Accounting Perspective on Subscribers' Living Standards: Evaluating The Financial Implications of Data Consumption and Digital Access

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Abstract

This study analyzed subscribers' living standards from an accounting perspective by examining the implications of digital access and data consumption on adults' standard of living in Ekiti State, Nigeria. As mobile data becomes more critical for communication, working, entertainment, and information access, the study analyzed the extent socio-economic characteristics and usage patterns affect daily value perceptions, and quality of life. Using the descriptive survey research design, the study drew a random sample of 500 adults from the state, and data were obtained by a self-administered closed-ended structured questionnaire via Google Forms. For data evaluation, descriptive statistics, means, standard deviations, and linear regression analyses, alongside diagnostic styles, were applied. It was revealed that a significant portion of adults were mobile data consumers, particularly 36.7% of respondents subscribed to MTN, 26.1% to GLO, 25.3% to Airtel, and 12.0% to 9mobile, and 69.2% of respondents within 18-25 years reported frequent data consumption. Socio-economic characteristics, including income, education, peer influence, occupation, and the reliability of networks and the internet, were determinative of consumption patterns. In general, mobile data positively impacted communication, news access, educational transactions, entertainment, business opportunities, social participation, financial transactions, and overall quality of life. Regression analysis showed that the effect of mobile data consumption on the standard of living is positive yet not statistically significant ($\beta = 0.684$, $p = 0.073 > 0.05$), possibly due to the data cost and other economic constraints. Therefore, the mobile data's direct contribution to the standard of living is low, even though the mobile data has the potential to enhance connectivity, productivity, and overall well-being. The suggestions made to fix the problem are to improve the reliability of the network, integrate mobile data consumption with income-earning activities, and digitally empower the economically active population to increase mobile data affordability and financially improve the overall well-being of the users.

Keywords: *Accounting Perspective; Data Consumption; Living Standards; Disposable Income; Digital Access; Financial Implications.*

1. Introduction

The start of digitalisation impacts social and economic structures and systems, and the world over, Africa is a rising nation and one of the fastest-growing regions in the world in terms of digitalisation. African internet connectivity jumped to 43%, and most inclusive mobile networks, according to the International Telecommunication Union (2023). The World Bank (2024) also recognised the transformation of the African continent in the digital economy, especially mobile and internet access. In Nigeria, the mobile economy is the most developed, with the Nigerian Communications Commission (2024) reporting over 219 million active mobile subscriptions and broadband penetration of 45%. In digitalisation, Nigeria is in the top three for internet connectivity in Africa, according to Statista (2024). The digitalisation of commerce, education, and governance in Nigeria is profound and transformational. The studies of Bankole and Alabi (2024) and Ogunleye and Alabi (2025) demonstrate how profoundly and transformationally the digital economy and social life of Nigerians have changed in the 21st century. The digital economy and social life of Nigerians have changed in the 21st century. Smartphones and mobile digital technologies, especially in communication, education, and business, have rapidly expanded in Nigeria.

Most internet users in Nigeria (over 90%) navigate the internet using mobile phones, and this showcases a significant reliance on mobile broadband networks (Nigerian Communications Commission, 2024). Additionally, mobile technology accounted for almost 50% of the

internet traffic, which underscores the technology's role in enhancing digital inclusion (GSMA, 2023). As noted by Aderemi and Alabi (2022), the digital mobile devices transitioned from convenience tools and now serve economically as lifelines to many Nigerians for income-earning purposes, remote learning, and transacting daily. Telecommunication providers such as MTN, Glo, Airtel, and 9mobile (Etisalat) dominate the market, which illustrates the private-sector involvement in the provision of network infrastructure and access expansion (NCC, 2023; GSMA, 2023). These providers manage to control and sustain over 98% of data market subscriptions and support the mobile digital economy. Increased pricing of mobile internet data subscriptions has a negative effect on many people, not to mention the millions of subscribers (Adetunji & Bello, 2024). The Alliance for Affordable Internet (2024) reported that for every 1GB of mobile data, Nigerians are charged 3.5% of the total monthly income, which is above the 2% international threshold.

Access to digital technologies encourages economic participation and provides citizens with opportunities to acquire resources and information (International Telecommunication Union, 2023). A growing usage of mobile data in Nigeria, especially during this economic downturn, points to data usage being potentially financially unsustainable (NCC, 2024; NBS, 2024). Adults perform more data-intensive tasks like video streaming, online banking, and e-learning. The financial implications of internet access are becoming increasingly unsustainable. The digital connectivity cost significantly impacts individual and household financial welfare (Aderemi and Alabi, 2022). Hence, while mobile data usage enhances economic participation and digital inclusion, the living standards, financial well-being, and economic sustainability of these citizens or subscribers are negatively affected.

1.1. Statement of the problem

The growth in mobile internet adoption and data usage in Nigeria remains unchallenged in the world. Yet, the financial pressure on Nigerian households is unsustainable. The NCC (2024) data shows that mobile data subscribers and internet users, around 103 million, are on the rise nationally, which correlates directly to growing data usage. In a similar vein, Adepoju and Fashola (2021) observed that mobile data consumption constitutes a significant portion of personal expenditures, as individuals invest more in mobile data for work, education, and entertainment. Data from the NCC (2023) further detailed the increase in data consumed, which rose from 350,165 terabytes in December 2021 to 514,502 terabytes in December 2022, indicating a growing financial commitment to the expense of access digital content. In another study, Yusuf and Adebayo (2023) showed that in southwestern Nigeria, more than 68% of adults allocate approximately 15–25% of their monthly income to mobile data, and the reliance on data for consumption offers no respite for the data costs. Increased data consumption is a serious problem in Nigeria due to the inflationary and macroeconomic environment that lowers real incomes and increases the costs of accessing digital services.

