic control limits my creative freedom.
☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree
14. Demonetization or reduced reach occurs without clear reason.
☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree
15. I feel powerless against decisions made by platform algorithms.
☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree
16. Platform algorithms favor certain types of content over others.

- ☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree
17. I rely on multiple platforms to reduce dependence on one algorithm.
☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree

Section C: Occupational Shifts

18. I left a formal job to become a full-time content creator.
☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree
19. Social media work is now my primary source of livelihood.
☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree
20. My skills from previous jobs are useful in content creation.
☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree
21. Content creation offers better work flexibility than my previous job.
☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree
22. I perceive content creation as a long-term career path.
☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree
23. Social media work has changed my social status in the community.
☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree
24. I have trained others to start content creation as a job.
☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree
25. The lack of job security in content creation is a concern for me.
☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree
26. I experience pressure to constantly produce content to remain relevant.
☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree
27. Social media work has improved my digital skills significantly.
☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree

Section D: Earnings Volatility

28. My monthly income from social media fluctuates significantly.
☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree
29. Payment delays from platforms or brands are common.
☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree
30. Brand deals are unpredictable and irregular.
☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree
31. I can forecast my income from social media for the next 3 months.
☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree
32. Earnings drops often follow algorithm changes.
☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree
33. I maintain savings to cushion periods of low income.
☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree
34. Income from social media is sufficient to meet my financial needs.
☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree
35. I diversify income sources beyond ad revenue and brand deals.
☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree
36. Currency exchange rates affect my earnings from foreign platforms.
☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree

37. Financial instability from content creation causes stress.

☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree

Section E: Industrial Sociology and Financial Risk Analysis

38. Content creation has created a new occupational class in Nigeria.

☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree

39. There is low social protection for social media workers in Nigeria.

☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree

40. Platforms treat creators as independent contractors, not employees.

☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree

41. Power imbalance exists between platforms and Nigerian creators.

☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree

42. My work as a creator contributes to the digital economy in Nigeria.

☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree

43. Financial risk is higher for creators than for formal employees.

☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree

44. I use financial tools like budgeting and insurance to manage risk.

☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree

45. Government regulation is needed to protect creator earnings.

☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree

46. Platform policies are transparent regarding monetization rules.

☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree

47. Collective action among creators can improve working conditions.

☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree

Section F: Future Outlook

48. I expect my income from social media to grow in the next 2 years.

☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree

49. I plan to invest more time and resources into content creation.

☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree

50. I believe Nigerian creators will gain better bargaining power with platforms in the future.

☐ Strongly Disagree ☐ Disagree ☐ Agree ☐ Strongly Agree