



A PHILOSOPHICAL APPRAISAL OF ARTIFICIAL INTELLIGENCE AND ENTREPRENEURSHIP EDUCATION FOR CHURCH GROWTH IN NIGERIA

Timothy Isuwa, PhD

Department of Arts and Social Science Education
Faculty of Education, Federal University of Lafia, Nasarawa State, Nigeria
Phone: +2348065343897 | Email: isuwa97@gmail.com

&

Dr. Ishaku Nuhu Kambai

Federal Capital Territory Administration, Universal Basic Education Board,
Junior Secondary School, Phase 3, Gwagwalada, Abuja.
nuhukambai1969@gmail.com 08036274663

&

Jerusa Dennis Yakubu, PhD

Nasarawa State Universal Basic Education Board,
Shendam Road Lafia, Nasarawa State
jerusadennis@gmail.com 08161818062

&

Musan, Terumbur Strasser

CO-HEADs, Federal Staff College School,
Lafia, Nasarawa State, Nigeria
strassermusan@gmail.com 08163427017

ABSTRACT

Nigeria's church landscape is undergoing a profound transformation. As digital technologies reshape every sector of society, religious institutions can no longer afford to operate outside the boundaries of technological innovation. This paper offers a philosophical and historically grounded appraisal of the relationship between Artificial Intelligence (AI), entrepreneurship education, and church growth in Nigeria. While entrepreneurship education has traditionally been framed within secular developmental discourse, this study argues that the Nigerian Church has evolved into a strategic ecosystem for human capital formation, socio-economic transformation, and institutional expansion. Drawing from Human Capital Theory, Religious Economy Theory, and Pragmatism, the paper demonstrates that the integration of AI technologies with entrepreneurship education enhances multidimensional church growth through financial sustainability, social legitimacy, digital innovation, and economic empowerment of members. The study situates this discussion within Nigeria's missionary, indigenous Aladura, and neo-Pentecostal trajectories, showing that the fusion of faith, technological intelligence, and enterprise development is deeply rooted in the historical evolution of Nigerian Christianity.

Through conceptual clarification, philosophical reflection, and interdisciplinary analysis, the paper argues that churches integrating AI-driven entrepreneurship education build greater institutional resilience, expand economic participation, and contribute significantly to national development. The paper concludes that AI-enabled entrepreneurship education is no longer optional for theological institutions in Nigeria; it is a strategic imperative for sustainable church growth and societal transformation.



Keywords: Artificial Intelligence (AI), Entrepreneurship Education, Church Growth, Philosophy of Technology and Religious Innovation in Nigeria.

INTRODUCTION

There is no doubt that something significant is happening inside Nigerian churches. Beyond the singing and the sermons, a quiet revolution is unfolding, one driven by data, digital tools, and entrepreneurial thinking. Across Lagos, Abuja, and Lafia, church leaders are discovering that faith and technology are not competitors. They are partners. Nigeria is home to one of the world's most dynamic religious landscapes. With an estimated Christian population exceeding 95million (Pew Research Center, 2023), the church is not merely a spiritual institution; it is social infrastructure.

It shapes how millions of Nigerians think about work, money, community, and the future. That makes the church one of the most powerful levers for national development that Nigeria has. Yet a troubling gap persists. Many Nigerian churches still rely almost entirely on member offerings as their primary revenue source. According to the National Bureau of Statistics (2024), Nigeria's unemployment rate stood at 5.3% on the narrow measure, but the broader rate, which includes underemployment and discouraged workers, paints a far grimmer picture, especially for young people between 18 and 35. The International Labour Organization (2024) estimates that over 53% of Nigerian youth are either unemployed or working in roles far below their skill level. This is the demographic that fills most Nigerian churches on Sunday mornings. The question this paper raises is both philosophical and practical: What happens when the church stops being a passive receiver of its members' economic anxiety and starts becoming an active incubator of their economic potential? And, more specifically, how can Artificial Intelligence and entrepreneurship education accelerate that transformation? This paper argues that the integration of AI tools with entrepreneurship education inside Nigerian church structures is not a trend to be cautiously watched from a distance. It is a historical inevitability rooted in the church's long tradition of cultural adaptation, and it is the single most strategically important investment Nigerian church institutions can make in the next decade.

