

## DISRUPTIVE INNOVATION AND COMPANY EXPANSION IN NIGERIA

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### ABSTRACT

Disruptive innovation contributed a major part in shaping business landscapes, especially in emerging markets such as Nigeria. This study examined the relationship between disruptive innovation and company expansion in Nigeria. The objective of this research was to examine the relationship between disruptive innovation and company market share growth and also to determine the relationship between disruptive innovation and customer expansion base. The population of the study comprised the banking, retail, technology, communication, and manufacturing sectors in Nigeria. Data collected were analyzed using descriptive statistics such as percentages, mean, and standard deviation, while the hypotheses were tested using a referential statistical tool such as correlation coefficient. The sampling technique adopted was purposive sampling, and the sample size was 20, which included chief executives and managers of these firms. This research adopted a mixed-method approach. The findings revealed that companies adopting disruptive innovations on digital platforms such as fintech, solutions to renewable energy, and agritech realized quick expansion by addressing neglected markets and promoting customer-centric solutions. Though these innovations most times required conquering barriers, including policy misalignment and access to capital. The study focused on the importance of a robust ecosystem that encourages innovations through investment incentives, public-private partnerships, and targeted capacity building. The paper concluded that disruptive innovation was a strategy adopted by firms to expand. It therefore recommended targeted investment in digital infrastructure, the promotion of responsive organizational structures, and investment in research and development.

**Keywords:** Disruptive Innovation, technological advancement, ecosystem, expansion. Capacity building.

## Introduction

Disruptive innovation can be described as a process where minor firms with smaller amounts successfully challenge well-grown organizations. This happens when the already established firms specialize in enhancing their products or services for their most demanding customers, rather than neglecting the needs of others. For these reasons, newcomers target ignored segments by offering affordable products, which in turn leads to having more market share and taking over the industry from established ones.

The strategy of adopting disruptive innovation has led to changes in how organizations operate and expand. Firms such as Netflix and Amazon have successfully taken advantage of disruptive innovation, which has made their products go international. Firms like Netflix started by providing mail-order DVD services at the period when Blockbuster was the market leader in brick-and-mortar rental business. Netflix metamorphosed to streaming services by adopting disruptive innovation strategy, introducing a new and better way of how people utilize media (Christensen et al., 2015).

The relevance of disruptive innovation to firms' expansion is great. Firms that clinch disruption can invent new market segments and reduce competition by changing the ways things are done. Organizations that refuse to introduce new products are left behind. Disruptive innovation does not only allow companies to enter new markets but also impels organizational efficiency that leads to long-term growth, Yu and Hang (2010).

Organizations that take advantage of disruptive innovation most times gain more from entering the market quickly enough, for so doing building a basis that exploits disruptive innovations most times gain from early entry into unutilized, building a foundation for the basis expandable growth and market leader. For example, Uber disrupted the normal culture in the taxi industry, creating a sector advantage on smartphone technology and user-friendly applications, building more effective and accessible service (Euchner, 2016).

In another way, disruptive innovation can promote wholly new ecosystems. Apple's App Store, for example, did not just interrupt the mobile software sector; it opened a large market space for app builders to the creation of many businesses that mainly wouldn't have continued to operate, introducing a sector for others to be inventive. Apple exploited into a new profitable means and held on to the position as a market leader in many sectors (Schneckenberg, 2015).

More so, market penetration, disruptive innovations help organizations to scale swiftly by promoting new technologies and business models that bring down costs and inefficiencies. For instance, Tesla's introduction into the automotive industry and electric vehicles disrupted the normal way of the internal combustion engine market. Tesla started by targeting niche markets with high-level electric cars and gradually stepped towards large production. This disruption did not only increase Tesla's market share but also moved normal automakers to re-strategize and speed up their own electric vehicle development (Yoffie & Kwak, 2016).

Again, disruptive innovation is characterized by its ability to create growth by promoting new ecosystems. Organizations that effectively explore disruptive technologies most times often build platforms that assist the expansion of other businesses. For example, Amazon's move from online bookstore to global e-commerce and cloud computing giant explains how disruptive innovation can help in expanding various sectors. The introduction of Amazon Web Services (AWS) gave organizations in different levels to reach and acquire high computing resources by not investing much capital (Cusumano, 2017).

