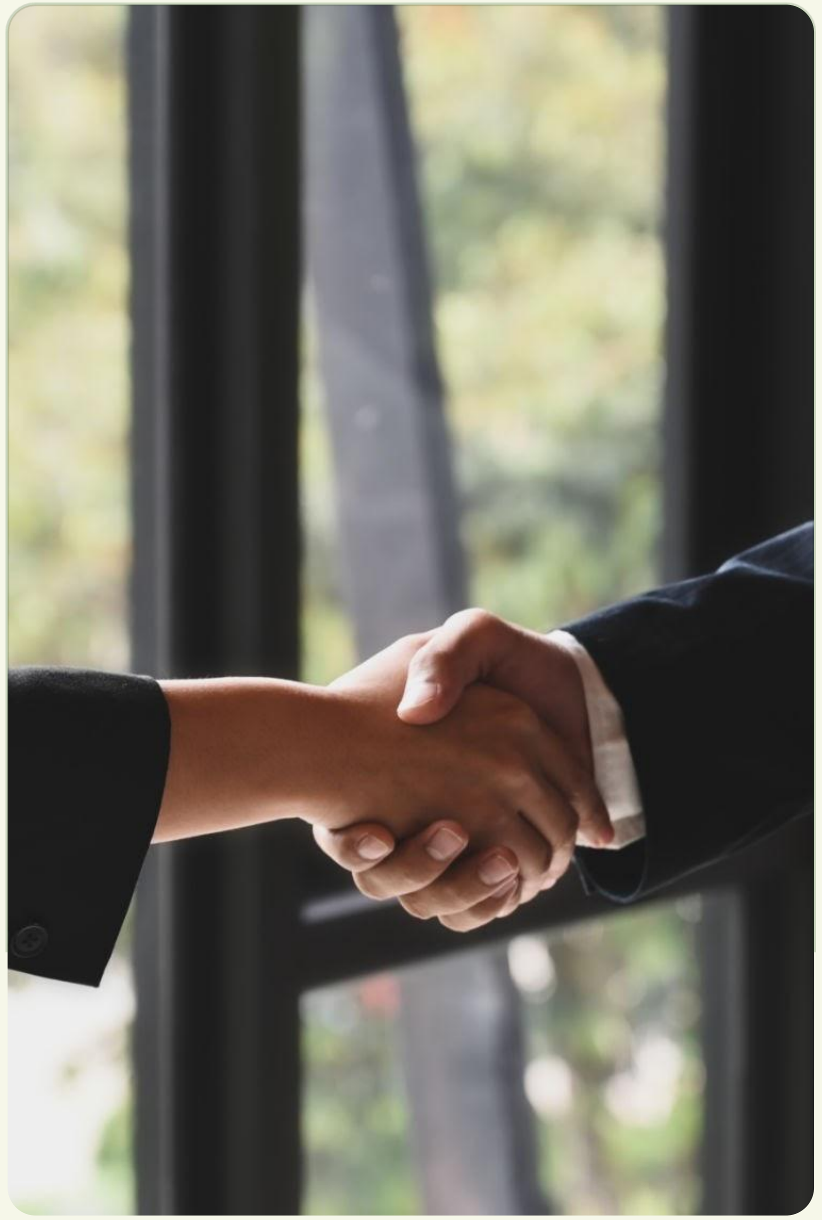
STATE OF CUSTOMER SERVICE IN NIGERIA

2025 Report

FOREWORD



A Message from the Board Chair

The release of the 2025 Nigeria Customer Service Index (NCSI) Report marks a critical juncture in West Africa's ongoing journey toward service excellence and institutional accountability. Developed under the stewardship of the West African Association of Customer Service Professionals (WAACSP), the NCSI continues to serve as an essential benchmark for evaluating customer satisfaction, operational transparency, and consumer sentiment across key economic sectors in Nigeria.

This past year has been defined by rapid industrial shifts, digital acceleration, and profound economic adaptation. Across Nigeria's dynamic commercial ecosystem, service providers have faced the double imperative of navigating macroeconomic headwinds while meeting the elevated expectations of an increasingly connected and discerning public.

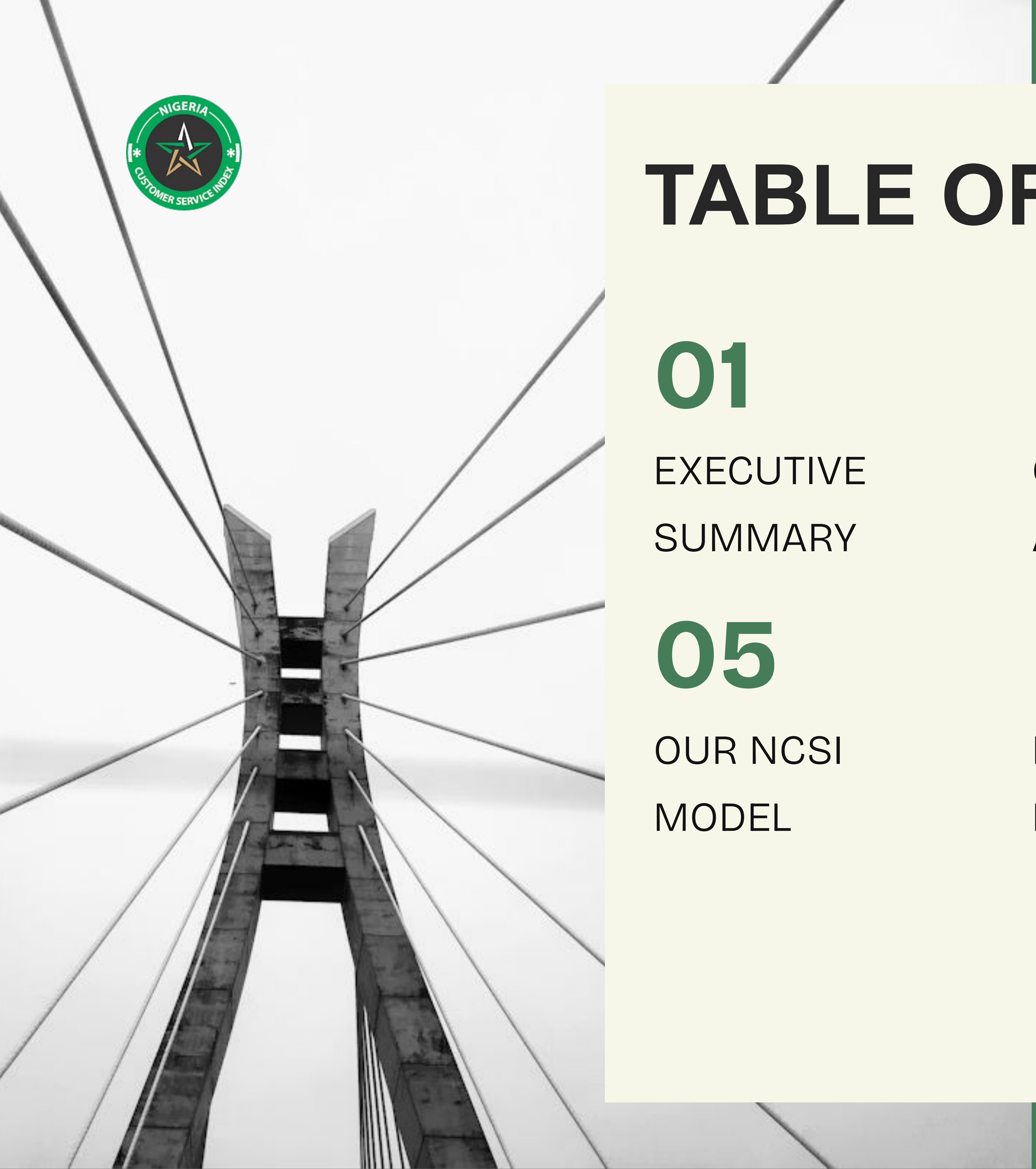
The findings of this report offer both encouragement and a clear call to action. With an overall national score of 71% reflecting over 21,000 responses across 1,592 organizations, the data highlights the resilience of top-performing industries like E-Commerce and Real Estate. Yet, the overall score contraction across nine out of twelve assessed sectors underscores a crucial reality: customer trust is hard-won and easily eroded when service quality fails to keep pace with demand.

Prioritizing transparency, seamless issue resolution, and customer-centered innovation is no longer optional; it is foundational to long-term sustainability and growth. As Board Chair of WAACSP, I extend my profound gratitude to the research teams, industry stakeholders, and the thousands of citizens whose participation made this comprehensive assessment possible.

The NCSI is designed not merely to diagnose service gaps, but to serve as a strategic roadmap. We remain deeply committed to advancing service excellence, empowering organizations, and championing the voice of the consumer as we look toward a more accountable, customer-centric future.

Yvonne Ohui MacCarthy

Founder ICSP & Board Chair, WAACSP



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EXECUTIVE SUMMARY

01. Predominantly Positive Impression

Public impression across sectors remains predominantly positive, reaching up to **69%** positive sentiment in Hospitality, **64%** in Real Estate, and **62%** in both E-Commerce and Sports/Entertainment. Conversely, negative sentiment is highest in underperforming areas such as the Public Sector (**44%** negative) and Power Sector (**43%** negative).

02. Overall Decline In Sector Performance

The 2025 Nigeria Customer Service Index (NCSI) established an overall national benchmark score of **71%**. Despite strong individual sector performances, 9 out of the 12 assessed sectors experienced a dip in their score when compared to the last reporting period.

03. Robust Nationwide Representation

The index establishes a representative baseline, gathering 21,387 responses across 1,592 organizations led by high-performing sectors like E-Commerce (75%) and Real Estate (72%) and all 36 states & the Federal Capital Territory (FCT), led by strong mid-level professionals engagement in the 30-34 demographic.

Change In Survey Response Over Time

OUR APPROACH

01 Data Collection & Reach

Gathered insights from a broad, highly diverse range of respondents nationwide utilizing a structured, web-based questionnaire to ensure comprehensive coverage.

02 Multi-Sector Evaluation

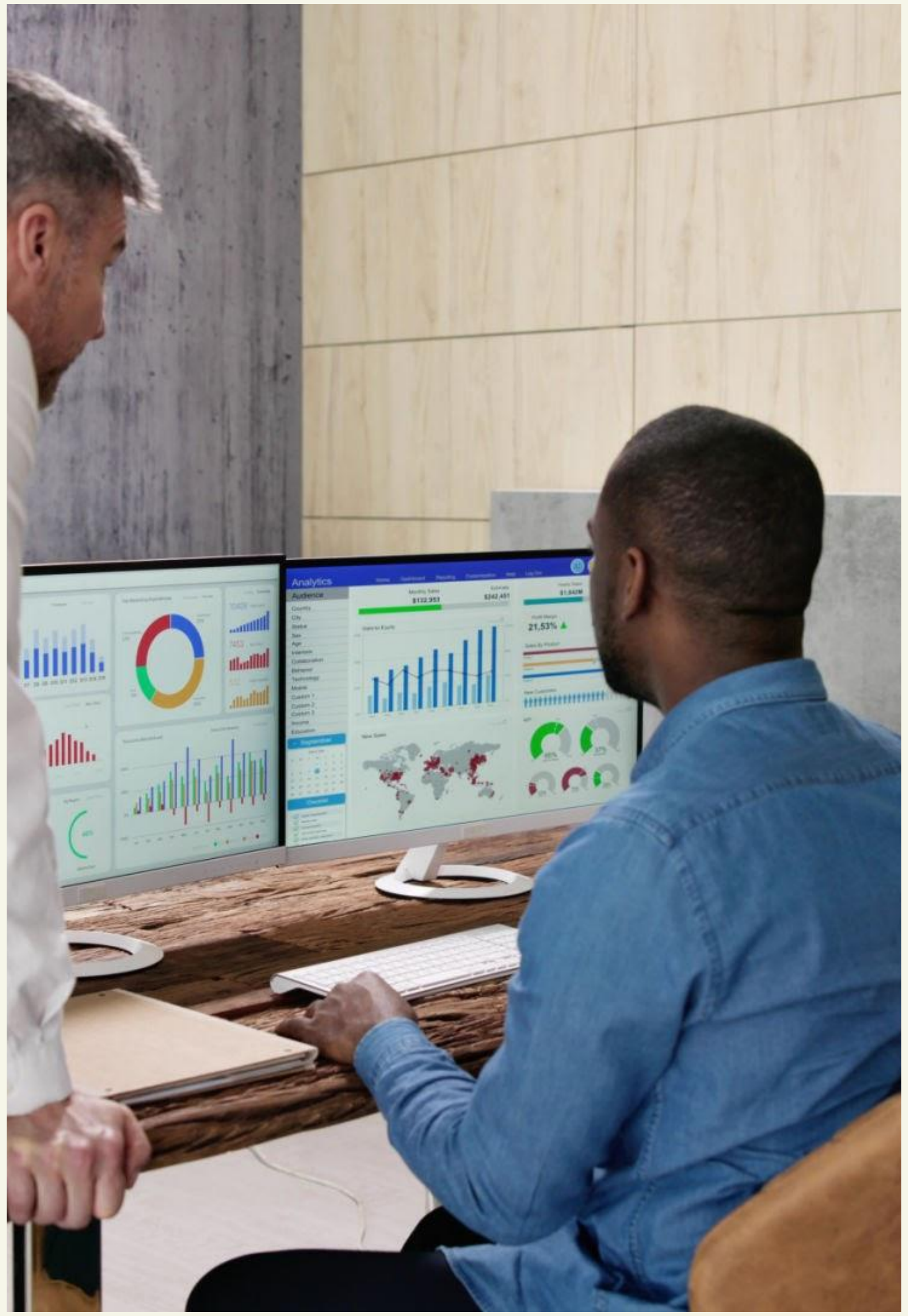
Participants directly evaluated their customer service experiences across multiple key sectors of the economy, pinpointing critical performance trends.

03 Rigorous Quantitative Methodology

Employed robust quantitative research methods and random sampling techniques to compile a representative dataset, delivering an accurate national assessment.

INTRODUCTION AND METHODOLOGY

PART 1



INTRODUCTION

About the Index

The Nigeria Customer Service Index (NCSI) serves as a national benchmark for evaluating customer satisfaction and service delivery across key economic sectors.

Compiled by the West African Association of Customer Service Professionals (WAACSP) to establish a standardized framework for service quality nationwide.

NCSI Methodology

Built on a cause-and-effect framework linking key customer experience metrics directly to satisfaction and loyalty outcomes.

Utilizes robust quantitative research, randomized sampling, and advanced data modeling visualized via Microsoft Power BI.

OBJECTIVES OF THE SURVEY

The survey set out to:

01 Gain a deeper understanding of customer motivations, evolving needs, and the significance of customer experience metrics to customers.

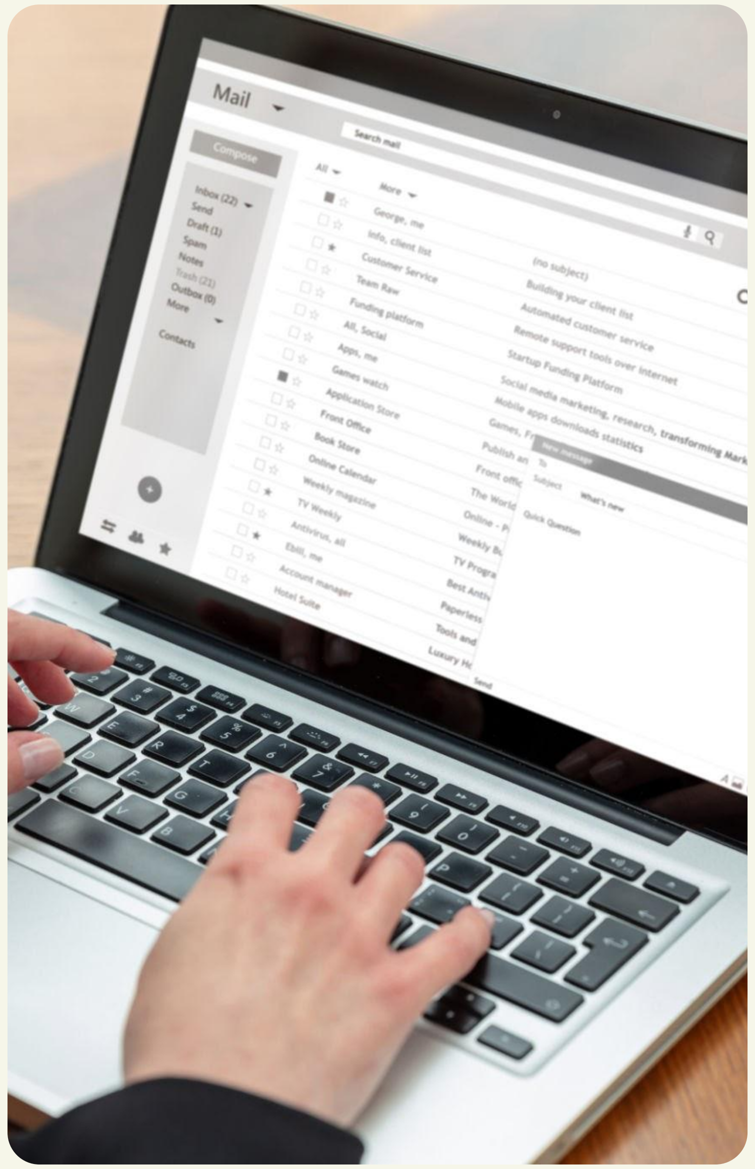
02 Identify the factors that influence customer satisfaction across various industries and their impact on loyalty.

03 Provide businesses with clear and actionable insights on how to enhance customer experience within their respective industries.

04 Determine the channels through which customer interactions occur and offer targeted improvement strategies to elevate the customer experience across sectors.

05 Track Nigeria's overall progress in customer service delivery over time.

THE SURVEY



SCOPE OF THE SURVEY

The survey covered major economic sectors across Nigeria, ensuring nationwide representation.

Using a curated list of organizations alongside user nominations, it enabled a comprehensive and highly inclusive evaluation of customer service.

LIMITATIONS OF THE SURVEY

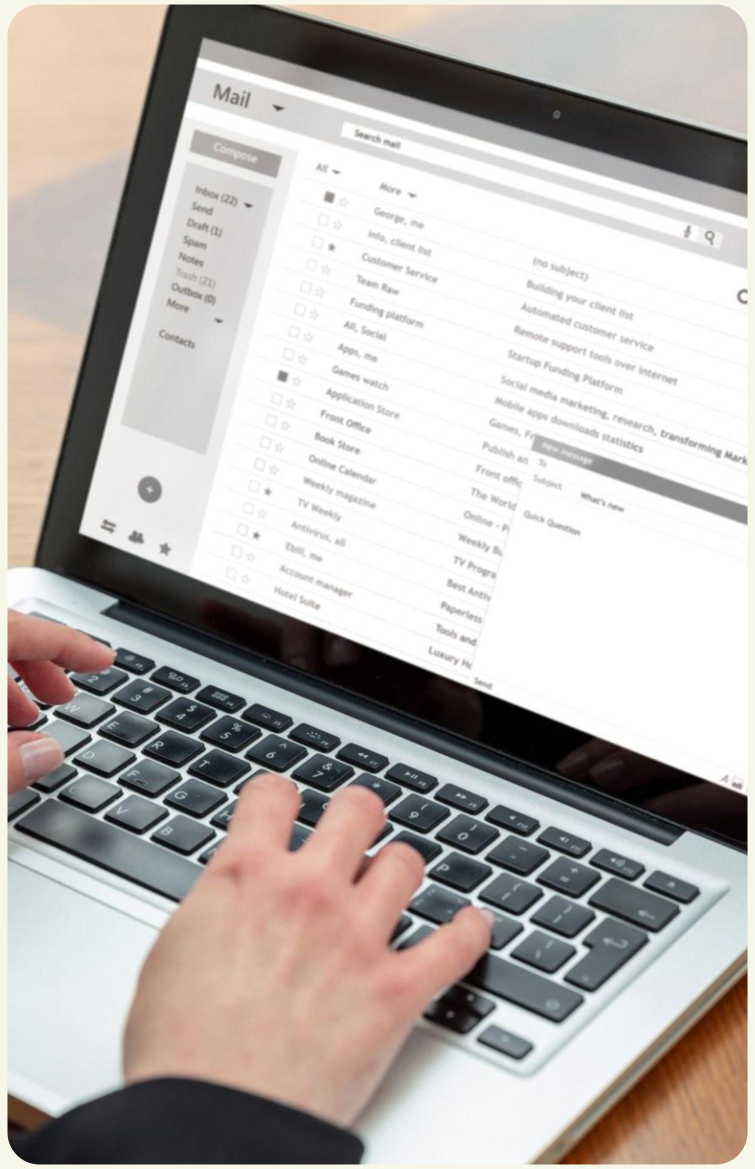
Despite its broad reach, the survey faced a few challenges:

01 Varied response volumes across businesses required weighting to balance representation.

02 Concentration of respondents in Lagos and Abuja limited representation of other regions.

03 Unmet target quotas in certain sectors may under represent some industries in final results.

THE SURVEY



DATA INTEGRITY MEASURES

01 **Multi-Layered Control**
Implemented a dedicated system to prevent duplicate submissions from the same respondent.

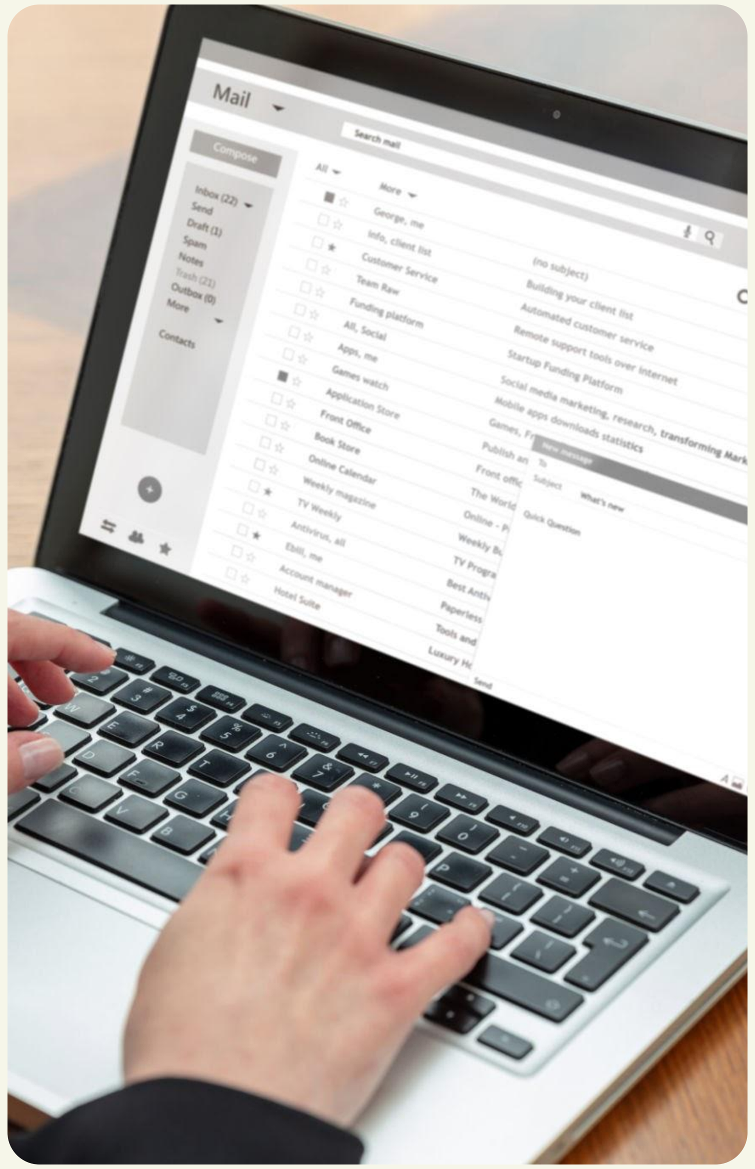
02 **Flexible Participation**
Allowed individuals to either take surveys for other sectors or exit after completing demographics.

DUPLICATE PREVENTION

01 **Strict Verification**
Deployed advanced tracking mechanisms throughout the survey to eliminate duplicate responses.

02 **Device Logging**
Maintained an electronic log of devices to ensure no user could submit multiple entries in a day.

THE SURVEY



HOW THE NIGERIA CUSTOMER SERVICE INDEX (NCSI) IS CALCULATED

01
Nine Key Experience Metrics
Evaluates organizations across nine core customer experience areas, including Trust, Competence, and Ease of Doing Business.

02
Weighted Indexing & Scaling
Calculates sector indices using weighted percentile averages of all metric scores based on respondent priorities.

03
Reporting & Feedback Thresholds
Highlights businesses with 50+ responses, while factoring in all assessed organizations to ensure fair overall sector scores.

DEMOGRAPHICS

DEMOGRAPHICS

A Diverse Sample
The survey captured a wide range of respondents across age groups, gender, regions, and roles, ensuring representative stakeholder insights.

Mid-Level Engagement
Respondents aged 30-34 form the largest active segment, highlighting the high levels of engagement from younger digital-first demographic groups.

National Representation
Insights span across geopolitical zones, helping paint a comprehensive national picture of customer service standards.

