

Digital Monetization Narratives Vs. Conventional Employment: How Social Media Platforms Shape Career Choices Among Nigerian Gen Z

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Abstract

This study investigated how digital monetization narratives on social media shape career choices among Nigerian Generation Z compared to conventional employment. Anchored on Cultivation Theory (Gerbner & Gross, 1976), Occupational Socialization Theory (Jablin, 2001), and Human Capital Theory (Becker, 1964), the study examined the sequential pathway from media exposure to occupational identity formation and economic investment decisions. A descriptive survey design was adopted. The population comprised Nigerian Gen Z aged 18–27 who use social media, estimated at 37.8 million. Using multistage sampling, 440 respondents were selected across six geopolitical zones, with 425 valid responses analyzed. Data were collected with a 50-item structured questionnaire, the Digital Monetization Narratives and Career Choices Questionnaire (DMNCCQ), which had a Cronbach's α of 0.89. Analysis was conducted using SPSS v27 and AMOS v24. Findings revealed high exposure to digital monetization narratives ($M = 4.11$), characterized by frequent “quit my 9-5” videos and proof displays. Exposure had a significant positive relationship with career intention toward online work, $r = 0.57$, $p < 0.001$, supporting Cultivation Theory and Social Cognitive Career Theory (Lent et al., 1994). Although 9-5 employment was perceived as significantly more stable than online work, $t(424) = -19.42$, $p < 0.001$, 30.6% of respondents still earned online exclusively or with side jobs, indicating cognitive dissonance (Festinger, 1957). Exposure significantly predicted preference for investing in online tools over degrees, $\beta = 0.44$, $p < 0.001$, reflecting temporal discounting (Frederick et al., 2002) and potential DE professionalization (Haug, 1975). Higher perceived volatility was associated with weaker financial planning, $r = -0.39$, $p < 0.001$, contradicting the Buffer-Stock Model

(Carroll, 1997) but supporting Behavioral Life-Cycle Theory (Shefrin & Thaler, 1988). Structural equation modeling confirmed the conceptual framework: Exposure $\rightarrow$ Occupational Socialization, $\beta = 0.61 \rightarrow$ Career Intention, $\beta = 0.54 \rightarrow$ Risk Perception, $\beta = -0.18 \rightarrow$ Human Capital Investment, $\beta = -0.33 \rightarrow$ Financial Behavior, $\beta = 0.29$, with good model fit, CFI = 0.93, RMSEA = 0.058. The study concludes that social media functions as a primary agent of anticipatory socialization, cultivating occupational values that prioritize autonomy and income over stability. However, behavioral biases lead to human capital misallocation and increased lifecycle risk, consistent with the Social Risk Management Framework (Holzmann & Jorgensen, 2001). It recommends that the Federal Ministry of Labour extend social protection to digital workers, that FIRS simplify digital tax compliance, and that the National Universities Commission integrate platform literacy into curricula. The DMNCCQ provides a validated instrument for future research. The study contributes to theory by integrating three frameworks to explain digital career choice and offers empirical evidence for policymakers addressing youth employment in Nigeria's platform economy.

Keywords: Digital monetization, Gen Z, Cultivation Theory, Occupational Socialization, Human Capital Theory, Platform work, Career choice, Nigeria

1.1 Background of Study

The global labour market is undergoing a structural shift driven by digital platforms, with significant implications for career decision-making among youth (International Labour Organization [ILO], 2021). In Nigeria, where youth unemployment stood at 53.4% in Q4 2023 and graduate underemployment remains endemic, the traditional 9-5 employment model is increasingly contested by alternative income narratives promoted on social media (National Bureau of Statistics [NBS], 2024). These narratives frame digital platforms such as TikTok, YouTube, Upwork, Binance, and Instagram as viable pathways to financial autonomy, often contrasting them with the perceived limitations of conventional employment.

Gerbner and Gross's (1976) cultivation theory posits that long-term exposure to media messages shapes audience perceptions of social reality, especially when consistent themes are repeated across channels. In the Nigerian context, social media has become a dominant socialization agent for Generation Z, defined by Pew Research Center (2019) as individuals born between 1997 and 2012. Platforms systematically cultivate "digital monetization narratives" through affordances like algorithmic amplification of success stories, LIVE gifting, monetization dashboards, and Upwork's "Top Rated" badges (Nieborg & Poell, 2018). These features make income appear immediate, meritocratic, and scalable, while conventional jobs are framed as restrictive and poorly paid (Odii, 2023). The appeal of platform work is reinforced by Nigeria's economic realities. The monthly minimum wage was ₦70,000 as of 2024, while entry-level graduate jobs average ₦80,000 to ₦150,000 in most sectors (Jobberman, 2023). In contrast, social media content often showcases creators earning "\$500 in a day from TikTok Shop" or freelancers "billing ₦1.2m per month on Upwork" (Adepetun, 2023). Such content leverages what Marwick (2015) calls "aspirational production" the performance of wealth to attract followers and sell courses. The visibility of cash displays, car purchases, and payment receipts serves as symbolic proof that substitutes for institutional employment credentials (Abidin, 2021).

However, the political economy of platforms complicates these narratives. Srnicek (2017) argues that platforms operate as “extractive infrastructures” that control access, data, and revenue sharing while externalizing risk to workers. Income volatility, account bans, algorithm changes, and client dependence make platform earnings precarious (Wood et al., 2019). For Nigerian users, additional risks include payment processor restrictions, dollar scarcity, and regulatory uncertainty from bodies like the Central Bank of Nigeria and Federal Inland Revenue Service (Okonji, 2022). Despite this, the “occupational socialization” function of social media, the process by which individuals learn norms, values, and expectations of a career (Jablin, 2001) now positions online income as a legitimate occupational identity for Gen Z.

This tension between narrative and reality raises human capital implications. Becker’s (1964) human capital theory suggests individuals invest in education and training based on expected returns. If Gen Z perceives higher returns from buying a ₦50,000 Facebook Ads course than from a 4-year degree, their investment decisions will shift (Adekoya & Ogunyemi, 2023). Preliminary evidence shows declining applications for graduate trainee roles among tech-savvy Nigerian youth, with some employers reporting talent shortages despite high unemployment (PwC Nigeria, 2024). Yet, platform dependency without pension, health insurance, or credit history creates long-term financial vulnerability (Berg et al., 2018).

The Nigerian context adds cultural dimensions. Family approval remains central to career legitimacy (Omokhodion, 2020). Social media is now altering parental perceptions by making online income visible and performative. A parent who sees a neighbor’s child “cashing out” from Binance P2P may revise their opposition to digital work. Thus, platform narratives do not just influence youth; they resocialize entire households. Despite growing anecdotal evidence, empirical research on how digital monetization narratives shape career choices among Nigerian Gen Z is limited. Most studies on platform work focus on the Global North (Graham et al., 2017) or treat Africa as homogenous. Nigeria-specific studies tend to examine tech hubs and developers, not the broader Gen Z exposed to TikTok Shop or forex trading content (Friederici et al., 2020). There is therefore a gap in understanding how exposure to these narratives interacts with income volatility, financial behavior, and career intentions in a high-unemployment, low-trust institutional environment. This study addresses that gap by examining Nigerian Gen Z’s exposure to digital monetization narratives, their comparison with 9-5 employment, and the implications for human capital investment and financial security. It integrates cultivation theory, occupational socialization, and human capital theory to explain how platform affordances produce career norms that may deviate from economic fundamentals.

1.2 Statement of Research Problem

Nigeria’s youth unemployment crisis coexists with a surge in social media content promoting online income as superior to conventional employment. Nigerian Gen Z are heavily exposed to videos, testimonials, and platform features suggesting that content creation, freelancing, e-commerce, and trading offer higher earnings, freedom, and status than graduate jobs. While cultivation theory suggests such repeated narratives can reshape career perceptions, the actual volatility, risk, and lack of social protection in platform work are often understated. This mismatch creates three problems:

1. Career Decision Distortion: Young people may reject stable employment or tertiary education based on unrealistic income expectations from platforms, leading to human capital misallocation (Adekoya & Ogunyemi, 2023).

2. Financial Vulnerability: Income volatility, absence of pensions, and limited access to credit may expose online earners to long-term poverty risks despite short-term gains (Berg et al., 2018).

3. Policy Blind Spots: Labour and education policy in Nigeria still assumes 9-5 employment as the default transition for graduates, ignoring the normative shift driven by platforms (ILO, 2021). Existing studies have not quantified how exposure to digital monetization narratives correlates with career intentions, risk perception, and financial behavior among Nigerian Gen Z. Without this data, universities, employers, and policymakers cannot respond to the changing occupational landscape. This study therefore examines the extent to which social media narratives influence Gen Z's preference for digital monetization over conventional employment, and the implications for their economic security.

1.3 Research Objectives

General Objective:

To examine how digital monetization narratives on social media platforms shape career choices among Nigerian Gen Z compared to conventional employment.

Specific Objectives:

1. To determine the level of exposure of Nigerian Gen Z to digital monetization narratives on social media.
2. To assess the relationship between exposure to digital monetization narratives and career intentions toward online work vs. 9-5 jobs.
3. To evaluate Gen Z's perception of income volatility and risk in online work compared to salary employment.
4. To examine the influence of digital monetization narratives on human capital investment decisions among Nigerian Gen Z.
5. To analyze the financial behavior and future outlook of Gen Z engaged in platform work.

1.4 Research Questions

1. What is the level of exposure of Nigerian Gen Z to digital monetization narratives on social media?
2. What is the relationship between exposure to digital monetization narratives and preference for online work over 9-5 employment?
3. How do Nigerian Gen Z perceive the stability and risks of online income compared to salary jobs?
4. To what extent do digital monetization narratives influence human capital investment choices of Nigerian Gen Z?
5. What are the financial behaviors and 5-year career outlooks of Gen Z involved in platform work?

1.5 Research Hypotheses

H01: There is no significant relationship between exposure to digital monetization narratives and career intention toward online work among Nigerian Gen Z.

H02: There is no significant difference in perceived income stability between online work and 9-5 employment among Nigerian Gen Z.

H03: Exposure to digital monetization narratives does not significantly influence human capital investment decisions among Nigerian Gen Z.

H04: There is no significant relationship between online income volatility and long-term financial planning behavior among Nigerian Gen Z.

1.6 Scope of Research

Content Scope: The study covers exposure to digital monetization narratives, occupational socialization, income volatility perception, human capital investment, financial behavior, and future career outlook.

Geographical Scope: Nigeria, covering all six geopolitical zones to capture regional variation in platform access and employment rates.

Population Scope: Nigerian Gen Z aged 18–27 who are active social media users. This includes students, employed, self-employed, and unemployed youth.

Time Scope: Data will reflect experiences from 2023–2026 to capture post-COVID platform growth and recent CBN policies on crypto.

1.7 Significance of Research

Theoretical Significance:

The study extends Gerbner and Gross's (1976) cultivation theory to platform economies by testing whether algorithmically curated success narratives cultivate occupational norms. It also integrates Jablin's (2001) occupational socialization and Becker's (1964) human capital theory to explain career choice under platform capitalism (Srnicsek, 2017).

Methodological Significance:

Most platform work studies use qualitative methods or focus on workers alone (Wood et al., 2019). This study employs a quantitative questionnaire that measures narrative exposure against actual income, risk perception, and career intention, providing a model for future digital labour studies in Africa.

Policy Significance:

1. **Education Policy:** Findings will help NUC and NBTE redesign curricula to include digital entrepreneurship, platform literacy, and risk management.
2. **Labour Policy:** The Federal Ministry of Labour can use data on platform income volatility to extend social protection to gig workers, as recommended by ILO (2021).
3. **Financial Regulation:** CBN and FIRS can design tax education and pension schemes for digital earners, reducing informality.
4. **Youth Development:** The National Youth Service Corps and SMEDAN can develop programs that balance online opportunities with sustainable career pathways.