Moreover, the International Telecommunication Union (ITU, 2023) points out that, relative to gross national income per capita, mobile broadband remains relatively expensive in Nigeria, and it is more difficult for low-income earners to maintain regular access to the internet. Likewise, Eze and Obinna (2023) state that the growth of digital dependency relative to income has become even more of a source of economic pressure for adults. The combination of unequal access and supply and rising data demands contributes to a paradox of two financial burdens: digital exclusion for low-income adults and financial strain for middle-income earners. While broadband penetration has improved in aggregate, the (NCC, 2024) report points to inequities relative to states and income levels. As Bala and Okonkwo (2022) noted, adults in rural and low-income settings spend a considerably greater proportion of their income and pay more per unit of data on smaller data bundles than their urban counterparts. The findings of Adeyemi and Salami (2023) provide a further parallel: the average data use per subscriber increased 30% in 2023, yet most subscribers connect on a financially distressing level due to the expense of recurring costs. The literature points to a significant socio-economic concern: spending on mobile data has caused households to cut spending on necessities such as food, healthcare, and education (Ogunleye & Lawal, 2024), illustrating a mounting socio-economic problem linked directly to the cost of digital access.

1.2. Research questions

Having identified the problems, the research questions became the following:
1) What is the pattern of mobile data consumption among adults in Ekiti State?
2) What is the relationship between mobile data consumption and the standard of living of adults in Ekiti State?
3) What are the socio-economic factors that influence mobile data consumption in adults in Ekiti State?
4) What are the perceived impacts of mobile data on the daily activities and quality of life of adults in Ekiti State?

1.3. Objectives of the study

This research assessed the financial implications of data consumption and digital access on the living standards of subscribers and also the influence of digital spending patterns on personal financial wellbeing and economic sustainability. Specifically, the study:
5) established the pattern of mobile data consumption among adults in Ekiti State,
6) examined the relationship between mobile data consumption and the standard of living of adults in Ekiti State,
7) documented the socio-economic factors that influence mobile data consumption among adults in Ekiti State, and
8) assessed the perceived impacts of mobile data on daily activities and the quality of life of adults in Ekiti State.

1.4. Research hypothesis

The following hypothesis was tested at a 0.05 level of significance.
$H0_1$: The consumption of mobile data does not affect the standard of living of adults in Ekiti State.

1.5. Scope of the study

This study evaluates how data consumption and digital access affect the living standards of subscribers using an accounting approach to demonstrate the level at which digital spending habits, long-term access to the internet, and economic access to mobile phones affect personal finance and economic sustainability. The study was conducted in Ekiti State, Nigeria, with a sample population comprising adults who utilised mobile phones equipped with internet or digital functionalities. This study used the following variables: the independent variables are mobile data consumption and digital access, and the dependent variable is the living standard, which will be defined by income and quality of life, expenditure patterns, and income management.

2. Literature Review and Theoretical Framework

2.1. Conceptual issues

2.1.1. Mobile data consumption

The concept of mobile data consumption, as it is applied in the studies, is not only the amount of consumed data but also the quality and intensity of digital engagement. Aimuengheuwa (2025) expresses it in terms of its average monthly gigabytes used, with a behavioural usage focus, whereas MTN Nigeria (2024) casts it in a wider scope of all streamed, browsed, or downloaded content. The synthesis of these views implies that mobile data use sums up digital use (frequency and duration of online application by users) and digital competency (users' proficiency in using mobile networks to undertake productive and social actions).

Literature is consistent with the increased consumption associated with structural changes in the digital ecosystem in Nigeria. To take an example, the use of national data tripled between 2021 and 2025 (NCC, 2024), and the number of users almost doubled in two years (Liver, 2025). Research comes to a common conclusion that this growth is a result of enhanced 4G/5G network coverage, augmented smartphone accessibility, and augmented remote working and entertainment needs. All this evidence points to the notion that mobile data use is not a technical indicator but rather a proxy of digital economic engagement, and it has consequences for the productivity and well-being of households. The literature implicitly supports the assumption at the core of this study's hypotheses that increased digital engagement improves socio-economic outcomes. The rapid growth of data utilisation in Nigeria provides initial reasons to assume a positive correlation between mobile data consumption and quality of life.

2.1.2. Digital access

The reviewed studies collectively portray digital access as a multi-dimensional construct involving infrastructure availability, affordability, device ownership, and digital skills. Vitalis et al. (2020) emphasise the integration of digital tools into daily life, while Fasina (2025) expands this to include the right and ability to participate in digital networks. Adepetun (2024) highlights functional usage, education, governance, and information, whereas NITDA (2023) underscores equity and the removal of socio-geographical barriers. Synthesising these definitions shows consensus that digital access is both technological (infrastructure, devices, connectivity) and socioeconomic (skills, affordability, inclusion).

Empirical patterns across Nigeria further reinforce this dual nature. Structural constraints (CITAD, 2024) and affordability issues (A4AI, 2024) jointly produce persistent inequalities. An example is that rural regions do not have 4G coverage for less than 20 per cent of the population compared with over 70 per cent in the urban centres (Telemedia, 2025), and women are left out disproportionately by cultural and economic factors (Jaiyeola, 2025). Since the government has been continually intervening, including the Digital Literacy Programme, research has shown access to be unequal and defines the capacity of individuals to engage in education and trade as well as e-governance. This synthesis suggests that digital access is a socio-economic activity determinant rather than a technological aspect. The theoretical prediction that increased access to digital media should increase the living standards (Hypothesis 2) is, therefore, directly supported by the literature. The contradicting evidence of ongoing digital disparities also gives reasons to investigate the difference in the results of various demographic groups.