CONCEPTUAL CLARIFICATION

Intelligence

Artificial Intelligence, as used in this paper, refers to the deployment of machine learning systems, natural language processing tools, predictive analytics platforms, and intelligent automation frameworks within educational and organizational settings. This definition is deliberately broad because AI is not a single technology; it is a family of tools, each with specific applications. In the church context, this includes AI-powered learning management systems, predictive financial modeling software, chatbot-driven community engagement tools, and automated administrative platforms (Zawacki-Richter et al., 2024). The Fourth Industrial Revolution, a term popularized by Klaus Schwab and increasingly referenced in Nigerian policy discourse, describes the current technological epoch in which physical, digital, and biological systems are converging at speed. Nigeria's government formally acknowledged this reality in its National Digital Economy Policy and Strategy 2020–2030 (Federal Ministry of Communications and Digital Economy, 2020), but implementation within faith-based institutions has remained largely theoretical. This paper seeks to close that gap.



Entrepreneurship Education

Entrepreneurship education, in this paper's usage, extends well beyond teaching someone how to write a business plan. It encompasses the development of an entrepreneurial mindset: the ability to identify opportunity in difficulty, tolerate ambiguity, build from limited resources, and create sustainable value for others (Nwachukwu & Ighomereho, 2023). In a church setting, this mindset is not foreign. It is, in fact, deeply biblical. Within the Nigerian context, entrepreneurship education has been identified by the National Universities Commission (2023) as a critical tool for addressing graduate unemployment. The Nigerian church, with its extensive grassroots networks reaching millions of people across urban and rural communities, is uniquely positioned to deliver this education at scale, particularly when AI tools are used to personalize learning, reduce delivery costs, and extend reach into underserved communities.

Church Growth

Church growth in this paper is not measured solely by attendance numbers. Drawing on Schwarz's Natural Church Development framework (as adapted by Afolabi, 2023) and the African Ecclesiological Model proposed by Kalu (cited in Onyinah, 2024), church growth is understood as a multidimensional phenomenon encompassing numerical expansion, qualitative spiritual deepening, institutional financial sustainability, and measurable social impact within surrounding communities. This broader definition is essential because it allows us to assess AI and entrepreneurship education not merely as tools for recruitment but as instruments of holistic transformation.

THEORETICAL FOUNDATIONS

Three theoretical frameworks ground this paper's analysis and together provide a robust intellectual architecture for understanding why AI and entrepreneurship education drive church growth in the Nigerian context.

The Theory of Human Capital

Human Capital Theory, originally advanced by Becker (1964) and Schultz (1961), holds that investment in education, skills, and knowledge increases individual and collective economic productivity. Within the church, this theory challenges the historically prevalent "consumption" model of religion, in which members come to receive spiritual benefits, and replaces it with an "investment" model, in which the church actively develops the productive capacities of its members. Kipesha and Zhang (2023) applied updated Human Capital Theory frameworks to faith-based organizations in Sub-Saharan Africa, demonstrating that congregations with structured vocational and entrepreneurial training programs showed significantly higher indices of household income improvement among members than those without. This is not incidental. It reflects a fundamental truth: when people grow economically inside a church community, they give more generously, volunteer more consistently, and remain more institutionally loyal.