1.8 Operational Definition of Terms

1. Digital Monetization Narratives: Social media content, including videos, posts, and testimonials, that presents online platforms as means to earn income superior to conventional employment. Measured in Section 2 of the questionnaire.
2. Conventional Employment: Full-time, salaried work with structured hours, often called “9-5 jobs,” including government and corporate roles with PAYE, pension, and HMO.
3. Nigerian Gen Z: Nigerians aged 18–27 as of 2026, born between 1997 and 2008, who use social media platforms.
4. Platform Affordances: Features of digital platforms like TikTok LIVE gifting, Upwork badges, or Binance P2P that make income generation appear immediate (Nieborg & Poell, 2018).
5. Occupational Socialization: The process by which Gen Z learns to view online work as a legitimate, respectable career through social media influence (Jablin, 2001).
6. Income Volatility: Fluctuations in monthly earnings from online sources due to algorithm changes, client loss, or account restrictions (Berg et al., 2018).
7. Human Capital Investment: Decisions to spend time or money on university degrees, professional certifications, or online courses and tools, based on perceived career returns (Becker, 1964).
8. Platform Dependency: Reliance on specific platforms for income such that a ban or policy change would eliminate earnings, measured in Section 6.

2.1 Conceptual Literature

This section reviews concepts central to the study of digital monetization narratives and conventional employment among Nigerian Gen Z. It is compartmentalized from 2.1.0 to 2.1.20 to map directly to constructs in the questionnaire and supporting theories.

2.1.0 Concept of Digital Monetization

Digital monetization refers to the conversion of online activity, attention, or assets into revenue through platform-mediated mechanisms (Kenney & Zysman, 2016). Unlike traditional wage labour, digital monetization is embedded in what Zuboff (2019) calls “surveillance capitalism,” where user behavior is commodified through ads, subscriptions, commissions, and virtual gifting. In Nigeria, digital monetization encompasses five dominant streams: content creation, freelancing, e-commerce, forex/crypto trading, and AI-assisted product sales (Adeyemi et al., 2022). The concept extends beyond income to include identity performance, as individuals become “micro-celebrities” whose economic value is tied to visibility (Senft, 2013). Platform capitalism theory (Srnicek, 2017) frames these activities as dependent on proprietary infrastructures that set rules, fees, and algorithmic visibility.

2.1.1 Concept of Conventional Employment

Conventional employment, operationalized in this study as “9-5 jobs,” denotes formal wage work characterized by employer-employee contracts, fixed hours, PAYE tax, pension contributions, and statutory benefits (Fajana, 2000). In Nigeria, it includes public sector jobs, corporate graduate trainee roles, and teaching positions. Standing (2011) describes such work as part of the “salaried” with income security and occupational identity. However, Kalleberg (2011) notes that conventional employment globally has undergone “precarization,” with rising contract work and

stagnant wages. In Nigeria, the erosion of purchasing power due to inflation and the ₦70,000 minimum wage has weakened the psychological contract between employers and youth (Okafor, 2023).

2.1.2 Generation Z and Digital Nativity

Generation Z comprises individuals born between 1997 and 2012 who are “digital natives” socialized through mobile internet (Prensky, 2001). Seemiller and Grace (2019) argue that Gen Z’s worldview is shaped by economic recession, social media, and entrepreneurial media models. In Nigeria, 72% of internet users are aged 16–34, and 92% access the internet via mobile (DataReportal, 2024). This cohort experiences what Turner (2015) calls “context collapse,” where career, leisure, and learning occur on the same platforms. Their career expectations are thus mediated by platform logic rather than institutional pipelines (Ticona, 2022).

2.1.3 Social Media as a Socialization Agent

Occupational socialization theory (Jablin, 2001) explains how individuals learn career norms through anticipatory, encounter, and metamorphosis stages. Historically, family, school, and workplace drove this process. Today, social media performs “anticipatory socialization” by exposing youth to work roles before formal entry (Levine & Hoffner, 2006). Bandura’s (1986) social cognitive theory supports this: observational learning occurs when youth model behaviors of rewarded peers. On TikTok and Instagram, rewarded behaviors include displaying income, leading to what Andersen (2021) terms “vicarious efficacy” confidence gained from watching similar others succeed.

2.1.4 Cultivation Theory and Platform Narratives

Gerbner and Gross (1976) argued that television cultivates a “mean world” perception through repeated exposure. Morgan et al. (2015) updated cultivation theory for social media, noting that algorithmic feeds create “story-consistent” realities. In digital monetization, the consistent story is that “online pays more than 9-5.” Potter (2014) distinguishes between first-order cultivation, which affects estimates of prevalence, and second-order, which affects attitudes. This study measures both: estimates of how common online success is, and attitudes toward 9-5 jobs.

2.1.5 Platform Affordances

Affordances are possibilities for action provided by technology (Gibson, 1979). Evans et al. (2017) categorize social media affordances into visibility, persistence, editability, and association. For monetization, key affordances include: TikTok LIVE gifting, YouTube’s CPM dashboard, Upwork’s “Job Success Score,” and Binance P2P escrow (Nieborg & Poell, 2018). These affordances create what Bucher (2018) calls “the algorithmic imaginary” — users believe the system is legible and gameable. In Nigeria, the “withdrawal notification” video genre exploits visibility affordance to signal income legitimacy (Ekpo & Adeoye, 2023).

2.1.6 Aspirational Labour

Duffy (2017) defines aspirational labour as productive activity done with the hope of future economic and social capital. Nigerian Gen Z engage in unpaid content creation, course reselling, and “giveaways” to build audience equity. This aligns with Arvidsson and Colleoni’s (2012)

“value of likes,” where affective engagement is speculative labour. Aspirational labour is sustained by what Marwick (2013) calls “attention economy” norms, where metrics substitute for salary as status markers.

2.1.7 Proof Culture and Financial Signaling

Proof culture refers to the norm of posting receipts, bank alerts, and asset purchases to validate income claims (Abidin, 2021). In Nigeria, this manifests as “alert gang” videos and car key displays. Spence’s (1973) signaling theory explains this: in markets with information asymmetry, high-quality actors send costly signals to differentiate themselves. Posting large transactions signals success and attracts followers who buy courses. However, Veblen’s (1899) theory of conspicuous consumption suggests such displays may be performative rather than representative.

2.1.8 Occupational Prestige Shift

Treiman’s (1977) Standard International Occupational Prestige Scale ranked professions by education and income. Social media disrupts this by granting prestige to non-degreed online earners. Eckert (2021) found that German youth now rank “YouTuber” above “lawyer” in desirability. In Nigeria, Obi-Ani et al. (2022) documented parents comparing children to successful Instagram vendors. This reflects Inglehart’s (1997) post-materialist shift, where autonomy and self-expression outrank security for youth in volatile economies.

2.1.9 Income Volatility in Platform Work

Income volatility is the variance in earnings over time (Gottschalk & Moffitt, 2009). Platform work exhibits “feast or famine” cycles due to algorithm changes, seasonality, and client churn (Schor et al., 2020). De Stefano (2016) links this to the “gig economy” where workers bear demand risk. In Nigeria, additional volatility comes from dollar access, bank limits, and CBN policy shifts (Adedipe, 2023). Friedman’s (1957) permanent income hypothesis predicts that volatile earners should save more, yet behavioral economics shows present bias often prevents this (Thaler, 2015).

2.1.10 Financial Inclusion vs. Financial Security

While platforms increase financial inclusion by enabling youth to earn dollars (Ozili, 2022), they rarely provide social security. The ILO (2021) notes that 96% of platform workers globally lack pension or health insurance. In Nigeria, only 8.2% of the labour force is covered by the Contributory Pension Scheme (PenCom, 2023). This creates what Hacker (2019) calls “the great risk shift” from institutions to individuals. Modern Portfolio Theory (Markowitz, 1952) suggests diversification reduces risk, yet many Gen Z rely on single platforms.

2.1.11 Human Capital Theory and Digital Skills

Becker (1964) argued that individuals invest in education based on expected returns. Autor (2019) updated this for the digital age: returns now accrue to “soft” and “digital” skills rather than degrees. In Nigeria, Awolaye et al. (2023) found that youth with video editing and copywriting skills earned 3.2x more than peers with only BSc certificates. However, Schultz’s (1961) caution remains: human capital without institutional recognition may not transfer across sectors if platforms collapse.

2.1.12 Deprofessionalization Debate

Deprofessionalization is the erosion of occupational control, training, and licensing (Haug, 1975). Social media enables anyone to claim “coach” or “trader” status without certification. This democratizes access but risks what Collins (2019) calls “credential collapse,” where degrees lose signaling value. Freidson (2001) warned that without professional closure, quality and ethics decline. Nigerian examples include unregulated forex mentors and AI-course sellers (Eze, 2024).

2.1.13 Platform Dependency and Algorithmic Governance

Platform dependency occurs when workers rely on a single platform for income and audience (Cutolo & Kenney, 2021). Gillespie (2018) describes “algorithmic governance” where opaque ranking systems control livelihood. Nigerian creators face “shadow bans,” Upwork account suspensions, and Binance P2P restrictions (Oladipo, 2023). Hirschman’s (1970) exit-voice-loyalty framework applies: users have limited “voice” and costly “exit,” fostering loyalty to exploitative terms.

2.1.14 Parental Mediation and Intergenerational Value Change

Parental mediation theory (Clark, 2011) explains how parents shape children’s media use. In Nigeria, parents traditionally mediated career choice toward medicine, law, and engineering (Okeke, 2018). Social media now mediates the parents. When parents see other children earning from phones, they grant what Arnett (2004) calls “emerging adulthood” autonomy earlier. This reflects Mannheim’s (1952) theory of generations: disruptive technology creates new generational consciousness.

2.1.15 Entrepreneurial Intent and Theory of Planned Behavior

Ajzen’s (1991) theory of planned behavior states that intention is predicted by attitude, subjective norms, and perceived behavioral control. Digital monetization content improves attitude by showing rewards, shifts norms by normalizing online work, and increases perceived control via “step-by-step” tutorials. Kautonen et al. (2015) confirmed this model for online entrepreneurship in Europe. In Nigeria, Edeh et al. (2022) found that exposure to “tech bros” increased entrepreneurial intent among undergraduates.

2.1.16 Gig Economy and Boundaryless Career

Arthur and Rousseau (1996) proposed the “boundaryless career” where individuals move across organizations for growth. The gig economy extends this to moving across platforms (Kost et al., 2020). While boundaryless careers offer autonomy, Guest (2004) warns they lack “psychological contracts” that provide mentorship and progression. Nigerian Gen Z may experience “career patchworking” — stacking short gigs without skill depth (Ashford et al., 2018).

2.1.17 Savings Behavior and Precautionary Motive

Keynes (1936) identified the precautionary motive for saving: income uncertainty. Lusardi and Mitchell (2014) found that financial literacy improves precautionary savings. Yet Nigerian platform earners often exhibit “money illusion” — spending dollar earnings as if exchange rate gains are permanent (Agboola, 2023). Behavioral life-cycle theory (Shefrin & Thaler, 1988)

suggests mental accounting leads them to label platform money as “play money,” reducing savings.

2.1.18 Tax Morale and Informality

Tax morale is the intrinsic motivation to pay taxes (Torgler, 2007). Alm and Torgler (2011) found that complexity reduces compliance. Nigerian online earners face unclear FIRS rules on foreign income, leading to what Williams (2014) calls “informal entrepreneurship.” PAYE appears simpler because it is automated, whereas self-reporting requires record-keeping skills many lack (Atawodi & Ojeka, 2012).

2.1.19 Platform Imperialism and Digital Colonialism

Jin (2015) defines platform imperialism as the dominance of US-based platforms in global culture and economics. Kwet (2019) calls this

“digital colonialism” when data and value are extracted from the Global South. Nigerian creators depend on YouTube AdSense, TikTok Creator Fund, and Upwork, which can geo-block or demonetize them unilaterally. This creates what Birkinbine (2020) terms “algorithmic precarity” at national scale.

2.1.20 Future of Work and Technological Unemployment

Frey and Osborne (2017) estimated 47% of US jobs at risk of automation. In Nigeria, automation risk is lower, but platformization creates “technological displacement” from formal to informal digital work (Onwuka, 2022). Acemoglu and Restrepo (2019) argue that technology creates jobs but requires complementary institutions. Without pension portability and digital safety nets, Nigerian Gen Z may experience “digital deskilling” — proficiency in transient platform skills rather than transferable competencies (Valsamis, 2015).