Disruptive innovation likewise boosts expansion by changing consumer behavior and desires. Firms such as Airbnb and Spotify have disrupted the normal hotel and music industries by

presenting more personalized, accessible and affordable services, redesigning how customers travel and consume media (Gans, 2016).

The ability to exploit cost advantage and technological advancement is one of the major factors of disruptive innovation. Firms such as Xiaomi applied disruptive innovation methods in introducing smartphones with quality features at affordable prices, disrupting the market earlier ruled by brands such as Apple and Samsung. This method allowed Xiaomi to speedily enlarge into global markets like India and South East Asia, making the firm internationally recognized in the smartphone industry (Schneider, 2019).

Disruptive innovation is a tool adopted by firms to break into markets where entry barriers are very difficult. In this case, disruptive innovation weakens these barriers by making the application of technology very easy and reducing cost. For instance, fintech firms such as Robinhood relied on disruptive technologies to liberalize financial services, especially stock trading. Robinhood adopted and implemented a free trading model that disrupted normal brokerage firms by making financial markets reachable to consumers when their services are needed. The ideas helped firms to expand their users speedily, mainly among younger generations, and energize already existing firms to use related models (Lee, 2019). The growth opportunities that came up from such disruptions are beneficial as they build entirely fresh markets that existing firms may have underserved or neglected.

Disruptive innovation likewise speeds up firms' growth by improving the ability of firms to innovate new ecosystems and value chains. In the case of Uber and Lyft, these two firms did not just interrupt the taxi sector; they introduced a style of transportation that led to the expansion of a fresh class of service providers. The transportation app platform that was introduced permits people to work as drivers on flexible patterns, leading to the formation of a decentralized workforce model that challenges normal employment structure. This new idea to employment has generated a new market of drivers and passengers, allowing Uber and Lyft to grow into many cities across the world (Hall & Krueger, 2018).

However, the strength to spread disruptive innovation globally shows that disruptive innovation is a major strategy to expansion. Disruptive innovations are recognized by quality; firms can easily duplicate their models in different markets, resulting in speedy international growth. Firms such as Airbnb disrupted the international hotel industry by permitting people to rent out their homes or rooms to travelers via digital platform. This model permitted Airbnb to rise speedily within many nations, making local accommodation options for millions of customers internationally, basically changing the travel and hospitality industry (Zervas et al., 2017).

### **Statement of the problem**

The rapidly changing business environment has made businesses globally to be very competitive. In this case, organizations are constantly searching for ways to diversify and survive. The introduction of disruptive innovation, which came with new technologies and business strategies that quickly displace already existing companies, creates both opportunities and challenges for firms desiring to expand, though for some other organizations...

In an increasingly competitive global market, businesses are continually seeking ways to expand and sustain growth. Disruptive innovation, which introduces new technologies or business models that drastically alter or replace established industries, poses both opportunities and challenges for companies aiming to expand. While some companies take advantage of disruptive innovation to grab new markets, others fight to adapt and sometimes experience major impediments in their expansion process. The problem, in this case, lies in the understanding of how disruptive innovations influence a firm's capability to expand, whether through market entry, product diversification, or operational scaling. This research aims to examine the particular ways

whereby disruptive innovation influences organizational expansion, and why some firms blossom and others fade away in the face of such innovation.

This gap in understanding is particularly pressing as businesses must navigate the dual challenges of accepting disruptive technologies and following them with long-term growth strategies. Any company that neglects such an approach will find itself in jeopardy, by being stagnant or losing market share in a period of surfacing industry spread. Therefore, this study endeavors to look at this section by exploring how companies are able to overcome challenges by introducing new ideas that allow them to compete and seize a bigger part of the market.

### **Objectives**

- 1 To assess the relationship between disruptive innovation and market share growth.
- 2 To evaluate the influence of disruptive innovation on customer base expansion.

### **Research question**

1. How does disruptive innovation influence growth of firms market share.
2. What is the effect of disruptive innovation on customer base expansion

### **Research hypothesis**

- 1  $H_{a1}$ : There is a significant relationship between disruptive innovation and market share growth in Nigerian firms.
2.  $H_{o2}$ : There is no significant relationship between Disruptive innovation and customer base expansion in Nigeria.