Age Key
Senior: 50 - 59

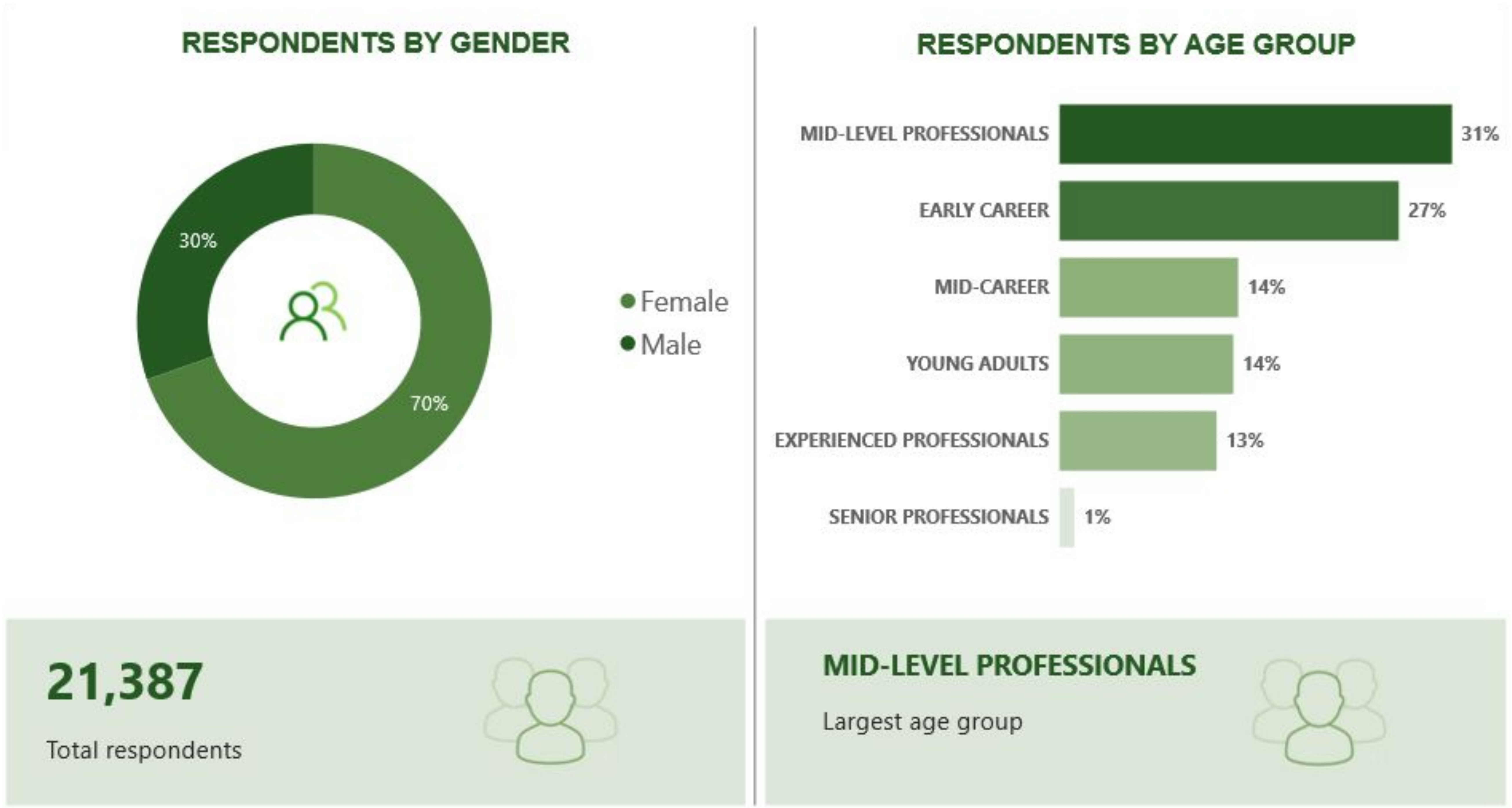
Exp. Prof: 40 - 49

Mid-Career: 35 - 39

Mid-Level Prof: 30 - 34

Early Career: 25 - 29

Young Adults: 18 - 24



DEMOGRAPHICS

DEMOGRAPHICS

Highly Educated Cohort

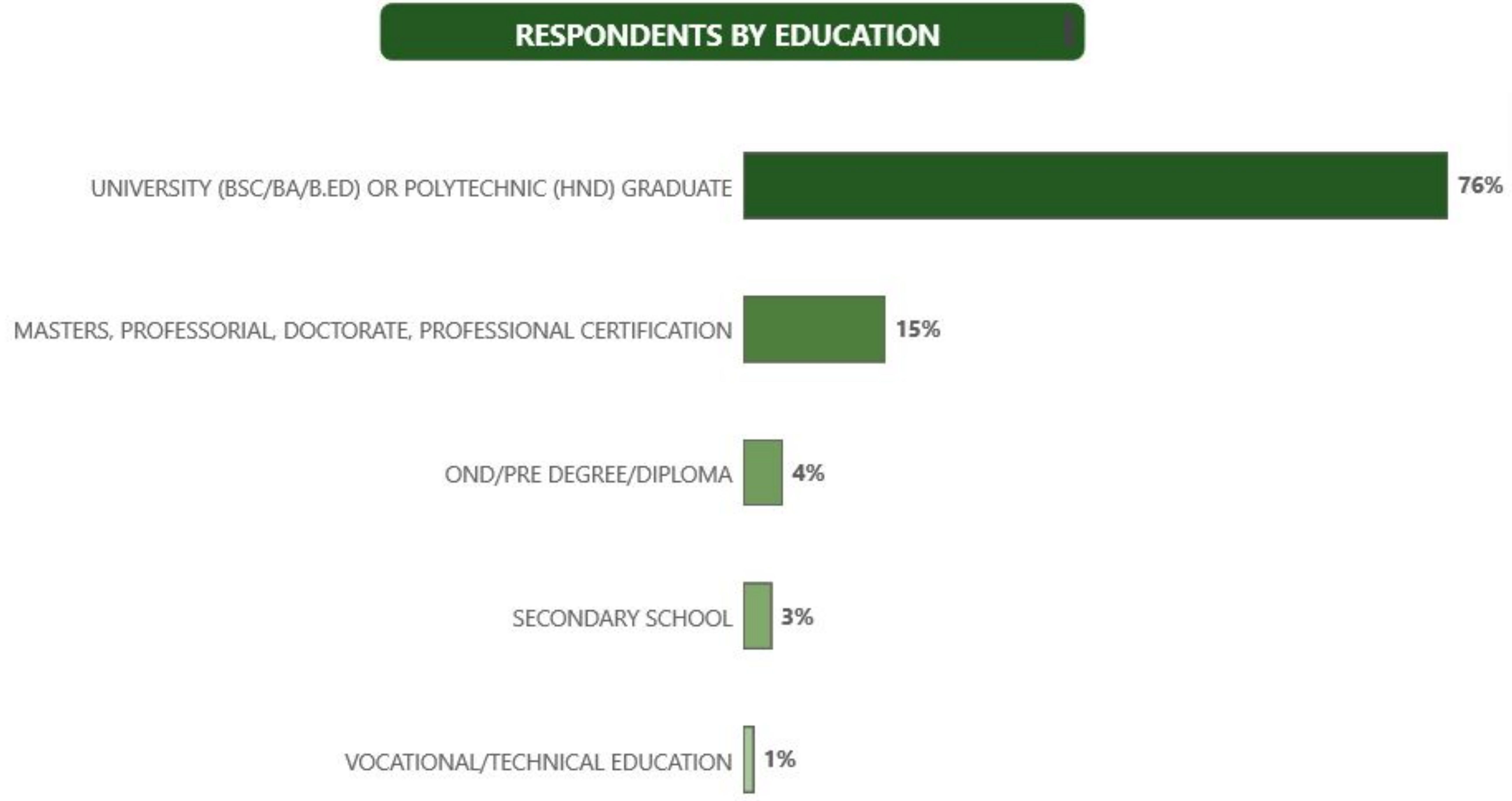
The vast majority of respondents possess tertiary education, with **76%** holding a university or polytechnic degree, representing a highly literate stakeholder pool.

Advanced Qualifications

An additional **15%** of the surveyed population have attained postgraduate levels, including Master's degrees, doctorates, or professional certifications.

Broad Accessibility

While higher education segments dominate, insights from secondary and vocational levels ensure representation across different educational backgrounds.



DEMOGRAPHICS

DEMOGRAPHICS

Middle-Class Majority

Middle-high and lower-middle income groups comprise the majority of respondents at **63%**, indicating a strong representation of middle-class earners.

Non-Earning Segment

Approximately **15%** of those surveyed report no income or not earning, capturing insights from students, dependents, or unemployed cohorts.

Income Variability

The remaining segments are split between unfixed incomes **(10%)**, low income **(6%)**, and a niche high-income demographic at **5%**.

INCOME KEY

High Income: ₦500,000 - Above ₦1,000,000

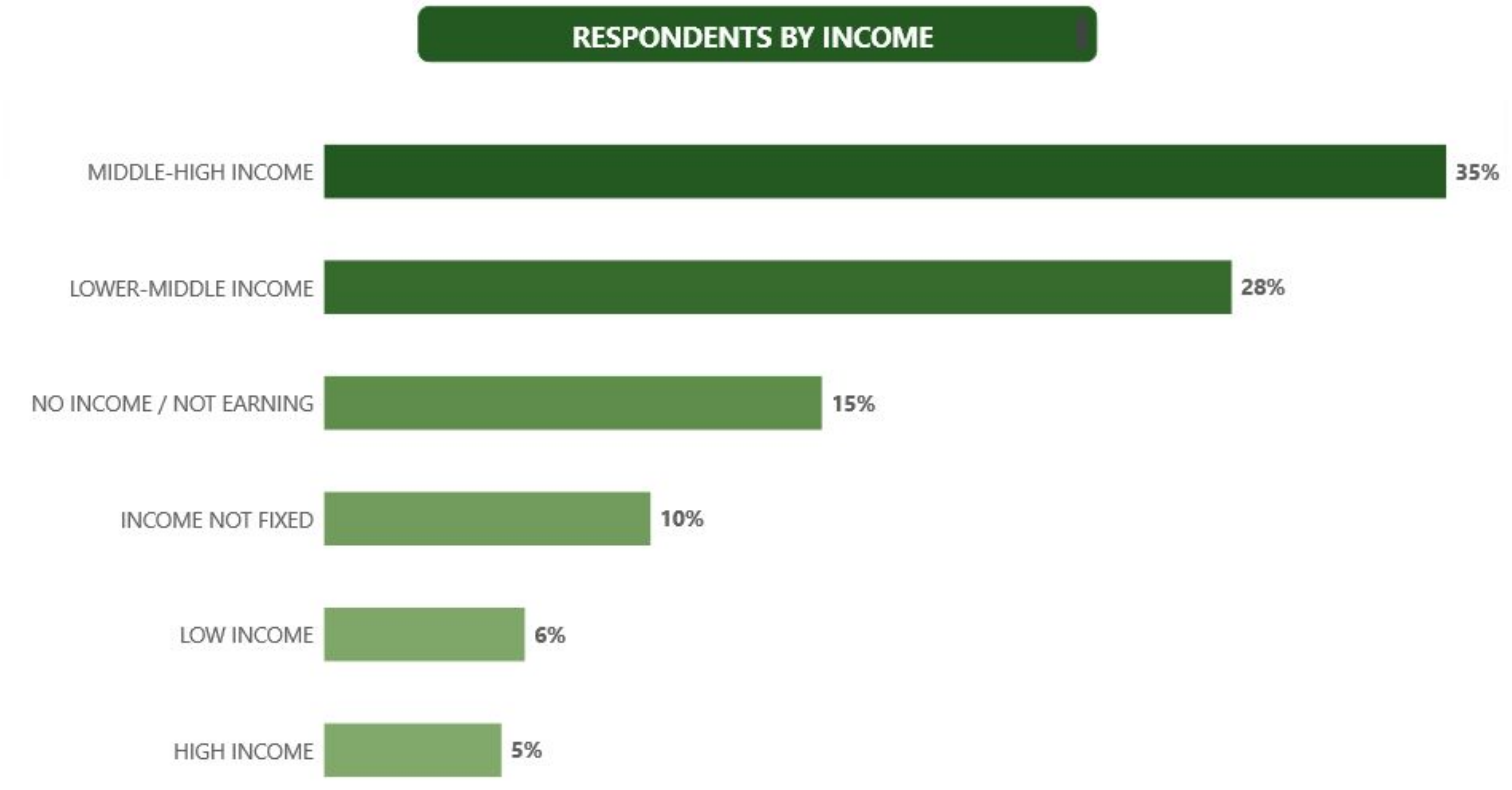
Middle-High Income: ₦151,000 - ₦499,999

Lower-Middle Income: ₦61,000 - ₦150,999

Low Income: ₦20,000 - ₦60,999

Income Not Fixed: Business Person / Variable

No Income/Not Earning : Unemployed / Student



DEMOGRAPHICS

DEMOGRAPHICS

Dominant Sectors

The Financial Sector and Telecommunications continue to dominate the respondent pool, together representing the largest share of stakeholder engagement across both years.

Broad Representation

Strong response counts across key industries like Transportation, Healthcare, and Hospitality ensure that the index captures a well-rounded perspective of the Nigerian market.

Growing Engagement

Every single sector saw a year-on-year increase in response counts, indicating growing public awareness and participation in the NCSI survey.

Sector Name	2024 Sector Score	2025 Sector Score	Change
E-Commerce	60.00%	75.00%	15.00% ↑
Education	69.00%	67.00%	-2.00% ↓
Financial Sector	72.00%	67.00%	-5.00% ↓
Healthcare	70.00%	66.00%	-4.00% ↓
Hospitality	72.00%	71.00%	-1.00% ↓
Insurance	71.00%	65.00%	-6.00% ↓
Power Sector	61.00%	51.00%	-10.00% ↓
Public Sector	63.00%	53.00%	-10.00% ↓
Real Estate	62.00%	72.00%	10.00% ↑
Sports / Entertainment	69.00%	67.00%	-2.00% ↓
Telecommunications	63.00%	64.00%	1.00% ↑
Transportation	73.00%	60.00%	-13.00% ↓

DEMOGRAPHICS

DEMOGRAPHICS

Mixed Trends Across Sectors

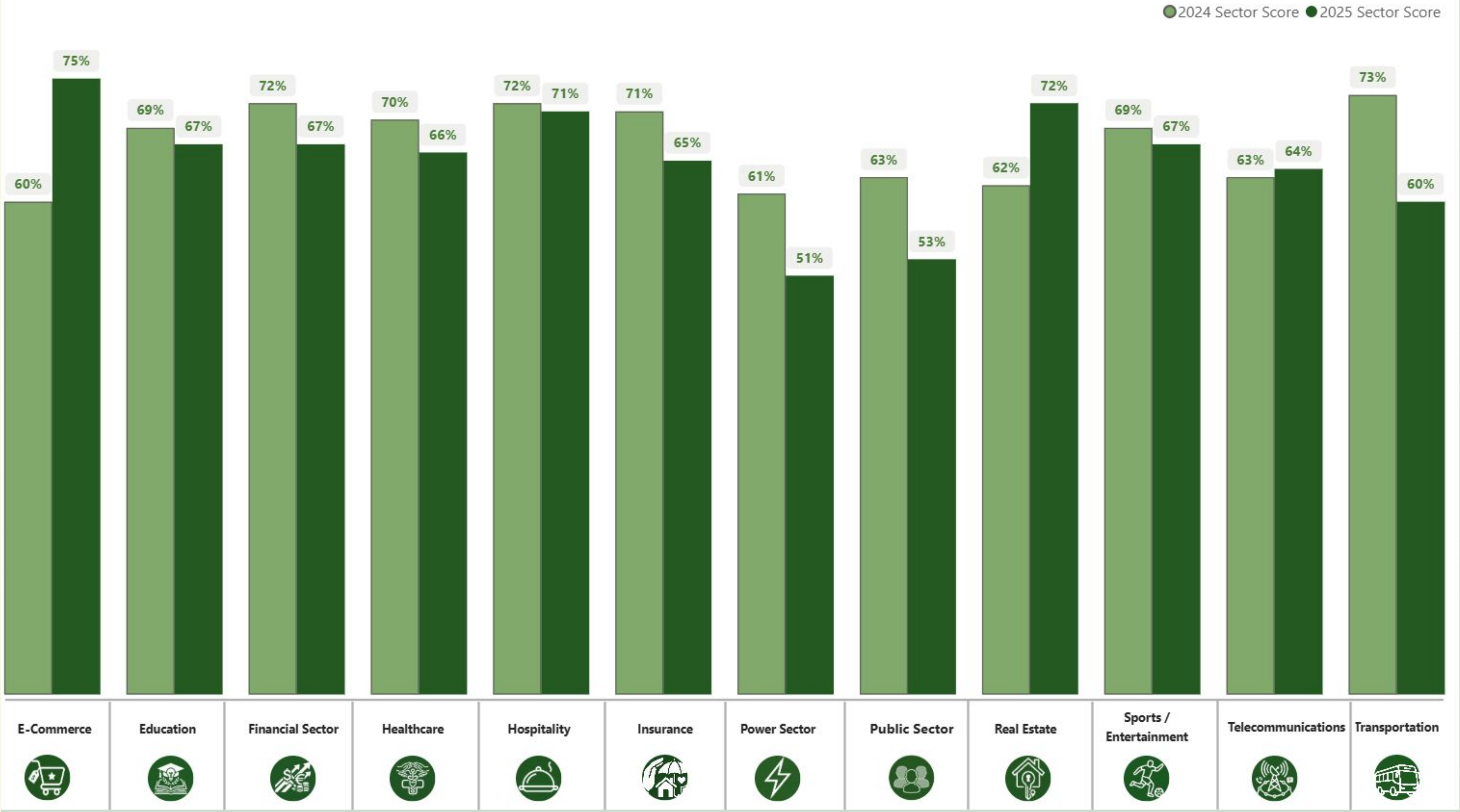
Sector performance in 2025 exhibits a divergent trend compared to 2024, with scores fluctuating across the board. Out of the 12 sectors analyzed, only 3 achieved positive year-on-year growth, while 9 experienced performance contractions.

E-Commerce & Real Estate Surge

Contrary to static performance, E-Commerce recorded the highest growth of any sector, surging by **+15%** year-on-year to reach **75%** (up from **60%** in 2024). Real Estate also experienced significant expansion with a **+10%** increase (rising from **62%** to **72%**), while Telecommunications saw a modest gain of **+1%**.

Widespread Declines in Infrastructure & Utilities

75% of the sectors experienced score drops. The most severe declines occurred in Transportation **(-13%)**, Power Sector **(-10%)**, and Public Sector **(-10%)**, reflecting double-digit decreases in key operational sectors.



OUR NCSI MODEL

PART 2

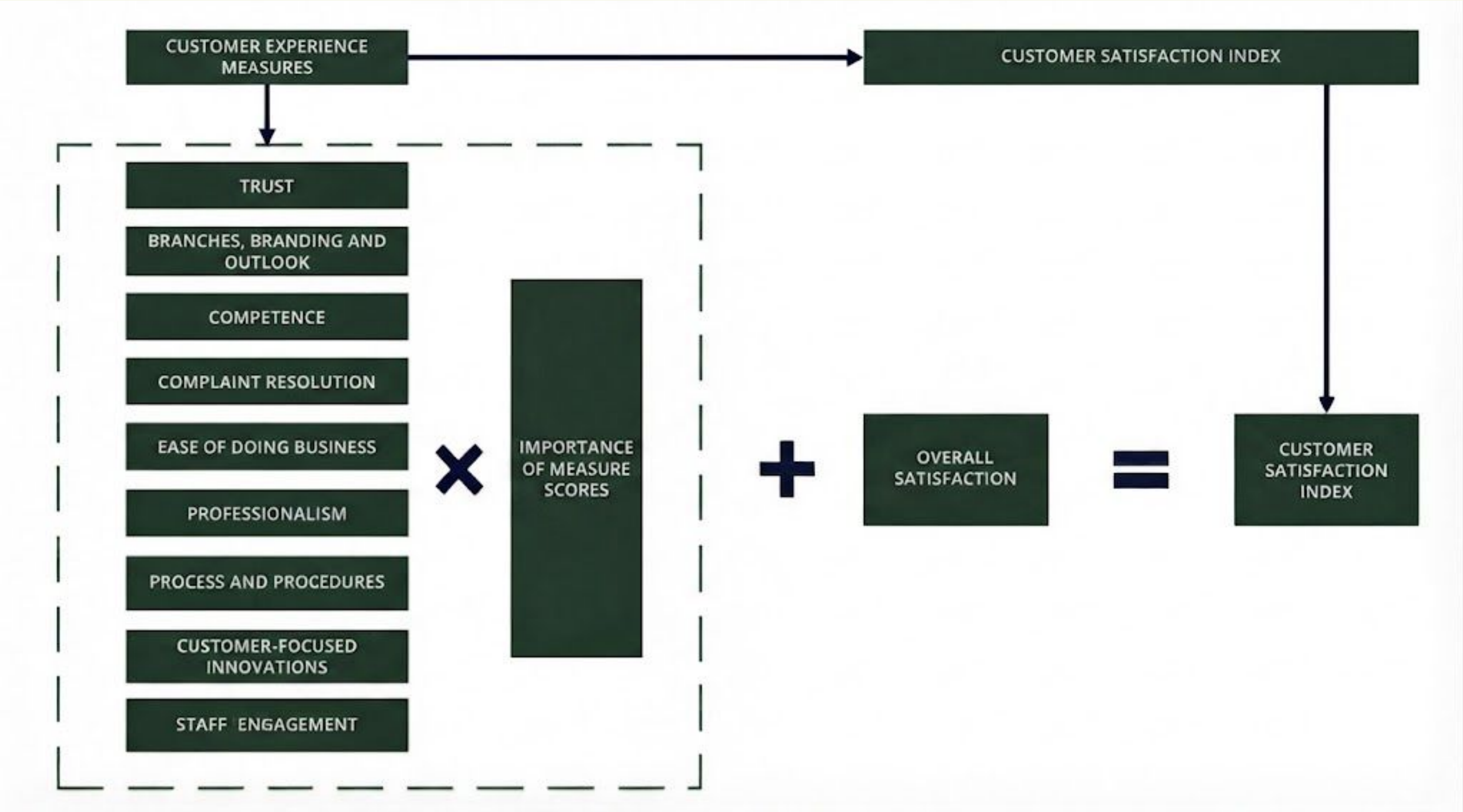
THE MODEL

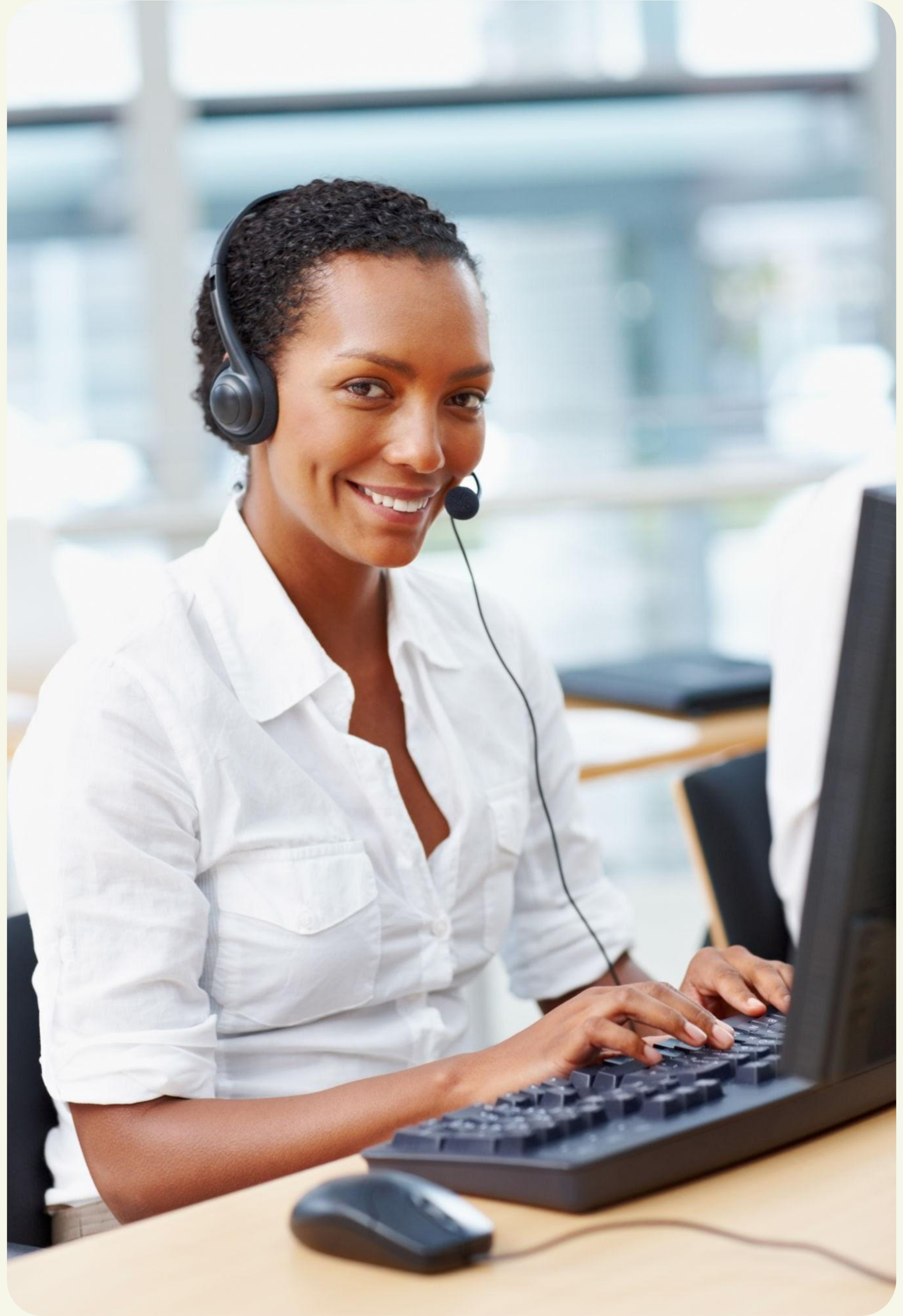
Purpose
A comprehensive tool for measuring nationwide customer satisfaction across key economic sectors.