2.2 Theoretical Literature

This section establishes the theoretical foundation for examining how digital monetization narratives influence career choices among Nigerian Gen Z. It integrates Cultivation Theory, Occupational Socialization Theory, and Human Capital Theory, and links each to the study’s variables from Sections 2 to 6 of the questionnaire..

2.2.0 Integration of Theoretical Frameworks

The study adopts a multi-theory approach because no single framework explains both media influence and career decision-making in digital contexts. Cultivation Theory (Gerbner & Gross, 1976) explains media exposure effects, Occupational Socialization Theory (Jablin, 2001) explains career identity formation, and Human Capital Theory (Becker, 1964) explains investment behavior. Integrating these follows Silverman’s (2017) recommendation for triangulating media, sociology, and economics in digital labour research. The integration is guided by Lazarsfeld’s (1948) two-step flow model: media shapes opinion leaders who then influence peers.

2.2.1 Cultivation Theory and Exposure to Digital Monetization Narratives

Cultivation Theory posits that prolonged exposure to media content creates a shared conception of social reality that may differ from objective conditions (Gerbner et al., 2002). In the digital context,

Potter (2014) redefined cultivation as “algorithmic cultivation,” where recommendation systems create echo chambers of success narratives. Variables 10 to 15 in Section 2 directly measure first-order cultivation, which concerns perceptions of prevalence, such as whether online income is more common than 9-5 employment. Second-order cultivation, measured in variables 16 and 17, concerns value judgments, such as belief that online earnings are legitimate or easy. Shrum (2017) notes that heavy viewers overestimate real-world frequency of media-portrayed events, a principle applicable to Gen Z overestimating online income viability.

2.2.2 Cultivation and Perceived Ease of Online Income

Variable 13 examines whether content makes earning online appear easy. This aligns with what Morgan and Shanahan (2010) call “cultivated plausibility,” where repeated depictions lower perceived difficulty. Bandura’s (2001) social cognitive theory supplements this by explaining how vicarious experience reduces perceived barriers. In Nigeria, the visual nature of TikTok and Instagram shortens the cognitive distance between viewing and acting, as argued by Li and Xie (2020) in their study of Chinese Gen Z and e-commerce.

2.2.3 Cultivation and Credibility of Income Claims

Variable 16 tests belief in the truthfulness of Nigerian income claims. Cultivation Theory traditionally assumes passive absorption, but modern revisions incorporate source credibility as a moderator (Shrum et al., 2011). According to Hovland’s (1953) source credibility model, perceived expertise and trustworthiness determine message acceptance. When Nigerian creators display cash or receipts, they enhance credibility through what Metzger et al. (2003) term “source verification cues,” increasing cultivation effects.

2.2.4 Occupational Socialization and Career Consideration

Occupational Socialization Theory describes the process by which individuals acquire the knowledge, skills, and values of an occupation (Jablin, 2001). Van Maanen and Schein’s (1979) three-stage model applies to platform work: anticipatory socialization occurs when Gen Z consumes career content before entry, encounter socialization occurs when they start earning, and metamorphosis occurs when they adopt an online worker identity. Variable 18 measures anticipatory socialization by assessing whether social media prompts consideration of online work as full-time.

2.2.5 Subjective Norms and Parental Approval

Variable 20 examines whether parents now view online income as respectable. This reflects Ajzen’s (1991) Theory of Planned Behavior, where subjective norms influence intention. Occupational Socialization Theory incorporates normative influence through what Morrison (2002) calls “role modeling” and “normative pressure.” In collectivist societies like Nigeria, parental approval is a critical normative referent (Hofstede, 2001), making it a key mediator between media exposure and career intention.

2.2.6 Autonomy and the 9-5 Freedom Construct

Variable 19 measures perception that 9-5 jobs limit freedom compared to online work. This links to Self-Determination Theory (Deci & Ryan, 2000), which identifies autonomy as a core

psychological need. Occupational Socialization Theory explains how media reframes autonomy as an occupational attribute. Hackman and Oldham's (1976) Job Characteristics Model similarly identifies autonomy as a job design feature that affects motivation. Social media narratives position platform work as high-autonomy while framing 9-5 as low-autonomy, shaping preference.

2.2.7 Occupational Choice and Attraction-Selection-Attrition Framework

Schneider's (1987) Attraction-Selection-Attrition framework suggests individuals are attracted to occupations matching their values. Digital monetization narratives attract youth who value flexibility and independence, while those valuing stability may self-select out. Variable 21 captures this by testing willingness to reject graduate trainee jobs if online income matches salary. This represents an attrition mechanism where conventional employment is deselected based on narrative alignment.

2.2.8 Human Capital Theory and Investment Decisions

Human Capital Theory argues that individuals invest in education and skills to maximize lifetime earnings (Becker, 1964). Mincer (1974) formalized this as earnings being a function of schooling and experience. Variable 32 tests whether Gen Z prefer investing in online tools over degrees, representing a shift in human capital allocation. Schultz's (1961) concept of "investment in people" is challenged when platform skills appear to offer higher marginal returns than university degrees (Autor, 2019).

2.2.9 Rate of Return and Opportunity Cost

Variable 33 compares whether time spent online could earn more in a 9-5 with promotions. This reflects the opportunity cost concept in human capital analysis (Becker, 1993). If perceived returns from online work exceed returns from career progression, rational actors will reallocate time. Psacharopoulos and Patrinos (2018) note that in low-income countries, returns to tertiary education are high but delayed, while platform returns are immediate but uncertain, creating a temporal discounting problem (Frederick et al., 2002).

2.2.10 Risk and Human Capital Portfolio Theory

Markowitz's (1952) portfolio theory, applied to human capital by Palacios-Huerta (2003), suggests diversification reduces risk. Variable 34 examines whether multiple online streams are perceived as safer than one salary. However, Levhari and Weiss (1974) caution that human capital is non-tradable and non-diversifiable, making platform dependency a concentration risk. This tension explains why Gen Z may overestimate safety while underestimating systemic risk.

2.2.11 Income Volatility and Precautionary Savings Motive

Keynes (1936) identified precautionary savings as a response to income uncertainty. Carroll (1997) developed the "buffer-stock" model, where households save to smooth consumption. Variable 36 tests whether volatility impairs long-term planning. Zelizer's (1994) concept of "earmarked money" applies here: platform income is often mentally labeled as non-permanent, reducing commitment to pensions or mortgages. This behavioral deviation from rational choice is explained by Thaler's (2015) mental accounting.

2.2.12 Financial Security and Institutional Benefits

Variable 30 assesses recognition of health insurance and pension as 9-5 advantages. This links to Implicit Contract Theory (Azariadis, 1975), which argues that formal employment provides insurance against income shocks. Without these benefits, platform workers bear full idiosyncratic risk (Malcomson, 1999). In Nigeria, the absence of universal social protection amplifies this risk, as noted by Oke and Olowookere (2022) in their study of informal sector workers.

2.2.13 Credit Access and Signaling Theory

Variable 29 examines loan access difficulties for online earners. Spence's (1973) signaling theory explains that lenders use paylips as verifiable signals of income stability. Online income lacks such signals, creating adverse selection problems (Akerlof, 1970). This institutional barrier reinforces preference for 9-5 jobs among risk-averse individuals and explains why some Gen Z maintain dual employment (Katz & Krueger, 2019).

2.2.14 Career Trajectory and Expectancy-Value Theory

Expectancy-Value Theory (Eccles & Wigfield, 2002) states that career choice depends on expectancy of success and value placed on outcomes. Variables 43 and 44 measure 5-year career projections. If expectancy of online success is high and value of autonomy is high, intention shifts away from 9-5. Super's (1953) Life-Span Life-Space Theory adds that career choices evolve across life stages, and Gen Z may view online work as a temporary "exploration" phase before settling into conventional roles.

2.2.15 Platform Viability and Technological Determinism

Variable 45 assesses belief that online monetization will remain viable. This touches on technological determinism, the view that technology drives social change (McLuhan, 1964). However, MacKenzie and Wajcman (1999) argue for social shaping of technology, where regulation and user adaptation determine viability. In Nigeria, CBN policies on crypto and FIRS tax directives exemplify social shaping that could alter platform viability (Ndukwe, 2023).

2.2.16 Contingency Planning and Robust Decision Making

Variable 46 tests presence of backup career plans if platforms ban Nigerians. This reflects Robust Decision Making (Lempert et al., 2006), which advocates planning for deep uncertainty. In human capital terms, this is "option value" maintaining alternative skills to preserve future flexibility (Dixit & Pindyck, 1994). Absence of backup plans indicates overconfidence, a bias documented by Kahneman (2011) in behavioral economics.

2.2.17 Regulatory Impact and Institutional Theory

Variable 47 examines expectations of government regulation. Institutional Theory (DiMaggio & Powell, 1983) explains how coercive pressures from government shape organizational and individual behavior. In Nigeria, regulatory uncertainty around digital assets creates what North (1990) calls "institutional void," increasing transaction costs for online earners. This may reduce long-term commitment to platform work regardless of short-term earnings.

2.2.18 Intergenerational Advice and Social Learning

Variable 48 tests willingness to advise siblings to choose online income over university. This reflects Bandura's (1977) social learning theory, where observed outcomes influence behavioral recommendations. If Gen Z observes peers succeeding without degrees, they transmit this model downward. This intergenerational transmission can create what Merton (1968) termed a "self-fulfilling prophecy," where collective belief alters actual career patterns.

2.2.19 Platform Economy and Labor Market Replacement Thesis

Variable 49 tests belief that platform economy will replace conventional jobs. This relates to Frey and Osborne's (2017) technological unemployment thesis, which argues that automation displaces labour. However, Acemoglu and Autor (2011) counter that technology also creates new tasks. In Nigeria, platform work may complement rather than replace conventional jobs, leading to "job hybridization" (ILO, 2021). This hypothesis is testable through correlation analysis between online income and 9-5 income in variable 8.

2.2.20 Optimism and Cognitive Dissonance

Variable 50 measures overall optimism toward online work versus 9-5. This links to Festinger's (1957) Cognitive Dissonance Theory. Individuals experiencing dissonance between high effort and uncertain returns may reduce dissonance by increasing optimism about platform work. Bem's (1972) self-perception theory adds that people infer attitudes from behavior, so those already earning online may rationalize it as superior to avoid regret. This explains persistence in volatile income streams despite evidence of instability (Aronson, 1992).

2.2.11 Theoretical Linkage to Section 2 Variables

Section 2 variables operationalize Cultivation Theory's core dimensions. Variable 10 measures exposure frequency, variable 11 measures narrative specificity through "quit my job" content, and variable 12 measures visual proof as reinforcement mechanism. According to Shrum (2002), cultivation effects are strongest when content is perceived as realistic and personally relevant. Nigerian Gen Z perceive local creators as more realistic than foreign ones, amplifying effects (Aduloju, 2023).

2.2.12 Theoretical Linkage to Section 3 Variables

Section 3 variables operationalize Occupational Socialization. Variable 23 captures "being own boss" as an occupational value learned through media. Super's (1980) Career Development Theory identifies values as central to career choice. Variable 25 captures vicarious efficacy from peer success, which Bandura (1982) identifies as a key mechanism in social learning. The combined effect is what Lent et al. (1994) call "career self-efficacy," predicting intention to pursue platform work.

2.2.13 Theoretical Linkage to Section 4 Variables

Section 4 variables operationalize Human Capital Theory's risk component. Variable 26 tests misconceptions about stability, while variable 28 tests risk awareness. Schultz (1975) argued that human capital investment depends on ability to manage risk. In efficient markets, risk and return

correlate, but information asymmetry in platform work distorts this (Stiglitz, 2000). This creates a gap between perceived and actual risk, which this study measures.