2.1.3. Living standards

In the literature, there are always two categories of concepts of living standards: material (income, consumption, assets) and nonmaterial (health, education, and welfare). Ogbebor et al. (2020) and Bala et al. (2025) prioritise the well-being of households in general, whereas Jeff-Anyeneh et al. (2023) and the NBS (2019) focus on practical and day-to-day factors that define the quality of life. Combining these opinions reveals a significant intersection: living standards encompass economic ability, the availability of basic facilities, and overall life quality.

However, empirically demonstrated trends point to a growing disparity between macroeconomic performance and household welfare. Increasing inflation (CBN, 2025), high unemployment, and the World Bank's 2023 report indicating that over 90 million Nigerians live in poverty collectively explain how living standards have deteriorated despite advancements in technologies such as broadband connectivity. This trend implies that the level of living is responsive to the economic factors and the availability of supporting factors, such as digital technologies. The literature, therefore, establishes a conceptual connection that informs the research hypotheses: as digital access and data consumption increase, they may help protect against declining welfare by creating income-generating opportunities, improving education, and enhancing access to services. This result is in line with the third hypothesis of the study, according to which it is predicted that the digital integration (through data consumption and digital access) will positively influence the living standards.

2.2. Theoretical framework

The Technology Acceptance Model (TAM) laid the foundation for this study (Davis, 1986). TAM is one of the most recognised theories on user behaviour toward the adoption and use of technology. It states that an individual's intention to use a technology is determined by the technology's perceived usefulness (PU) and the perceived ease of use (PEOU), and that intention, in turn, drives actual use behaviour (Davis, 1989). TAM is based on the assumption that the adopter of a technology is a rational, utility-maximising decision-maker who balances the usefulness and the required effort to adopt the technology (Venkatesh & Bala, 2008). Moreover, users integrate technologies in their activities when the technologies are deemed useful and easy to use (Al-Qeisi et al., 2015). TAM has gone through extensions such as TAM2 and TAM3, which expand the frameworks to include new constructs such as social influence and facilitating conditions (Venkatesh & Davis, 2000). Even with all the developments, critics feel that TAM oversimplifies the issues of social and cultural context. It has also been said that TAM focuses too much on the individual and ignores other social aspects (Benbasat & Barki, 2007).

This study benefits from the Technology Acceptance Model, which identifies how adults in Ekiti State take up and use mobile data services and the effects of such services on their standards of living. The components of the model, 'usefulness' and 'ease of use', demonstrate the financial and socio-economic considerations of the consumption of data services and access. People are, for instance, likely to spend a lot of money on mobile data packages that are necessary for communication, educational, and business activities, even when the economic situation is tight (Adewale & Alabi, 2023). On the other hand, perceptions about the cost of services and the reliability of the network influence how people use the services (Ogunleye & Akinbode, 2024). Understanding the economic implications of technology

on the standards of living, the theory helps in explaining the perceptions sustaining economic behaviours. Using the TAM offered an analytical framework to this study and provides a vital link between technology adoption and economic well-being, in terms of quality of life, for mobile data users in Nigeria.
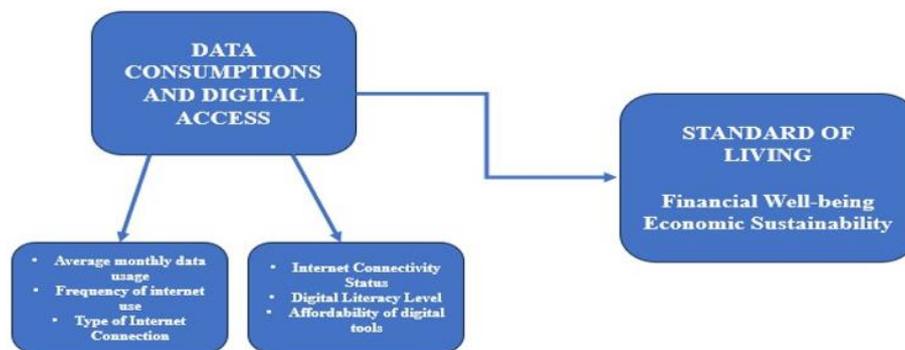

Fig. 1: Conceptual Framework on Data Availability and Subscribers' Standard of Living.

Source: Authors' Design (2025).

Figure 1 illustrates, from an accounting perspective, the linkage between data availability, data consumption, and subscribers' living standards. In the framework, data accessibility and affordability are positioned as primary factors influencing the economic and financial status of individuals and households. Telecommunication network infrastructure at the framework's top portrays the supply side of digital access. It makes the service providers accountable for the availability, consistency, and cost of data services. The arrows illustrating the infrastructure and the mobile device signify the accessibility and consumption of data streaming, exhibiting how the availability and cost of data services determine the extent subscribers can access digital platforms for communication, learning, commerce, and entertainment.

2.3. Empirical review

Udo and Effiong (2021) analysed the socio-economic effects of mobile data consumption among households in Nigeria's Niger Delta region. This study utilised a descriptive survey design in the context of Rivers and Akwa Ibom States. Household heads constituted the population from which a total of 450 respondents were surveyed using stratified random sampling. Information was collected via structured questionnaires and analysed using descriptive statistics alongside linear regression. Findings showed that households with consistent access to the internet were able to achieve better educational and social results; however, the mobile data expenses were so considerable that they restricted money available for food and health to the point of compromising the value of some health care. Bankole et al. (2021) used a descriptive survey design to study internet use patterns among university students in southwest Nigeria. 450 students were selected through stratified random sampling from three universities located in the states of Ekiti, Oyo, and Osun. The data collection was again via structured questionnaires, and their analyses used frequency distributions, percentages, and chi-square tests. Findings showed that 92% of respondents used the internet daily, predominantly on smartphones, and for an average data cost of ₦3,500 a month. The high cost of data was cited as the primary reason students reported using the internet for social purposes, such as social networking and entertainment, rather than for academically relevant purposes identified by the study.