Core Indicators
Evaluates metrics including Trust, Professionalism, Competence, Ease of Doing Business, Complaint Resolution, and Customer-Centered Innovations.

Model Structure
A cause-and-effect model balancing satisfaction drivers against outcome-based metrics.

Methodology
Metrics are scored on a 1-7 scale, converted to weighted percentiles to determine the relative importance of each factor.





THE CUSTOMER SERVICE METRICS

01 **Branches, Branding & Outlook**

Evaluates the physical environment, premises, branding consistency, and overall ambiance, alongside staff grooming and approachability.

02 **Trust**

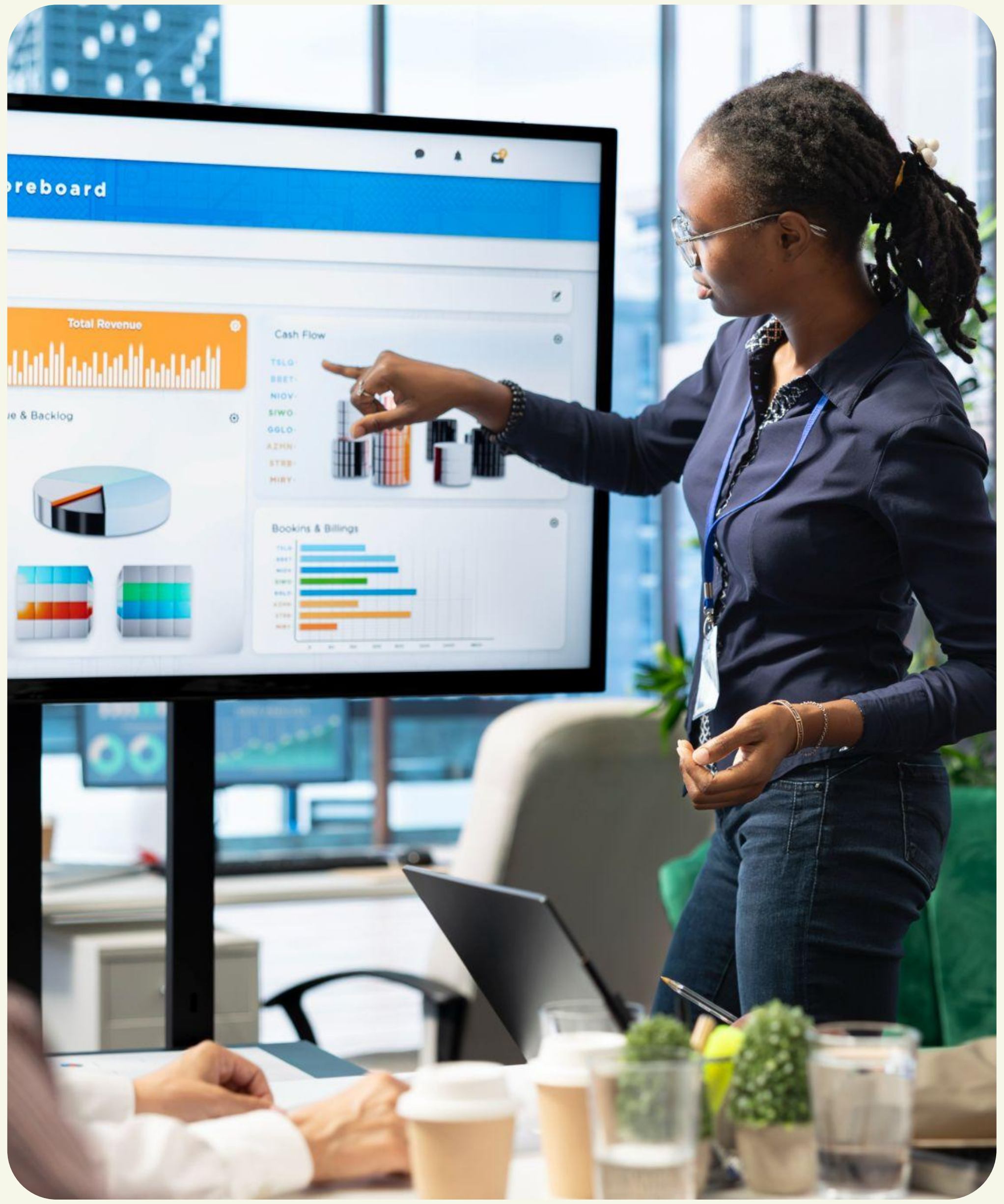
Built on transparency, reliability, and honesty. A trustworthy organization fosters confidence by consistently demonstrating ethical behavior.

03 **Professionalism**

Reflects service quality through courteous behavior, a helpful and patient attitude, respect, and constructive active listening.

04 **Competence**

Depends on employees' knowledge and expertise, ensuring solid product understanding and swift, accurate issue resolution.



THE CUSTOMER SERVICE METRICS

05 Customer-Focused Innovations

This measures an organization's commitment to innovation with the customer in mind, including improvements in products, services, or processes that enhance customer experiences.

06 Staff Engagement

This assesses the level of commitment and enthusiasm employees bring to their roles, reflecting the strength of the emotional connection employees have with their work.

07 Complaint Resolution

The effectiveness of a company's approach to handling customer complaints. This metric examines how promptly and efficiently customer grievances are addressed.

08 Ease of Doing Business

This measures the accessibility and convenience of engaging with an organization, reflecting how seamless and effortless the overall customer experience is.

09 Processes & Procedures

This metric evaluates the efficiency and clarity of an organization's internal workflow, ensuring that service delivery is smooth, consistent, and user-friendly.

NCSI RESULTS

PART 3

NIGERIA CUSTOMER SERVICE INDEX

NCSI RESULTS

71%
Nigeria Customer Service Index

SECTORS	SUBSECTORS	ORGANIZATIONS	VALID RESPONSES
12	9	1.59K	21.39K

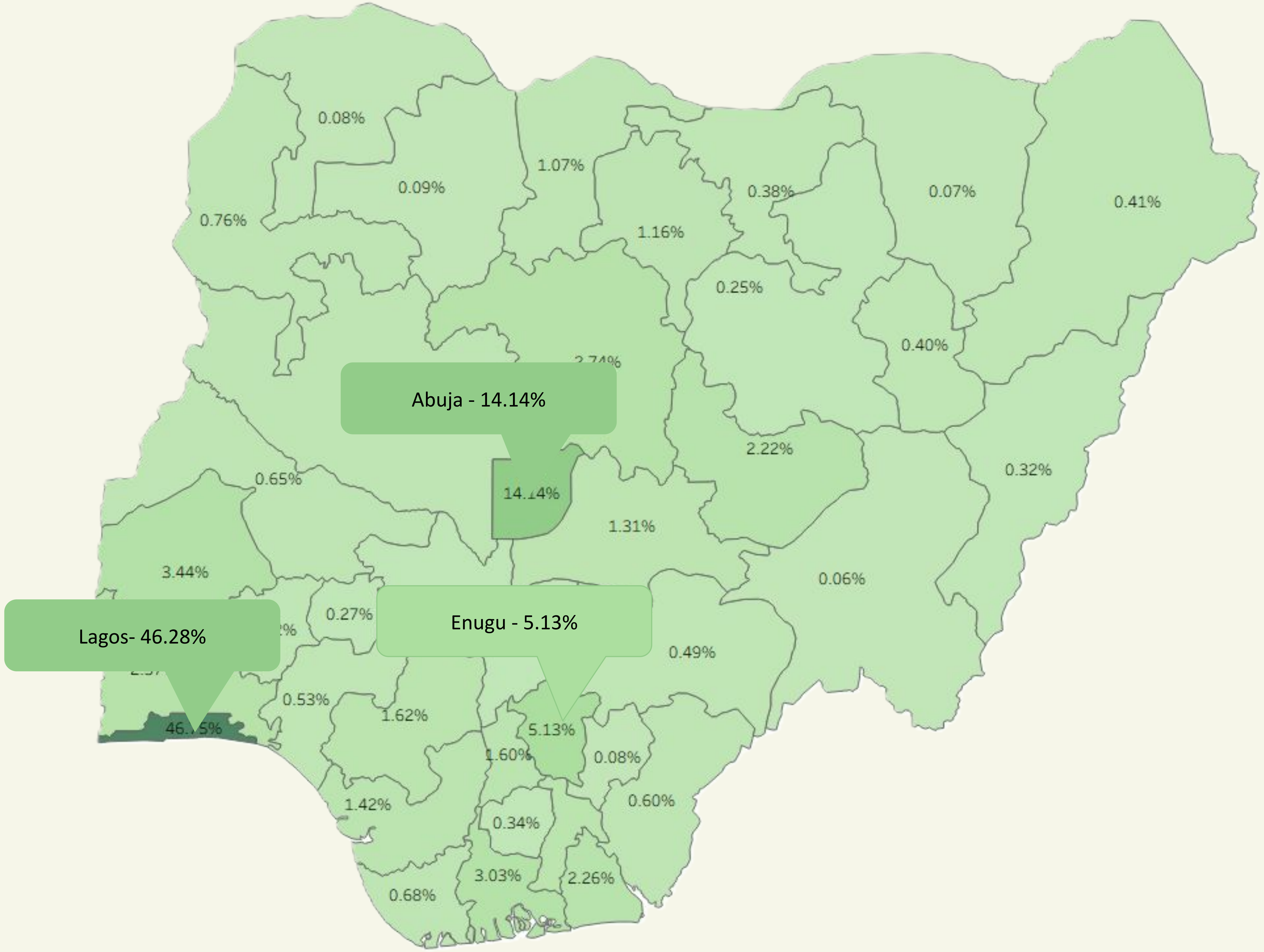
NIGERIA CUSTOMER SERVICE INDEX

KEY INSIGHTS

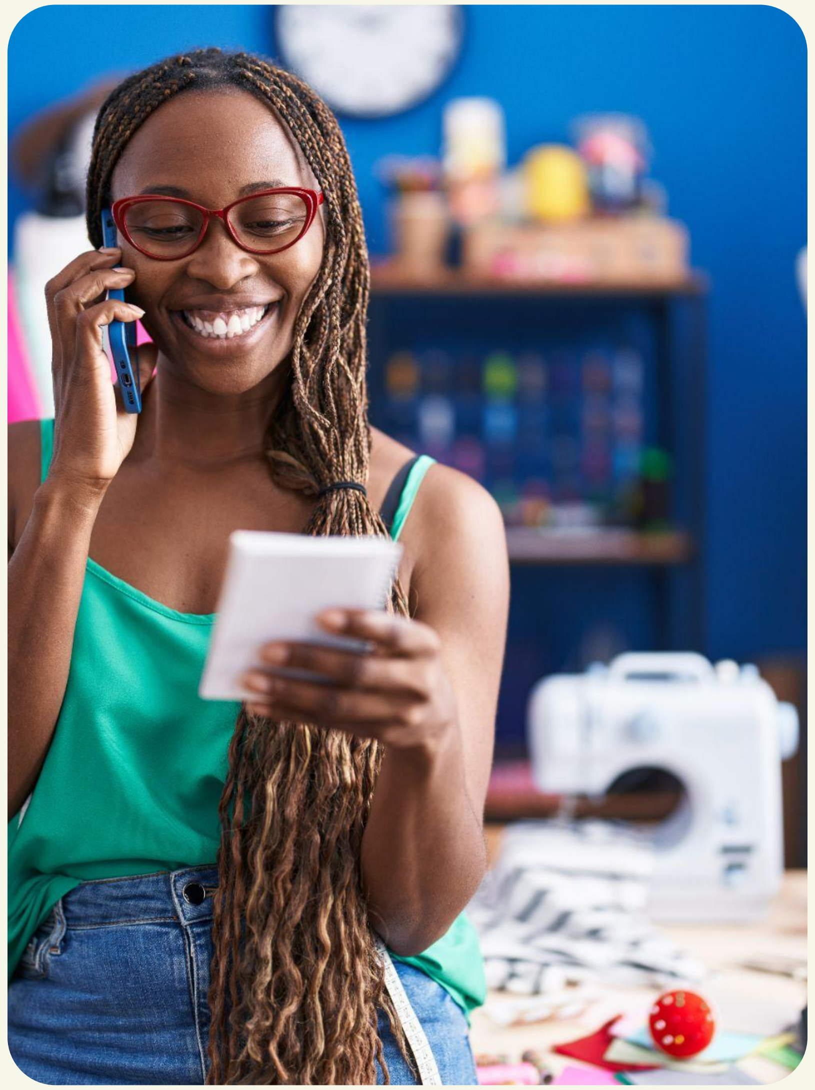
Findings show a strong concentration of responses in **Lagos**, which accounts for 9,897 responses (46.28%)—nearly half of the total.

Abuja follows with 2,994 responses (14.14%), meaning Lagos and Abuja together represent 60.27% of all responses.

Enugu, Oyo, and Rivers are the next leading locations, while response activity is comparatively low in Taraba, Yobe, Sokoto, Ebonyi, and Zamfara.



E-COMMERCE SECTOR OVERVIEW



Market Growth

Significant Growth: Market valued between USD 8.53B and USD 9.54B in 2025, projected to reach USD 16.83B by 2030 at a CAGR of 13%.

B2C Dominance: B2C segment dominates with an 87% market share in 2024. Meanwhile, B2B is accelerating at a 19% CAGR through 2030.

Key Categories: Consumer electronics led revenues with 28% of sales in 2024, while beauty and personal care are the fastest-growing at 17% CAGR.

Growth Drivers

Mobile & Broadband: Smartphones drive 82% of online orders in a mobile-centric market supported by over 122M internet users.

Payment Enablers: Facilitated by secure gateways like Paystack and Flutterwave, with BNPL solutions rising at a 29% CAGR.

Social Commerce: WhatsApp and Instagram are priority sales platforms, with transactions expected to quadruple to USD 3.96B by 2030.

Challenges & Players

Infrastructure Gaps: Unreliable power, bad roads, and high last-mile costs (+30% in urban areas) pose severe bottlenecks.

Trust & Currency: Fraud and mistrust remain critical barriers, while Naira volatility squeezes import-dependent business margins.

Market Landscape: Key participants Jumia, Konga, and Temu hold a combined 54% GMV market share as of 2024.

SECTOR INSIGHTS

CHANGE IN OVERALL SCORE

15%

The sector score increased by 15 percentage points compared to last year

SECTOR SCORE

75%

Sector-Wide Average

ORGANIZATIONS

86

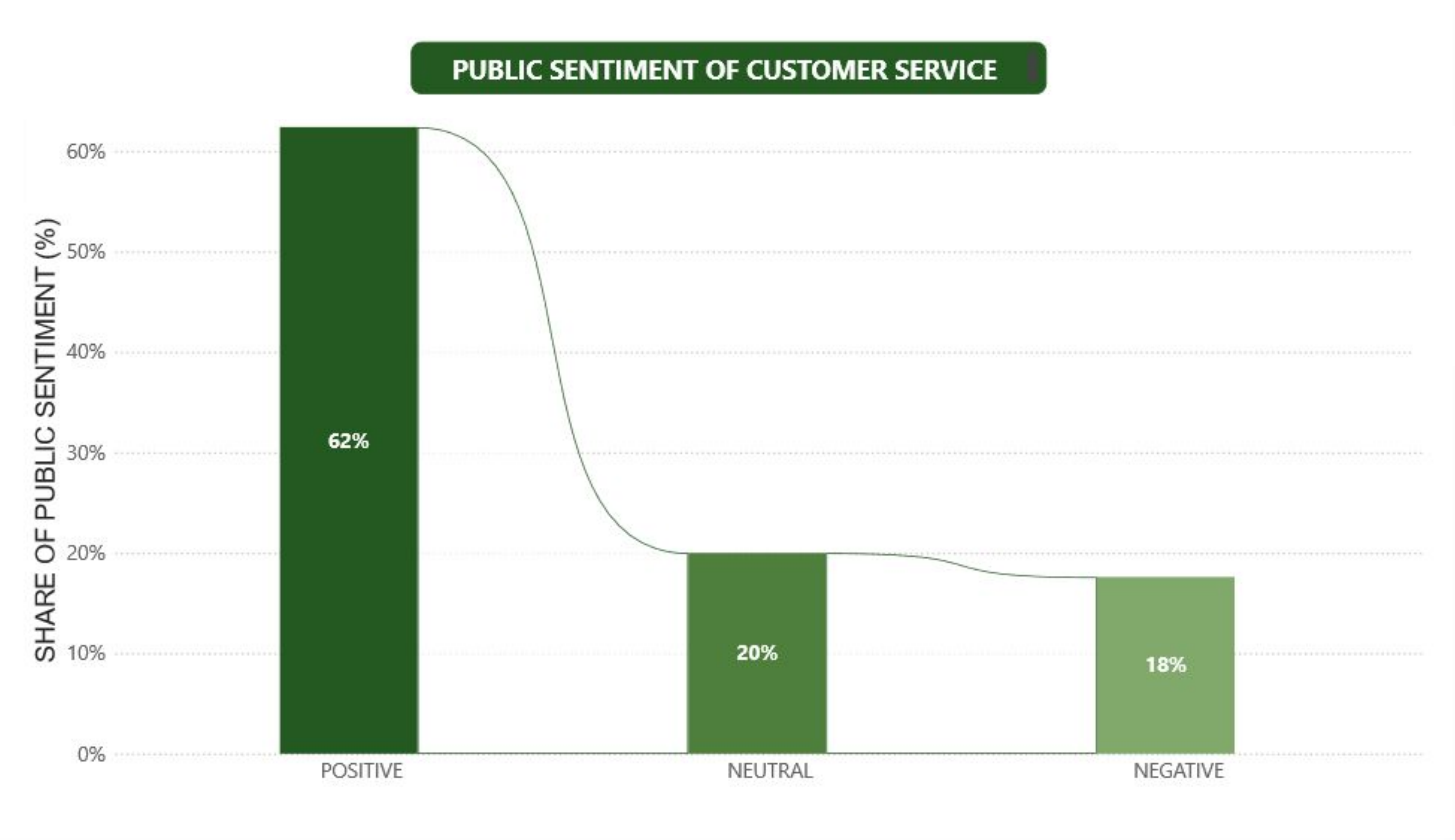
Organizations Evaluated In This Sector

RESPONSES

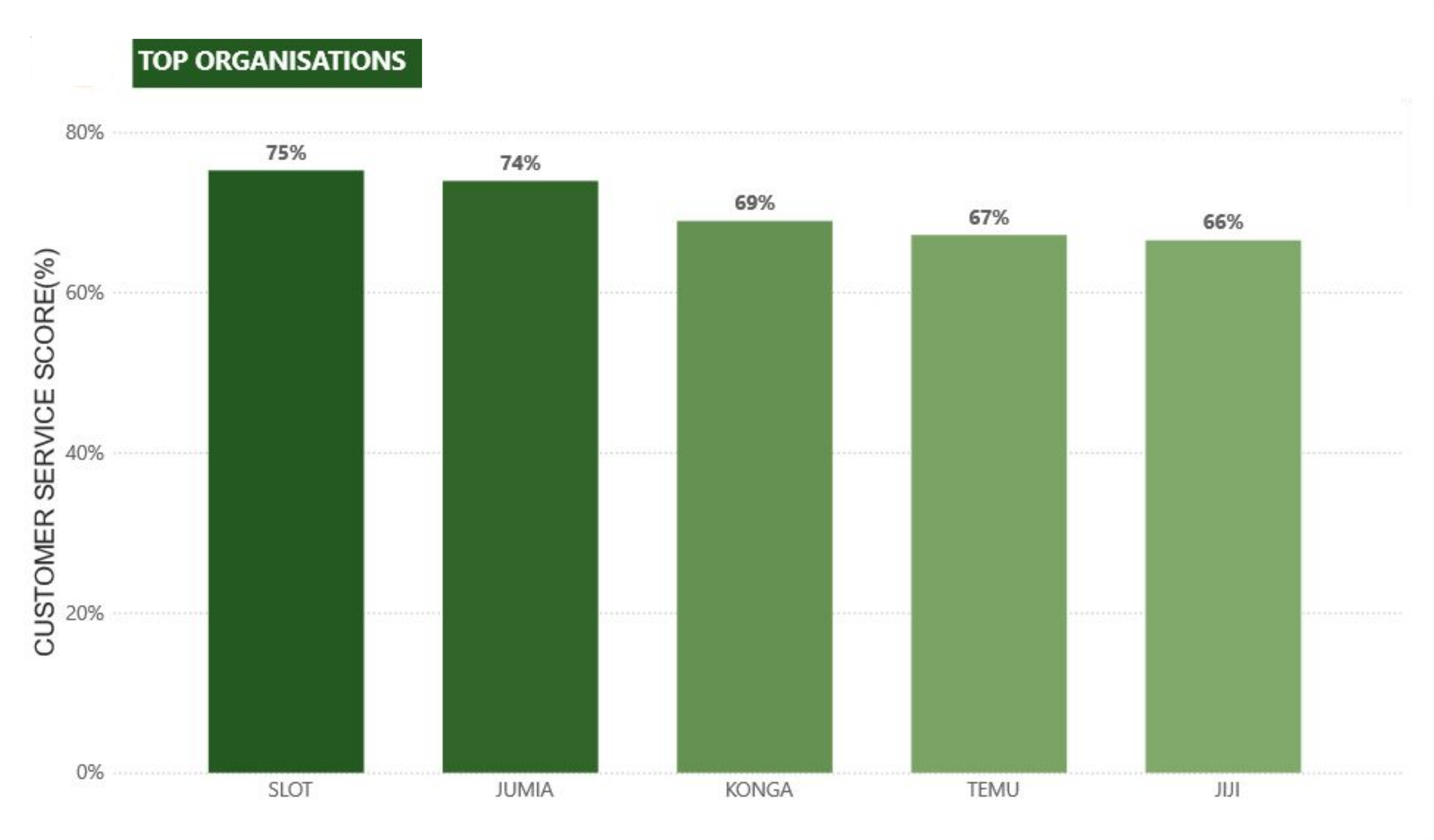
1.46K

Responses Received In This Sector

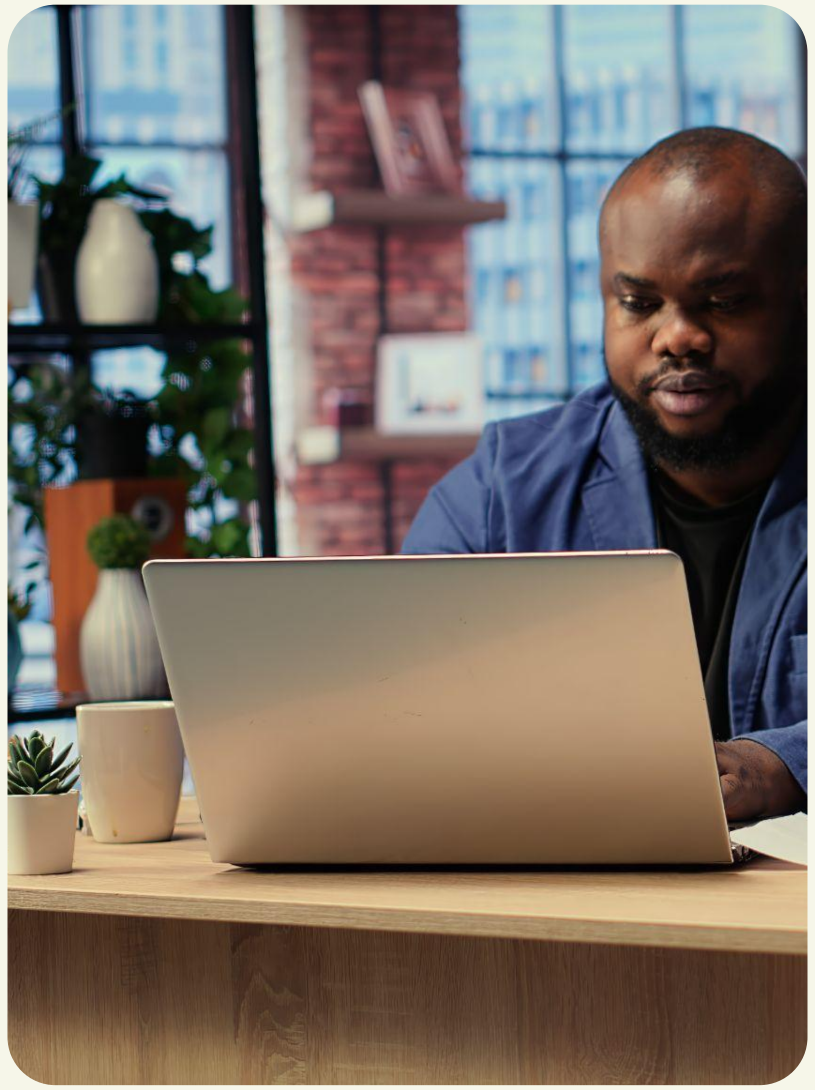
SECTOR INSIGHTS



SECTOR INSIGHTS



TELECOMMUNICATIONS



Growth & Contribution

₦15.02 Trillion

H1 2025 Economic Contribution [cite: 125]

Transitioned rapidly from a voice-driven market to data consumption, which hit record highs in 2025 [cite: 126]. Regulatory tariff changes unlocked over $1 billion in new broadband investment commitments [cite: 129].

Connectivity Expansion

3,700 - 7,000

Planned Telecom Towers [cite: 127]

The Federal Government planned to bankroll tower construction to bridge the digital divide, aiming to extend coverage to over 23 million unconnected citizens, primarily targeting northern regions [cite: 130, 131].

Partnership Innovation

RuralCow

MTN & Huawei Commercial Deployment [cite: 132]

An all-in-one mobile base station solution designed for remote areas. Shortened the Return on Investment (ROI) period for villages of 1,000 to 3,000 people from 5-10 years to about three years [cite: 132].