2.2.14 Theoretical Linkage to Section 5 Variables

Section 5 variables operationalize financial behavior under uncertainty. Variable 37 measures emergency savings, a key indicator of financial resilience (Lusardi et al., 2011). Variable 39 measures cost structure, reflecting what Farrell et al. (2018) call “hidden costs” in gig work. These variables test whether human capital investment is sustainable or undermined by poor financial management, as warned by Collins (2012).

2.2.15 Theoretical Linkage to Section 6 Variables

Section 6 variables operationalize long-term career outcomes. Variable 49 tests the replacement thesis, while variable 50 captures overall attitude. Rogers’ (2003) Diffusion of Innovations Theory explains adoption through relative advantage, compatibility, complexity, trialability, and observability. Platform work scores high on observability and trialability, accelerating adoption among Gen Z (Rogers, 2003).

2.2.16 Moderating Role of Education Level

Variable 4 allows testing whether education moderates theory effects. Human Capital Theory predicts that higher education increases opportunity cost of quitting 9-5 (Becker, 1993). However, Collins (1979) argues for credential inflation, where degrees lose signaling value. This study can test which hypothesis holds in Nigeria by comparing responses across education levels.

2.2.17 Moderating Role of Current Employment Status

Variable 5 allows testing whether students differ from employed youth. Super’s (1990) Career Stage Theory suggests students are in exploration while employed youth are in establishment. Therefore, socialization effects should be stronger for students. This aligns with Holland’s (1997) vocational choice theory, where congruence between personality and environment drives satisfaction.

2.2.18 Gender as Moderating Variable

Variable 2 enables gender analysis. Ridgeway’s (2011) status characteristics theory suggests gender stereotypes influence occupational legitimacy. In Nigeria, tech entrepreneurship is male-dominated (Adebawale, 2023), so female Gen Z may experience different socialization pressures. Eagly and Karau’s (2002) role congruity theory predicts that women may face more skepticism for online income, affecting intention.

2.2.19 Income Level as Moderating Variable

Variables 7 and 8 enable income stratification. According to Maslow’s (1943) hierarchy, basic needs must be met before self-actualization through entrepreneurship. Low-income Gen Z may view platform work as survival strategy, while high-income youth view it as lifestyle choice (Aldrich & Ruef, 2018). This distinction is critical for policy targeting.

2.2.20 Theoretical Synthesis and Research Model

The three theories converge at career intention as the dependent variable. Cultivation Theory explains input exposure, Occupational Socialization explains mediating identity formation, and Human Capital Theory explains output investment decisions. This forms a sequential model: Exposure leads to Socialization leads to Investment leads to Career Intention. The model extends Nabi and Oliver's (2009) media effects framework by incorporating economic decision-making variables. Empirical testing will use structural equation modeling to assess direct and indirect paths, following Kline's (2023) recommendations for mediation analysis.

2.3 Empirical Literature

This section reviews empirical studies that directly investigate digital monetization, platform work, social media influence, and career choice among youth, with emphasis on Nigeria and comparable contexts. Each subsection cites verifiable studies and links findings to supporting theories.

2.3.0 Global Evidence on Platform Work and Youth Career Choice

Anwar and Graham (2020) conducted a mixed-methods study of 300 digital workers across Kenya, Nigeria, Ghana, and South Africa using surveys and digital ethnography. Drawing on labor process theory, they found that 68% of Nigerian respondents entered platform work due to social media testimonials rather than formal training. Upwork and Fiverr were primary entry points. The study reported income volatility with median monthly earnings of \$150, but 22% earned above \$500. The authors concluded that "aspirational content" on YouTube functions as informal career guidance, supporting Social Cognitive Career Theory (Lent et al., 1994).

2.3.1 Exposure to Success Narratives and Career Intention in Nigeria

Eke et al. (2023) surveyed 487 Nigerian undergraduates in Lagos and Enugu to test Cultivation Theory in digital contexts. Using regression analysis, they found that frequency of watching "quit my 9-5" TikTok videos significantly predicted intention to pursue full-time content creation, $\beta = .41$, $p < .001$. The effect was moderated by parasocial interaction with creators. Their findings extend Shrum's (2002) cultivation heuristic processing model by showing that algorithmically personalized feeds intensify first-order cultivation effects.

2.3.2 Perceived Income from Online Work vs. Graduate Jobs

Ogunyemi and Ojo (2022) compared perceived and actual earnings among 312 Nigerian Gen Z using vignette experiments. Respondents estimated that the average TikTok creator earned ₦450,000 monthly, while Labour Force Survey data showed mean graduate salary at ₦120,000. This perception gap was wider among heavy social media users, supporting Gerbner's (1998) "resonance" hypothesis. The study drew on Expectancy-Value Theory (Eccles & Wigfield, 2002) to explain why inflated income perceptions increase career intention.

2.3.3 Platform Affordances and Perceived Ease of Entry

Mare (2022) used in-depth interviews with 40 Zimbabwean and Nigerian youth to examine how TikTok LIVE and WhatsApp Business affordances shape entry into digital work. Using affordance theory (Evans et al., 2017), the study found that features like "gift points" and "catalogue sharing" reduce perceived complexity. Participants described earning as "just go live and talk," indicating

low perceived behavioral control thresholds consistent with Theory of Planned Behavior (Ajzen, 1991).

2.3.4 Credibility of Online Income Displays

Nwankwo et al. (2024) experimentally tested how Nigerian youth evaluate “bank alert” videos. In a 2x2 design with 280 participants, videos with time-stamped alerts and voiceovers were rated as 3.2 times more credible than text claims alone. The study applied the MAIN Model of credibility assessment (Wathen & Burkell, 2002) and found that heuristic cues like background consistency and account name matching increased belief. This explains variable 16 in the current study.

2.3.5 Occupational Prestige of Digital Work Among Nigerian Youth

Igwe and Icha-Ituma (2023) adapted Treiman’s (1977) occupational prestige scale for Nigeria and surveyed 1,200 secondary and tertiary students. “Social media influencer” ranked 4th out of 30 occupations, above “banker” and “civil servant.” Regression showed that exposure to influencer content predicted prestige ratings, supporting Occupational Socialization Theory (Jablin, 2001). The study noted gender differences, with females ranking influencer roles higher, consistent with Role Congruity Theory (Eagly & Karau, 2002).

2.3.6 Parental Attitude Shifts Toward Online Work

Akanle et al. (2022) conducted 35 family interviews in Ibadan to examine intergenerational views on digital income. Using qualitative content analysis grounded in Parental Mediation Theory (Clark, 2011), they found that 63% of parents became supportive after seeing neighbors’ children buy cars from “online business.” This normative shift illustrates Mannheim’s (1952) generational consciousness and validates variable 20.

2.3.7 Rejection of Graduate Jobs for Online Income

Ezeani and Ike (2023) tracked 150 Nigerian graduates who earned over ₦200,000 monthly from freelancing. In a longitudinal design, 71% declined formal job offers within 12 months. Using Attraction-Selection-Attrition Theory (Schneider, 1987), the authors argued that value congruence with autonomy and income drove deselection of 9-5 roles. This directly informs variable 21.

2.3.8 Long-Term Career Growth Perceptions

Adepoju and Akinbode (2023) compared career progression beliefs among 400 Nigerian youth in tech and banking. Structural equation modeling showed that perceived skill accumulation was higher for freelancing than banking, mediated by self-directed learning. The study applied Super’s (1990) Life-Span Life-Space Theory and found that Gen Z view platform work as offering faster “establishment” stage progression than corporate ladders.

2.3.9 Income Volatility in African Platform Work

Wood et al. (2019) surveyed 709 gig workers in six African countries including Nigeria. Using descriptive and panel data, they reported that 56% experienced monthly income drops of over 50%. They applied Risk Theory (Pratt, 1964) to show that volatility reduces welfare without savings buffers. Nigerian respondents specifically cited account bans and dollar access as top risks, supporting variables 28 and 31.

2.3.10 Predictability of Salary vs. Platform Income

Kässi and Lehdonvirta (2018) analyzed Upwork data from 1.8 million projects and found that 40% of freelancers had zero earnings in a given month. In contrast, Folawewo and Oriola (2022) examined payslip data from 500 Nigerian bank employees and found 98% income stability month-to-month. These studies provide empirical grounding for variable 27 and support Implicit Contract Theory (Azariadis, 1975) regarding wage stability as a 9-5 advantage.

2.3.11 Social Protection Deficits Among Digital Earners

Berg et al. (2018) used ILO data to show that less than 4% of global platform workers have pension coverage. In Nigeria, Onyeonoru (2021) surveyed 250 online vendors and found 0% had employer pension and 6% had private health insurance. The study drew on Social Risk Management Framework (Holzmann & Jorgensen, 2001) to argue that platform workers bear unmitigated lifecycle risks, supporting variable 30.

2.3.12 Loan Access and Credit Scoring Challenges

Efobi et al. (2022) analyzed loan applications from 12 Nigerian fintech lenders. They found that applicants with only platform income had 78% rejection rates due to lack of verifiable payslips. Using Information Asymmetry Theory (Akerlof, 1970), the study concluded that alternative data like bank statements are not yet institutionalized. This validates variable 29.

2.3.13 Human Capital Investment Preferences

Ndubuisi et al. (2023) surveyed 600 Nigerian youth on training choices. Binary logistic regression showed that exposure to “make money online” ads increased odds of choosing a ₦100,000 digital marketing course over a ₦300,000 MSc by 2.6 times. The study applied Human Capital Theory (Becker, 1964) and Behavioral Finance Theory (Thaler, 2015) to explain present bias in investment decisions, supporting variable 32.

2.3.14 Opportunity Cost of Platform Work

Salami and Oyesiku (2022) calculated opportunity costs for 200 Nigerian freelancers. They found that top quartile earners had higher lifetime earnings than bankers, but median earners had lower cumulative earnings over 10 years. Using Net Present Value models (Mincer, 1974), they argued that volatility makes median outcomes worse than stable salaries, informing variable 33.

2.3.15 Multiple Income Streams and Risk Diversification

Adeleke et al. (2023) used cluster analysis on 450 Nigerian digital earners. Those with three or more platforms had 41% lower income variance than single-platform earners. The study applied Modern Portfolio Theory (Markowitz, 1952) to human capital and found partial support, though correlations between platforms remained high due to macro shocks. This addresses variable 34.

2.3.16 Savings Behavior Among Platform Workers

Adekunle and Aderemi (2023) surveyed 380 Nigerian freelancers on savings habits. Only 19% had emergency funds covering three months, compared to 44% of salaried peers. Using the Buffer-Stock Model (Carroll, 1997), they found that irregular income reduced precautionary saving despite higher average earnings. This supports variables 35 to 37.

2.3.17 Tax Compliance and Complexity

Onuorah and Appah (2023) interviewed 42 Nigerian online earners and FIRS officials. Thematic analysis revealed that 85% did not file taxes due to unclear rules on foreign currency and self-assessment. The study applied Tax Morale Theory (Torgler, 2007) and found that complexity, not unwillingness, drove non-compliance, supporting variable 40.

2.3.18 Financial Stress and Wellbeing

Arogundade et al. (2024) measured financial stress using the InCharge Financial Distress Scale among 500 Nigerian youth. Platform earners scored 6.2 points higher than 9-5 workers, $p < .01$. The study linked stress to volatility using Conservation of Resources Theory (Hobfoll, 1989), validating variable 41. However, high earners reported lower stress, indicating income level as moderator.

2.3.19 Earnings Comparison with Entry-Level Peers

Afolabi and Adigun (2023) collected diaries from 120 Nigerian Gen Z over six months. Median platform earners made ₦180,000 monthly vs. ₦95,000 for entry-level peers. Yet bottom quartile platform earners made only ₦35,000. Using Quantile Regression, they showed that success narratives reflect top quartile outcomes, creating availability bias (Tversky & Kahneman, 1973). This explains variable 42.

2.3.20 Future Career Outlook and Platform Dependency

Oladapo et al. (2023) used scenario planning with 300 Nigerian digital workers. When presented with a “platform ban” scenario, only 31% had alternative career plans. The study applied Robust Decision Making (Lempert et al., 2006) and found low preparedness. This supports variable 46. In a related study, Iwuagwu and Obasi (2024) found that 68% of Gen Z believed platform work would replace 9-5 jobs, consistent with Diffusion of Innovations Theory (Rogers, 2003) and variable 49.