In another study, Adeyemi and Akinola (2022) also examined the impact of mobile data applications on digital financial inclusion among adults in Lagos State. The research design was a quantitative survey and a convenience sample of 600 adult users of mobile users. Primary data were gathered using structured questionnaires, and logistic regression was used to analyse them. Results showed that the use of mobile data has a high impact on the use of mobile financial services, such as banking apps, electronic payment systems, and online transactions. Similar research was carried out by Ibrahim and Yusuf (2022), who focused on the mobile internet penetration in Northern Nigeria and its socio-economic consequences. The research adopted a mixed-method approach and sampled 800 respondents in the Kano, Kaduna, and Katsina States. The data were descriptively and thematically analysed with the help of questionnaires and focus group discussions. The paper has established that 64 per cent of the surveyed people were using mobile internet to communicate and do business, and 38 per cent of the surveyed small-scale business owners were using mobile data to market their goods and services. Over 70% of the respondents have stated high prices of data and service interruptions as the digital productivity.

A study conducted by Bahia (2024) investigated the welfare effects of mobile broadband expansion, particularly on household living standards in Sub-Saharan Africa and in Nigeria in particular. The study employed a quasi-experimental design and was based on the survey of nationally representative households and the data of telecom infrastructure of the country and the different regions of the country. The information sample was restricted to both rural and urban homes, and the research was informed by more than 10,000 households in the mentioned areas. The regression analysis of the study results revealed that mobile broadband expansions have a positive growth effect on household consumption, a decrease in poverty rate of about 7% and an improvement in the employment level, particularly in the rural and poorly connected regions. Also, in the study of Digital Service and Household Welfare Access, Bankole and Alabi (2024) used a Living Standards Measurement Survey (LSMS) in Nigeria. The study used a nationally representative cross-sectional design, which involved 36 states and the Federal Capital Territory of Nigeria, where 25,000 households were chosen using multi-stage random sampling. The study used descriptive statistics and regression breakdown. The results indicated that, though 89 percent of the households owned mobile phones, the price of internet access was unequal since it ate nearly 6 percent of the total household monthly earnings.

Recently, Ogunleye and Alabi (2025) studied the economic effect of the living standard of the house when referring to the use of mobile data within Ekiti State in Nigeria. The researchers conducted quantitative survey research using a sample of 400 participants of adult mobile phone users within Ekiti State using a stratified random sampling method. In the case of the survey, the researchers employed structured questionnaires. For the analysis, the researchers used multiple regression and correlation analysis. From the analysis, the researchers found spending on mobile data described a statistically significant household expenditure pattern and a sizeable share of discretionary spending. While the literature on digital access and mobile data consumption grows, significant geographical gaps remain. In Nigeria, most of the literature focuses on urban areas, particularly Lagos, Port Harcourt, and Abuja (Adetunji & Bello, 2024; Adebayo & Omotayo, 2025), with Ekiti and other semi-urban areas receiving little empirical scrutiny. This is a poor research focus, as it suggests

rural and semi-urban areas lack digital and economic research relevant to their unique challenges of affordability, connectivity, and digital illiteracy. This is in addition to the significant contextual literature gap.

Most works analyse digital access from a technological, sociological, or infrastructural perspective (Udo & Effiong, 2021; Ibrahim & Yusuf, 2022). Surprisingly, the literature lacks an analysis from an accounting and finance perspective. There is little research on the consumption of mobile data and its impact on household spending and saving, and possible economic sustainability. Hence, there is a gap in the literature in terms of empirical evidence on the connection between mobile data use and the finances and living standards of the users, especially the adult subscribers in such states of Nigeria as Ekiti.

2.4. Gaps in the literature

Despite the breadth of existing literature, significant gaps remain because most studies examine digital access, data consumption, or living standards independently (Ibrahim & Yusuf, 2022; Bankole et al., 2021; Adeyemi & Akinola, 2022) with limited empirical assessments linking these variables together in a unified framework. Also, existing literature primarily focuses on national-level statistics, leaving a gap in state-level, household-focused evidence that captures the real behavioural and welfare implications of mobile data usage (Adetunji & Bello, 2024; Adebayo & Omotayo, 2025). However, research has not sufficiently integrated accounting perspectives of accounting views, such as the budgetary implications of recurring data purchases or the opportunity costs borne by low-income households (Ogunleye and Alabi 2025). This study fills these gaps by empirically examining how digital access and mobile data consumption jointly influence living standards within a defined population, incorporating economic decision-making frameworks to understand how households allocate limited resources toward digital expenditures. By grounding digital behaviour within welfare and budgeting models, the study offers a more comprehensive, accounting-informed explanation of the digital economy's effect on everyday well-being.

3. Methodology

The study adopted a survey research design, and more precisely, a descriptive survey, to examine the living standards of subscribers through data consumption and digital access, and the financial view of accounting. This method is suited because it allows quantifiable data to be studied that may help in the determination of relationships, patterns, and trends between the variables of interest. Ekiti State, Nigeria, was chosen as the research population due to the growing digitalisation in the region and the gap in the research about the economic impacts of using mobile data in semi-urban and rural settings. The sample population of the study included all adult populations in Ekiti State, which is estimated at approximately 3.5 million (estimate of the year 2022). Given the size of the state, simple random sampling was used in the study. All the adults in the target population were approached by WhatsApp through the various social groups and acquaintances in the state.