### **Literature Review**

Disruptive innovation is described by Clayton Christensen in 1997 as a process where a minor firm with fewer resources effectively challenges already existing organizations. This happens when established firms focus on enhancing their products or services for their most serious clients, neglecting the needs of others. For this reason, newcomers aim to capture segments that are unnoticed with easier and more affordable prices, and over time they gain more market share and push aside stronger firms.

### **Disruptive Innovation and Business Models**

Most times, disruptive innovation leads to new business models that impel firm growth by forming new markets or transforming existing ones. For example, firms like Netflix and Amazon are popular examples of disruptive innovation that have expanded internationally by altering how individuals consume media and buy online. Netflix originally disrupted the video rental industry with its DVD-by-mail services, but its streaming model mainly changed entertainment (Hart et al., 2016). Likewise, Amazon promoted e-commerce and cloud computing to disrupt normal retail and IT, resulting in major global growth (Cusumano, 2017).

Markides (2006) posited that effective disruption most times leans on a firm's capability to form and execute new business models that seize the opportunity to meet the needs of underserved consumers. Companies that create new business models instead of focusing on technology alone are more likely to sustain growth. This states the importance of embracing innovation strategies within business operations to make the most of new market opportunities.

### **Expansion Opportunities Through Disruption**

Disruptive innovation allows companies to expand by reducing costs and increasing accessibility for a wider range of consumers. Firms such as Tesla introduced electric vehicles (EVs), which disrupted the normal automotive industry by specializing in environmentally conscious consumers first. As time went on, its technology maturity developed to certain levels, which led to a decrease in production costs. Tesla extended into conventional markets and is now a leading global player in the automotive industry (Yoffie & Kwak, 2016). This shows how

disruptive innovation, when pooled together with strategic scaling, can boost speedy expansion in many markets.

Cloud computing in digital technology is a major example of disruptive innovation motivating firm expansion. Cloud computing providers such as Amazon Web Services (AWS) and Microsoft Azure have enabled organizations of all kinds to gain access to great computing resources without significant upfront investment. This disruption not only broadened the market for cloud investors but has also allowed many small and medium-sized enterprises (SMEs) to move quickly by leveraging the easy nature and cost advantages of the cloud (Iansiti & Lakhani, 2014).

### **Challenges and Risks in Embracing Disruption**

In spite of the likely possibility for growth, organizations come across certain problems when trying to adopt and follow up on disruptive innovation. A key problem is the organizational apathy that most times entangles already existing firms. Firms that are focused on maintaining innovation and experiencing improvements to established products may reject the major shifts necessary for disruption. According to Govindarajan and Kopalle (2006), companies must agree to change their existing goods or services to effectively win through disruption. Inability to comply may lead to a firm's demise, such as in the case of Kodak, which never bothered to accept digital photography in spite of the introduction of disruptive innovation earlier (Lucas & Goh, 2009).

For new entrants, scaling disruptive innovations globally can also present difficulties. Regulatory challenges, cultural differences, and local market dynamics can hinder the expansion of disruptive companies. For instance, Uber's rapid global expansion encountered several regulatory hurdles, with different countries imposing varying degrees of restrictions on its operations (Hall & Krueger, 2018). Such challenges highlight the complexities involved in navigating different markets while maintaining the core disruptive offering.

### **Theoretical Review**

#### *Innovation Diffusion Theory*

The Innovation Diffusion Theory (IDT), proposed by Everett M. Rogers in his seminal work "Diffusion of Innovations" (1962), is one of the most influential frameworks for understanding how, why, and at what rate new ideas, technologies, or practices spread within a social system over time. The theory blends elements from sociology, communication, marketing, and organizational studies to explain the process by which innovation is communicated and adopted. According to Rogers (2003), the diffusion of innovation involves four key elements:

1. **Innovation:** An innovation is "an idea, practice, or object that is perceived as new by an individual or other unit of adoption" (Rogers, 2003, p. 12). Importantly, it is the perception of newness, not the actual date of invention, that defines an innovation in this context.
2. **Communication Channels:** This refers to the means by which information about the innovation is transmitted. Communication can be interpersonal (e.g., word of mouth) or mass media (e.g., television, social media). The effectiveness of these channels varies depending on the stage of adoption.
3. **Time involved:** The innovation-decision process (how long it takes to adopt), the innovativeness of an individual or group, and the rate of adoption within a social system.
4. **Social System:** The set of interrelated units (individuals, organizations, or institutions) engaged in joint problem-solving to accomplish a common goal. Norms, roles, and structure within the system influence the diffusion process.