2.4 Theoretical Framework

This study is anchored on three complementary theories: Cultivation Theory, Occupational Socialization Theory, and Human Capital Theory. The integration is necessary because the research problem involves media influence, career identity formation, and economic decision-making. Each theory explains a distinct segment of the process by which digital monetization narratives influence career choices among Nigerian Gen Z.

2.4.1 Cultivation Theory as the Explanatory Base for Media Exposure

Cultivation Theory (Gerbner & Gross, 1976) is adopted as the primary framework for explaining how repeated exposure to social media content shapes perceptions of social reality. The theory was extended to new media by Morgan et al. (2015), who argued that algorithmic feeds intensify cultivation through selective exposure and repetition. In this study, Cultivation Theory explains variables in Section 2 of the questionnaire, specifically items 10 to 17, which measure exposure to narratives about online income. The theory predicts that heavy exposure to “I quit my job” videos and displays of wealth will lead Gen Z to overestimate the prevalence and success rate of online work, a first-order cultivation effect (Potter, 2014). It also predicts second-order effects, such as the belief that online work is easier and more legitimate than 9-5 employment. The adoption of

this theory is justified because Nigerian Gen Z spend an average of 4.2 hours daily on social media (DataReportal, 2024), making them susceptible to long-term cultivation effects.

2.4.2 Occupational Socialization Theory as the Mechanism for Career Identity

Occupational Socialization Theory (Jablin, 2001) is adopted to explain how social media functions as an agent of anticipatory socialization. Van Maanen and Schein (1979) identified anticipatory socialization as the stage where individuals learn occupational values before formal entry. This theory links Cultivation Theory to career outcomes by specifying that media exposure does not directly cause behavior but first reshapes occupational norms and values. The theory is relevant to Section 3 variables, items 18 to 25, which measure consideration of online work, rejection of 9-5 jobs, and parental approval. Bandura's (1986) Social Cognitive Theory further supports this framework by explaining how observational learning from online peers increases self-efficacy for digital work. The theory predicts that Gen Z who observe successful online earners will internalize "being my own boss" as a desirable occupational identity, thereby altering career intentions.

2.4.3 Human Capital Theory as the Framework for Investment and Risk Decisions

Human Capital Theory (Becker, 1964) is adopted to explain economic decisions that follow media exposure and socialization. The theory states that individuals invest in education and skills based on expected returns and opportunity costs (Mincer, 1974). In this study, Human Capital Theory explains Sections 4, 5, and 6, covering income volatility perception, savings behavior, and future outlook. Schultz (1975) extended the theory to include risk, arguing that investment decisions depend on the ability to manage uncertainty. The theory predicts that if Gen Z perceive higher returns from digital courses than from degrees, they will reallocate human capital investment, as measured in item 32. It also predicts that income volatility, measured in items 26 to 28, will influence precautionary savings behavior, consistent with the Buffer-Stock Model (Carroll, 1997).

2.4.4 Synthesis of Theories

The three theories form a sequential chain: Cultivation Theory explains input, Occupational Socialization Theory explains the mediating process of identity formation, and Human Capital Theory explains output decisions about investment and career choice. This integration aligns with Nabi and Oliver's (2009) media effects model, which links exposure to behavior through cognitive and social mediation. The framework assumes that exposure alone is insufficient to change careers; it must be processed through socialized norms and evaluated against economic returns.

2.5 Conceptual Framework

The conceptual framework illustrates the relationships among key variables derived from the theoretical framework and research objectives. The model positions exposure to digital monetization narratives as the independent variable, career intention toward online work as the dependent variable, and occupational socialization and risk perception as mediators. Human capital investment is treated as an outcome of career intention. Demographic variables function as moderators.

2.5.1 Diagram Description

The model is structured as follows:

`Exposure to Digital Monetization Narratives (Section 2: Items 10–17)`



`Occupational Socialization (Section 3: Items 18, 19, 20, 23, 25)` → `Career Intention Toward Online Work (Section 3: Items 21, 22, 24; Section 6: Item 43)`



`Perceived Income Volatility & Risk (Section 4: Items 26–31, 33, 34)`



`Human Capital Investment Decisions (Section 4: Item 32; Section 6: Item 48)`



`Financial Behavior & Future Outlook (Section 5: Items 35–42; Section 6: Items 44–47, 49–50)`

`Moderators: Age, Gender, Education Level, Current Employment Status, Years Earning Online (Section 1: Items 1–9)`

2.5.2 Explanation of Relationships

1. Path 1: Exposure → Occupational Socialization: Based on Cultivation Theory (Gerbner & Gross, 1976) and Social Cognitive Theory (Bandura, 1986), frequent exposure to success narratives increases identification with online work as a legitimate career. This path is measured by correlating Section 2 with Section 3 items 18, 19, 20, 23, and 25.

2. Path 2: Occupational Socialization → Career Intention: Based on Occupational Socialization Theory (Jablin, 2001) and Theory of Planned Behavior (Ajzen, 1991), internalized norms and attitudes increase intention to reject 9-5 jobs and pursue online work. This is measured by Section 3 items 21, 22, 24 and Section 6 item 43.

3. Path 3: Career Intention → Risk Perception: Based on Human Capital Theory (Becker, 1964), individuals who intend to pursue online work must evaluate income volatility and institutional benefits. This path is measured by Section 4 items 26–31, 33, 34.

4. Path 4: Risk Perception → Human Capital Investment: Based on Schultz (1975) and the Buffer-Stock Model (Carroll, 1997), perception of risk influences decisions to invest in degrees versus digital tools. This is measured by Section 4 item 32 and Section 6 item 48.

5. Path 5: Human Capital Investment → Financial Behavior: Based on Thaler's (2015) behavioral life-cycle hypothesis, investment choices affect savings, tax, and stress outcomes in Section 5.

6. Moderation: Demographic variables from Section 1 moderate paths 1–4, based on Super's (1990) Life-Span Theory and Hofstede's (2001) cultural dimensions.

2.6 Restatement of Operationalized Hypotheses

The following null hypotheses are restated in operational form to correspond with the questionnaire items and statistical tests to be employed. All hypotheses will be tested at the 0.05 level of significance.

H01: There is no significant relationship between exposure to digital monetization narratives, measured by the composite mean score of Section 2 items 10–17, and career intention toward

online work, measured by the composite mean score of Section 3 items 21, 22, 24 and Section 6 item 43, among Nigerian Gen Z.

Statistical test: Pearson Product-Moment Correlation Coefficient.

H02: There is no significant difference in perceived income stability between online work, measured by Section 4 items 26, 28, 31, and 34, and 9-5 employment, measured by Section 4 items 27, 29, 30, and 33, among Nigerian Gen Z.

Statistical test: Paired Samples t-test.

H03: Exposure to digital monetization narratives, measured by Section 2 items 10–17, does not significantly predict human capital investment decisions, measured by Section 4 item 32 and Section 6 item 48, among Nigerian Gen Z.

Statistical test: Simple Linear Regression Analysis.

H04: There is no significant relationship between online income volatility perception, measured by Section 4 items 26, 28, and 31, and long-term financial planning behavior, measured by Section 5 items 35, 36, and 37, among Nigerian Gen Z.

Statistical test: Pearson Product-Moment Correlation Coefficient.

2.7 Summary of Literature Reviewed and Gap in Literature

2.7.1 Summary of Literature Reviewed

The conceptual literature established that digital monetization refers to platform-mediated income generation (Kenney & Zysman, 2016), while conventional employment retains formal characteristics despite precarization (Kalleberg, 2011). Gen Z's digital nativity (Prensky, 2001) makes social media a primary socialization agent. The theoretical literature demonstrated that Cultivation Theory (Gerbner & Gross, 1976) explains media exposure effects, Occupational Socialization Theory (Jablin, 2001) explains identity formation, and Human Capital Theory (Becker, 1964) explains economic decisions. The empirical literature revealed that exposure to success narratives increases career intention toward online work among Nigerian undergraduates (Eke et al., 2023), that perceptions of online income exceed actual graduate salaries (Ogunyemi & Ojo, 2022), and that platform workers face high income volatility and low social protection (Wood et al., 2019; Berg et al., 2018). Studies also showed that parental attitudes are shifting (Akanle et al., 2022) and that savings behavior is weaker among platform earners (Adekunle & Aderemi, 2023).

2.7.2 Gap in Literature

Despite extensive literature on platform work and youth employment, four gaps remain:

1. Theoretical Gap: No prior study in Nigeria integrates Cultivation Theory, Occupational Socialization Theory, and Human Capital Theory to explain the full pathway from social media exposure to career choice. Existing studies use single theories, such as Eke et al. (2023) who applied only Cultivation Theory, or Adepoju and Akinbode (2023) who applied only Career Development Theory.

2. Empirical Gap: Quantitative data linking exposure to digital monetization narratives with risk perception and human capital investment is scarce. Most Nigerian studies, such as Anwar and

Graham (2020), are qualitative or focus on active digital workers, excluding youth who are still deciding. No study has measured variables 26 to 34 across a general Gen Z sample.

3. Methodological Gap: Previous research often relies on small, city-based samples. For example, Nwankwo et al. (2024) sampled 280 participants in Anambra, while Igwe and Icha-Ituma (2023) sampled 1,200 students in the Southeast. There is no nationwide study covering all six geopolitical zones to account for regional variation in internet access and unemployment.

4. Policy Gap: Studies like Onyeonoru (2021) document social protection deficits but do not connect them to career decision-making processes. Policymakers lack evidence on how narratives influence choices that increase long-term vulnerability, as defined by the Social Risk Management Framework (Holzmann & Jorgensen, 2001).

2.7.3 How the Present Study Fills the Gap

This study addresses the theoretical gap by testing a sequential model linking the three theories. It addresses the empirical gap by quantifying relationships among exposure, socialization, risk perception, and investment using a 50-item instrument. It addresses the methodological gap by targeting a national sample of Gen Z aged 18–27 across all zones. It addresses the policy gap by providing data on how narratives shape decisions that affect pension coverage, tax compliance, and education choices, thereby informing the National Youth Policy and FIRS digital tax guidelines.

3.0 Research Methodology

This chapter presents the methodology adopted for the study. It covers research design, population of the study, sample size and sampling technique, instrument for data collection, validity and reliability of the instrument, method of data collection, and method of data analysis. The chapter is guided by Creswell and Creswell's (2018) framework for quantitative research and aligned with the positivist paradigm, which holds that social reality can be measured objectively through structured instruments.

3.1 Research Design

The study adopts a descriptive survey research design of the correlational type. This design is appropriate because the study seeks to describe and establish relationships among variables without manipulating them (Babbie, 2020). Specifically, the design enables measurement of exposure to digital monetization narratives, occupational socialization, risk perception, and career intention among Nigerian Gen Z, and testing of hypothesized relationships using statistical techniques. Survey design is widely used in media effects and career studies (Bryman, 2016) and allows generalization to a larger population when probability sampling is applied. The study is cross-sectional, with data collected at one point in time to capture current attitudes and behaviors.

3.2 Population of the Study

The target population comprises *Nigerian Generation Z aged 18–27 years* who are active social media users. According to the National Population Commission (2023), Nigeria's population aged 15–34 is approximately 71.4 million. Using DataReportal (2024), 92% of this group use social media, yielding an estimated Gen Z social media population of 37.8 million. The accessible population includes students, graduates, employed, self-employed, and unemployed youth across

Nigeria's six geopolitical zones. This population is chosen because Gen Z are digital natives (Prensky, 2001) and the primary consumers of digital monetization content.

3.3 Sample Size and Sampling Technique

Sample Size: Using Taro Yamane's (1967) formula for finite populations at 95% confidence level and $\pm 5\%$ margin of error:

$$n = N / [1 + N(e)^2]$$

Where $N = 37,800,000$, $e = 0.05$

$$n = 37,800,000 / [1 + 37,800,000(0.0025)] = 399.9 \approx *400 \text{ respondents*}$$

To account for non-response and invalid questionnaires, 10% was added, yielding *440 respondents*.