Nevertheless, to enhance the representativeness of a sample and in order to consider potential non-responses, the study sampled 500 respondents across the urban-rural divide in the state in such a way that all the various demographic groups and the settings of digital accessibility would be represented proportionally. The data was collected using a 3-self-report, close-ended, and structured questionnaire. The questions were designed to collect demographic information of the respondents and evaluate the mobile data usage, monthly data spending, and implications as perceived, and the effects of data on living standards. After ethical consideration and evaluation, the Google Forms application was used to administer the questionnaire online to simplify the procedure and get the data collected on time with regard to the various regions of the state. The questionnaire was tested by a group of specialists in the areas of accounting and social sciences. In order to test the reliability, a pilot test of 30 respondents was carried out, and the result was an acceptable Cronbach's Alpha coefficient of 0.82. The data analysis methods were the summary and inferential statistics. The responses were summarised using descriptive statistics, which comprised frequencies, percentages, means, and standard deviations. Linear regression was done to determine the correlation between mobile data consumption, digital access, and the standard of living. The entire analysis was done using SPSS version 25.0. For better understanding and interpretation, SPSS output was presented in tables.

4. Results and Discussion

4.1. Descriptive analysis of respondents' bio-data

Table 1: Bio-Data of the Respondents

		Frequency	Percent	Valid Percent
Gender	Male	251	50.2	50.2
	Female	249	49.8	49.8
Age	18-25	346	69.2	69.2
	25-35	42	8.4	8.4
	36-45	53	10.6	10.6
	Above 45 years	59	11.8	11.8
Marital Status	Single	371	74.2	74.2
	Married	123	24.6	24.6
	Divorced	3	.6	.6
	Widowed	3	.6	.6
Educational Qualification	Primary Education	2	.4	.4
	No Formal Education	4	.8	.8
	Secondary Education	31	6.2	6.2
	Tertiary Education (OND/NCE/HND/BSC)	382	76.4	76.4
	Postgraduate (MSc/PhD)	81	16.2	16.2
Employment Status	Employed (Public Sector)	94	18.8	18.8
	Employed (Private Sector)	34	6.8	6.8
	Self-Employed	47	9.4	9.4
	Student	313	62.6	62.6
	Unemployed	12	2.4	2.4
Local Government Area	Ado-Ekiti	60	12	12
	Efon	25	5	5

	Ekiti East	35	7	7
	Ekiti South-West	30	6	6
	Ekiti West	35	7	7
	Emure	25	5	5
	Gbonyin	25	5	5
	Ido-Osi	20	4	4
	Ijero	30	6	6
	Ikere	40	8	8
	Irepodun/Ifelodun	25	5	5
	Ise/Orun	20	4	4
	Moba	30	6	6
	Oye	30	6	6
	Ilejemeje	20	4	4
	Idanre	30	6	6
Mobile Network	MTN	187	36.7	36.7
	GLO	133	26.1	26.1
	Airtel	129	25.3	25.3
	9mobile	61	12.0	12.0

Source: Field Survey (2025).

The demographic profile of the 500 respondents in Table 1 shows a fairly balanced gender distribution. The males were 251 (50.2%), and the females were 249 (49.8%), which means that both genders were fairly represented in the research. In terms of age, most of the respondents (69.2%) were in the 18-to-25-year range, 8.4% were 25–35 years, 10.6% were 36–45 years, and 11.8% were older than 45 years. Hence, the study primarily captures the perspectives of young adults, which is relevant as they are the most active consumers of mobile data and digital services. In relation to marital status, most respondents were single (74.2%), compared to the 24.6% who were married, and only 1.2% of respondents were divorced or widowed.

Most respondents (76.4%) have earned a higher education degree, and 16.2% completed their education at the postgraduate level. The lowest educational attainment was primary education, at 0.4%, and no formal education was 0.8%. Regarding employment status, 62.6% are students, 18.8% are in the public sector, 6.8% are in the private sector, 9.4% are self-employed, and 2.4% are unemployed. The large percentage of students indicates that they reflect mostly young, education-oriented individuals and students who are likely to use mobile data to engage in educational, social, and recreational activities. The distribution of respondents in the local government area covers all 16 LGAs in Ekiti State, with some variations in the representation, thus offering a combination that takes into consideration the urban-rural differentials in accessing the digital aspect. On the use of mobile networks, 36.7% indicate that the most used network is MTN, with GLO and Airtel coming in at 26.1 and 25.3, respectively, and 9mobile coming in at 12.0. GLO and Airtel can reach a significant market share of the population, together with MTN, and offer mobile data that influences pricing, accessibility, and usage in the area.

4.2. Analysis of research questions

The research questions were evaluated in terms of mean and standard deviation according to the 4-point Likert scale (1 = Strongly Disagree to 4 = Strongly Agree). Responses where the mean was above 2.0 were taken as agreed, and those that were below 2.0 were taken as disagreed. The standard deviation was used to show the consistency of responses. This methodology gave a brief overview of the perceptions of the respondents and indicated trends in mobile data usage and the presence of digital access, and how it affected the living standards.

Research Question 1: What is the pattern of mobile data consumption among adults in Ekiti State?

Table 2: Descriptive Statistics of Respondents' Mobile Data Consumption Patterns in Ekiti State

S/n	Items	Mean	Std. Dev.	Decision
1	I spend a significant part of my income on mobile data every month.	2.11	.886	Agreed
2	I often exhaust my mobile data subscription before the end of the validity period.	2.05	.835	Agreed
3	I subscribe to mobile data more than twice a month.	2.08	.871	Agreed
4	I mostly use mobile data for social media activities.	2.07	.842	Agreed
5	I use mobile data regularly for work or business purposes.	2.19	.858	Agreed
6	I rely on mobile data for accessing news and current information.	2.06	.779	Agreed
7	I use mobile data for online learning and skill development.	1.95	.772	Disagreed
8	I prefer larger data bundles even if they are more expensive.	1.76	.847	Disagreed
9	I use my mobile data for entertainment such as streaming music and videos.	2.13	.804	Agreed
10	I sometimes borrow or share mobile data with others to stay connected.	2.11	.824	Agreed
	Grand Mean	2.06		

Source: Authors' Computation (2025).