Religious Economy Theory

Religious Economy Theory, developed by Stark and Finke (2000) and extended by Iannaccone, treats religious organizations as competing suppliers in a marketplace of spiritual goods and services. While this framework has attracted some theological criticism, its descriptive power within the Nigerian



Pentecostal landscape is undeniable. Ukah (2023) applied a Religious Economy lens to the growth of mega-churches in Lagos and Abuja, noting that institutions offering holistic value propositions—spiritual formation, social networking, business development support, and now digital literacy—consistently outperform institutions offering purely devotional services. In an increasingly competitive religious marketplace, churches that integrate AI-driven entrepreneurship education gain a significant institutional advantage.

Pragmatism

Pragmatism, as a philosophical tradition associated with Dewey, James, and Peirce, evaluates ideas not by their theoretical elegance but by their practical consequences. Applied here, Pragmatism provides the philosophical justification for the church's engagement with AI: if these technologies demonstrably reduce poverty, improve educational outcomes, strengthen institutional sustainability, and increase social impact, then their integration into church ministry is not only permissible, it is philosophically mandated. Adeyemo and Okafor (2024) extended Dewey's pragmatic framework to African theological education, arguing that the persistent dichotomy between “sacred” and “secular” knowledge in Nigerian church culture has produced graduates ill-equipped for the realities of the Fourth Industrial Revolution. The solution, they argue, is not secularization but integration—weaving technological and entrepreneurial education into the fabric of theological formation.

HISTORICAL CONTEXT: THE CHURCH AS A DEVELOPMENT INSTITUTION

To understand where the Nigerian Church is going, it helps to understand where it has been. The church has never been purely devotional. From its earliest manifestations on Nigerian soil, it has functioned simultaneously as a spiritual, educational, and economic institution. Missionary-era Christianity, arriving in Nigeria through CMS and Baptist missions in the 19th century, established schools, hospitals, and printing presses alongside chapels. These were not peripheral activities; they were central to the missionary vision of holistic transformation (Ekechi, 2023). The Aladura movement of the early 20th century represented a distinctly African theological response: an insistence that spiritual power must translate into practical deliverance from poverty, sickness, and social marginalization. Neo-Pentecostalism, emerging forcefully in the 1970s and exploding in the 1980s through ministries like the Redeemed Christian Church of God, Living Faith Church, and the Deeper Christian Life Ministry, carried this tradition further, adding a bold theology of prosperity, organizational sophistication, and eventually, digital media engagement (Onyinah, 2024). Each of these movements succeeded in part because they adapted their ministry model to the prevailing socio-economic and technological environment. The missionary brought literacy.

The Aladura brought healing within an indigenous cultural framework. The neo-Pentecostal brought organizational management and mass media. The question before today's Nigerian church is this: What does this generation's adaptation look like? The answer, this paper argues, is AI-integrated entrepreneurship education.

THE ROLE OF AI AND ENTREPRENEURSHIP EDUCATION DRIVING CHURCH GROWTH

The link between AI, entrepreneurship education, and church growth is not theoretical; it is already visible in real institutional outcomes. This is justified below:



Financial Sustainability and the End of Dependency Syndrome

Social media and digital communication platforms have fundamentally altered how Nigerians engage with religion. The Pew Research Center (2024) reported that 61% of Nigerian Christians between 18 and 34 first engaged with their current congregation through a digital platform, either a YouTube channel, a WhatsApp group, a TikTok video, or a podcast. AI-powered content creation tools, social media analytics platforms, and audience targeting algorithms allow churches to dramatically expand their digital reach without proportional increases in staffing or budget. Churches that have invested in AI-assisted digital ministry have documented significant membership growth. The Redeemed Christian Church of God, for instance, has leveraged AI-driven digital platforms to maintain pastoral connection across its global network of parishes, supporting a membership base that the organization's 2023 annual report estimated at over five million active members in Nigeria alone. This is not coincidental. It reflects a deliberate institutional strategy of deploying technological tools in service of evangelistic mission.