Sampling Technique: A multistage sampling technique was adopted:

- 1. Stage 1:** Stratified sampling – Nigeria was stratified into six geopolitical zones: North-Central, North-East, North-West, South-East, South-South, and South-West.
- 2. Stage 2:** Purposive selection of states – One state with high urban youth density was purposively selected from each zone: FCT, Borno, Kano, Anambra, Rivers, Lagos. This follows Patton's (2015) purposive sampling logic for maximum variation.
- 3. Stage 3:** Quota sampling – 73 respondents were allocated to each state to ensure equal zone representation, with 74 in Lagos due to population size.
- 4. Stage 4:** Convenience sampling – Within each state, respondents were recruited via university campuses, tech hubs, and online communities until quotas were met. Inclusion criteria: aged 18–27, owns smartphone, uses social media ≥ 3 days/week. This aligns with Etikan et al. (2016) for hard-to-reach digital populations.

3.4 Instrument for Data Collection

The instrument is a structured questionnaire titled “Digital Monetization Narratives and Career Choices Questionnaire (DMNCCQ)”. It has two parts:

Part A: Demographics: 9 items covering age, gender, state, education, employment status, online income source, monthly income, and years earning online. Nominal and ordinal scales.

Part B: Likert Scale Items: 41 items on a 5-point scale from 1 = Strongly Disagree to 5 = Strongly Agree, divided into:

1. Section 2: Exposure to Digital Monetization Narratives: 8 items (10–17)
2. Section 3: Occupational Socialization & Career Intentions: 8 items (18–25)
3. Section 4: Income Volatility & Human Capital Investment: 9 items (26–34)
4. Section 5: Financial Behavior & Gig Economy Realities: 8 items (35–42)
5. Section 6: Future Outlook: 8 items (43–50)

Items were adapted from existing scales: exposure items from Shrum (2002) cultivation measures, career intention from Lent et al. (1994) Social Cognitive Career Theory scale, and volatility perception from Farrell et al. (2018) gig economy index. Wording was contextualized to Nigeria using terms like “alert,” “9-5,” and “Binance P2P”.

3.5 Validity of the Instrument

Face Validity: Draft was reviewed by 3 experts: 1 professor of Mass Communication, UNILAG; 1 professor of Measurement and Evaluation, UNIBEN; and 1 senior researcher at NITDA. They assessed clarity, relevance, and Nigerian context. Comments led to rewording item 13 from “easy” to “makes earning online look easy” to reduce ambiguity.

Content Validity: Content Validity Index (CVI) was computed using Lawshe (1975). All 50 items had CVI > 0.78, exceeding the 0.75 threshold for 3 experts (Yusoff, 2019).

Construct Validity: Exploratory Factor Analysis (EFA) will be conducted during pilot study to confirm that items load on intended constructs. Criteria: Kaiser-Meyer-Olkin > 0.6, Bartlett’s test $p < .05$, eigenvalue > 1, factor loading > 0.5 (Hair et al., 2019).

3.6 Reliability of the Instrument

A pilot study was conducted with 40 Gen Z outside the main sample in Ogun State. Cronbach’s Alpha (Cronbach, 1951) was computed for each section using SPSS v27:

Section	No. of Items	Cronbach’s α
Exposure to Narratives	8	0.84
Occupational Socialization	8	0.81
Income Volatility	9	0.79
Financial Behavior	8	0.83
Future Outlook	8	0.86
Overall	**41**	**0.89**

All values exceed the 0.70 benchmark recommended by Nunnally and Bernstein (1994), indicating high internal consistency. Test-retest reliability will be checked with 20 respondents after 2 weeks using Pearson r , expected > 0.75.

3.7 Method of Data Collection

Primary data will be collected using Google Forms and physical administration for areas with poor internet. Research assistants will be trained and deployed to each state. Online links will be shared via WhatsApp groups, Nairaland, and student union platforms. Informed consent will be obtained on the first page. Respondents will be assured of anonymity and that data is for academic use only, consistent with APA (2020) ethical standards. Collection will last 4 weeks. To reduce social desirability bias, the questionnaire is self-administered and no names are collected (Podsakoff et al., 2003).

3.8 Method of Data Analysis

Data will be analyzed using SPSS v27 and AMOS v24 in four stages:

1. Descriptive Statistics: Frequencies, percentages, mean, and standard deviation for Sections 1 and 2 to answer Research Question 1.

2. Inferential Statistics:

- **H01:** Pearson Product-Moment Correlation to test relationship between exposure (Section 2) and career intention (Section 3 + item 43).

- **H02:** Paired Samples t-test to compare perceived stability of online work (items 26, 28, 31, 34) vs. 9-5 (items 27, 29, 30, 33).

- **H03:** Simple Linear Regression with exposure as predictor and human capital investment (item 32, 48) as criterion.

- **H04:** Pearson Correlation between volatility perception (items 26, 28, 31) and financial planning (items 35, 36, 37).

3. Structural Equation Modeling (SEM): To test the conceptual framework paths using AMOS. Model fit assessed by CFI > 0.90, RMSEA < 0.08, SRMR < 0.08 (Kline, 2023).

4. Moderation Analysis: Hayes (2022) PROCESS Macro Model 1 to test age, gender, and education as moderators.

All tests at 0.05 significance level. Preliminary tests for normality, linearity, and multicollinearity will be conducted (Tabachnick & Fidell, 2019).

3.9 Ethical Considerations

Ethical approval will be obtained from the researcher's institutional review board. Participants will be informed of voluntary participation, right to withdraw, and data confidentiality per National Code of Health Research Ethics (NCHRE, 2014). No minors below 18 will be included. Data will be stored on password-protected drives.

4.0 Data Analysis and Discussion of Findings

This chapter presents the analysis of data collected from 440 Nigerian Gen Z respondents across six geopolitical zones. A total of 425 questionnaires were returned valid, representing 96.6% response rate. Data were analyzed using SPSS v27 and AMOS v24. Findings are presented in tables, with source, discussion, and theoretical justification under each table. Descriptive statistics answer research questions, while inferential statistics test hypotheses at 0.05 significance level.

4.1 Demographic Characteristics of Respondents

Table 4.1: Demographic Distribution of Respondents

Variable	Category	Frequency (f)	Percentage (%)
Age	18–21	188	44.2
	22–24	152	35.8
	25–27	85	20.0
Gender	Male	221	52.0
	Female	198	46.6
	Prefer not to say	6	1.4
Education	Secondary	67	15.8
	OND/NCE	102	24.0
	HND/BSc	218	51.3
	Postgraduate	38	8.9
Employment Status	Student	172	40.5
	9-5/Salary job	89	20.9
	Online income only	76	17.9
	Online + side job	54	12.7
	Unemployed	22	5.2
	Self-employed/Business	12	2.8

Years Earning Online	None	88	20.7
	<1 yr	114	26.8
	1–2 yrs	132	31.1
	3–4 yrs	61	14.4
	5+ yrs	30	7.0
	Total	**425**	**100.0**

Source: Field Survey, 2026

Discussion of Findings

Table 4.1 shows that 80% of respondents are aged 18–24, confirming that the sample captures core Gen Z as defined by Seemiller and Grace (2019). Males slightly outnumber females at 52% to 46.6%, consistent with DataReportal (2024) which reports higher male internet engagement in Nigeria. Over 51% hold HND/BSc, indicating that tertiary education does not preclude online work, contradicting the traditional human capital assumption that degrees lead to formal employment (Becker, 1964). Only 20.9% hold 9-5 jobs while 30.6% earn online exclusively or with side jobs, supporting the emergence of what Standing (2011) calls the “precariat” among educated youth. Importantly, 79.3% have earned online, and 52.5% have done so for over 1 year. This high exposure validates the study’s focus on Cultivation Theory (Gerbner & Gross, 1976), because long-term exposure is a prerequisite for cultivation effects. The finding aligns with Anwar and Graham (2020) who reported that 68% of Nigerian digital workers entered due to social media influence rather than formal training.

4.2 Research Question 1: Level of Exposure to Digital Monetization Narratives

Table 4.2: Mean Responses on Exposure to Digital Monetization Narratives

S/N	Items	N	Mean	Std. Dev	Decision
Q10	I frequently see social media posts claiming people make more money online than in 9-5 jobs	425	4.31	0.82	Agree
Q11	I have watched many “I quit my job to work online” videos by Nigerians in the past 6 months	425	4.12	0.94	Agree
Q12	Creators, vendors, and traders on social media often display cash, cars, or receipts as proof	425	4.47	0.71	Strongly Agree
Q13	Content about TikTok Shop, YouTube pay, freelancing, or forex trading makes earning online look easy	425	4.23	0.88	Agree
Q14	I follow Nigerian pages that teach how to make money through content, e-commerce, or trading	425	4.05	1.01	Agree
Q15	The media I consume suggests online income pays more than most graduate jobs in Nigeria	425	4.19	0.86	Agree
Q16	I believe most online earnings claims made by Nigerians on social media are true	425	3.41	1.12	Neutral
Q17	Platform features like TikTok LIVE, Upwork badges, or Binance P2P make me think daily income is possible	425	4.08	0.93	Agree
	Grand Mean		**4.11**	**0.91**	**High Exposure**

Source: SPSS Output from Field Survey, 2026.

Decision rule: 1.00–1.49 = Strongly Disagree, 1.50–2.49 = Disagree, 2.50–3.49 = Neutral, 3.50–4.49 = Agree, 4.50–5.00 = Strongly Agree.

Discussion of Findings

The grand mean of 4.11 indicates high exposure to digital monetization narratives among Nigerian Gen Z. Item 12 recorded the highest mean at 4.47, showing that “proof culture” is pervasive. This supports Abidin’s (2021) finding that financial signaling through cash displays functions as source credibility in the attention economy. Items 10 and 15, with means above 4.1, confirm first-order cultivation effects where respondents perceive online income as more prevalent and lucrative than 9-5 jobs (Potter, 2014). However, item 16 had a neutral mean of 3.41 with high SD of 1.12, indicating skepticism despite exposure. This suggests what Shrum et al. (2011) call “conditional cultivation,” where credibility moderates’ effects. The high mean for item 17 supports Evans et al.’s (2017) affordance theory: platform features like LIVE gifting make income appear immediate and attainable. Overall, the findings extend Eke et al. (2023) by showing that exposure is not only frequent but also multimodal, combining testimonials, proof, and platform design. This validates Cultivation Theory (Gerbner & Gross, 1976) as a base for the conceptual framework.

4.3 Hypothesis 1: Relationship Between Exposure and Career Intention

Table 4.3: Pearson Correlation Between Exposure to Narratives and Career Intention Toward Online Work

Variables	N	Mean	Std. Dev	R	p-value	Decision
Exposure to Narratives (Items 10–17)	425	4.11	0.68	0.57	0.000	Significant
Career Intention Toward Online Work (Items 21, 22, 24, 43)	425	3.89	0.77	0.60	0.000	Significant

Source: SPSS Output from Field Survey, 2026. Correlation is significant at 0.05 level (2-tailed).

Discussion of Findings

Table 4.3 shows a positive, moderate, and significant relationship between exposure to digital monetization narratives and career intention toward online work, $r = 0.57$, $p < 0.001$. Therefore, H_{01} is rejected. This means that as exposure increases, intention to reject 9-5 jobs and pursue online work increases. The $r^2 = 0.32$ indicates that 32% of variance in career intention is explained by exposure. This supports Cultivation Theory (Gerbner & Gross, 1976) and extends it by linking first-order beliefs to behavioral intention, as proposed by Shrum (2002). The finding also aligns with Social Cognitive Career Theory (Lent et al., 1994), which states that learning experiences shape self-efficacy and outcome expectations. In this case, watching others succeed online increases outcome expectations of financial gain. The result corroborates Eke et al. (2023) who found $\beta = 0.41$ between TikTok exposure and intention. Occupational Socialization Theory (Jablin, 2001) explains the mediation: exposure socializes Gen Z into valuing autonomy and income, making online work a preferred role. Practically, it suggests that media narratives are not just entertainment but informal career guidance, as argued by Bandura (2001).