**Confirmation:** Seeking reinforcement for the decision and possibly reversing it if exposed to conflicting messages.

In line with this research, certain theories were reviewed to back up this paper, and one of them is Schumpeter's Theory of Creative Destruction. Joseph Schumpeter (1942) introduced the

concept of creative destruction, which describes the process through which innovation disrupts existing industries by replacing outdated systems, technologies, or practices. Firms that embrace creative destruction can outpace competitors, establish new industry standards, and scale their operations. For instance, Nigerian startups in the e-commerce and mobile banking sectors have leveraged creative destruction to expand their market share.

### **Empirical Literature Review**

Adedoyin and Alao (2020) investigated the impact of Fintech innovation on the growth of financial institutions in Nigeria. The study showed that disruptive technologies such as digital banking and mobile payment platforms greatly improve consumer acquisition and market expansion. In this case, Paystack and Flutterwave leveraged disruptive innovation to enter the global market, leading to rising growth in revenue and market share. Likewise, they showed that fintech startups in Nigeria used disruptive technologies to challenge normal banking styles, leading to speedy firm growth.

Also, Adeyemi et al. (2019) investigated the role of e-commerce in facilitating market expansion for retail businesses in Nigeria. Their findings showed that platforms such as Jumia and Konga disrupted the normal brick-and-mortar retail models by providing access to a broader customer base through digital technology. These firms gained significant growth by meeting the needs of underserved markets and catering to underserved rural markets and middle-income earners. Likewise, they stated that disruptive innovation in the e-commerce industry opened opportunities for businesses to grow in different locations.

In another study, Adebayo et al. (2021) examined how innovative agritech solutions changed the operations of agricultural firms in Nigeria. Their study found out that disruptive innovations such as Farmcrowdy and Thrive Agric revolutionized traditional farming methods by introducing crowdfunding models and precision agriculture. These innovations enabled agribusinesses to access new funding sources and expand their operations to meet export demands. They reported that agritech startups employed disruptive strategies to overcome financing and logistical challenges, fostering company expansion.

Furthermore, Nwankwo and Okeke (2022) investigated the influence of disruptive innovation on the expansion of telecommunication firms in Nigeria. They found out that Voice over Internet Protocol (VoIP) and data-driven customer service disrupted normal telephony models, permitting firms such as MTN and GLO to accomplish higher market penetration. They observed that disruptive technologies in the telecommunication industry facilitated higher customer retention and geographical market expansion.

Similarly, Oladele and Yusuf (2020) assessed how renewable energy firms take advantage of disruptive innovation to address Nigeria's power deficit and extend their operations. Firms such as Lumos and Amergy came up with pay-as-you-go solar solutions that disrupted the traditional dependence on the national grid for electricity. These innovations gave room for affordable and decentralized energy access, allowing companies to grow their customer base, especially in villages and areas without power. They stated that pay-as-you-go solar technology has been key in allowing renewable energy firms to extend into areas that have not been benefiting from the national grid in Nigeria.

Again, Okonkwo et al. (2021) studied the impact of ride-hailing platforms such as Bolt and Uber on transportation in Nigeria. They discovered that these firms disrupted normal taxi services by introducing better, dependable, affordable, and suitable transportation options. Disruptive innovation has improved market penetration, especially in urban areas such as Lagos and Abuja. They revealed that ride-hailing services in Nigeria used technology to redefine city transportation and attain major growth.

In a similar way, Eze and Obiora (2021) investigated the role of disruptive innovation in the expansion of EdTech companies in Nigeria. Platforms such as uLesson and Tuteria disrupted traditional educational models by giving affordable prices and personalized digital solutions. The study stated how these firms used mobile applications to reach students who were not able to access quality education, resulting in improved application and revenue expansion. Also, they went further to illustrate that digital learning platforms successfully disrupted the normal system of education, leading to speedy firm growth.