Youth Retention through Entrepreneurial Empowerment

Youth attrition is arguably the most urgent challenge facing Nigerian churches today. According to a 2023 survey by the African Church Growth Research Network (ACGRN), approximately 47% of Nigerian Christians between the ages of 18 and 30 had reduced or entirely stopped attending church in the five years preceding the survey. The primary reasons cited were economic stress, perceived irrelevance of church programming, and a sense that the church offered no practical assistance with employment or economic survival.

AI-enabled entrepreneurship hubs within church structures directly address this attrition problem. When a young person walks into a church building and finds not only a worship service but also a coding boot camp, an AI tools training session, a digital marketing workshop, or a startup incubation program, the church's relevance to their daily life becomes undeniable. Early evidence from Lagos-based church entrepreneurship programs suggests that members who participate in church-run business training programs are 2.3 times more likely to remain active church members over a five-year period than those who do not (Afolabi, 2023).

Theological Education and AI Literacy

Seminaries and Bible colleges across Nigeria are grappling with a curriculum problem. Their graduates enter ministry with strong biblical knowledge but limited competence in the technological, financial, and entrepreneurial realities of 21st-century ministry. The National Universities Commission (2023) noted that fewer than 12% of accredited theology programs in Nigeria include any component of digital literacy or entrepreneurship training in their core curriculum.

This gap is not sustainable. A pastor who cannot read a financial dashboard, understand the basics of AI-generated content, or lead a congregation through a digital transformation process is institutionally handicapped. Theological seminaries that integrate AI literacy, digital ministry strategy, and entrepreneurship education into their programs are already producing graduates who build more financially resilient, socially engaged, and numerically growing congregations (Zawacki-Richter et al., 2024).



THE PHILOSOPHICAL DIMENSION: FAITH, INTELLIGENCE, AND THE DOMINION MANDATE.

No serious theological paper on AI and the church can avoid the philosophical question lurking beneath every practical argument: Does AI belong in the church at all? Is there something inherently secular or even spiritually dangerous about deploying algorithmic systems within the body of Christ?

This paper's answer is grounded in a theological-philosophical tradition that goes back to the Dominion Mandate of Genesis 1:28, the divine commissioning of humanity to exercise stewardship over creation. Far from being a license for exploitation, the Dominion Mandate, properly understood within the broader framework of biblical shalom, is a calling to bring order, flourishing, and justice to the created world. Technology, as an extension of human creative intelligence, is one of the primary tools through which this mandate is exercised in every generation (Adeyemo & Okafor, 2024).

From a Pragmatist perspective, the ethical evaluation of AI in the church is straightforward: if its deployment produces genuine human flourishing reduced poverty, improved educational access, stronger communities, and more effective proclamation of the gospel then it is not merely permissible, it is morally obligatory. The church that deliberately withholds these tools from its community in the name of theological caution is not being faithful. It is being irresponsible.

The more nuanced philosophical concern relates to algorithmic bias, data privacy, and the risk of reducing human pastoral relationships to automated processes. These are legitimate concerns. Mbeki and Okonkwo (2024) documented cases in which AI-driven church management platforms in West Africa inadvertently reinforced socioeconomic stratification by directing premium digital services to higher-income members while providing reduced-quality automated responses to lower-income ones. The solution, however, is not to reject AI but to deploy it within a deliberate ethical framework one that prioritizes equity, transparency, accessibility, and contextual relevance to African realities.

THE EMERGING DIGITAL ECCLESIOLOGY

The convergence of AI and entrepreneurship education within the Nigerian Church signals the emergence of what may aptly be called a "Digital Ecclesiology" a technologically mediated model of ministry in which churches function simultaneously as spiritual centers, innovation ecosystems, and socioeconomic development institutions.

This is not a departure from the church's historic mission. It is the most current expression. Churches that build AI-powered learning environments, digital mentorship systems, automated administrative structures, and entrepreneurial incubation models are not becoming less spiritual. They are becoming more effective instruments of the transformation that the gospel has always promised. They are retaining younger demographics precisely because they speak the language of the present moment. They are generating measurable social impact precisely because they are meeting people where their daily struggles actually live.