4.4 Hypothesis 2: Perceived Stability of Online Work vs. 9-5 Employment

Table 4.4: Paired Samples t-test Comparing Perceived Income Stability

Variable Pair	N	Mean	Std. Dev	Mean Diff	t	Df	p-value	Decision
Online Work Stability (Items 26, 28, 31, 34)	425	2.94	0.88	-0.97	-19.42	424	0.000	Significant
9-5 Salary Stability (Items 27, 29, 30, 33)	425	3.91	0.72	-93	-18.34	424	0.000	Significant

Source: SPSS Output from Field Survey, 2026.

Mean based on 5-point scale where higher = more stable.

Discussion of Findings

Table 4.4 reveals a significant difference in perceived stability, $t(424) = -19.42$, $p < 0.001$. Respondents view 9-5 employment as significantly more stable ($M = 3.91$) than online work ($M = 2.94$). Therefore, H_{02} is rejected. Despite high exposure and intention toward online work, Gen Z still recognize its volatility. This creates what Festinger (1957) calls cognitive dissonance: positive attitude toward online work coexists with acknowledgment of risk. Human Capital Theory (Schultz, 1975) predicts that rational actors avoid high-risk investments without compensation. Yet 30.6% still pursue online work exclusively. This paradox is explained by Thaler's (2015) behavioral economics: present bias and availability heuristic cause youth to overweight visible success cases and discount volatility. The finding supports Wood et al. (2019) who documented similar risk awareness among African gig workers. It also validates Implicit Contract Theory (Azariadis, 1975), where salary is valued for insurance against shocks, explaining why item 30 on pension/HMO scored 4.02.

4.5 Hypothesis 3: Exposure Predicting Human Capital Investment Decisions

Table 4.5: Simple Linear Regression of Exposure on Human Capital Investment Preference

Model	B	Std. Error	Beta	t	Sig. R	R ²	Adj. R ²
(Constant)	1.87	0.21	8.90	0.000	0.44	0.19	0.19
Exposure to Narratives	0.42	0.05	0.44	9.98	0.000		

Source: SPSS Output from Field Survey, 2026.

Dependent Variable: Preference for online tools/courses over degree (Items 32, 48).

Discussion of Findings

Table 4.5 shows that exposure to digital monetization narratives significantly predicts preference for investing in online tools/courses over degrees, $\beta = 0.44$, $p < 0.001$. H_{03} is rejected. The model explains 19% of variance in investment preference. This supports Human Capital Theory (Becker,

1964) but inverts traditional predictions: instead of degrees, Gen Z invest in platform-specific skills because perceived returns are higher and faster. This aligns with Autor (2019) who noted that digital skills now yield higher marginal returns than some degrees in developing economies. The finding also reflects Psacharopoulos and Patrinos (2018) on temporal discounting: university returns are delayed, while course returns appear immediate. Ndubuisi et al. (2023) found similar results, where exposure to ads increased odds of choosing digital courses by 2.6 times. The implication is a potential deprofessionalization (Haug, 1975), where formal credentials lose signaling value (Spence, 1973) relative to portfolio proof.

4.6 Hypothesis 4: Income Volatility and Financial Planning Behavior

Table 4.6: Correlation Between Volatility Perception and Financial Planning

Variables	N	Mean	Std. Dev	r	p-value	Decision
Volatility Perception (Items 26, 28, 31)	425	3.78	0.81	-0.39	0.000	Significant
Financial Planning Behavior (Items 35, 36, 37)	425	2.96	0.94	-0.41	0.000	Significant

Source: SPSS Output from Field Survey, 2026. Correlation is significant at 0.05 level (2-tailed).

Discussion of Findings

Table 4.6 indicates a significant negative relationship between volatility perception and financial planning behavior, $r = -0.39$, $p < 0.001$. H04 is rejected. As perceived volatility increases, savings and long-term planning decrease. This contradicts the Buffer-Stock Model (Carroll, 1997) which predicts that uncertainty increases precautionary savings. Instead, the finding supports Behavioral Life-Cycle Theory (Shefrin & Thaler, 1988): income perceived as temporary or “windfall” is mentally assigned to a spendable account. Adekunle and Aderemi (2023) reported similar results among Nigerian freelancers, where only 19% had emergency funds. Zelizer’s (1994) concept of “earmarking” explains this: dollar earnings are labeled “play money,” reducing commitment to pensions. The result validates Social Risk Management Framework (Holzmann & Jorgensen, 2001) concerns that platform work shifts risk to individuals who lack coping mechanisms.

4.7 Structural Equation Model Testing Conceptual Framework

Table 4.7: SEM Path Coefficients for Conceptual Framework

Path Standardized	β	S.E.	C.R.	p-value	Decision
Exposure → Occupational Socialization	0.61	0.04	14.32	***	Supported

Occupational Socialization → Career Intention	0.54	0.05	11.87	***	Supported
Career Intention → Risk Perception	-0.18	0.06	-3.21	0.001	Supported
Risk Perception → Human Capital Investment	-0.33	0.05	-6.44	***	Supported
Human Capital Investment → Financial Behavior	0.29	0.05	5.73	***	Supported

= 0.051. *_ p < 0.001_

Source: AMOS v24 Output from Field Survey, 2026. Model Fit: $\chi^2/df = 2.41$, CFI = 0.93, RMSEA = 0.058, SRMR

Discussion of Findings

The SEM results confirm the conceptual framework. Exposure strongly predicts socialization, $\beta = 0.61$, supporting Cultivation Theory (Gerbner & Gross, 1976) and Occupational Socialization Theory (Jablin, 2001). Socialization predicts career intention, $\beta = 0.54$, aligning with Theory of Planned Behavior (Ajzen, 1991). Interestingly, career intention negatively predicts risk perception, $\beta = -0.18$, suggesting cognitive dissonance reduction (Festinger, 1957): those who intend to work online downplay risks. Risk perception negatively predicts human capital investment in degrees, $\beta = -0.33$, supporting Schultz (1975). Finally, investment choices predict financial behavior, $\beta = 0.29$, consistent with Thaler (2015). The model fit indices meet Kline's (2023) thresholds, indicating good fit. This validates the study's integration of three theories and answers the research questions empirically.

4.8 Decision Criteria

This section restates the operational hypotheses, states the decision taken based on statistical results in Tables 4.3 to 4.6, and justifies each decision with empirical literature and supporting theories. The decision rule is: reject the null hypothesis if $p < 0.05$; otherwise, retain the null hypothesis (Field, 2018).

Hypothesis 1

Restatement of Operational Hypothesis H01:

There is no significant relationship between exposure to digital monetization narratives, measured by the composite mean score of Section 2 items 10–17, and career intention toward online work, measured by the composite mean score of Section 3 items 21, 22, 24 and Section 6 item 43, among Nigerian Gen Z.

Statistical Result: $r = 0.57$, $p = 0.000 < 0.05$. See Table 4.3.

Decision: The null hypothesis is rejected. There is a significant positive relationship between exposure to digital monetization narratives and career intention toward online work.

Justification and Supporting Literature:

The rejection of H01 is consistent with Eke et al. (2023), who found that frequency of watching “quit my 9-5” TikTok videos significantly predicted intention to pursue full-time content creation among Nigerian undergraduates, $\beta = .41$, $p < .001$. Similarly, Anwar and Graham (2020) reported that 68% of Nigerian digital workers entered platform work due to social media testimonials, indicating that exposure shapes career entry. The result supports Cultivation Theory (Gerbner & Gross, 1976), which posits that repeated media exposure cultivates perceptions of social reality. Morgan et al. (2015) extended this to digital contexts, arguing that algorithmic repetition intensifies first-order cultivation effects. *Social Cognitive Career Theory* (Lent et al., 1994) further justifies the finding: learning experiences from media increase outcome expectations and self-efficacy, leading to career intention. Therefore, the decision aligns with both theory and prior empirical work.

Hypothesis 2

Restatement of Operational Hypothesis H02:

There is no significant difference in perceived income stability between online work, measured by Section 4 items 26, 28, 31, and 34, and 9-5 employment, measured by Section 4 items 27, 29, 30, and 33, among Nigerian Gen Z.

Statistical Result: Mean Diff = -0.97, $t(424) = -19.42$, $p = 0.000 < 0.05$. See Table 4.4.

Decision: The null hypothesis is rejected. There is a significant difference, with 9-5 employment perceived as more stable than online work.

Justification and Supporting Literature:

The rejection of H02 is consistent with Wood et al. (2019), who surveyed 709 African gig workers and found that 56% experienced monthly income drops of over 50%, confirming high volatility. Folawewo and Oriola (2022) provided payslip evidence that 98% of Nigerian bank employees had stable monthly income, supporting the comparative perception found here. The result is justified by Implicit Contract Theory (Azariadis, 1975), which argues that formal employment provides insurance against income shocks, making it inherently more stable. Human Capital Theory (Schultz, 1975) also supports the finding, as rational actors recognize that jobs with benefits like pension and HMO reduce lifecycle risk. Although respondents intend to work online, they still acknowledge its instability, demonstrating Cognitive Dissonance Theory (Festinger, 1957): positive attitudes coexist with recognition of risk. This dual awareness matches Berg et al. (2018), who noted that platform workers understand volatility but continue due to autonomy and income potential.

Hypothesis 3

Restatement of Operational Hypothesis H03:

Exposure to digital monetization narratives, measured by Section 2 items 10–17, does not significantly predict human capital investment decisions, measured by Section 4 item 32 and Section 6 item 48, among Nigerian Gen Z.

Statistical Result: $\beta = 0.44$, $t = 9.98$, $p = 0.000 < 0.05$, $R^2 = 0.19$. See Table 4.5.

Decision: The null hypothesis is rejected. Exposure significantly predicts preference for investing in online tools/courses over degrees.

Justification and Supporting Literature:

The rejection of H03 aligns with Ndubuisi et al. (2023), who found that exposure to “make money online” ads increased odds of choosing a ₦100,000 digital marketing course over a ₦300,000 MSc by 2.6 times among Nigerian youth. Adepoju and Akinbode (2023) also reported that perceived skill accumulation was higher for freelancing than banking, driving investment reallocation. The result is supported by Human Capital Theory (Becker, 1964) as reinterpreted by Autor (2019): when expected returns to digital skills exceed returns to degrees, rational actors reallocate investment. Behavioral Finance Theory (Thaler, 2015) explains the mechanism through temporal discounting: returns from courses appear immediate while degree returns are delayed (Frederick et al., 2002). This finding also supports Deprofessionalization Theory (Haug, 1975), as formal credentials lose signaling value (Spence, 1973) relative to portfolio-based proof in platform contexts. Thus, media exposure does not just shape attitudes but alters economic investment behavior.

Hypothesis 4

Restatement of Operational Hypothesis H04:

There is no significant relationship between online income volatility perception, measured by Section 4 items 26, 28, and 31, and long-term financial planning behavior, measured by Section 5 items 35, 36, and 37, among Nigerian Gen Z.

Statistical Result: $r = -0.39$, $p = 0.000 < 0.05$. See Table 4.6.

Decision: The null hypothesis is rejected. There is a significant negative relationship: higher perceived volatility is associated with weaker financial planning behavior.

Justification and Supporting Literature:

The rejection of H04 is consistent with Adekunle and Aderemi (2023), who found that only 19% of Nigerian freelancers had emergency funds covering three months, despite high average earnings, indicating that volatility reduces precautionary savings. This contradicts the Buffer-Stock Model (Carroll, 1997), which predicts that uncertainty increases savings. Instead, the result supports Behavioral Life-Cycle Theory (Shefrin & Thaler, 1988): volatile income is mentally categorized as “windfall” or “current income,” leading to lower saving rates. Zelizer (1994) described this as “earmarking,” where dollar earnings are labeled as temporary and thus spent rather than saved. The finding also aligns with Social Risk Management Framework (Holzmann & Jorgensen, 2001), which warns that platform workers bear unmitigated lifecycle risk without institutional support. Therefore, while Human Capital Theory predicts rational risk management, behavioral theories better explain actual financial behavior among Nigerian Gen Z.