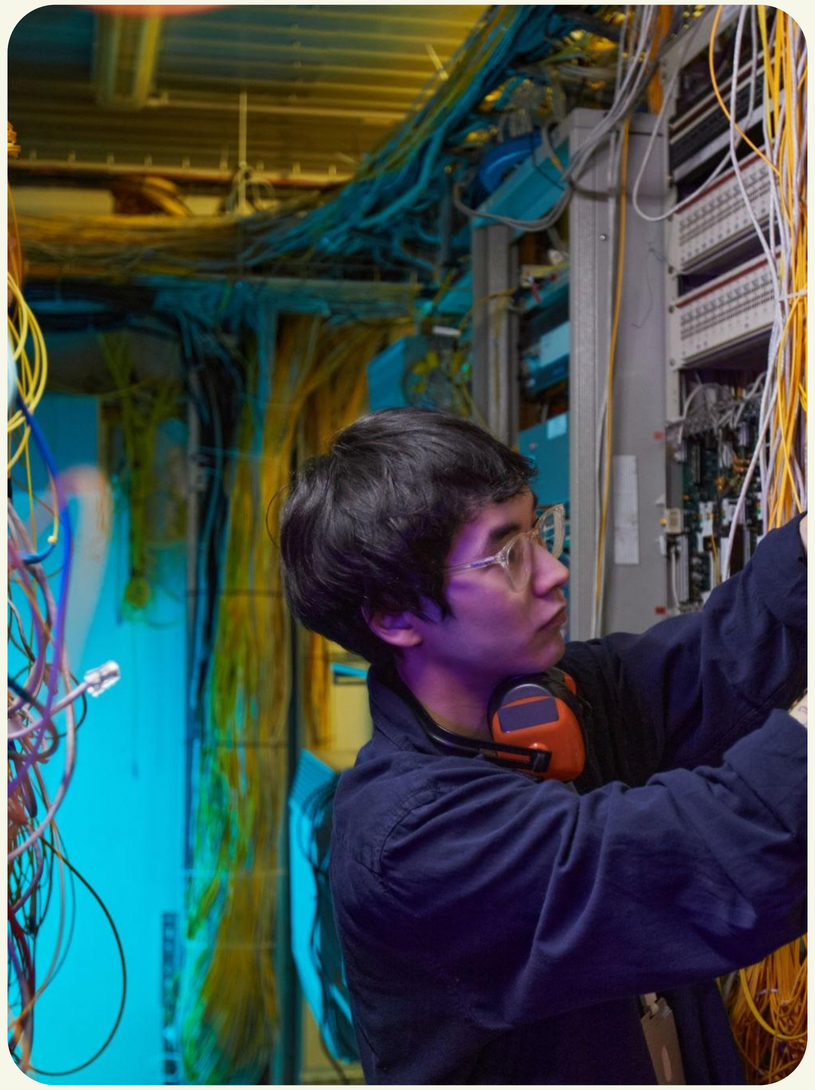
National Backbone

90,000 km

Project Bridge Fibre & Satellites [cite: 127]

A $2 billion initiative designed to connect every state and geopolitical zone starting Q4 2025 [cite: 127]. Plans also include launching two new High-Throughput Satellites to improve resilience [cite: 133].

TELECOMMUNICATIONS



Broadband Plan

70%

Target Penetration by 2025

Aligned with Nigeria's National Broadband Plan [cite: 125]. Reaching 90% penetration by 2025, up from 48% in 2024 [cite: 127].

Economic Impact

₦15.02T

H1 2025 Contribution

Representing 14% of GDP in Q4 2024 [cite: 134]. Attracted $991M in FDI (2022-2024), with Q1 2024 inflows up ninefold [cite: 135].

Security & Disruptions

40k+

Incidents in H1 2025

Recorded 19,384 fibre cuts and 3,241 equipment thefts [cite: 137]. NCC operationalized the CNII Order to protect national infrastructure [cite: 137].

Subscriptions & Data

169.3M

Active Subscriptions (July 2025)

Decline linked to SIM-NIN linkage enforcement [cite: 136]. Data replaced voice as the primary driver, with usage hitting a record 1.15M TB [cite: 126, 136]. 4G holds 51% of the market [cite: 136].

RoW Policies & Tariffs

$1 Billion+

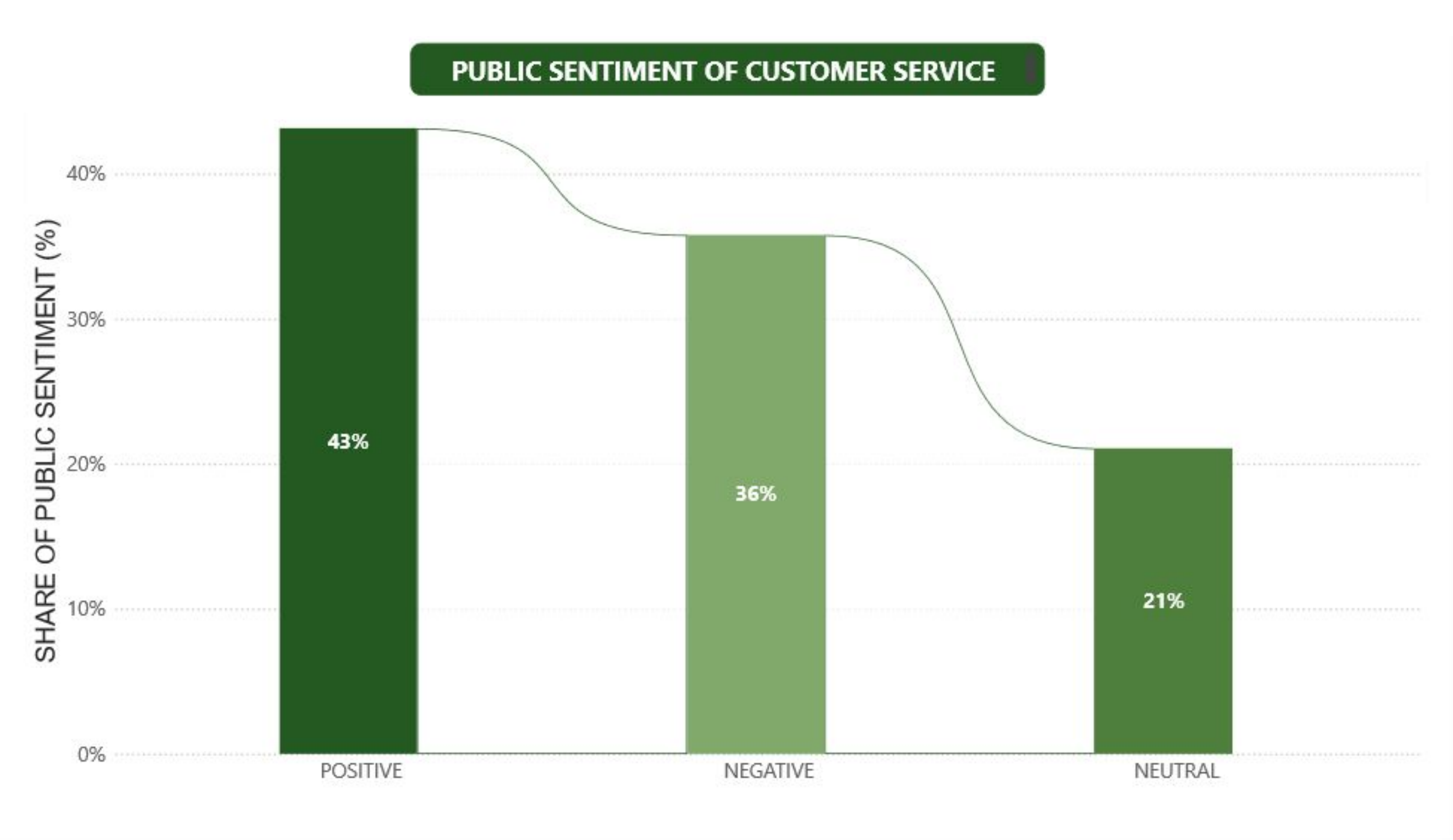
New Broadband Commitments

Advocacy led 11 states to waive Right of Way (RoW) fees [cite: 137]. First tariff adjustment in 12 years (50% increase) projected to unlock over $150M to expand 4G coverage [cite: 138].

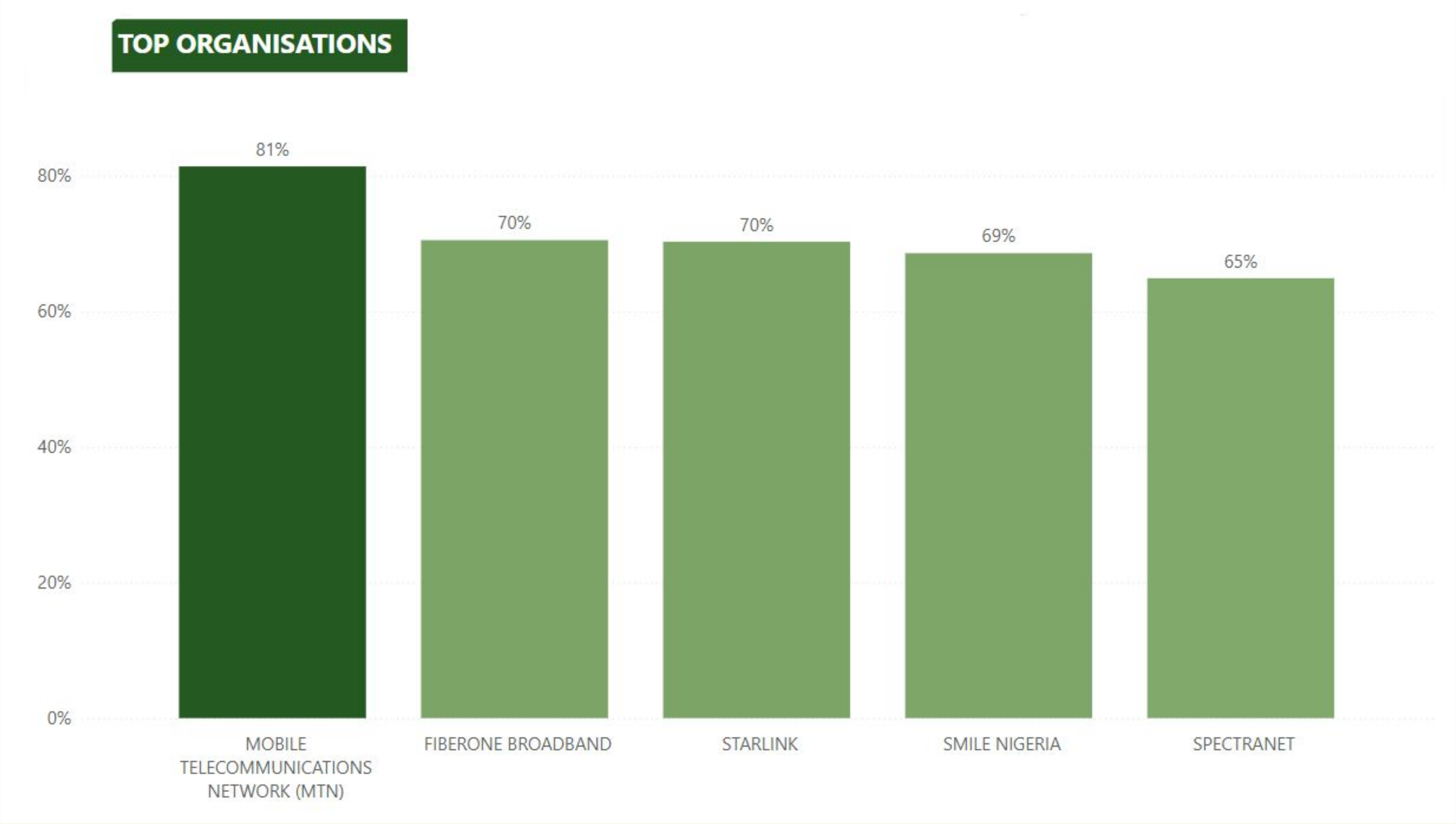
SECTOR INSIGHTS

CHANGE IN OVERALL SCORE	SECTOR SCORE	ORGANIZATIONS	RESPONSES
1%	64%	14	3.127K
The sector score increased by 1 percentage points compared to last year	Sector-Wide Average	Organizations Evaluated In This Sector	Responses Received In This Sector

SECTOR INSIGHTS



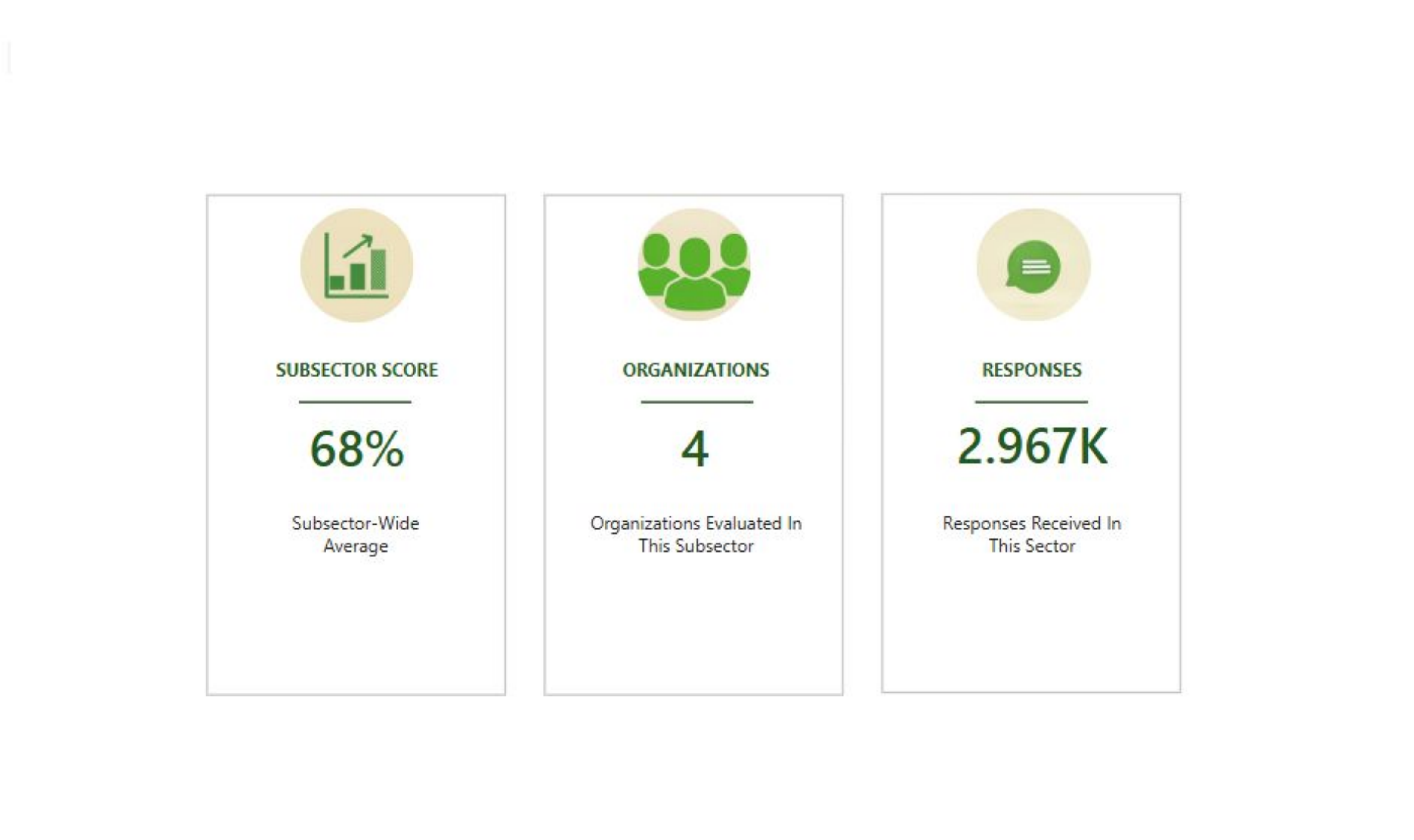
SECTOR INSIGHTS



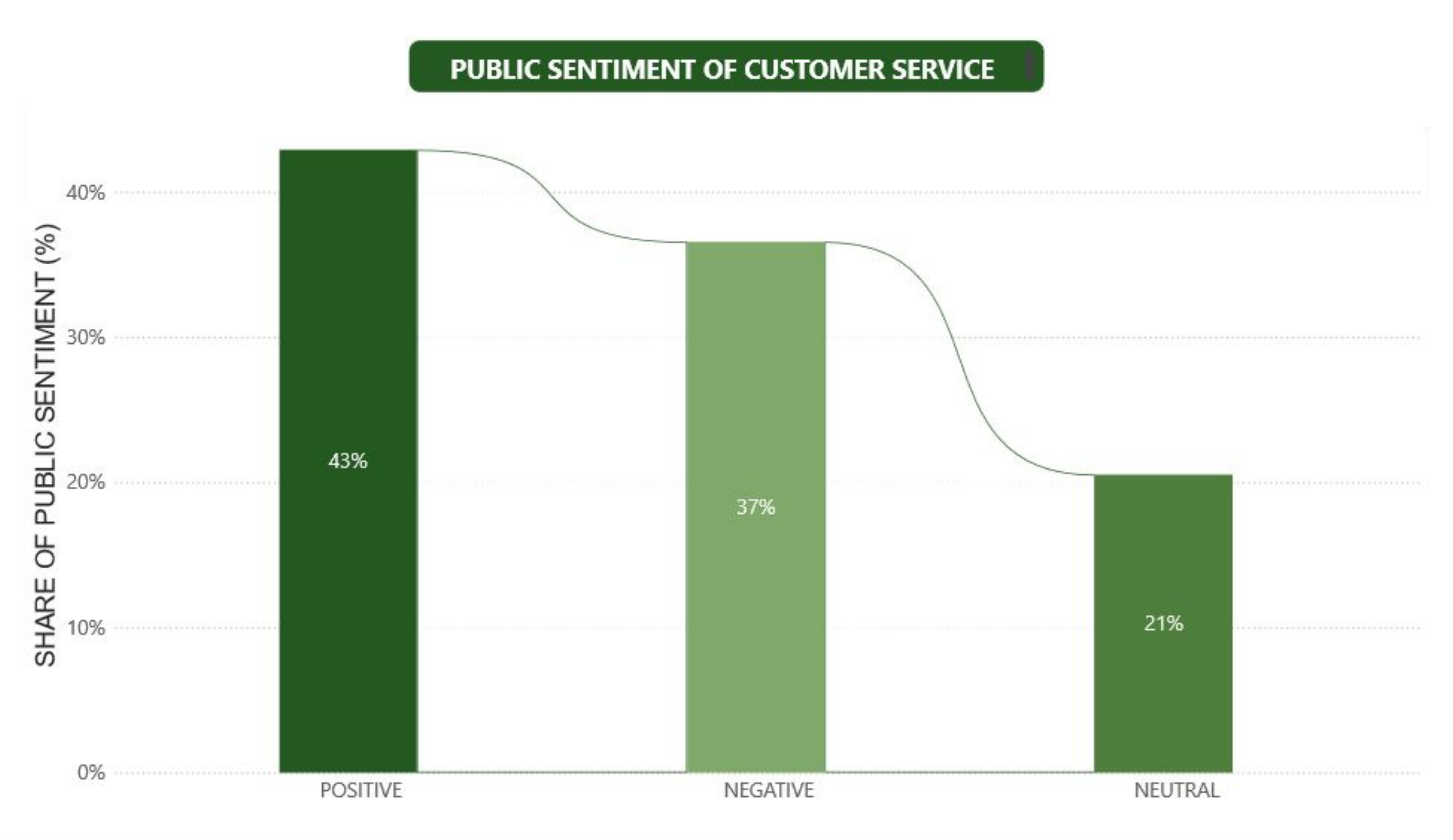
SUBSECTOR INSIGHTS

SUBSECTOR	SUBSECTOR SCORES
GSM	68%
ISP	68%

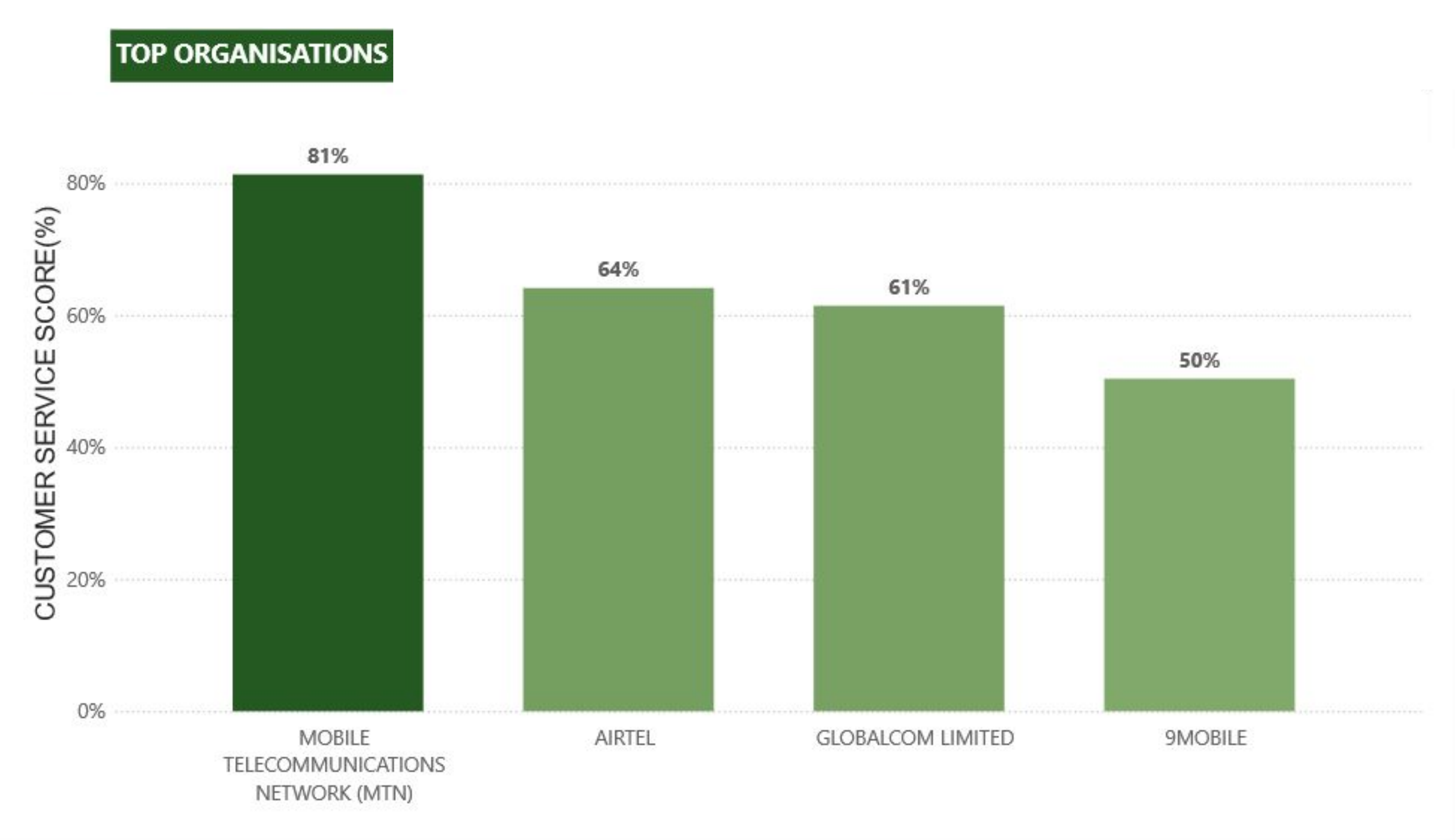
SUBSECTOR INSIGHTS - GSM



SUBSECTOR INSIGHTS - GSM



SUBSECTOR INSIGHTS - GSM



SUBSECTOR INSIGHTS - ISP

SUBSECTOR SCORE

68%

Subsector-Wide Average

ORGANIZATIONS

10

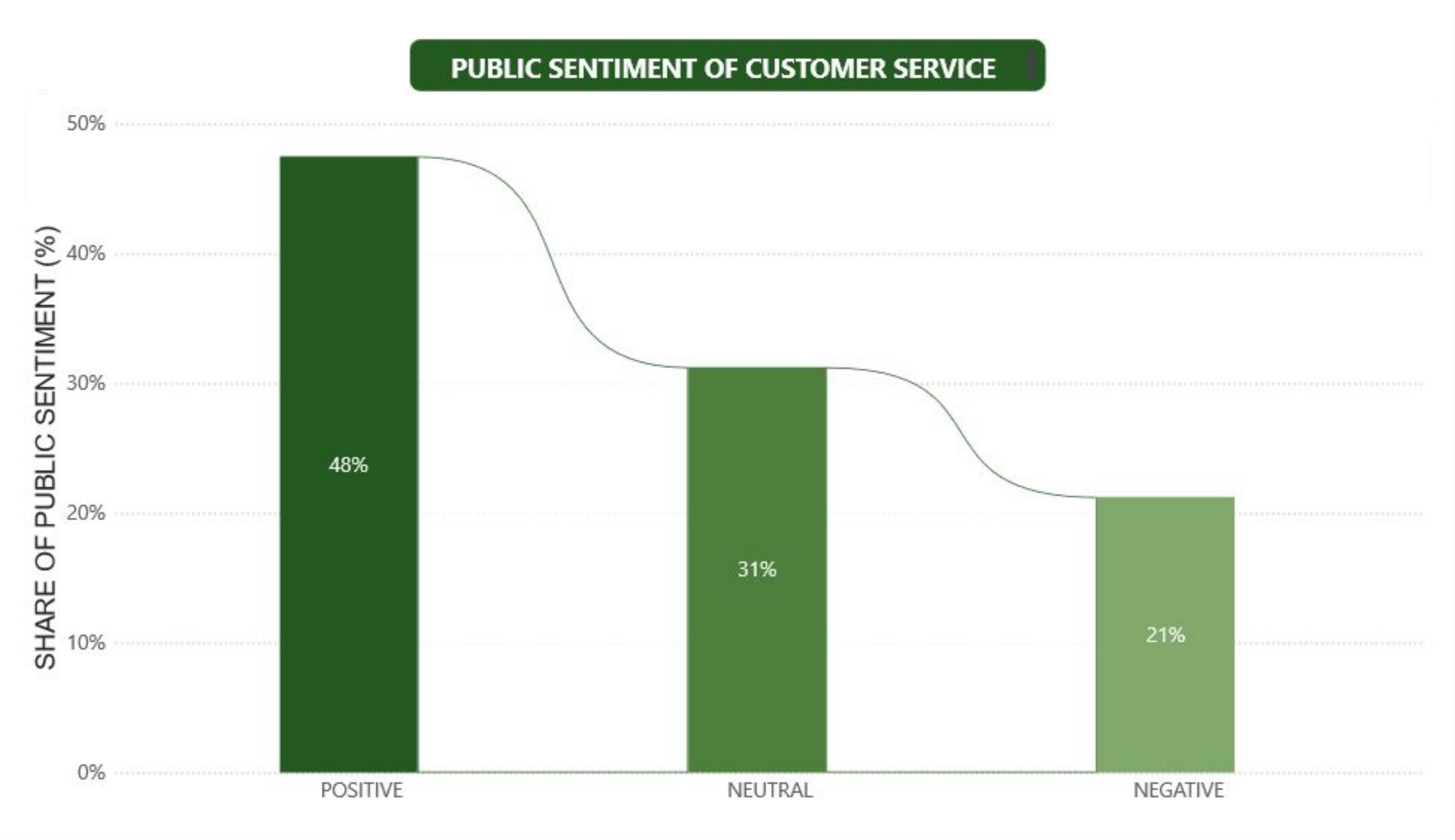
Organizations Evaluated In This Subsector