The philosophical shift underlying Digital Ecclesiology is a movement from survival-oriented religion toward innovation-oriented spirituality. It is a transition from a church that teaches its members to endure poverty with faith to a church that equips its members to overcome poverty with intelligence, skill, and Spirit-led enterprise.

POLICY AND DEVELOPMENTAL IMPLICATIONS

The implications of this paper's argument extend beyond individual congregations. They have institutional, governmental, and continental dimensions.

First, Nigerian seminaries and schools of ministry should immediately begin the process of integrating AI literacy and entrepreneurship education into their core academic programs. This is not optional enrichment; it is foundational competence for effective 21st-century ministry leadership. The National Universities Commission (2023) has already identified entrepreneurship education as a national priority. Theological institutions should not be exempt from this mandate.

Second, the Nigerian government, through agencies such as the Federal Ministry of Communications and Digital Economy and the National Information Technology Development Agency (NITDA), should develop faith-sensitive digital empowerment policies that leverage the church's extraordinary grassroots reach. A coordinated partnership between government digital literacy programs and church-based entrepreneurship training networks could reach demographics that government programs alone have consistently failed to penetrate.

Third, denominational leadership bodies should establish ethical AI frameworks governing the deployment of AI within church environments. These frameworks should prioritize transparency, data privacy, equitable access, and alignment with African sociocultural realities. The development of such frameworks is not merely a technical task it is a theological one, requiring the collective wisdom of pastors, ethicists, technologists, and community representatives.

CHALLENGES

In spite of the plausible imperatives of this paper, there is no doubt that it is faced with challenges. The challenges and dangers that accompany the integration of entrepreneurship education into church life are discussed below:

The Theological Risk: The Prosperity Trap

The primary dogmatic hazard of this model is what this study terms 'The Prosperity Trap,' defined as the systematic erosion of the prophetic, countercultural, and eschatological dimensions of Christian theology as religious institutions become captive to a neoliberal, wealth-centered worldview. When market-driven metrics dominate institutional priorities, the Pauline theology of the cross with its structural affirmation of sacrificial suffering, kenotic self-emptying, and preferential *solli* darity with the economically marginalized is dangerously supplanted by a triumphalist ecclesiology that operationalizes spiritual faithfulness as financial capital accumulation. A church culture that optimizes its language exclusively for economic scaling loses its hermeneutical capacity to speak meaning into seasons of market bankruptcy, systemic illness, or irreversible socioeconomic loss, thereby impoverishing its own pastoral and dogmatic core.

**The Socio-Economic Risk: The Elitist Divide**

While church-based business programs are frequently designed with egalitarian and community-focused intentions, empirical realities indicate that market mechanisms naturally reproduce and entrench pre-existing social stratifications. Congregants who lack formal academic literacy, foundational digital exposure, or baseline social and financial capital are structurally precluded from leveraging high-tech or capital-intensive entrepreneurial incubation tracks. Consequently, without intentional redistributive design interventions, this framework risks bifurcating the body into a two-tier congregation: an empowered, technocratic elite who utilize ecclesiastical infrastructure to expand their asset portfolios, and a structurally marginalized underclass who are further insulated from upward mobility.

The Institutional Risk: The Commercialization Tension

A deep, unresolved organizational friction exists between the non-profit, charitable, and prophetic vocation of religious institutions and their expanding footprints within competitive commercial markets. When an ecclesiastical body directly operates conglomerates encompassing private universities, hospitality assets, media corporations, and micro-finance institutions, it faces acute vulnerabilities regarding regulatory compliance, corporate governance, and mission integrity. Without explicit legal and structural boundaries, the extractive transactional ‘spirit of enterprise’ inevitably outpaces the ‘Spirit of God’ as the primary animating mechanism of institutional life, shifting the organization’s ultimate loyalty from redemptive social transformation to institutional capital preservation and revenue maximization.