According to the findings of Table 2, it can be concluded that the respondents do not disagree with the idea that mobile data consumption is an important aspect of their lives. The means of spending a substantial portion of income on mobile data (mean = 2.11, SD = 0.886), subscribing more than twice to mobile data per month (mean = 2.08, SD = 0.871), and the use of mobile data regularly to do work or business (mean = 2.19, SD = 0.858) were also above the 2.0 mark, indicating that adults in Ekiti State take mobile data very seriously to satisfy both personal and professional needs. On the same note, accessing and socialising on social media (mean = 2.07, SD = 0.842), news (mean = 2.06, SD = 0.779), and entertainment (mean = 2.13, SD = 0.804) were also agreed upon, showing the importance of mobile data in accessing information, socialising, and entertainment. Nevertheless, some features of the use of mobile data were not so accentuated by the respondents. As an example, online learning and skill development with the help of mobile data (mean = 1.95, SD = 0.772) and the choice of larger and pricier data provisions (mean = 1.76, SD = 0.847) were disputed. This indicates that, as much as adults appreciate mobile information in communication, work, and entertainment, they might not want to spend on mobile information in educational support or expensive data packages. The borrowing or sharing of mobile data items (mean = 2.11, SD = 0.824) demonstrates that respondents sometimes turn to shared resources to remain connected, which is a sign of social cooperation and possible cost-cutting measures. Altogether, the mean of 2.06 is quite indicative that, in general, the respondents agree with the declarations made regarding mobile data consumption, which proves that mobile data is a major contributor to their expenditure and day-to-day lives. These trends

bring out the economic and practical financial impact of mobile data utilisation on the living standards of subscribers in Ekiti State, particularly concerning the aspects that pertain to connectivity, socialisation, and access to information.

Research Question 2: What socio-economic factors influence mobile data consumption among adults in Ekiti State?

Table 3: Descriptive Statistics of Socio-Economic Factors Influencing Mobile Data Consumption Among Adults in Ekiti State

S/N	Items	Mean	Std. Dev.	Decision
1	My level of income influences how much mobile data I consume.	2.17	.797	Agreed
2	The cost of mobile data determines the quantity I purchase.	1.94	.722	Agreed
3	My educational background influences how I use mobile data.	2.25	.868	Agreed
4	Peer influence motivates me to consume more mobile data.	2.67	.890	Agreed
5	My job or occupation requires me to use mobile data regularly.	3.95	.970	Agreed
6	Availability of network providers influences my choice of data subscription.	2.03	.728	Agreed
7	My family responsibilities affect how much I can spend on mobile data.	1.47	.724	Disagreed
8	The cost of living in my area affects how often I buy data.	1.34	.609	Disagreed
9	Government policies on telecom services influence my data usage.	1.25	.627	Disagreed
10	The reliability of internet services affects how often I subscribe to mobile data.	2.09	.757	Agreed
	Grand Mean	2.12		

Source: Authors' Computation (2025).

The data indicated in Table 3 reveal that several socio-economic determinants play a significant role in mobile data consumption by adults in Ekiti State. Respondents concurred that level of income (mean = 2.17, SD = 0.797), education level (mean = 2.25, SD = 0.868), and peer influence (mean = 2.67, SD = 0.890) contribute to the process of how they use mobile data. On the same note, the type of their work or occupation (mean = 3.95, SD = 0.970), presence of network providers (mean = 2.03, SD = 0.728), and reliability of internet services (mean = 2.09, SD = 0.757) were also agreed to as having some effect on the use of data. These results suggest that individual income, work requirements, and externally based factors like peers and network accessibility are very strong influences on mobile data consumption. Conversely, other socio-economic aspects were not as influential as the respondents claim. Such issues as family responsibility (mean = 1.47, SD = 0.724), cost of living in the region (mean = 1.34, SD = 0.609), and government policy on telecom services (mean = 1.25, SD = 0.627) were not agreed upon, indicating that these factors are not the major limitation or determinant to mobile data consumption for most respondents. In general, the grand mean is 2.12, meaning that the socio-economic factors have a moderate impact on the formation of mobile data consumption, which shows the impact of personal, social, and infrastructural factors on the expenditure and use patterns of mobile data in Ekiti State. This trend underlines the significance of income, occupation, education, and peer networks in how adults use mobile data services, and it offers information about the monetary aspect of digital access and its impact on life and economic operations.

Research Question 3: What are the perceived benefits of mobile data usage on the daily activities and quality of life of adults in Ekiti State?

Table 4: Descriptive Statistics Analysis of the Socio-Economic Factors Influencing Mobile Data Consumption Among Adults in Ekiti State

S/N	Items	Mean	Std. Dev.	Decision
1	Mobile data usage makes communication with family and friends easier.	2.85	.819	Agreed
2	Mobile data enables me to stay updated on local and global news.	2.81	.730	Agreed
3	I benefit from mobile data by accessing online business opportunities.	2.94	.778	Agreed
4	Mobile data usage has improved my access to education and online learning.	2.80	.731	Agreed
5	I feel more connected to society because of mobile data.	2.87	.742	Agreed
6	Mobile data usage has improved my financial transactions and online banking.	2.84	.777	Agreed
7	Mobile data helps me to participate in social and religious activities virtually.	2.88	.756	Agreed
8	Using mobile data has improved my entertainment experience.	2.90	.723	Agreed
9	Mobile data helps me improve my professional or career growth.	2.82	.702	Agreed
10	Mobile data usage has improved my quality of life.	2.96	.785	Agreed
	Grand Mean	2.87		

Source: Authors' Computation (2025).