RESPONSES

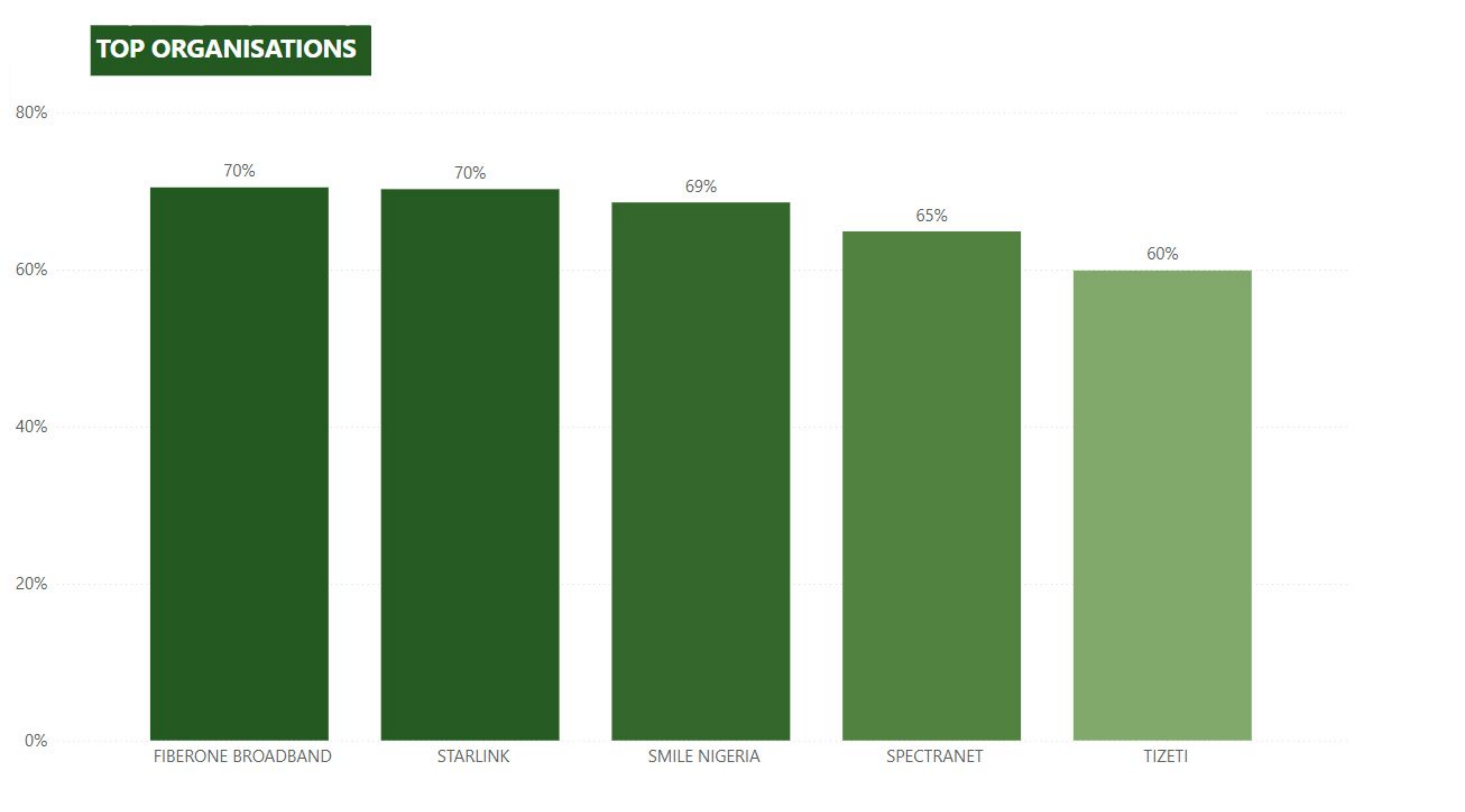
160

Responses Received In This Sector

SUBSECTOR INSIGHTS - ISP



SUBSECTOR INSIGHTS - ISP



HEALTHCARE

SECTOR REFORM & GOVERNANCE

- 84% of key Presidential Health Renewal Compact standards met by Q3 2025 [cite: 42].
- Driven by a Sector-Wide Approach (SWAp) across four core pillars [cite: 43].
- Joint Annual Reviews aligned operations across 35 states and FCT [cite: 42].
- Health Fellows and PFM Officers deployed to all 774 LGAs, exceeding targets [cite: 45].

PRIMARY HEALTHCARE STRENGTHENING

- Visits to BHCPF facilities surged from **10M in early 2024 to 45M by mid-2025** [cite: 47].
- Over 70,000 frontline healthcare workers retrained, targeting 120,000 by 2027 [cite: 49].
- Severe gaps persist, with only **20% of 34,076 PHC facilities** currently functional [cite: 48].

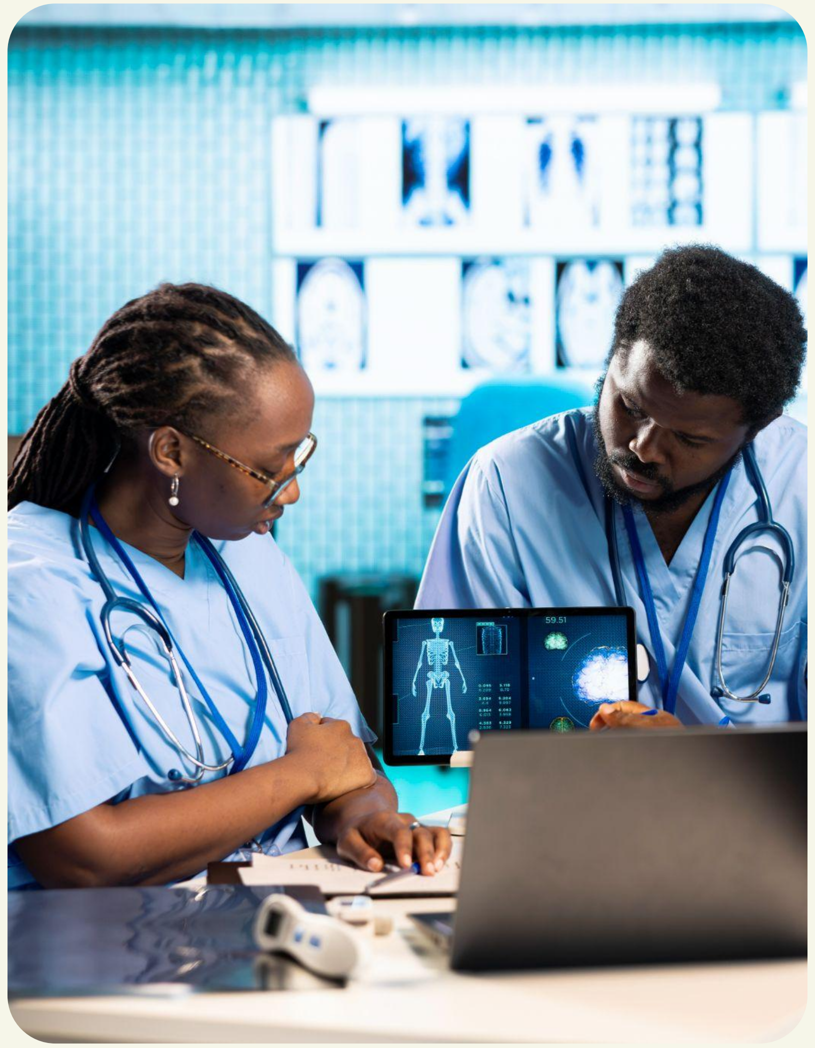
MATERNAL & CHILD OUTCOMES

- MAMII Model achieved a **17% drop in maternal deaths** and **12% reduction in newborn deaths** [cite: 42].
- Skilled attendant-assisted deliveries now exceed 90% (a 33% national increase) [cite: 46].
- Over 4,000 free C-sections completed via emergency obstetric insurance benefits [cite: 42].

FINANCING & BUDGET ALLOCATION

- ₦2.56T proposed budget is 5% of total, leaving a ₦4.89T Abuja Declaration gap [cite: 50].
- BHCPF funding increased substantially by 126.90% to ₦298.42 billion [cite: 50].
- Annual per capita funding (₦11,724 / $7.8) remains below recommended $17–27 [cite: 50].

HEALTHCARE



BUDGET & FRAGMENTATION

- 2025 budget has **58.53% Naira increase**, but dollar value fell 16% to $1.7B [cite: 50].
- Devaluation reduces the affordability of critical medical imports [cite: 50].
- Projects fragmented across **42 non-health MDAs**, hurting efficiency [cite: 50].
- In 2023, only 27% of capital budget was released, with 17% utilised [cite: 50].

COSTS & INSURANCE

- Out-of-pocket payments **exceed 70%** of health spend, forcing hard choices [cite: 50].
- Healthcare costs rise **15-20% annually**, outpacing general inflation [cite: 54].
- Insurance coverage grew to **12% in 2025** (up from 6-7% in 2023) [cite: 55].

PERSONNEL & RETENTION

- Brain drain threatens ecosystem; doctor ratio is **1:3,500** vs WHO 1:600 [cite: 51].
- Over **20,000 workers recruited**; ₦50B approved for arrears [cite: 52].
- African Medical Centre of Excellence (AMCE) commissioned in June 2025 [cite: 53].

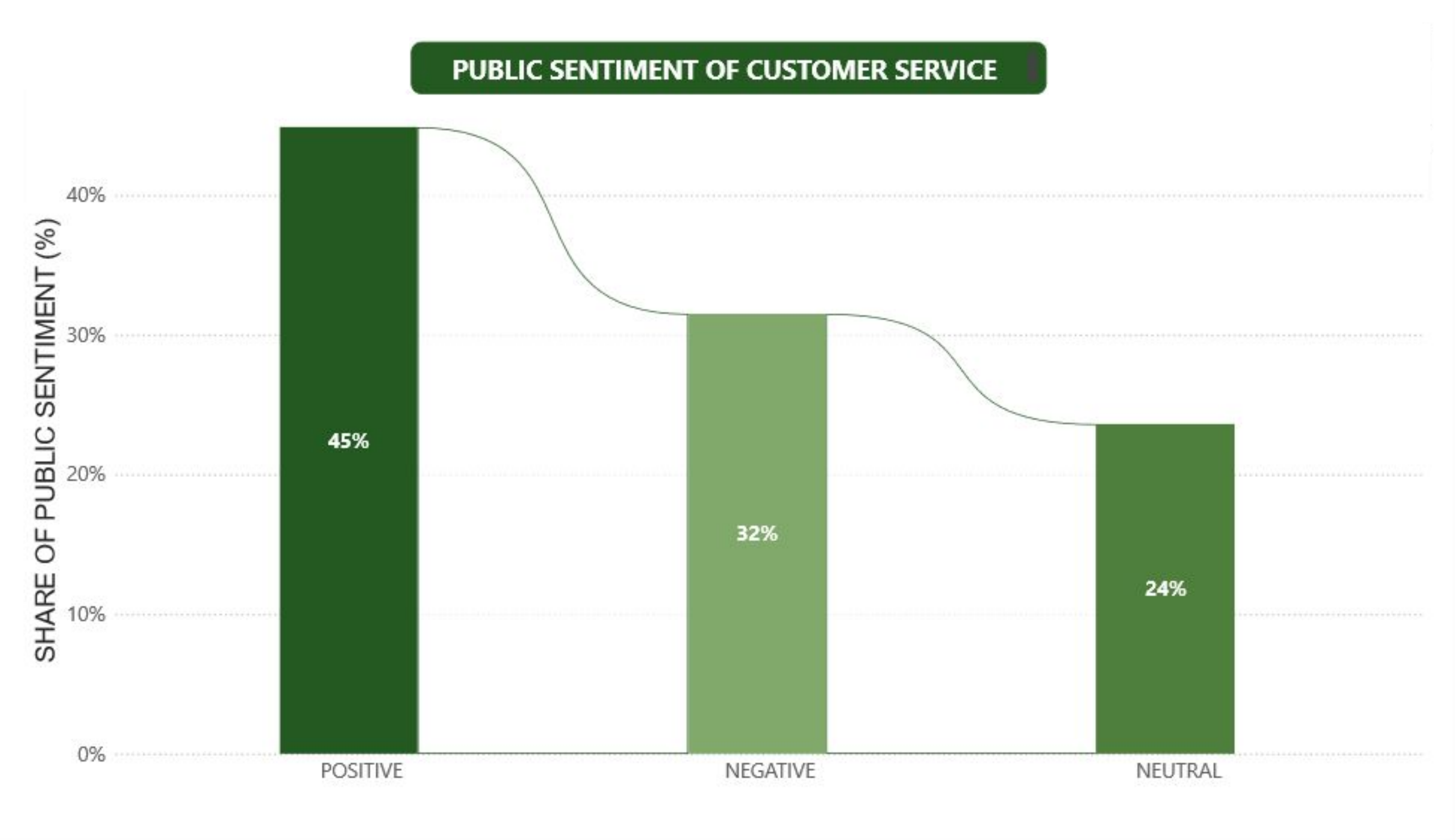
VALUE CHAIN & TECHNOLOGY

- Imports account for 70% of products; PVAC targets **70% local by 2030** [cite: 56, 57].
- 20-year Medipool PPP established to centralize procurement [cite: 58].
- Digital health market projected at **$1.3B by 2025** (telemedicine, AI, EHR) [cite: 57].

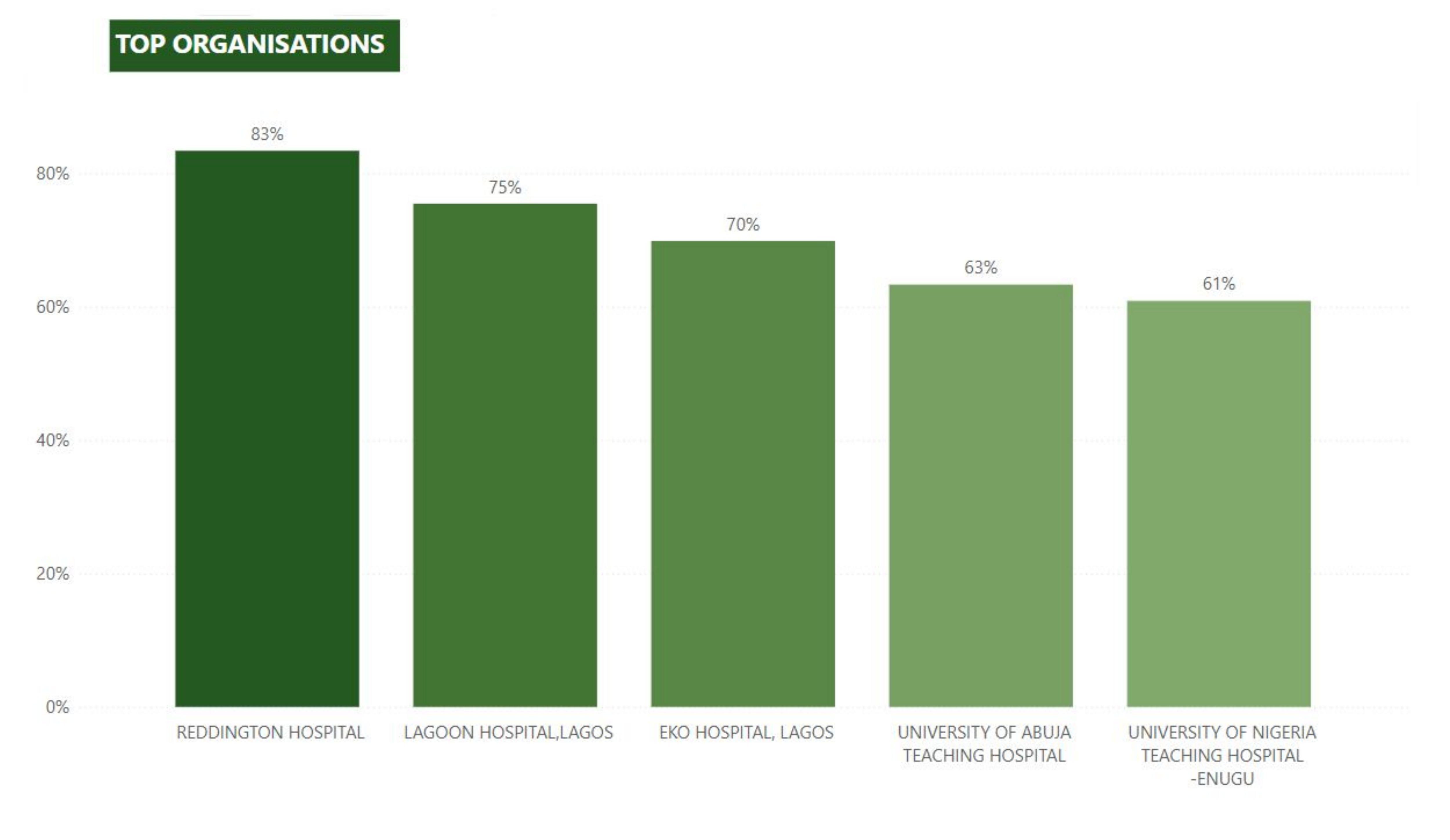
SECTOR INSIGHTS

CHANGE IN OVERALL SCORE	SECTOR SCORE	ORGANIZATIONS	RESPONSES
-4%	66%	419	1.482K
The sector score decreased by 4 percentage points compared to last year	Sector-Wide Average	Organizations Evaluated In This Sector	Responses Received In This Sector

SECTOR INSIGHTS



SECTOR INSIGHTS



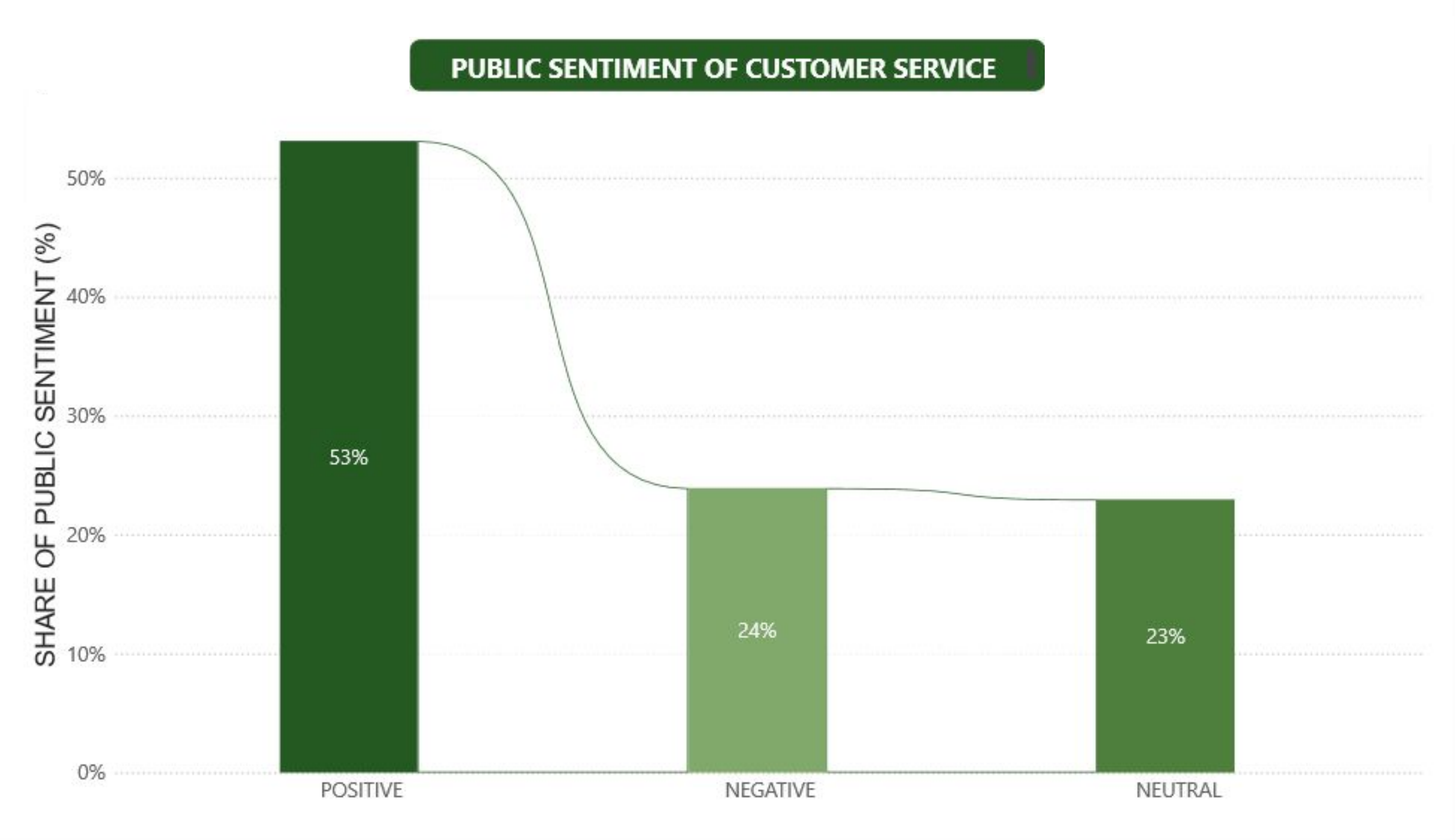
SUBSECTOR INSIGHTS

SUBSECTOR	SUBSECTOR SCORES
PRIVATE HEALTH INSTITUTION	71%
PUBLIC HEALTH INSTITUTION	57%

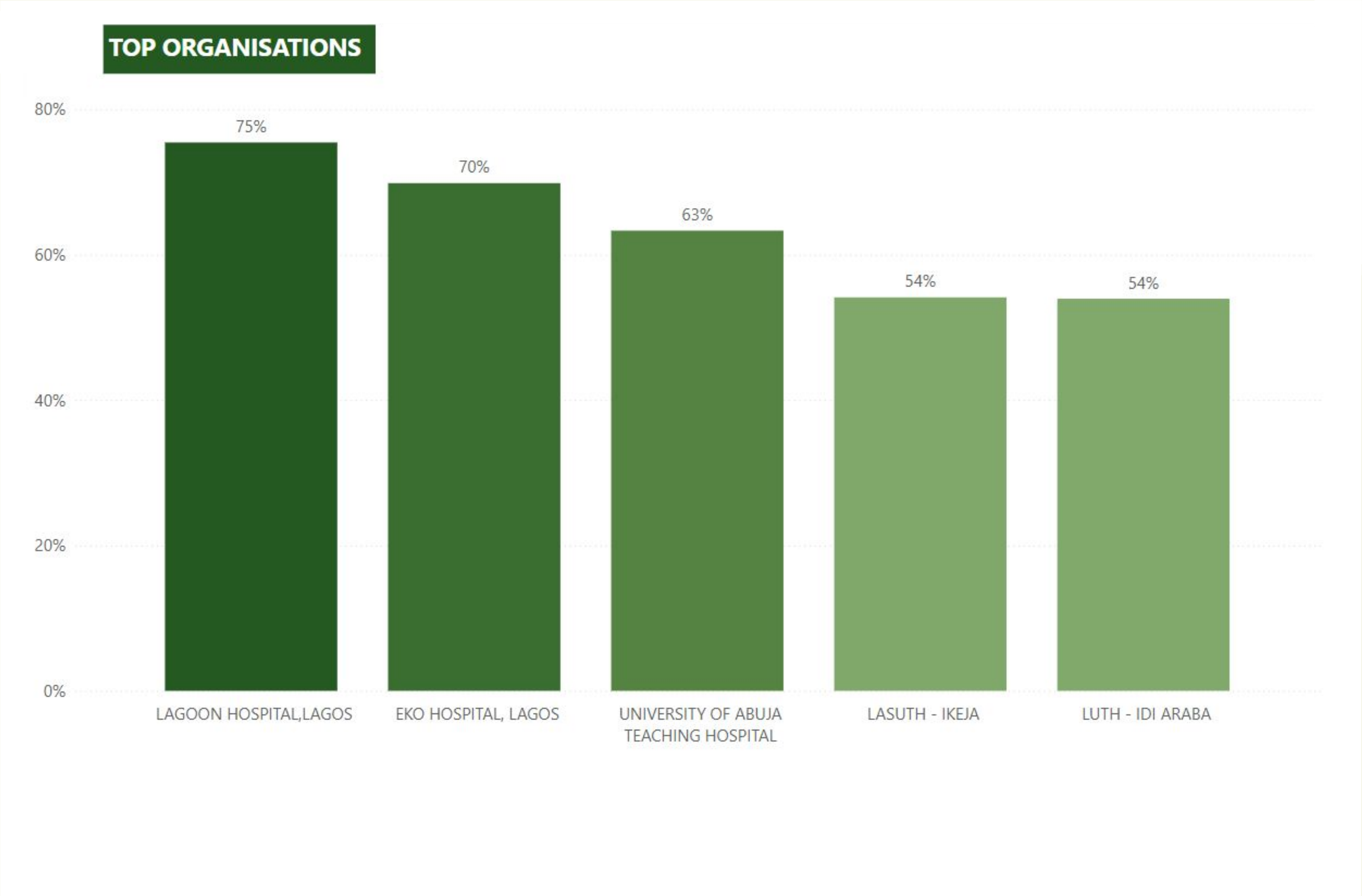
SUBSECTOR INSIGHTS - PRIVATE HEALTH INSTITUTION

SUBSECTOR SCORE	ORGANIZATIONS	RESPONSES
71%	284	836
Subsector-Wide Average	Organizations Evaluated In This Subsector	Responses Received In This Sector