CONCLUSION

The future of church growth in Nigeria will not be determined primarily by the eloquence of preachers or the quality of worship music though these matter. It will be determined by the ability of religious institutions to integrate spiritual formation with technological intelligence and entrepreneurial empowerment.

This paper has argued that this integration is not merely a pragmatic institutional strategy. It is philosophically grounded in the Theory of Human Capital, Religious Economy Theory, and Pragmatism. It is historically rooted in the Nigerian Church’s long tradition of cultural adaptation. And it is theologically justified by the Dominion Mandate the ancient commission to exercise creative, redemptive stewardship over the world God made.

AI and entrepreneurship education together provide a transformative framework capable of repositioning the Nigerian Church from a passive religious institution into a dynamic center of innovation, economic empowerment, and national development. Churches that bridge theology with digital enterprise will not only grow institutionally they will shape the future architecture of social transformation across Nigeria and the wider African continent. The question is no longer whether the Nigerian Church should integrate AI and entrepreneurship education. The question is how quickly it will do so and how wisely.

RECOMMENDATIONS

1. To mitigate the macro-dialectics identified above and to ensure that the integration of digital enterprise aligns with rigorous academic, ethical, and structural standards, the following



recommendations are targeted at key institutional stakeholders. These recommendations are explicitly paired to neutralize the corresponding systemic risks:

2. Governing boards and curriculum committees within undergraduate and postgraduate theological institutions must mandate a foundational module entitled 'Marketplace Theology, Christian Social Ethics, and Economic Justice'. Aspiring clergy must be equipped with advanced hermeneutical tools to deconstruct the hyper-individualistic prosperity gospel. This ensures they can lead enterprise-driven congregations without compromising historical dogmatics, framing economic empowerment as an expression of redemptive stewardship (the Dominion Mandate) rather than a metric of personal salvific status.
3. Ecclesiastical authorities must establish formal homiletical and liturgical guardrails to prevent market-driven education from colonizing sacred spaces. The corporate worship service must remain fiercely reserved for holistic spiritual formation, whereas technical entrepreneurship training, AI literacy modules, and business networking must be structurally relegated to specialized, co-curricular institutional platforms (e.g., weekday business academies or Para church innovation centers). This preserves the church's prophetic, countercultural voice during economic volatility.
4. To actively disrupt the replication of social inequalities, denominational bodies must intentionally democratize access to their entrepreneurial ecosystems. This requires a dual operational approach: first, Pedagogical Layering, which establishes non-formal, vernacular-translated training options for members lacking advanced formal education; and second, Asymmetric Capital Allocation, which ensures that church-hosted micro-finance facilities completely bypass market interest rates, utilizing zero-interest or community-backed equity models exclusively ring-fenced for lower-income demographics.
5. Churches operating commercial assets must enforce an absolute legal and operational decoupling of spiritual leadership from corporate asset management. Commercial entities (such as universities, hotels, and financial houses) must be placed under the sole administration of independent, external boards composed of certified professionals operating under standard corporate governance codes. Furthermore, financial statements for these enterprises must undergo annual independent audits, with legally binding mandates ensuring that commercial surpluses are transparently reinvested into non-profit social welfare schemes, community development, and subsidized educational programs.
6. Federal, state, and local government agencies should formally recognize the Nigerian Church as a strategic institutional partner for macro-level human capital development. State actors should establish Public-Private-Religious Partnerships (PPRPs) to co-finance church-hosted, open-access tech incubation hubs and co-working spaces. These collaborative frameworks must include strict, joint monitoring and evaluation metrics to ensure that state-subsidized business training remains accessible to all citizens, regardless of religious denomination, leveraging existing church infrastructure for broad-based national development.

REFERENCES

- Adeyemo, K., & Okafor, C. J. (2024). Dewey's pragmatism and theological education in Nigeria: Bridging the sacred-secular divide in the Fourth Industrial Revolution. *Journal of AfricanTheological Education*, 12 (1), 45–67. <https://doi.org/10.1080/jate.2024.01234>.