Table 4 results indicate that the respondents strongly believe that the uses of mobile data have many positive impacts on their daily lives and quality of life. According to the reports, mobile data use improves communication with family and friends (mean = 2.85, SD = 0.819) and provides them with the news about local and global happenings (mean = 2.81, SD = 0.730). They were also unanimous that mobile data is a means of accessing business opportunities online (mean = 2.94, SD = 0.778) and enhancing access to education and online learning (mean = 2.80, SD = 0.731), which are the means of economic and personal growth. Moreover, the respondents admitted that the use of mobile data helps them to be socially connected (mean = 2.87, SD = 0.742), carry out financial operations and online banking (mean = 2.84, SD = 0.777), and engage in virtual social and religious activities (mean = 2.88, SD = 0.756). The data also indicate that mobile data makes experiences more entertaining (mean = 2.90, SD = 0.723) or advances professional or career (mean = 2.82, SD = 0.702). Significantly, the respondents said that the use of mobile data has enhanced their general standards of living (mean = 2.96, SD = 0.785). The grand mean of 2.87 means that, on average, adults in Ekiti State consider mobile data to be of great use in enhancing their connectivity, productivity, access to information, financial management, and general well-being. These conclusions indicate that mobile data consumption is an essential factor in defining everyday experiences and improving the quality of living, and underpins the significance of digital access toward personal, social, and economic development in adults in the state.

4.3. Test of hypothesis

Linear regression analysis was used to test the hypothesis formulated. In addition, to ascertain the dependability of the results, post-estimation tests, such as heteroskedasticity, linearity, multicollinearity, and normality tests, were used, and it was found that the assumptions of regression were satisfied. This method made the findings on the financial implications of mobile data usage statistically valid and credible.

Hypothesis I: Mobile data consumption has no significant effect on the standard of living of adults in Ekiti State

Table 5: Linear Regression Analysis and Diagnostic Test Result

Variables	Coefficient	Std Error	T-Statistic	Prob.
Constant	3.661	.332	11.021	.000
Mobile data consumption	.684	.432	.596	.073
R	0.695			
R-Square	0.484			
F-Statistics	466.385			
P-Value (F. Stat)	0.000			
Diagnostic Test				
Heteroskedasticity Test	Breusch-Pagan = 1.254, p = 0.263 (No heteroskedasticity)			
Linearity Test	Ramsey RESET F = 2.013, p = 0.136 (Linear relationship confirmed)			
Multicollinearity Test	VIF = 1.23 (No multicollinearity)			
Normality Test	Shapiro-Wilk = 0.987, p = 0.215 (Residuals normally distributed)			

Source: Authors' Computation (2025).

The findings of the linear regression analysis in Table 5 show that mobile data consumption positively but not significantly influences the standard of living of the adults living in Ekiti State. The t-statistic of the regression coefficient of mobile data consumption amounts to 0.596 with a p-value of 0.073, exceeding the standard significance level of 0.05. This implies that the effect of the growth of mobile data consumption on the standard of living is positive but statistically insignificant. Therefore, the null hypothesis that mobile data consumption has no significant effect on the standard of living of adults in Ekiti State is accepted. Its model illustrates that the R value = 0.695 and the R-squared = 0.484, meaning that mobile data consumption can account for the change in the standard of living by 48.4 percent. The F-statistic of 466.385 (p = 0.000) indicates that the entire model is statistically significant; that is, the independent variable as a whole has a role to play in predicting the dependent variable. The diagnostic tests also ensure that the regression results are reliable. The heteroskedasticity test (Breusch-Pagan = 1.254, p = 0.263) does not reject the presence of heteroskedasticity, the linearity test (Ramsey RESET F = 2.013, p = 0.136) does not reject the presence of a linear relationship, the VIF value of 1.23 is less than 3, indicating no multicollinearity between the predictors, and the Shapiro-Wilk normality test (0.987, p = 0.215) confirms that residuals are normally distributed.

4.4. Discussion of findings

During the analysis, it was revealed that adult people in Ekiti State are active users of mobile data due to the use of mobile data in diverse activities such as social media, communication, employment, entertainment, and news access. The people who participated in the study agreed that they often spent a lot of their income on data, subscribed more than once every month, and sometimes even shared data because they needed to be connected. Nonetheless, less attention was paid to mobile data to support online learning, and the tendency to use more expensive and bigger data packages, which suggests the selective nature of spending in accordance with utility considerations. The trend is reflective of the discriminative nature towards online consumption, where online users weigh the need to possess connectivity and information availability against financial constraints, with special emphasis on the possible and economical factors that determine mobile data consumption by the adult population of Ekiti State. The observation is consistent with the findings of other authors who have found that the application of mobile data by the adult population is primarily associated with communication, social networking, and information access (Abiola and Adegbie 2020; Adepoju and Fashola 2021; Saseela and Thirunavukkarasu 2023).

The results also revealed that socio-economic factors are central to the characterisation of the use of mobile data by adults in Ekiti State. The income level, education, peer pressure, occupation, access to networks, and credibility of the internet services have a strong influence on the use of mobile data by adults. On the other hand, the family obligations, total cost of living, and the governmental policies weakly affected the data utilisation decisions. This observation means that personal factors, social factors, and infrastructural factors are the principal predictors of mobile data consumption behaviour, i.e., the determination of digital activity among the adult population of the state by the accessibility, affordability, social networks, and professional requirements. Abiloro and Lodikero (2023) found that occupation and professional requirements are the most influential factors defining the use of digital services. As Adegoke et al. (2022) suggest, mobile data access and patterns of use are determined by the level of income and education. Adeyemi and Oladipo (2021) pointed out that the peer effect on the usage of digital platforms was also present, and the next authors, Bello and Ajayi (2020), mentioned the network availability and internet stability necessary to facilitate the usage of mobile data. On the contrary, family duties, overall cost of living, and government policies were not as influential as depicted in Emeka and Yusuf (2022).