SUBSECTOR INSIGHTS - PRIVATE HEALTH INSTITUTION



SUBSECTOR INSIGHTS - PRIVATE HEALTH INSTITUTION



SUBSECTOR INSIGHTS - PUBLIC HEALTH INSTITUTION

SUBSECTOR SCORE

57%

Subsector-Wide Average

ORGANIZATIONS

135

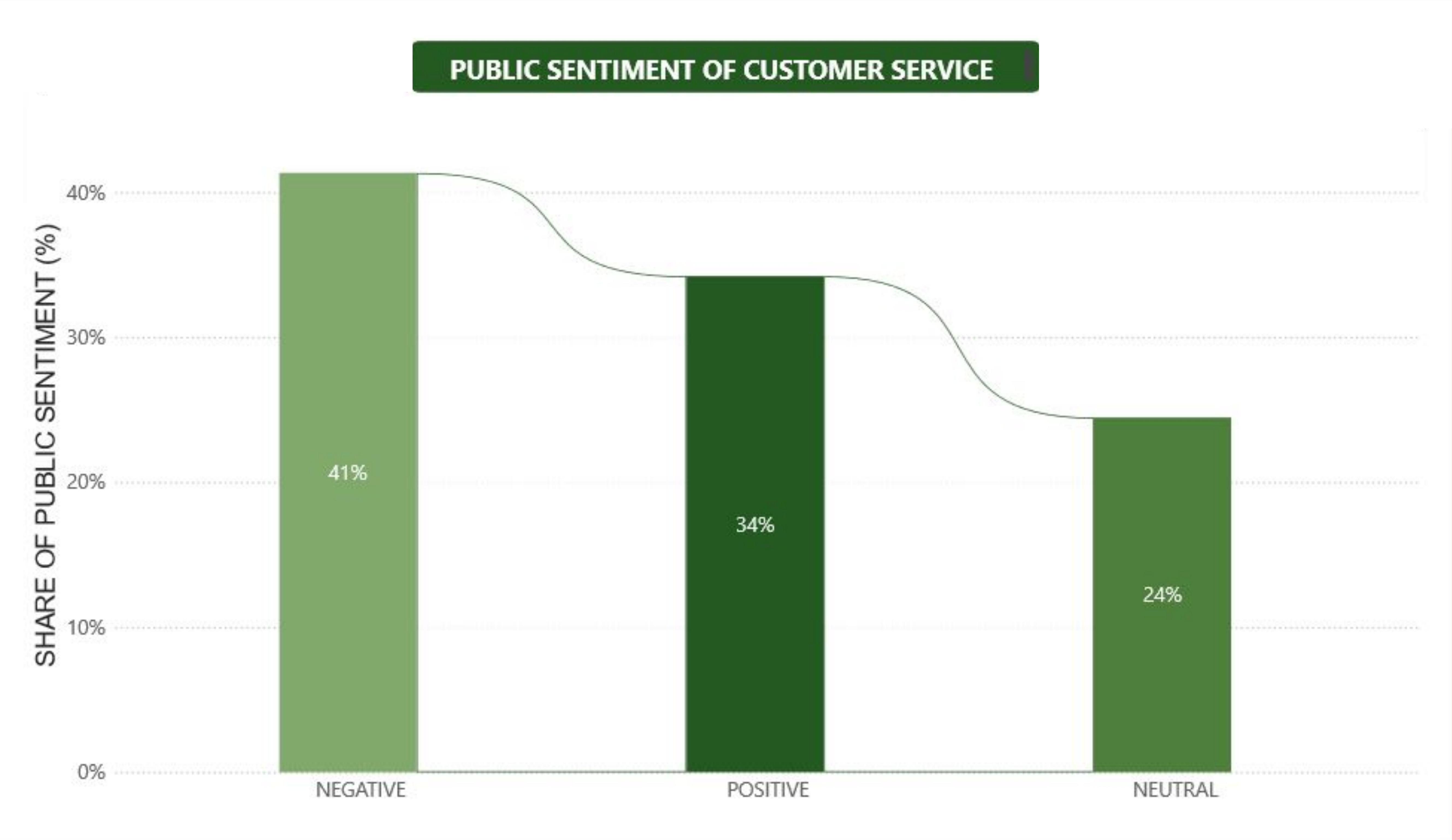
Organizations Evaluated In This Subsector

RESPONSES

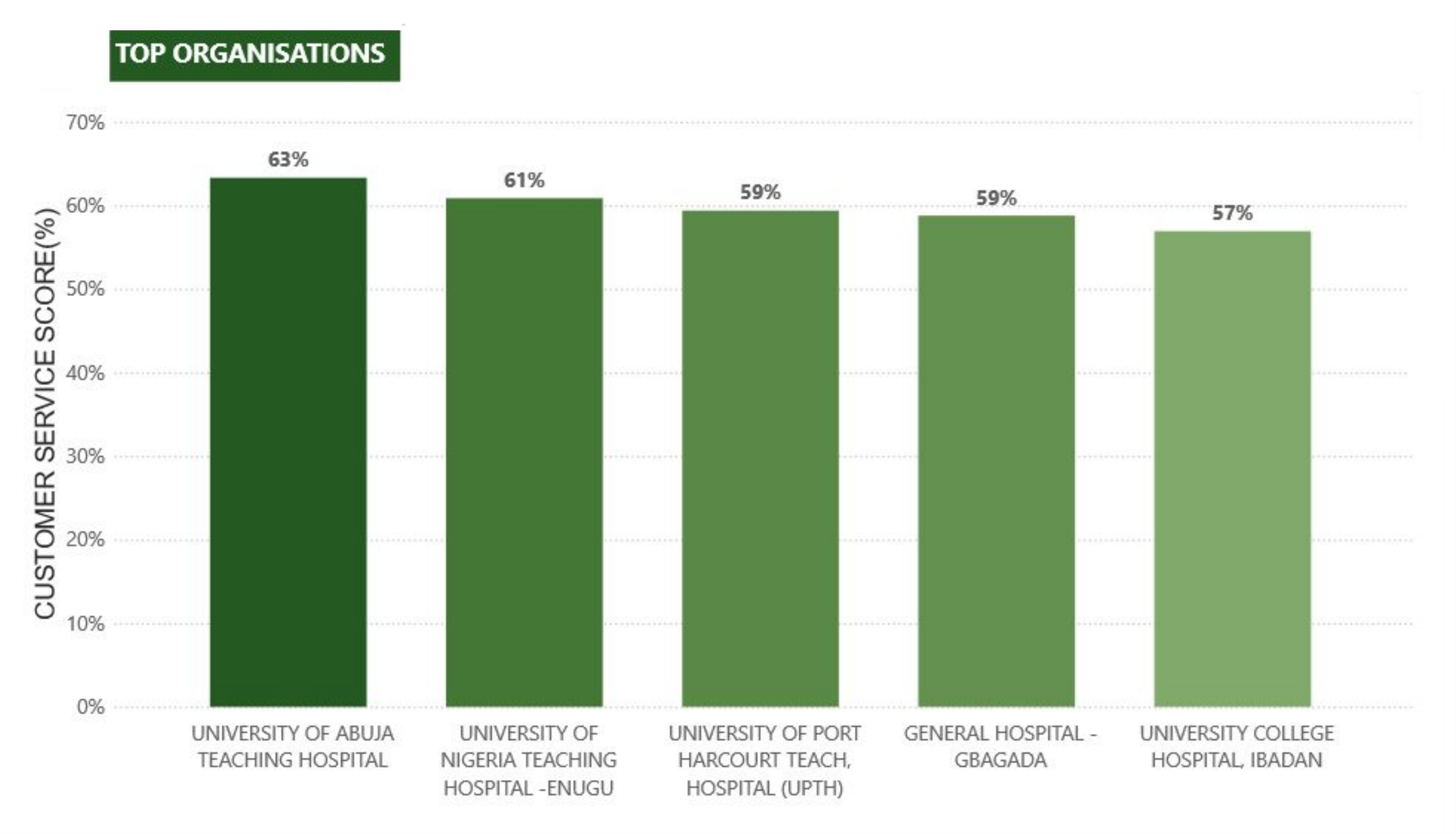
646

Responses Received In This Sector

SUBSECTOR INSIGHTS - PUBLIC HEALTH INSTITUTION



SUBSECTOR INSIGHTS - PUBLIC HEALTH INSTITUTION



FINANCIAL SECTOR

Macro Stability & Reforms

- Financial sector shows resilience from continuing fiscal & monetary reforms, progressing toward a $1T economy [cite: 27].
- Financial and Professional Services (FPS) remains a key sector driving growth and foreign capital inflows [cite: 27].

GDP & Monetary Indicators

- GDP grew by 5% in Q4 2024, indicating stable growth [cite: 27].
- Inflation projected to drop to 18% in Sept 2025, a 3-year low [cite: 27].
- FX cover exceeded $43B, providing over 11 months of imports [cite: 27].
- CBN stabilized Naira via FX liberalization and EFEMS [cite: 28].

Banking & Recapitalization

- Sector added 6% to GDP, with 31% growth and ₦170.02T in assets [cite: 29].
- CBN directive requires international banks to raise capital to ₦500B by March 2026 [cite: 30].
- 16 banks already met targets, raising ₦800B ($522.9M) in early 2025 [cite: 30, 31].

Open Banking & Digital Lending

- Nigeria became Africa's first country to fully implement Open Banking [cite: 33].
- Digital Lending Regulations Bill (2025) curbs predatory lending through strict registration, fee disclosures, and privacy protection [cite: 34].

FINANCIAL SECTOR

Regulatory & Compliance Reforms

- **FATF GreyList Exit:** Nigeria was officially removed in Oct 2025, boosting investor confidence [cite: 32].
- **Dormant Accounts:** CBN moves unused funds (10+ years) to a trust fund for transparency [cite: 40].
- **Insurance Act 2025:** Harmonized legislation and transitioned to risk-based capital regulation [cite: 41].

Development Finance & BOI Support

- **Loan Deal:** BOI won Syndicated Loan Deal of the Year for historic €1.879B acquisition [cite: 37].
- **MSME Intervention:** BOI implements ₦200B FGN Fund, including ₦50B Presidential Grants [cite: 38].
- **RAPID Program:** ₦3.7B project offering 5% interest loans to rural micro/small enterprises [cite: 39].

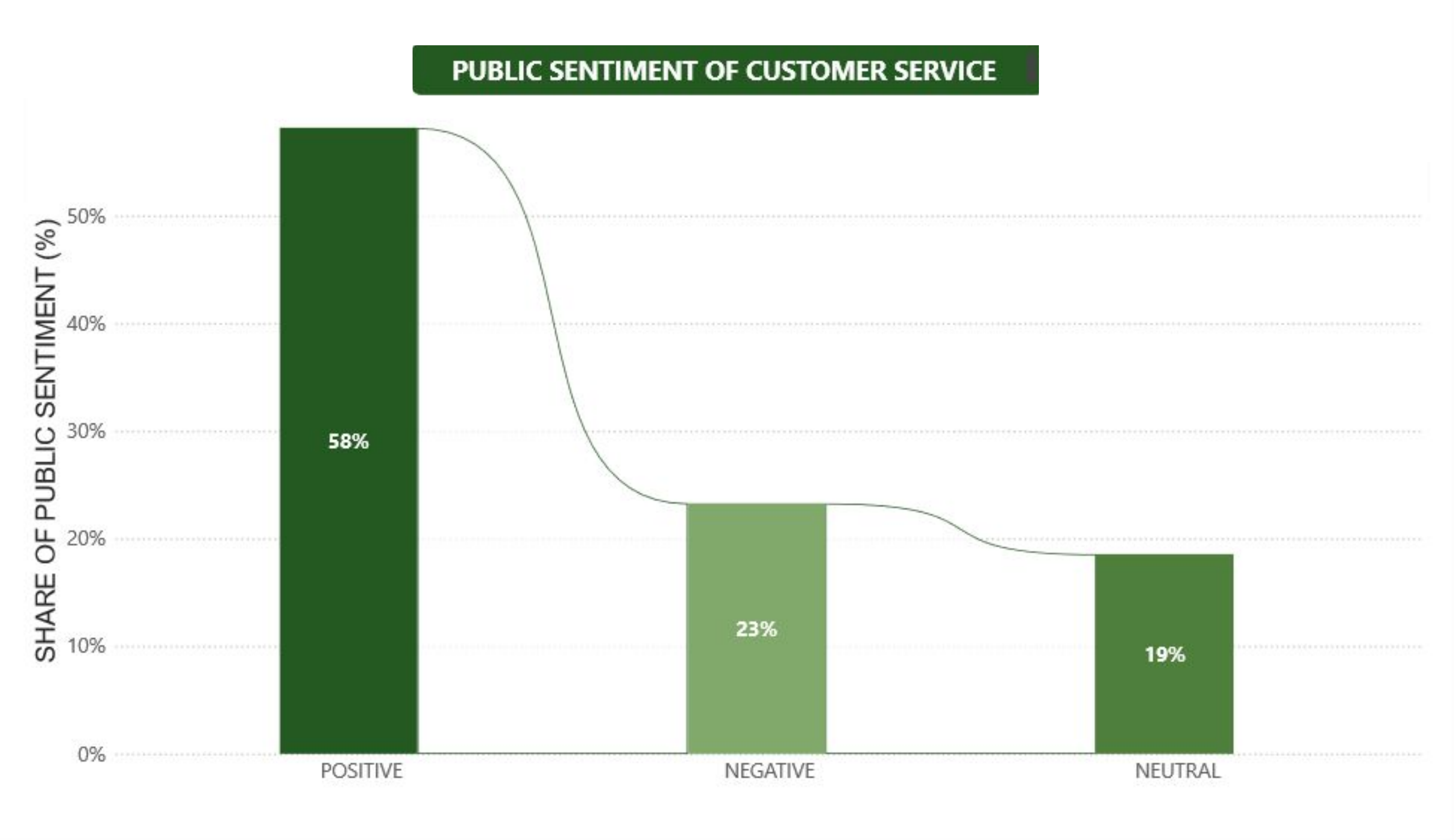
Capital Markets & Securities

- **Asset Rules:** Virtual assets and investment contracts formally recognized under ISA 2025 [cite: 35].
- **NGX Growth:** All-Share Index recorded 38% growth, led by domestic investors [cite: 36].

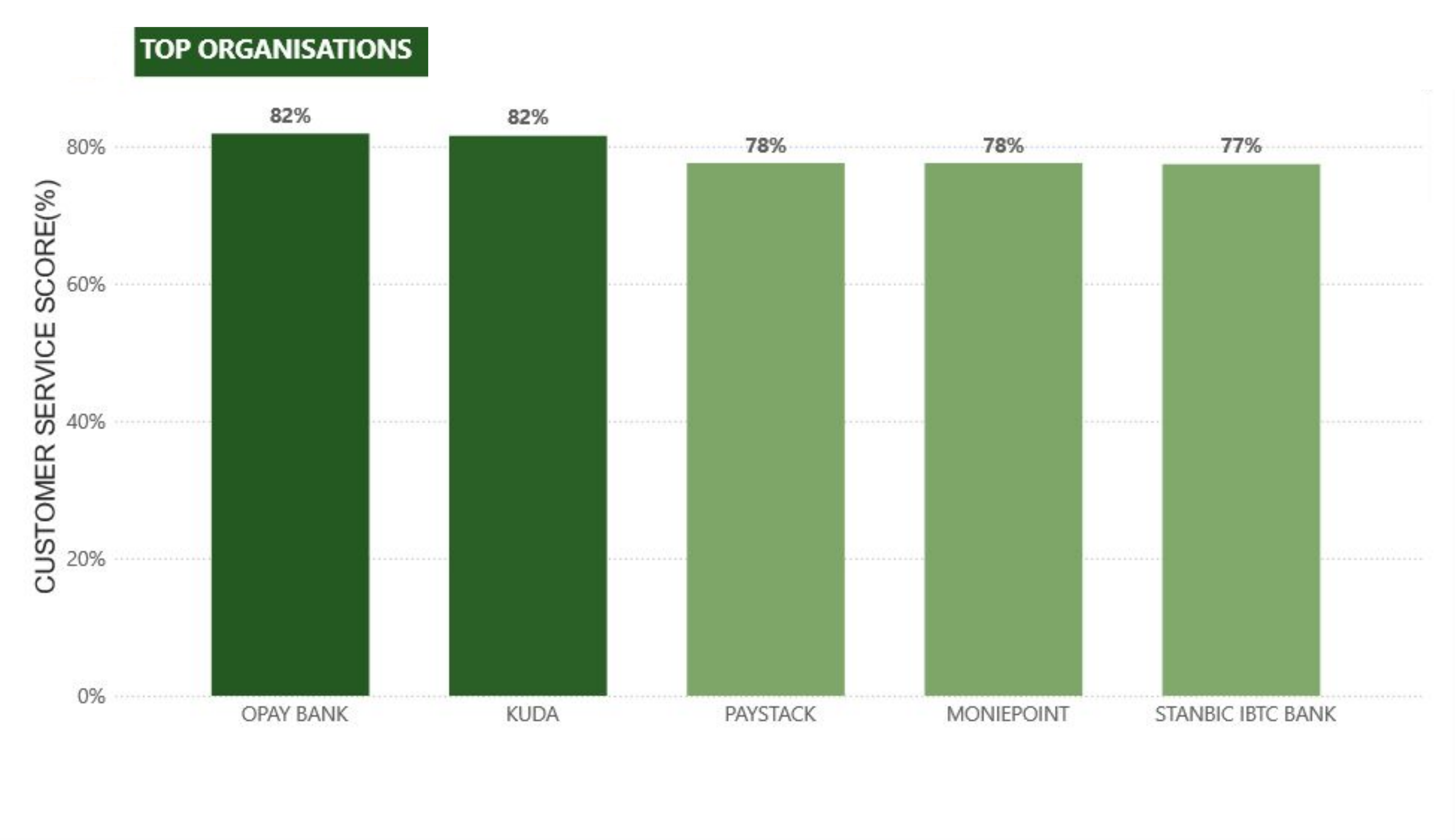
SECTOR INSIGHTS

CHANGE IN OVERALL SCORE	SECTOR SCORE	ORGANIZATIONS	RESPONSES
-5%	67%	77	4.339K
The sector score decreased by 5 percentage points compared to last year	Sector-Wide Average	Organizations Evaluated In This Sector	Responses Received In This Sector

SECTOR INSIGHTS



SECTOR INSIGHTS



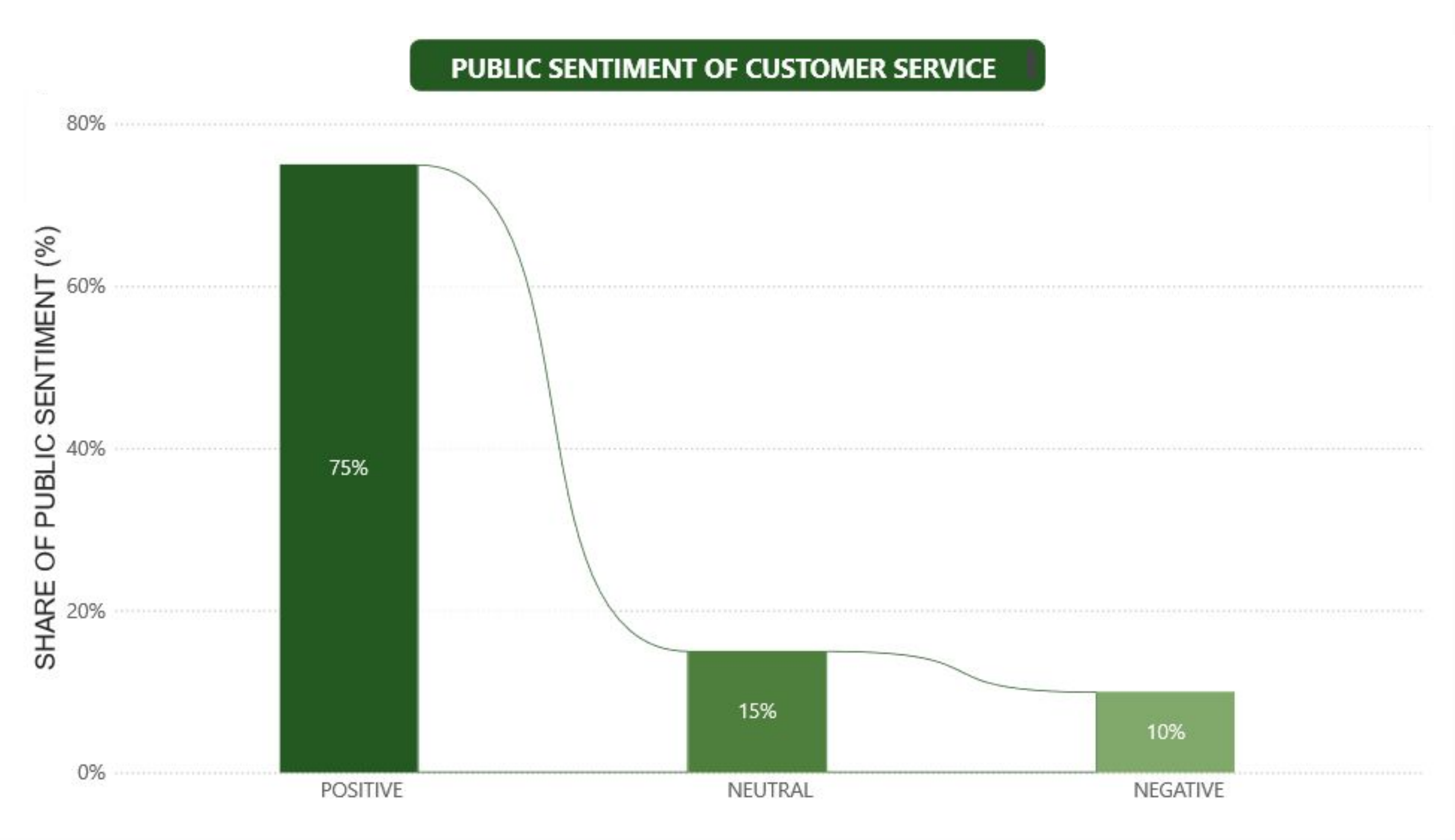
SUBSECTOR INSIGHTS

SUBSECTOR	SUBSECTOR SCORES
BANKING	66%
FINTECH	73%

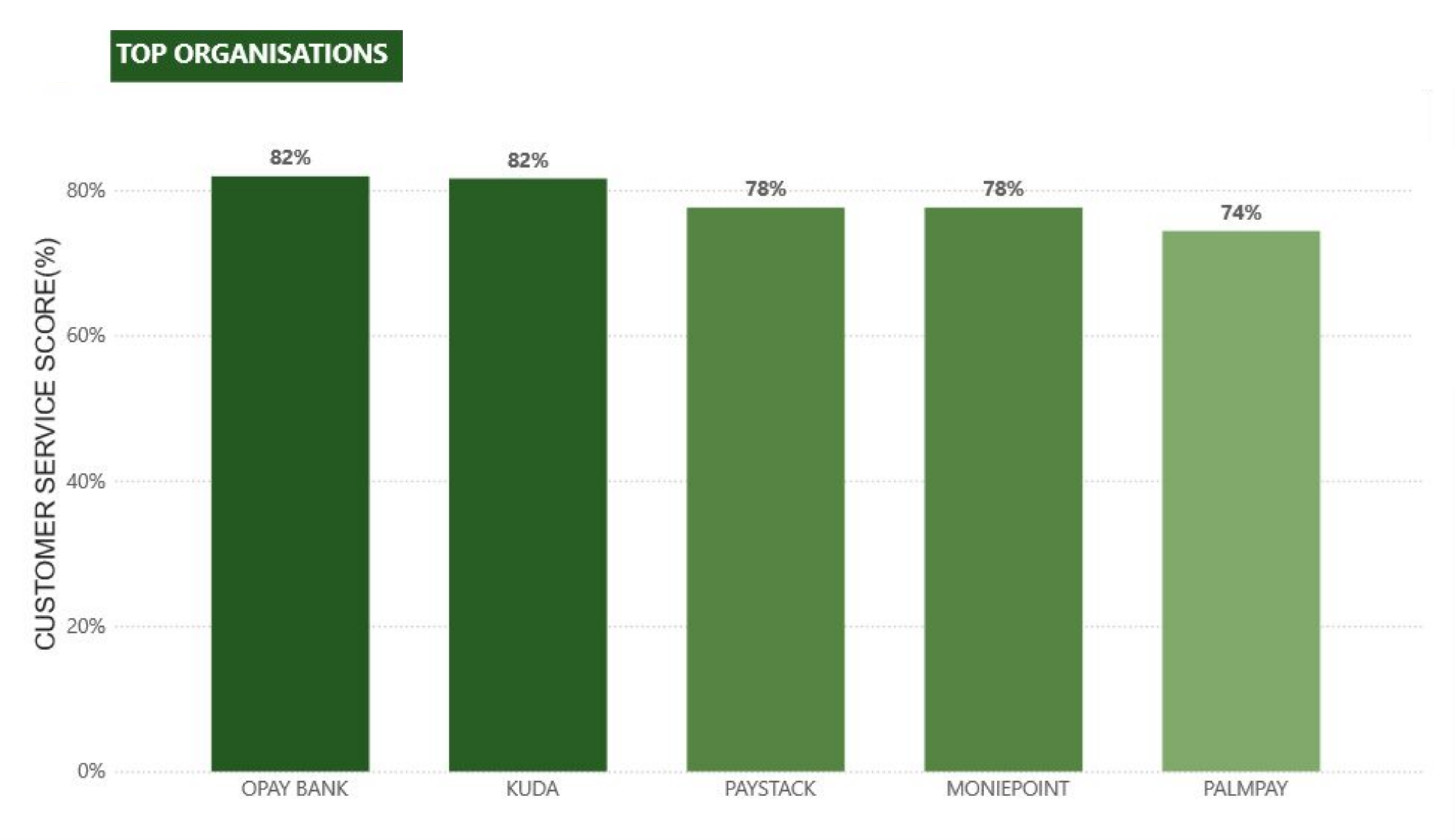
SUBSECTOR INSIGHTS - FINTECH

SUBSECTOR SCORE	ORGANIZATIONS	RESPONSES
73%	26	1.112K
Subsector-Wide Average	Organizations Evaluated In This Subsector	Responses Received In This Sector