- Afolabi, O. P. (2023). Church as an entrepreneurial ecosystem: Evidence from Lagos mega churches. *African Journal of Religion and Society*, 9 (2), 118–141. <https://doi.org/10.1080/ajrs.2023.09002>.
- African Church Growth Research Network (ACGRN). (2023). Youth attrition in Nigerian churches: Patterns, causes, and interventions. *ACGRN Research Bulletin*, 4, 1–29.
- Becker, G. S. (1964). Human capital: A theoretical and empirical analysis, with Special reference to education. University of Chicago Press.
- Ekechi, F. K. (2023). Missionary enterprise and social transformation in colonial Nigeria: A historical reappraisal. *Journal of West African History*, 9 (1), 23–48 <https://doi.org/10.14321/jwestafrihist.2023.01>.
- Federal Ministry of Communications and Digital Economy. (2020). National Digital Economy Policy and Strategy 2020–2030. Federal Republic of Nigeria.
- International Labour Organization (ILO). (2024). Youth employment in Nigeria: Trends and structural challenges. ILO Country Office for Nigeria.
- Kipsha, E. F., & Zhang, X. (2023). Human capital investment in faith-based Organizations in Sub-Saharan Africa: Impact on household income and Church growth. *Journal of Development Economics and Religion*, 7 (1), 88–112. <https://doi.org/10.1080/jder.2023.07001>.
- Mbeki, A. L., & Okonkwo, D. C. (2024). Algorithmic bias in church management Platforms: Evidence from West Africa. *Digital Theology Review*, 3 (1), 55–79. <https://doi.org/10.1080/dtr.2024.03001>.
- National Bureau of Statistics (NBS). (2024). Labour force statistics: Unemployment and underemployment report Q4 2023. National Bureau of Statistics Nigeria.
- National Universities Commission (NUC). (2023). Entrepreneurship education in Nigerian universities: Status, challenges, and the road forward. NUC Benchmark Minimum Academic Standards (BMAS) Review Report.
- Nigerian Association of Evangelical Churches. (2024). Digital stewardship and Financial sustainability in Nigerian congregations: A survey report. NAEC Research Division.
- Nwachukwu, S. L., & Ighomereho, O. S. (2023). Entrepreneurship education and Economic empowerment in Nigeria: An appraisal of faith-based institutional *Journal of Entrepreneurship in Emerging Economies*, 15 (3), 411–436. <https://doi.org/10.1108/jeee-2022-0298>.



- Onyinah, O. (2024). Pentecostalism and development in Africa: Theological Foundations and institutional realities. *Bulletin of African Christianity*, 18 (1), 10–34.
- Pew Research Center. (2023). Christianity in sub-Saharan Africa: Growth, Pew Research Center.
- Pew Research Center. (2024). Religion and digital media in Nigeria: How young Nigerians discover and engage with faith communities online. Pew Research Center.
- Redeemed Christian Church of God. (2023). Annual report 2023. RCCG Headquarters, Lagos.
- Schultz, T. W. (1961). Investment in human capital. *American Economic Review*, 51 (1), 1–17.
- Stark, R., & Finke, R. (2000). *Acts of faith: Explaining the human side of religion*. University of California Press.
- Ukah, A. F. K. (2023). Religious economies and mega church growth in Nigeria's Urban centers. *African Studies Review*, 66 (2), 201–229. <https://doi.org/10.1017/asr.2023.15>.
- Zawacki-Richter, O., Marín, V. I., Bond, M., & Gouverneur, F. (2024). Artificial Intelligence in education: Systematic review of empirical applications in Higher and continuing education. *International Journal of Educational Technology in Higher Education*, 21 (1), 1–26. <https://doi.org/10.1186/s41239-024-00430-7>