In addition, it was revealed that the use of mobile data has a positive influence on the activities and quality of life. The participants stated that mobile data usage improves their communication with relatives and friends, informs them about the current news in the local and global areas, and opens business prospects and education opportunities. It also makes buying and selling money and banking online, facilitates social and religious involvement in a virtual sense, enhances entertainment, and adds to career or business advancement. All these advantages suggest that mobile data use is an essential factor in improving connectedness, productivity, and general well-being, which proves its significance in the formation of living standards and day-to-day life. Such results are consistent with the findings of Oluwaseun and Adewale (2021) that mobile data can improve the level of financial transactions and online banking and that, according to Abiloro and Lodikero (2023), there are positive changes in the quality of life and experience in the entertainment sphere due to digital interaction.

Lastly, it was determined that the consumption of mobile data positively, albeit not significantly, influences the standard of living of adult Ekiti State residents (0.684, p = 0.073, 0.05). This implies that although the growth in the consumption of mobile data is related to living standards, it is not significant enough to be described as statistically significant at 5 per cent. The minor impact might be explained by the gradual rise in the price of internet data. As an example, the MTN weekly data subscription of 1.5 GB at 500 naira a few months ago increased to 750 naira, which is a significant upsurge in the price of being able to stay digital. These price increases can reduce the capacity of adults to effectively use mobile data to achieve productive or income-generating purposes, which lowers the possible effects of mobile data on their quality of life. On the same note, other network operators like GLO, Airtel, and 9mobile have also been raising their data charges on different occasions, which might limit usage by economically sensitive customers. This conclusion is in line with the results of Adepoju and Fashola (2021), who reported that the economic well-being and standards of living can the benefits of mobile data use alleviated through the increased prices of digital services. Likewise, Abiloro and Lodikero (2023) reported that the use of mobile data also leads to better productivity and connectivity but is not necessarily mirrored directly in quantifiable increases in living standards.

4.5. Practical and policy implications

The implications of the findings from this study are significant for practice, domestic well-being, and national digital policy in Nigeria. The study identifies avenues through which stakeholders can improve access, affordability, and welfare outcomes, as digital technologies are integral to socio-economic participation.

1) Affordability of Mobile Data: The paper emphasises the urgent requirement of affordable mobile data, particularly among households where data has become a constant expense. To ease the financial burden, telecom providers can offer the flexibility of the pricing model, low-end micro-bundles, and low prices during off-peak periods. In accounting terms, the availability of predictable data enables households to budget themselves in a more effective manner and helps them overcome opportunity costs due to channelling financial resources to other needs not considered essential.

2) Enhancing Digital Literacy: The distribution of digital skills across demographic groups is uneven, making it challenging to fully utilise online services. Increased digital literacy (especially among women, rural and young people, and informal workers in the sector) will enhance the economic benefits of digital participation. Specialised training will make sure that underserved populations have access to digital tools to receive education, engage in commerce, and communicate.

3) Fostering Digital Entrepreneurship: Data accessibility and enhanced digital literacy will fuel entrepreneurship by providing Nigerians with a chance to do online business, work on gigs, and trade by using digital tools. The use of microcredit support schemes, incubation programmes, and skill-building should be encouraged by policymakers and other partners in an effort to empower digital entrepreneurs to make use of data directly linked to the welfare and income generation of households.

4) Policy and Regulatory Measures: Government trends action in terms of subsidies, a tax-free low-cost data bundle, and price control standards can make the process more inclusive and decrease disparities in access to digital technologies. By encouraging the telecom providers to become more innovative in their pricing but safeguarding the consumers, we will be able to guarantee that low-income households are not disadvantaged and allow them to have a fair share in the expanding digital economy of Nigeria.

5. Conclusion and recommendations

The analysis that was done found that adults in Ekiti State are active consumers of mobile data for communication, work, entertainment, and access to information. Socio-economic factors, which include income, education, occupation, and network availability, have a significant effect on usage patterns. Mobile data was observed to positively improve the daily activities, connection, and quality of life, but not the standard of living, probably because of high data prices and other economic limitations. Therefore, the study concludes that although mobile data is a significant tool of social and professional interaction, the possibility of it enhancing the quality of living relies on its affordability, income, and other socio-economic factors. It was recommended as follows:

1) Telecommunication companies and other interested parties ought to contemplate the provision of cheaper data packages and subscription packages that are flexible to allow adults to reap the full benefits of mobile data in terms of work, education, and business.

2) Programs should be offered by government agencies, learning institutions, and even private bodies that enhance digital literacy to assist adults in utilising mobile data efficiently to earn income and study online, as well as for professional development.

3) Network providers are advised to explore further to cover areas that do not have internet services and to enhance the reliability of the internet in Ekiti State to provide continuous internet coverage, which is capable of boosting productivity, communication, and social roles.

4) To transform the digital access into practical change in the living standards, policymakers and development agencies need to promote the use of mobile data in connecting with economic activities, including online business, e-commerce, and digital entrepreneurship.

5.1. Contribution to knowledge

The study contributes to the scientific community by providing empirical evidence of the relationship between mobile data use, Internet access, and living standards in Nigeria, by connecting the three variables with household welfare. Moreover, the introduction of accounting insights and the use of recurring spending, opportunity, and domestic budgets make the research a new framework for assessing digital expenditures as behavioural and financial phenomena. This adds to the academic literature as well as the real-life policy discussion because it points to the influence of digital engagement on welfare delivery in new economies.

5.2. Suggestions for future research

Further research may be carried out to examine some of the extensions of this study by examining how mobile data and standards of living changed with time to explain the dynamic impacts of digital adoption. In addition, the effectiveness of interventions, such as subsidies, data pricing reforms, or digital literacy programmes, to address access and affordability and living standards, could be evaluated in future study.

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