Also, Ahmed and Dada (2022) carried out a study on how health-tech beginners like Lifebank and Helium Health applied disruptive innovation to transform healthcare delivery in Nigeria. These firms came up with solutions such as digital health records and on-demand blood delivery services, which disrupted the normal healthcare models and allowed access to formally underserved areas. They observed that health-tech innovations have contributed a crucial role in improving service delivery and energizing health growth within Nigeria.

Also, Adebisi and Ojo (2022) investigated the impact of logistics technology platforms like Kobo360 and GIGL on the expansion of logistic firms in Nigeria. These firms disrupted normal delivery processes by setting up app-based platforms that link customers to delivery services. The study showed significant growth in the market share and operational effectiveness of these companies. They added more by stating that digital logistics platforms have effectively extended their operations through innovative supply chain solutions.

### **Technological Disruption**

**Technology disruption:** this happens when new technologies or advancements in technology form a totally new way of delivering products or services, seeing other patterns as archaic.

**Impact on Expansion:** Companies that embrace disruptive technologies can expand by creating new markets or reconfiguring their product lines to attract previously untapped customer bases. On the other hand, companies that resist may struggle to maintain market share.

Many researches have been carried out on disruptive innovation and its impact on company objectives. However, this paper is also focusing on the technological dimension but viewing other firms like:

*Lidya Industry:* This is another fintech organization that lends money to SMEs. Lidya offers credit to small and medium-sized enterprises (SMEs) through a digital platform. Using data analytics, the company assesses creditworthiness without requiring collateral. This style of operation has disrupted traditional banking by addressing the financing gap for SMEs, enabling their growth.

*Autochek Africa Industry:* Auto-tech innovation has made and simplified buying, selling, and financing vehicles through a digital platform. It disrupts the traditional car dealership and financing models. This effort rather enhanced access to car ownership through innovative financing options.

*Paga Industry:* This is another mobile payment firm. Paga offers mobile money solutions that allow users to transfer funds, pay bills, and access banking services without needing a bank account. It has disrupted Nigeria's financial services by reaching the unbanked and fostering financial inclusion.

*TradeDepot:* This industry focuses on supply chain and retail tech. TradeDepot uses technology to close the gap between manufacturers and retailers, allowing efficient distribution of goods to informal retailers. TradeDepot's platform has disrupted the normal retail supply chain by making inventory management and replenishment easier for small-scale traders.

**Methodology**

This research design adopted in this work is descriptive research method which involves qualitative approach. The population of the study involves major players in the banking, retail, technology telecommunication and manufacturing in Nigeria. While the sampling technique adopted is purposeful technique and the sample size 20, which includes chief executives and managers of these firms. The structured Questionnaire were given and retrieved from respondents, which were later analyzed using inferential approach, Pearson correlation.

**Data Analysis and discussion of findings**

The statistical tools used in analyzing the hypotheses were the spearman ranking correlation coefficient. The spearman ranking correlation coefficient employed to test if relationships exist between disruptive innovation and company expansion, using SPSS spread sheet for easy, clear and timely computation.

**Table 4.1 Frequency table Statistics**

		qualificatio n	age	gender
N	Valid	20	20	20
	Missing	0	0	0
Mean			39.50	1.35
Median			38.50	1.00

Source: Field survey 2025

Table 4:2 Frequency table on qualification

**Qualification**

		Frequenc y	Percent	Valid Percent	Cumulative Percent
Valid	ND	1	5.0	5.0	5.0
	B,sc or HND	12	60.0	60.0	65.0
	Post graduate	7	35.0	35.0	100.0
Total		20	100.0	100.0	

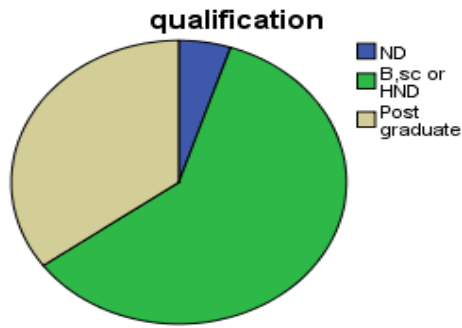
Source: Field survey 2025

**Table 4;3 Frequency table on gender**

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	male	13	65.0	65.0	65.0
	female	7	35.0	35.0	100.0
Total		20	100.0	100.0	