SUBSECTOR INSIGHTS - FINTECH



SUBSECTOR INSIGHTS - FINTECH



SUBSECTOR INSIGHTS - BANKING

SUBSECTOR SCORE

66%

Subsector-Wide Average

ORGANIZATIONS

51

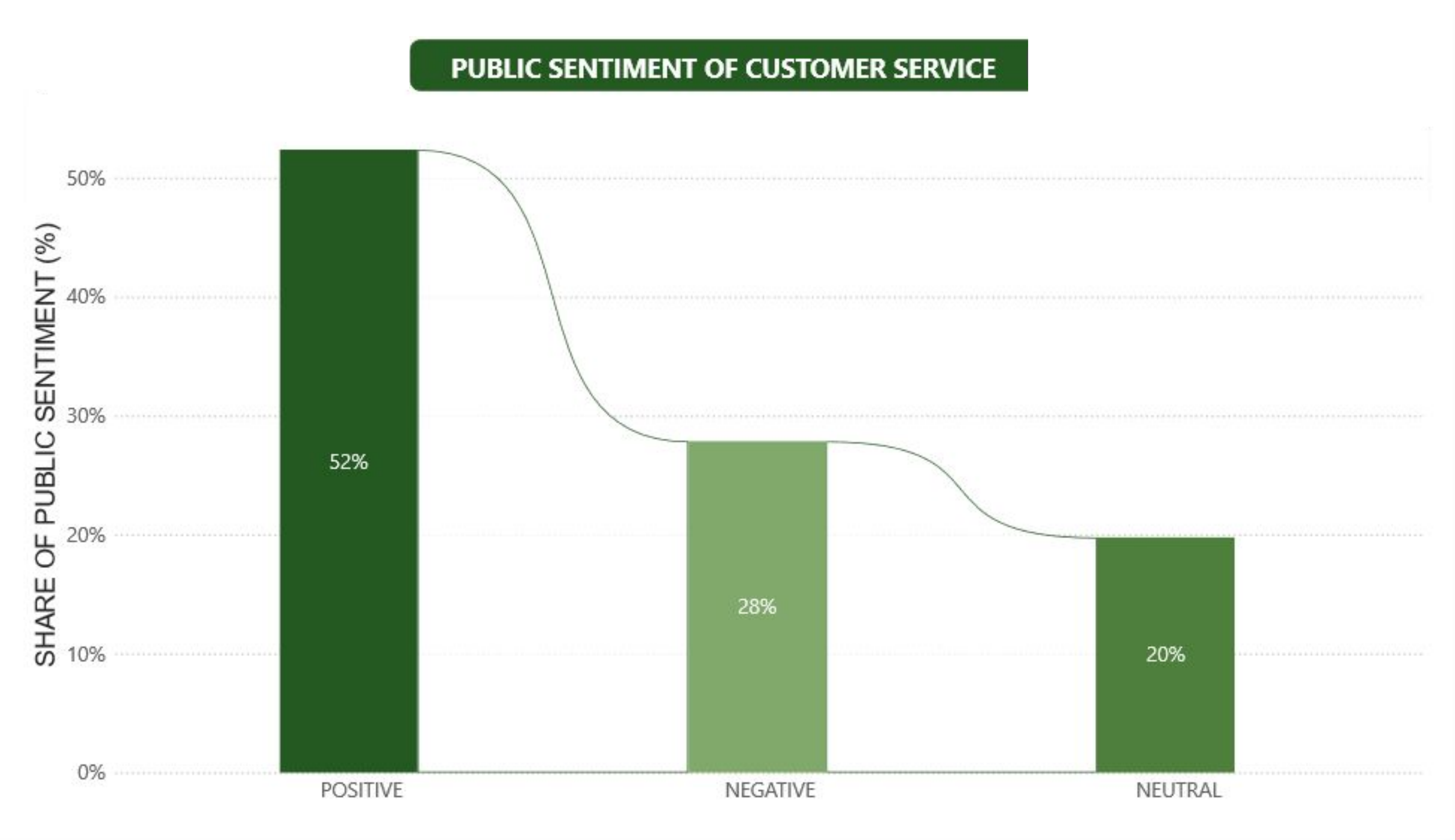
Organizations Evaluated In This Subsector

RESPONSES

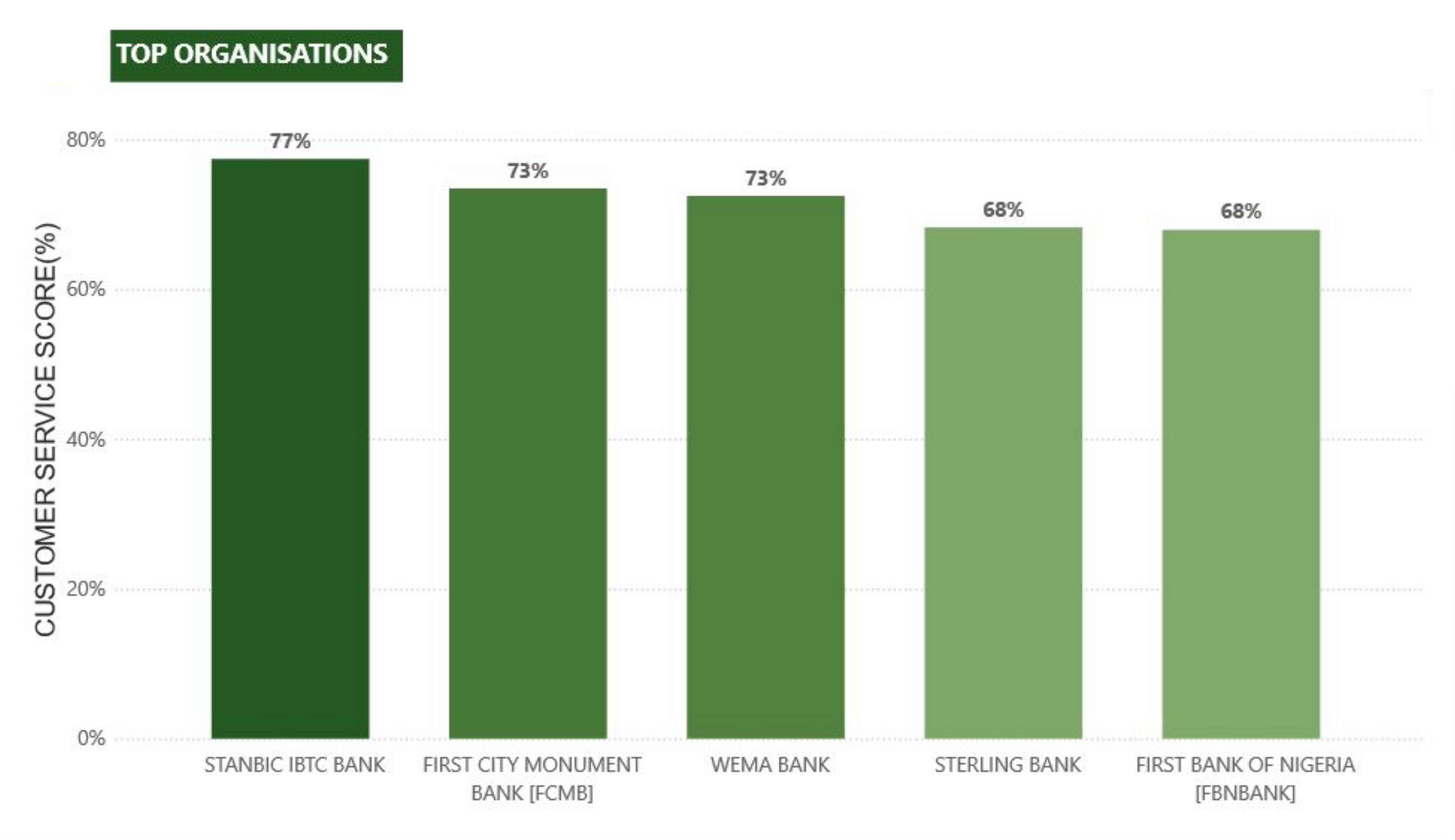
3.227K

Responses Received In This Sector

SUBSECTOR INSIGHTS - BANKING



SUBSECTOR INSIGHTS - BANKING



POWER SECTOR

ENERGY ACCESS & COMPACT

The power sector faces deep structural, financial, and operational challenges characterized by persistent liquidity crises.

40% of the Population: Approximately 80 to 90 million Nigerians lack reliable access to electricity.

$23.2 Billion Funding: Required by the National Energy Compact to drive sector-wide transformation and achieve universal access by 2030.

GRID LOSSES & ALTERNATIVES

47% ATC&C Losses: Averaged high in Q1 2025, significantly above the MYTO target of 21%, causing **$1.9 billion** in annual losses.

Over 80% Diesel Reliance: Firms rely heavily on self-generation; manufacturers spent N1.11 trillion on alternative energy in 2024.

Vandalism of transmission towers and distribution equipment remains a critical threat to grid stability.

CAPACITY & LIQUIDITY CRISIS

12.5 GW vs 4.5 GW: Only about one-quarter of installed capacity is utilized, with frequent struggles to generate above 4,500 MW.

₦4 Trillion+ Liabilities: Government debt owed to power Generation Companies (GenCos) continues to drive a major liquidity crisis.

Subsidy Allocation: Allocated N536.4 billion (~$350 million) in Q1 2025, covering 59% of total billed costs to DisCos.

GENERATION & ENERGY MIX

10,304 GWh Generated: Q1 2025 production grew 11% QoQ, hitting an all-time high of **10,619 GWh** by June 2025.

Energy Mix Concentration: Heavily concentrated in thermal/gas power, with small support from hydro assets.

- **Gas (Thermal):** Approximately 70%
- **Hydropower:** Around 30%

POWER SECTOR

NATIONAL ENERGY COMPACT

Electricity Access: Aims to increase access from 5% to 9% annually, targeting universal access by 2030.

Renewable Energy: Expand generation share from 22% to 50%, and clean cooking access from 22% to 25%.

$23.2B Financing: Required to support last-mile electrification, with $15.5B expected from private investors.

POWER MARKET TRANSITION

Medium-Term Stage: Transitioning to a highly flexible market characterized by bilateral contracting.

Bilateral Contracts: NBET plans to transition 30% and 75% of energy to direct contracts by 2026 and 2027.

Electricity Act 2023: Empowers individual states to regulate activities and create tailored power markets.

APPROVED PPP PROJECTS

$4.29B Private Capital: FEC approved three major Public-Private Partnership projects in December 2025.

Deep Seaports: Bakassi Deep Seaport ($2.27B) as a gateway hub; Port of Ondo ($1.14B) to unlock critical exports.

Katsina-Ala Hydropower: A 460 MW renewable energy project representing an $878.1M investment for grid stability.

REGULATORY ROADMAPS

Cost-Reflective Tariffs: Quarterly adjustments planned, with protective social tariffs implemented by 2027.

Grid Unbundling: Roadmap to unbundle TCN into an Independent System Operator (ISO) and TSP by 2025.

Metering Expansion: Plans to bridge the 7M gap with 1.5M smart meters in 2025, 4M in 2026, and 1.5M in 2027.

POWER SECTOR

MINI-GRID & SOLAR SCALE-UP

$200M Mini-Grid Deal: WeLight to deploy 400 mini-grids and 50 MetroGrids, providing reliable access to 1.5 to 2 million people [cite: 86].

DARES Project: World Bank-supported initiative aims to deliver electricity access to 17.5M Nigerians and phase out over 280k diesel generators [cite: 87].

Solar Sourcing: Majority of solar components are currently sourced from China due to affordability and availability [cite: 87].

"Nigeria First" Policy: Encourages local assembly of components and battery packs, targeting a 4,000 MW domestic capacity [cite: 87].

GAS FLARE COMMERCIALIZATION

NGFCP Permits: The programme granted permits to 28 companies to convert flare gas into productive, commercial uses [cite: 88].

Power Generation: Offers the potential to generate approximately 3 GW of electricity via gas-to-power conversion [cite: 88].

Private Investment: Expected to attract around $2 billion in private sector investment to support infrastructure development [cite: 88].

SECTOR INSIGHTS

CHANGE IN OVERALL SCORE

-10%

The sector score decreased by 10 percentage points compared to last year

SECTOR SCORE

51%

Sector-Wide Average

ORGANIZATIONS

24

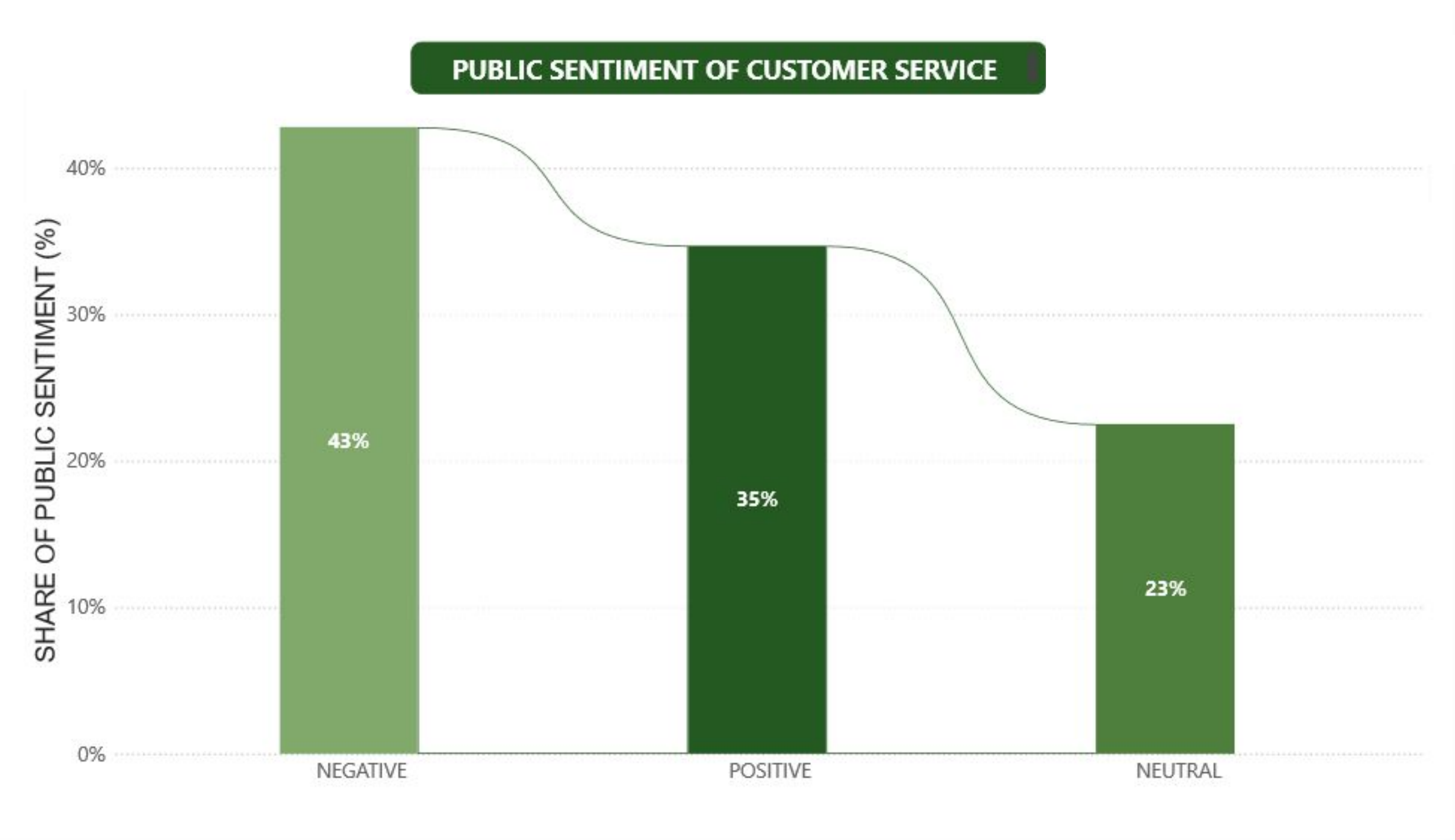
Organizations Evaluated In This Sector

RESPONSES

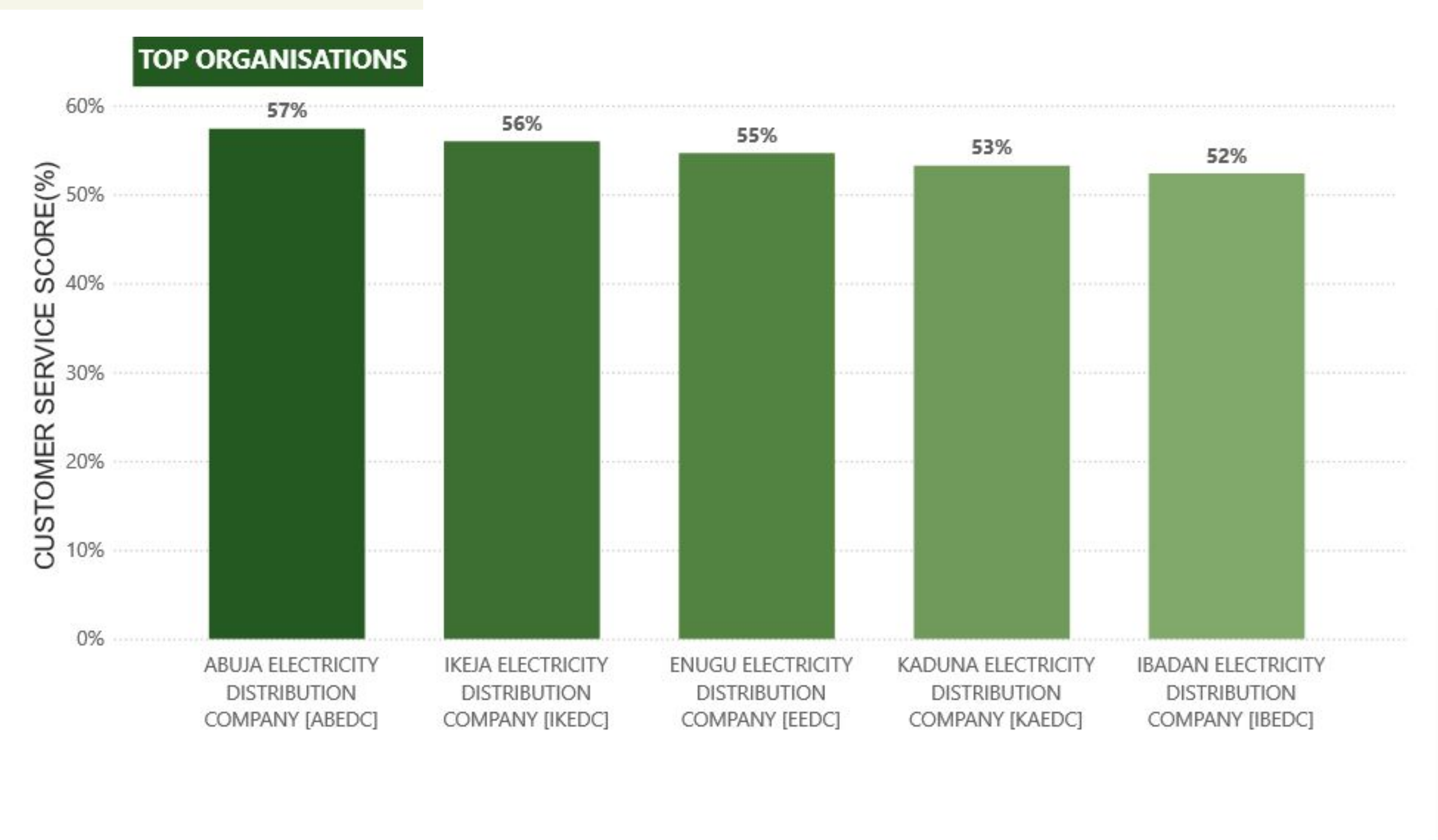
1.914K

Responses Received In This Sector

SECTOR INSIGHTS



SECTOR INSIGHTS



INSURANCE

Regulatory Reform: NIIRA 2025

NIIRA 2025 is a comprehensive overhaul of Nigerian insurance laws [cite: 59, 60]. Assented to by President Tinubu, it aims to build a resilient, transparent sector aligned with the **$1 trillion economy** vision [cite: 61].

Licensing & Structure

New businesses must deposit **50% of minimum capital** with CBN [cite: 62]. Composite licenses must separate within five years [cite: 65]. Insurers must report annually to NAICOM [cite: 59].

Capital & Risk-Based Regime

Minimum capital increased to **₦15B** (non-life), **₦10B** (life), and **₦35B** (reinsurance) [cite: 63]. Insurers must maintain 100% CAR [cite: 65], expected to inject **₦600B** [cite: 66].

Market Growth & Performance

GPW crossed ₦1T in 2024, reaching **₦1.562T** [cite: 67] and **₦1,213.7B** by Q2 2025 [cite: 68]. Assets expanded to **₦4.4T**, up 19.2% YoY [cite: 68].

INSURANCE

Market Dominance & Claims

Non-life dominated the market at **67%** of Q2 2025 premiums [cite: 68]. Claims reached **₦420.2B**, with a **59%** loss ratio exceeding global standards [cite: 68].

Consumer Protection

NIIRA 2025 mandates claim settlement within **60 days** [cite: 72]. The IPPF protects policyholders during distress [cite: 65], and the Road Safety Fund supports accident victims [cite: 61].

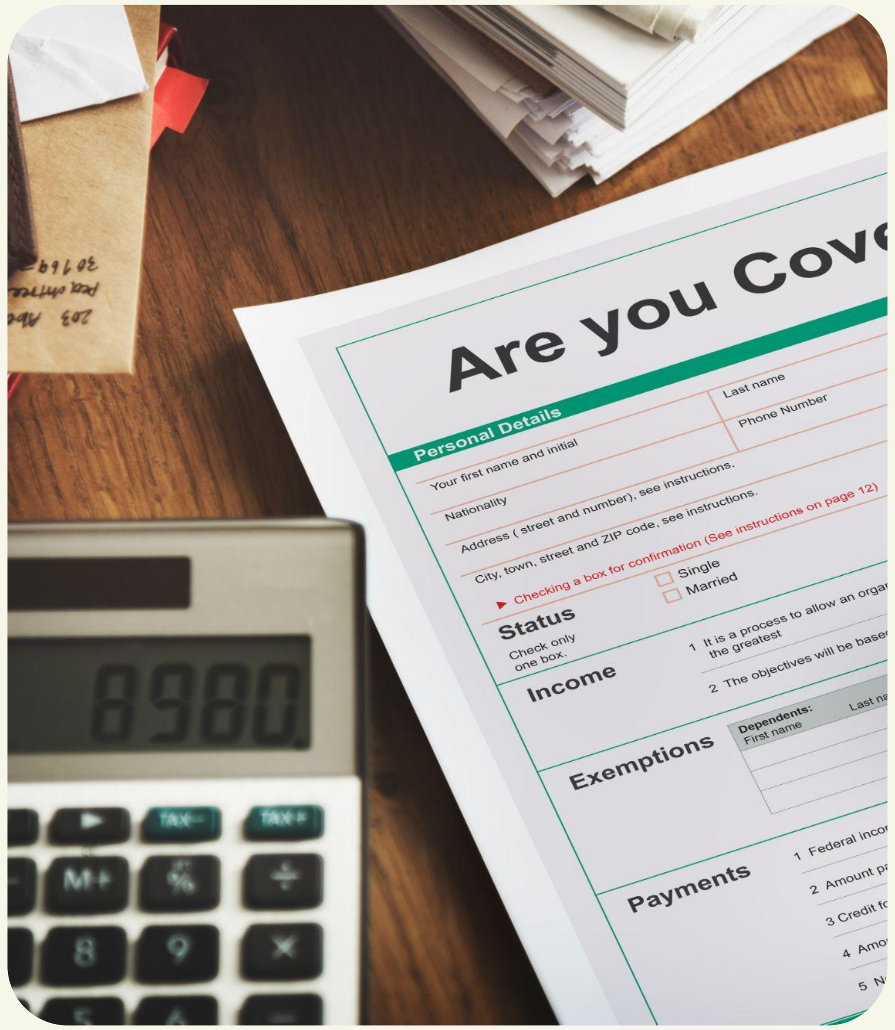
Penetration & Protection Gap

Market penetration is critically low at **4%** [cite: 69], with **70%** of Nigerians lacking coverage [cite: 70]. Reforms target boosting penetration to **5% by 2050** [cite: 71].