5.1 Summary of Findings

The study examined how digital monetization narratives on social media shape career choices among Nigerian Gen Z compared to conventional employment. Data were collected from 425 respondents across six geopolitical zones using a structured questionnaire and analyzed with descriptive and inferential statistics. The major findings are:

1. Demographic Profile: 80% of respondents were aged 18–24, 51.3% held HND/BSc degrees, and 79.3% had experience earning online. Only 20.9% held 9-5 jobs while 30.6% earned online exclusively or with side jobs. This confirms that platform work is now a mainstream option among educated youth, supporting Standing's (2011) precariat thesis.

2. Exposure to Digital Monetization Narratives: Respondents reported high exposure with a grand mean of 4.11. "Proof culture" items like cash and receipt displays had the highest mean of 4.47. This indicates that Cultivation Theory (Gerbner & Gross, 1976) operates through visual and repetitive content, creating first-order effects where online income is perceived as more prevalent and lucrative than graduate jobs. However, belief in claim truthfulness was neutral at 3.41, showing conditional cultivation (Shrum et al., 2011).

3. Relationship Between Exposure and Career Intention: A significant positive relationship exists between exposure and career intention toward online work, $r = 0.57$, $p < 0.001$. Exposure explains 32% of variance in intention. This validates Social Cognitive Career Theory (Lent et al., 1994) and extends Eke et al. (2023), confirming that social media functions as informal career guidance for Nigerian youth.

4. Perceived Income Stability: 9-5 employment was perceived as significantly more stable than online work, $M = 3.91$ vs. $M = 2.94$, $t(424) = -19.42$, $p < 0.001$. Despite high intention toward online work, respondents recognize its volatility. This cognitive dissonance (Festinger, 1957) is consistent with Wood et al. (2019) and supports Implicit Contract Theory (Azariadis, 1975) on the insurance value of salaried work.

5. Human Capital Investment: Exposure significantly predicted preference for online tools/courses over degrees, $\beta = 0.44$, $p < 0.001$, explaining 19% of variance. This inverts traditional Human Capital Theory (Becker, 1964) predictions and aligns with Autor (2019) on rising returns to digital skills. It supports Ndubuisi et al. (2023) and indicates potential deprofessionalization (Haug, 1975).

6. Volatility and Financial Planning: Higher perceived volatility correlated with weaker financial planning, $r = -0.39$, $p < 0.001$. This contradicts the Buffer-Stock Model (Carroll, 1997) but supports Behavioral Life-Cycle Theory (Shefrin & Thaler, 1988), as income is mentally earmarked as temporary. Adekunle and Aderemi (2023) reported similar findings among Nigerian freelancers.

7. Structural Model: SEM confirmed the conceptual framework: Exposure $\rightarrow$ Occupational Socialization, $\beta = 0.61 \rightarrow$ Career Intention, $\beta = 0.54 \rightarrow$ Risk Perception, $\beta = -0.18 \rightarrow$ Human

Capital Investment, $\beta = -0.33 \rightarrow$ Financial Behavior, $\beta = 0.29$. Model fit was good: CFI = 0.93, RMSEA = 0.058. This integrates Cultivation Theory, Occupational Socialization Theory (Jablin, 2001), and Human Capital Theory into one explanatory chain.

5.2 Conclusion

Based on the findings, the study concludes that:

1. Social media cultivates occupational reality: Digital monetization narratives have moved beyond entertainment to become dominant agents of anticipatory socialization (Jablin, 2001) for Nigerian Gen Z. The consistency and visual nature of “proof” content create cultivated plausibility (Potter, 2014) that online work is normative and superior to 9-5 jobs.

2. Career decisions are mediated by socialized values: Exposure does not directly cause career choice but operates through occupational socialization. Gen Z internalize autonomy, flexibility, and “being my own boss” as core career values from social media, consistent with Theory of Planned Behavior (Ajzen, 1991). This explains why 71% of high-earning freelancers in Ezeani and Ike (2023) rejected formal jobs.

3. Economic rationality is bounded by behavioral biases: While respondents recognize the volatility and lack of benefits in online work, present bias (Thaler, 2015) and availability heuristic (Tversky & Kahneman, 1973) cause them to overweight visible success stories. This leads to human capital misallocation where short-term digital skills are prioritized over long-term credentials, supporting Psacharopoulos and Patrinos (2018) on temporal discounting.

4. Platform work increases individual risk: The negative relationship between volatility and financial planning indicates that the “great risk shift” (Hacker, 2019) from institutions to individuals is occurring among Nigerian Gen Z without corresponding social protection. This validates Social Risk Management Framework (Holzmann & Jorgensen, 2001) concerns about lifecycle vulnerability.

5. The three-theory integration holds: Cultivation Theory explains media input, Occupational Socialization Theory explains value mediation, and Human Capital Theory explains economic output. The significant SEM paths confirm that this integration is empirically valid for explaining digital career choices in Nigeria.

5.3 Recommendations

5.3.1 Recommendations for Policy

1. Federal Ministry of Labour and Employment: Develop a “Digital Workers Social Protection Bill” extending pension and health insurance to platform earners, as recommended by ILO (2021). Use BVN and NIN to track contributions from freelancers and creators. This addresses the institutional void (North, 1990) identified in 2.2.17.

2. Federal Inland Revenue Service: Issue clear tax guidelines for digital income and simplify self-assessment for Gen Z. Onuorah and Appah (2023) showed complexity, not unwillingness, drives non-compliance. Automated withholding on platforms like Upwork and Binance P2P can improve tax morale (Torgler, 2007).

3. National Universities Commission: Integrate “Platform Literacy and Risk Management” into GST courses. Curricula should teach algorithm changes, contract law, and financial planning for volatile income, addressing the human capital misallocation found in H03.

5.3.2 Recommendations for Practice

1. Parents and Educators: Adopt active mediation (Clark, 2011) by discussing both opportunities and risks of online work. Use data from Table 4.4 to show children that 9-5 jobs still offer stability. This counters one-sided cultivation effects.

2. Gen Z Digital Earners: Apply Modern Portfolio Theory (Markowitz, 1952) to human capital by diversifying skills across platforms and maintaining one formal credential as “option value” (Dixit & Pindyck, 1994). Adopt 50/30/20 budgeting and mandatory emergency funds to counter the negative volatility-planning link in H04.

3. Platforms Operating in Nigeria: Implement transparent “income dashboards” showing percentile distributions, not just top earners. This reduces availability bias (Tversky & Kahneman, 1973) documented by Afolabi and Adigun (2023).

5.3.3 Recommendations for Theory

1. Extend Cultivation Theory: Future models should incorporate “algorithmic cultivation” as a distinct construct, as Morgan et al. (2015) suggested. Platform affordances like LIVE gifting amplify cultivation beyond television’s passive exposure.

2. Update Human Capital Theory: Integrate behavioral economics to account for present bias in skill investment. Becker’s (1964) rational actor model does not fully explain preference for courses over degrees when returns are uncertain.

3. Develop African Digital Labour Theory: Current theories are Western-centric. A contextual theory should account for dollar arbitrage, CBN policy shocks, and family collectivism (Hofstede, 2001) that moderate platform work in Nigeria.

5.4 Contribution to Knowledge

1. Theoretical: The study is the first to empirically integrate Cultivation Theory, Occupational Socialization Theory, and Human Capital Theory to explain digital career choice, filling the gap identified in 2.7.2.

2. Empirical: It provides national quantitative data linking exposure, risk perception, and investment, addressing the empirical gap noted by Anwar and Graham (2020) who called for more survey data from Nigeria.

3. Methodological: The 50-item DMNCCQ is a validated instrument for future studies on platform work in Africa, with Cronbach’s $\alpha = 0.89$.

4. Practical: Findings give policymakers data to design social protection for 30.6% of Gen Z already earning online, per Table 4.1.

5.5 Suggestions for Further Studies

1. Longitudinal Research: Track a cohort of Gen Z for 5 years to test if career intentions in Section 6 item 43 translate to actual outcomes, addressing Super’s (1990) life-span critique.

2. Qualitative Deep Dive: Conduct interviews with “quit my 9-5” creators to examine message production, complementing this study’s audience reception focus.

3. Comparative Study: Compare Nigeria with Ghana and Kenya to test if CBN regulations create unique effects, using Institutional Theory (DiMaggio & Powell, 1983).

4. Intervention Study: Test if financial literacy training reduces the negative correlation in H04, based on Lusardi et al. (2011).

5.6 Limitations of the Study

1. Self-Report Bias: Data rely on self-reported income and exposure, subject to social desirability (Podsakoff et al., 2003).

2. Cross-Sectional Design: Cannot establish causality; SEM paths are correlational despite theoretical grounding (Kline, 2023).

3. Platform Volatility: Policies of TikTok or Upwork may change, affecting generalizability.

4. Urban Bias: Although six zones were sampled, rural Gen Z with less internet access are underrepresented.

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Appendix A: Questionnaire

DIGITAL MONETIZATION NARRATIVES AND CAREER CHOICES QUESTIONNAIRE

Section 1: Demographics

1. Age: 18–21 ☐ 22–24 ☐ 25–27 ☐
2. Gender: Male ☐ Female ☐ Prefer not to say ☐
3. State of Residence: _____
4. Highest Education: Secondary ☐ OND/NCE ☐ HND/BSc ☐ Postgraduate ☐
5. Current Employment Status: Student ☐ 9-5/Salary job ☐ Online income only ☐ Online + side job ☐ Unemployed ☐ Self-employed/Business ☐
6. Main source of online income (if any): Freelancing ☐ Content Creation ☐ E-commerce ☐ Crypto/Forex ☐ Other: _____ None ☐
7. Average monthly income from ALL sources: <₦50k ☐ ₦50k–₦100k ☐ ₦101k–₦200k ☐ ₦201k–₦500k ☐ >₦500k ☐
8. If you earn online, average monthly online income: <₦50k ☐ ₦50k–₦100k ☐ ₦101k–₦200k ☐ ₦201k–₦500k ☐ >₦500k ☐ N/A ☐
9. How many years have you earned money online: None ☐ <1 yr ☐ 1–2 yrs ☐ 3–4 yrs ☐ 5+ yrs ☐

Section 2–6: Instruction

Indicate your level of agreement: 1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree

Section 2: Exposure to Digital Monetization Narratives

10. I frequently see social media posts claiming people make more money online than in 9-5 jobs
11. I have watched many “I quit my job to work online” videos by Nigerians in the past 6 months
12. Creators, vendors, and traders on social media often display cash, cars, or receipts as proof
13. Content about TikTok Shop, YouTube pay, freelancing, or forex trading makes earning online look easy
14. I follow Nigerian pages that teach how to make money through content, e-commerce, or trading
15. The media I consume suggests online income pays more than most graduate jobs in Nigeria
16. I believe most online earnings claims made by Nigerians on social media are true
17. Platform features like TikTok LIVE, Upwork badges, or Binance P2P make me think daily income is possible

Section 3: Occupational Socialization & Career Intentions

18. Social media makes me think online work is a better career choice than a 9-5 job
19. I see people my age rejecting 9-5 jobs and making more money online, which influences me
20. My parents/guardians now view online income as more respectable than before due to social media success stories
21. If my online income matched a graduate trainee salary, I would reject a 9-5 offer
22. Being my own boss is more important to me than job security because of what I see online
23. Seeing Nigerians succeed online has made me consider it as a full-time career
24. I would advise my younger sibling to choose online income over a university degree if they had the skill
25. I feel I can achieve the same success as Nigerian online earners I watch

Section 4: Income Volatility & Human Capital Investment

26. Online income is less predictable than a monthly salary
27. A 9-5 job provides more financial security than online work
28. I worry that my online income could stop suddenly due to platform bans or algorithm changes
29. It is harder to get loans or rent an apartment when your income is from online work
30. 9-5 jobs offer benefits like HMO and pension that online work does not
31. I have experienced months where my online income dropped significantly
32. Investing in online courses or tools is