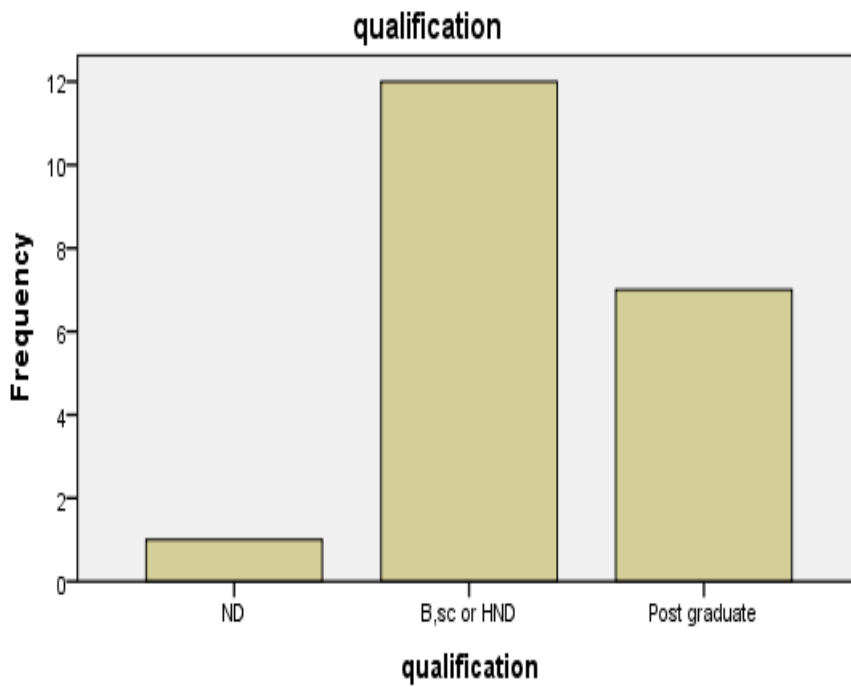
Source; Field survey 2025

Figure 1: showing pie chart of qualification



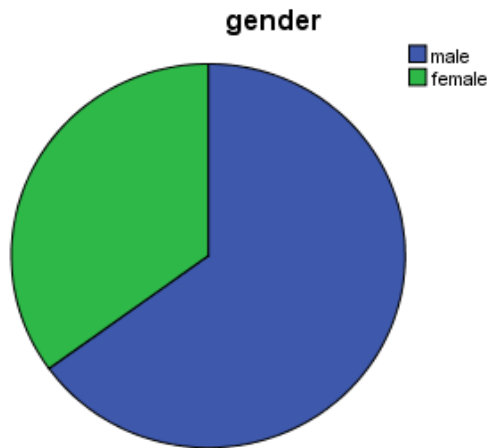
Source: Field survey 2025

Figure 2:

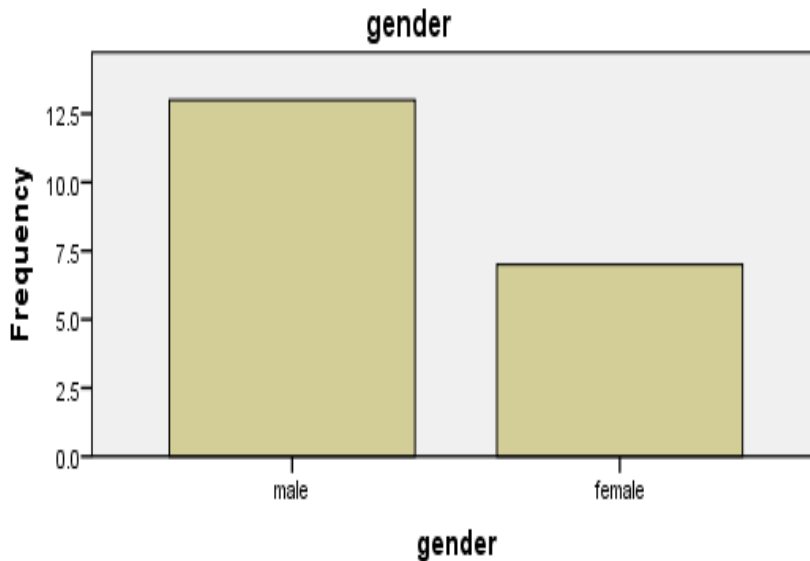


Source: Field survey 2025

Figure 3: showing pie chart of gender



Source: Field survey 2025



Source: Field survey 2025

Generally, previous investigation reveals that there are many firms that have expanded through the acknowledgement and usage of modern applicable technological tools to grow their firms. Adedoyin and Alao (2020) investigated the impact of fintech innovations on the growth of financial institutions in Nigeria. The study revealed that disruptive technologies such as mobile payment platforms and digital banking significantly increased customer acquisition and market expansion. For instance, Paystack and Flutterwave leveraged disruptive innovation to penetrate international markets, leading to exponential growth in revenue and market share. This work is likewise focusing on works done through Technological Ecosystem as one of the Dimensions of disruptive innovation, which concerns complementary innovation, most times accompanied with reliance on other technological advances, for instance, cloud computing enabling models. Also considering interoperability, which has do with the ability to integrate with existing systems, creating a seamless transition to users. In a case were value increases as more people adopt the innovation, for instance, social media platforms

**Hypothesis 1**

H<sub>a1</sub>: There is a significant relationship between disruptive innovation and market share growth in Nigerian firms.

Table 4:4 Table showing correlation analysis of disruptive innovation.

**Correlations**

		Disruptive innovation.	Market share growth.
Disruptive innovation.	Pearson Correlation	1	1.000**
	Sig. (2-tailed)		.000
	N	20	20
Market share growth.	Pearson Correlation	1.000**	1
	Sig. (2-tailed)	.000	
	N	20	20

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Table 4.4 This analysis indicates the relationship between disruptive innovation and market share growth which shows that the correlation coefficient (r) is 1000. This indicates that there is a strong relationship between disruptive innovation and market share growth, with the implication sign value of (r) is positive while the p value is 0.000<0.05. Therefore we reject the null hypothesis, which implies that there is a significant relationship between disruptive innovation and market share growth.

**Hypothesis 2**

H<sub>02</sub>: There is no significant relationship between Disruptive innovation and customer base expansion in Nigeria firms.

**Table 4.5 Correlations**

		Disruptive innovation.	Customer base expansion.
Disruptive innovation	Pearson Correlation	1	1.000**
	Sig. (2-tailed)		.000
	N	20	20
Customer base expansion	Pearson Correlation	1.000**	1
	Sig. (2-tailed)	.000	
	N	20	20

\*\* . Correlation is significant at the 0.01 level (2-tailed).

Source: SPSS output (base on filed survey 2025)

Table 4.5: This analysis indicates the relationship between disruptive innovation and firms expansion which shows that the correlation coefficient ( $r$ ) is 1000. This indicates that there is a strong relationship between disruptive innovation and market share growth, with the implication sign value of ( $r$ ) is positive while the  $p$  value is  $0.000 < 0.05$ . Therefore we reject the null hypothesis, which implies that there is a significant relationship between disruptive innovation and market share growth.

### **Conclusion**

The established that disruptive innovation have a significant and positive effect on companies expansion in Nigeria , because it enables the company to hve higher market share growth nd increases customer base. With these advantages, it becomes very clear that firms can adopt this strategy to become market leader in an industry. However, to effectively benefit from disruptive innovation companies must be search for right information from customers to enable them know what the customers need in a particular time. Therefore, management should embrace disruptive innovation as part of their growth strategy to enhance overall organizational performance.

### **Recommendations**

Base on the findings the following recommendation are made:

1. Organization should invest more on digital transformation
2. That management should promote responsive organizational structures,
3. Companies should align innovative strategies with long term business goals.
4. Organization should invest in research and development.
5. Firms should also encourage partnership by aligning with evolving market demands to maximize the potential of disruptive innovations for long-term growth.

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