Compulsory Obligations

Public buildings must insure against hazards, with **₦1M+** penalties [cite: 62]. Construction over one floor requires risk cover [cite: 65], and employers must maintain Group Life Assurance [cite: 65].

INSURANCE



Compulsory Motor & Asset Cover

Every motor vehicle policy issued in Nigeria automatically includes ECOWAS Brown Card protection for cross-border cover within West Africa [cite: 59].

Owners or operators of petroleum and gas refilling stations and owners of products in transit must obtain insurance cover against third-party losses due to fire or explosion [cite: 73].

Credit providers must mandate borrowers taking loans exceeding ₦10 million to obtain credit life insurance [cite: 65]. All assets and employees of the Federal Government and its agencies must be insured against hazards and perils [cite: 65].

Regulatory & Licensing Mandates

The NIIRA grants NAICOM broader supervisory and enforcement powers [cite: 60]. The Act mandates licensing for web, internet, or electronic-based insurance business, with non-compliance penalties up to ₦25 million or imprisonment [cite: 62].

Fines up to ₦50 million per principal officer can be levied for non-compliance [cite: 62]. Foreign insurers without physical presence in their country of incorporation are generally prohibited from operating in Nigeria [cite: 65].

Nigerian insurers are restricted from placing domestic insurance business with foreign insurers unless local capacity is proven insufficient [cite: 73].

SECTOR INSIGHTS

CHANGE IN OVERALL SCORE

-6%

The sector score decreased by 6 percentage points compared to last year

SECTOR SCORE

65%

Sector-Wide Average

ORGANIZATIONS

55

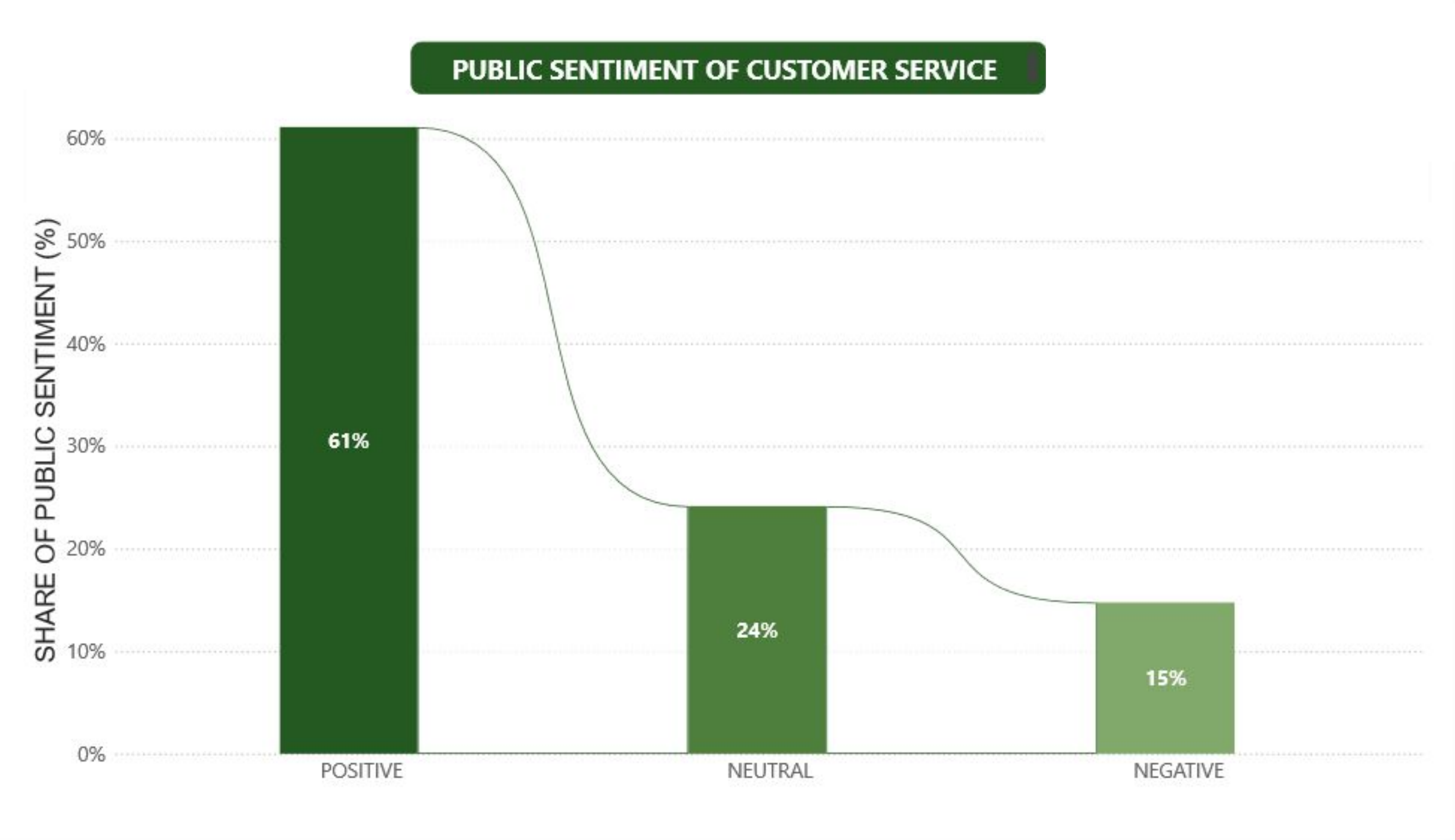
Organizations Evaluated In This Sector

RESPONSES

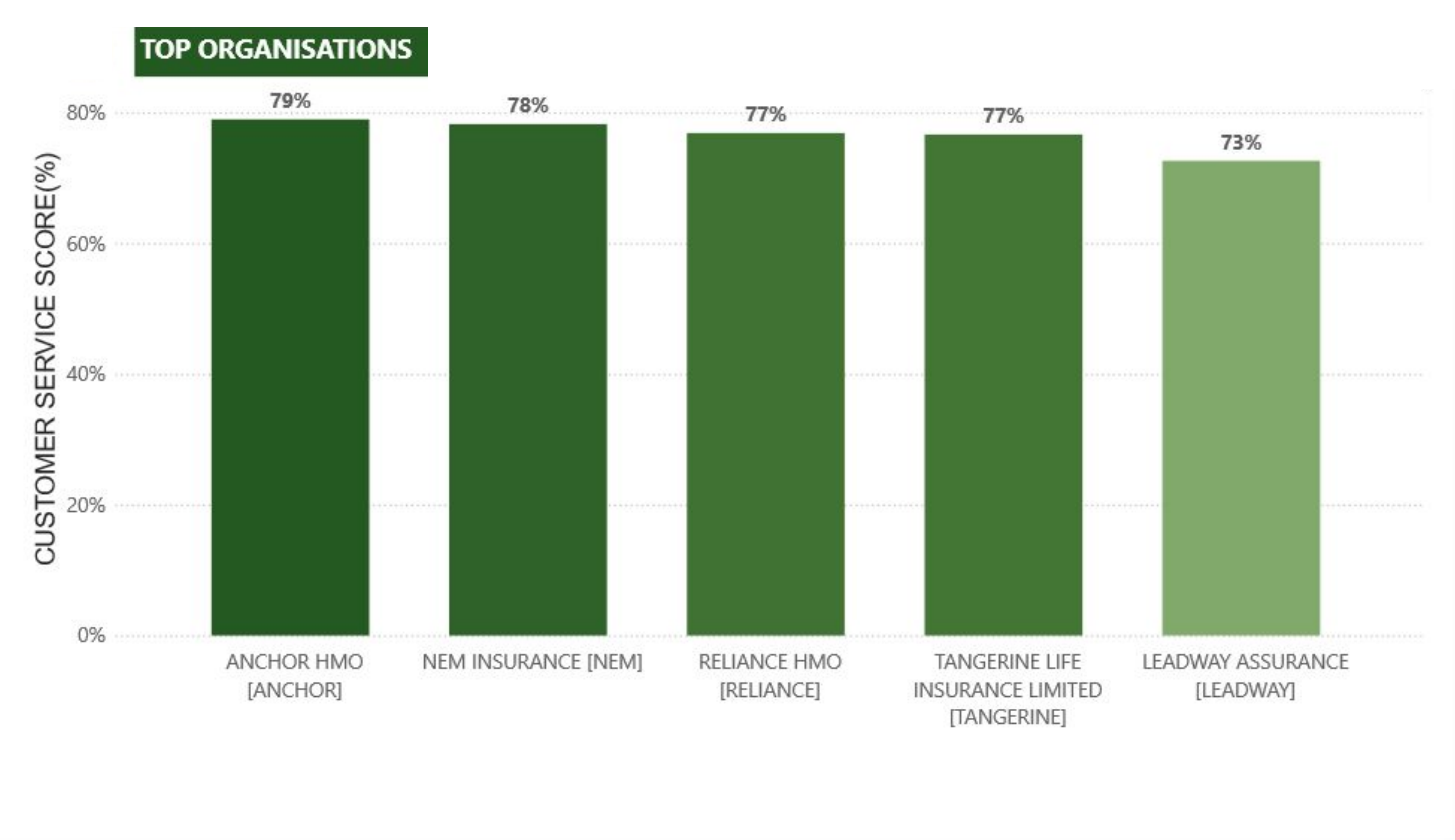
671

Responses Received In This Sector

SECTOR INSIGHTS



SECTOR INSIGHTS



SUBSECTOR INSIGHTS

SUBSECTOR	SUBSECTOR SCORES
GENERAL INSURANCE	67%
HEALTH MANAGEMENT ORGANIZATION	64%

SUBSECTOR INSIGHTS - GENERAL INSURANCE

SUBSECTOR SCORE

67%

Subsector-Wide Average

ORGANIZATIONS

28

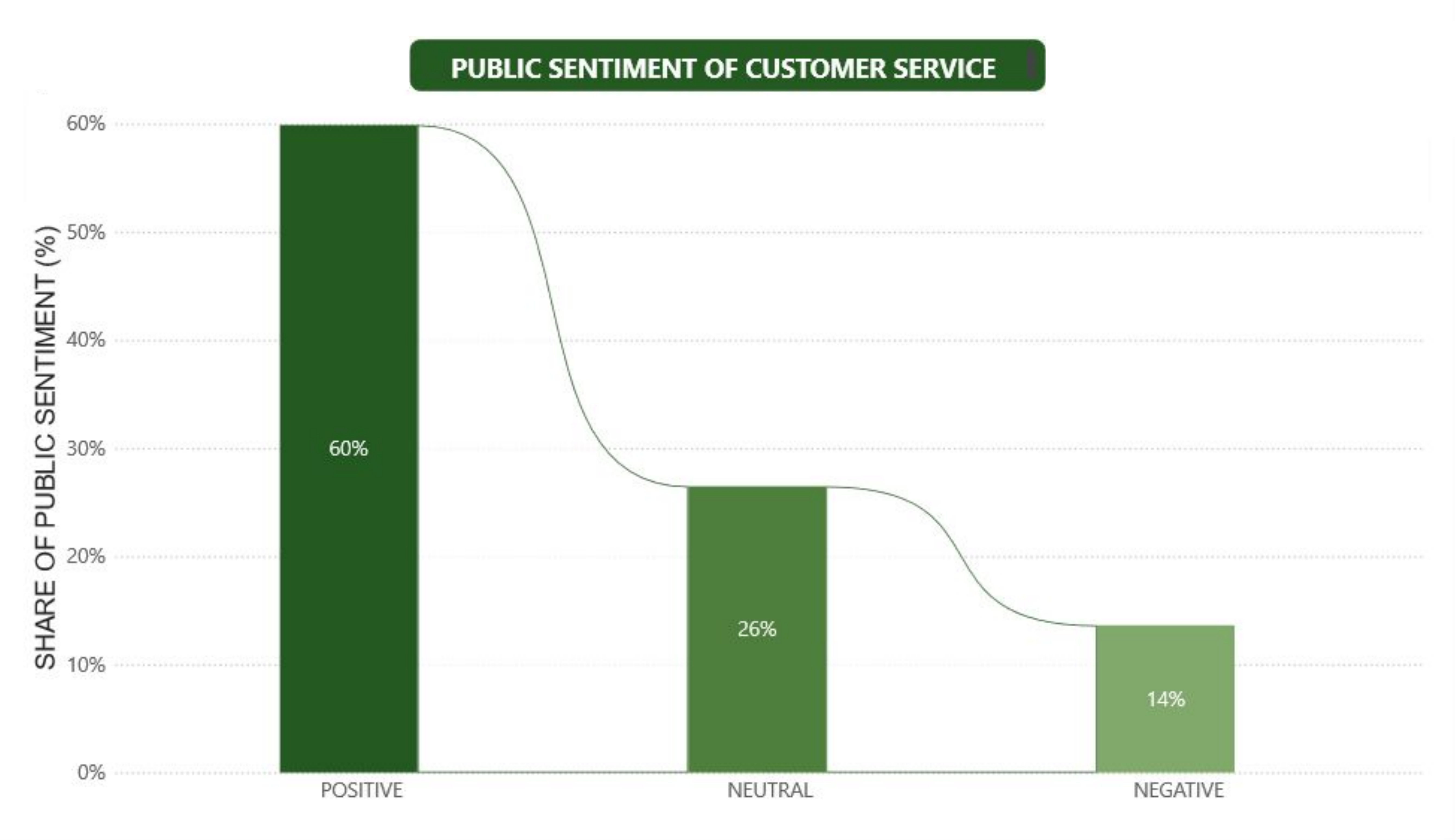
Organizations Evaluated In This Subsector

RESPONSES

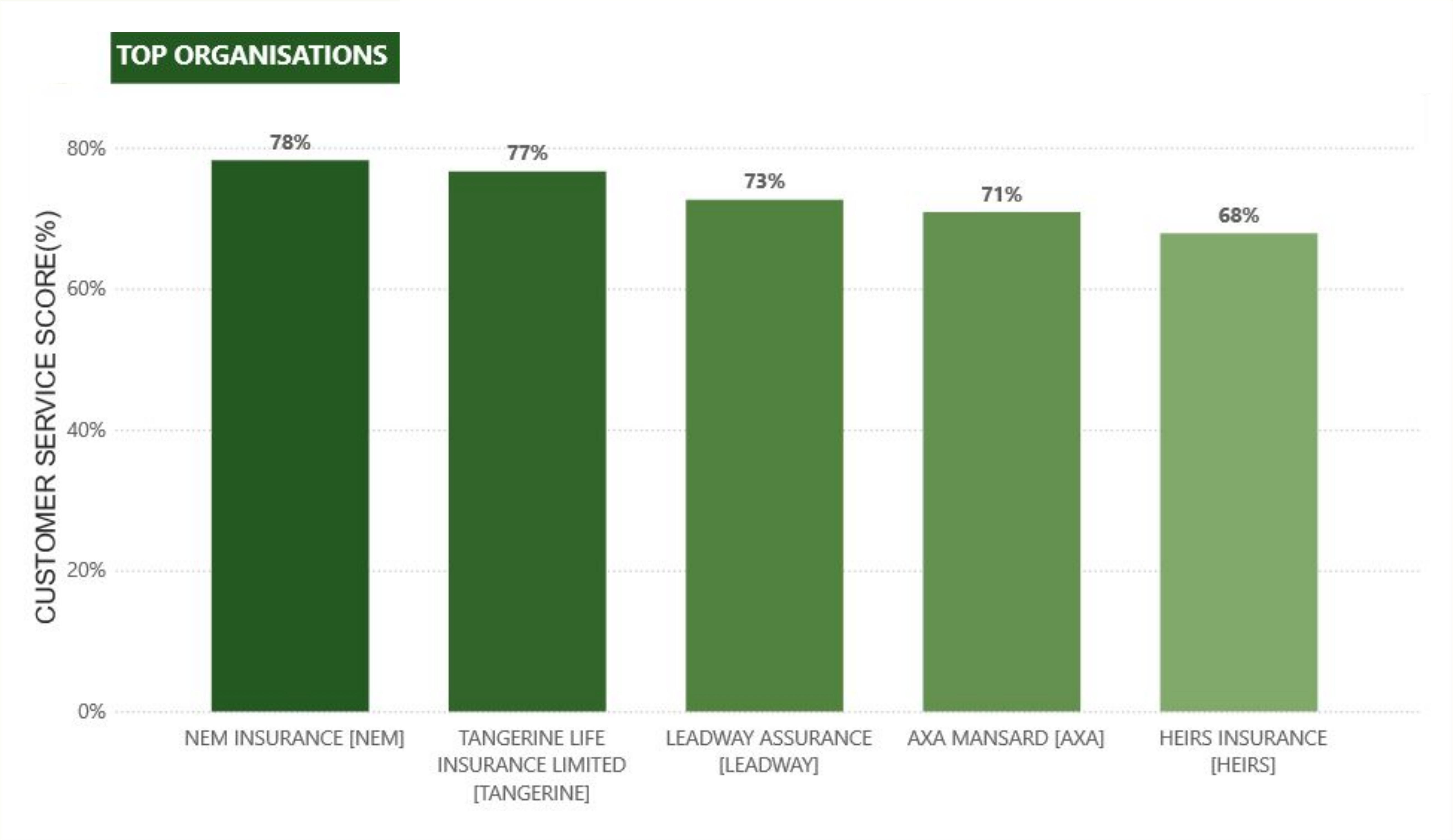
389

Responses Received In This Sector

SUBSECTOR INSIGHTS - GENERAL INSURANCE



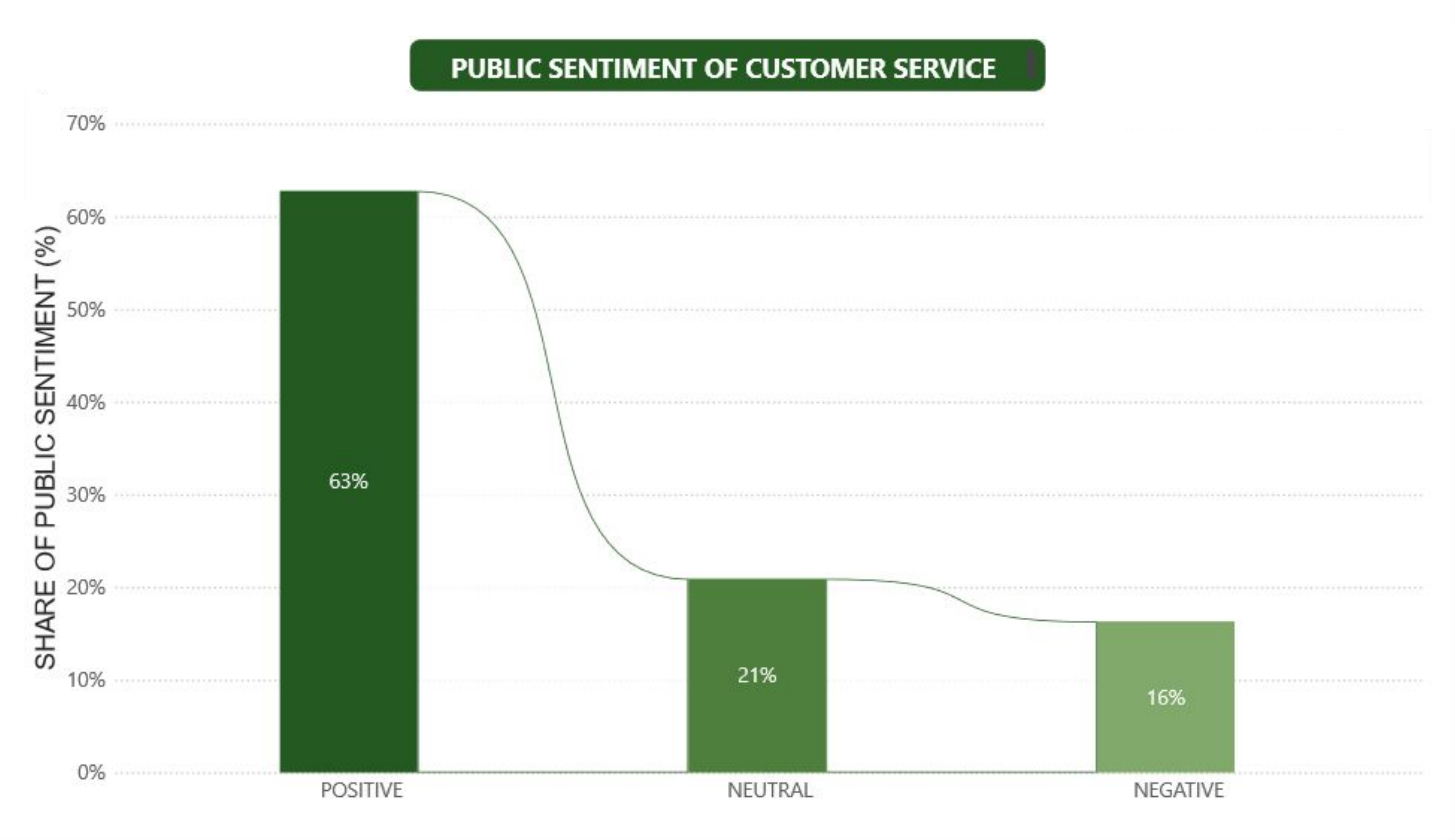
SUBSECTOR INSIGHTS - GENERAL INSURANCE



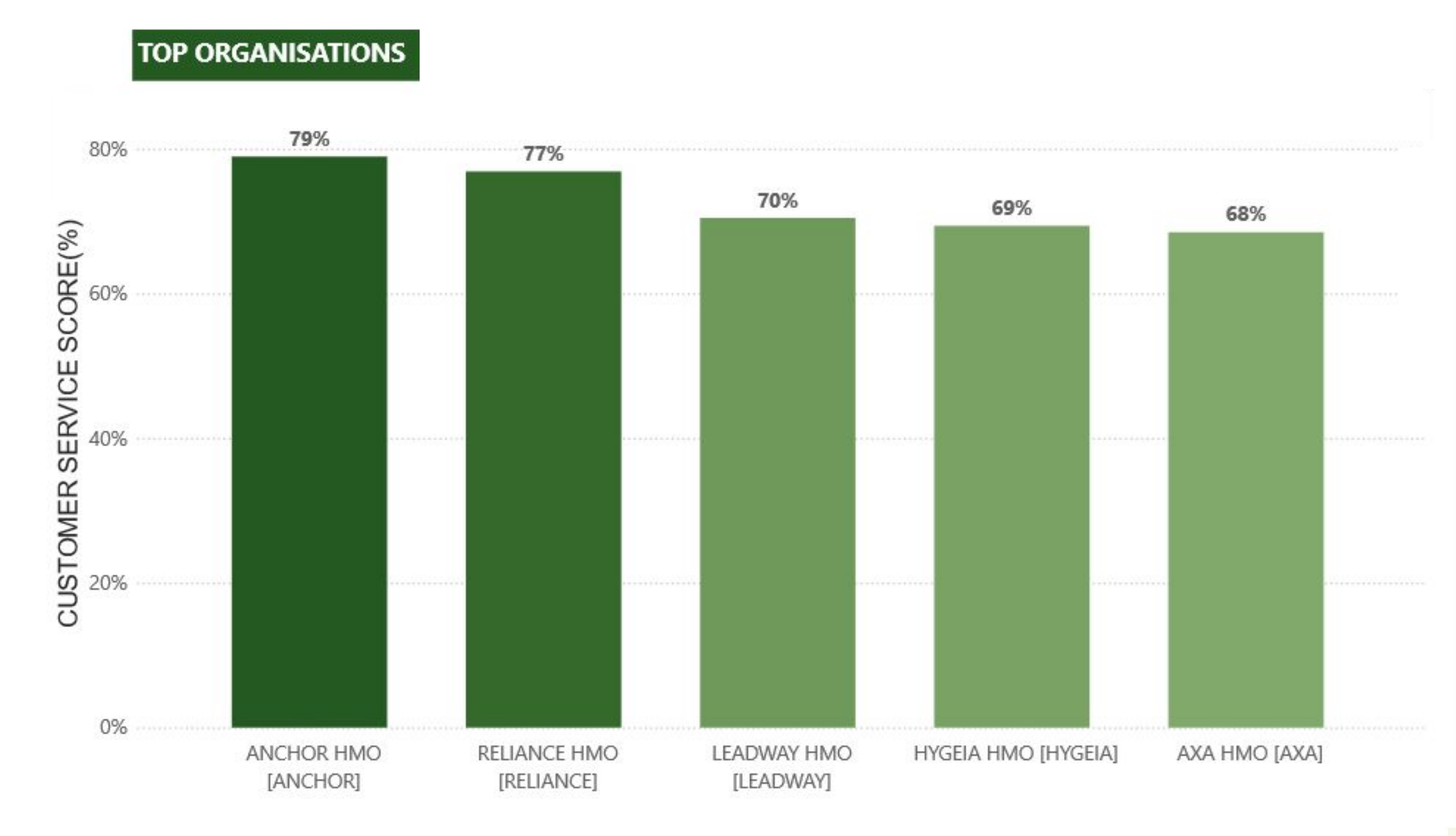
SUBSECTOR INSIGHTS - HMO

SUBSECTOR SCORE	ORGANIZATIONS	RESPONSES
64%	27	282
Subsector-Wide Average	Organizations Evaluated In This Subsector	Responses Received In This Sector

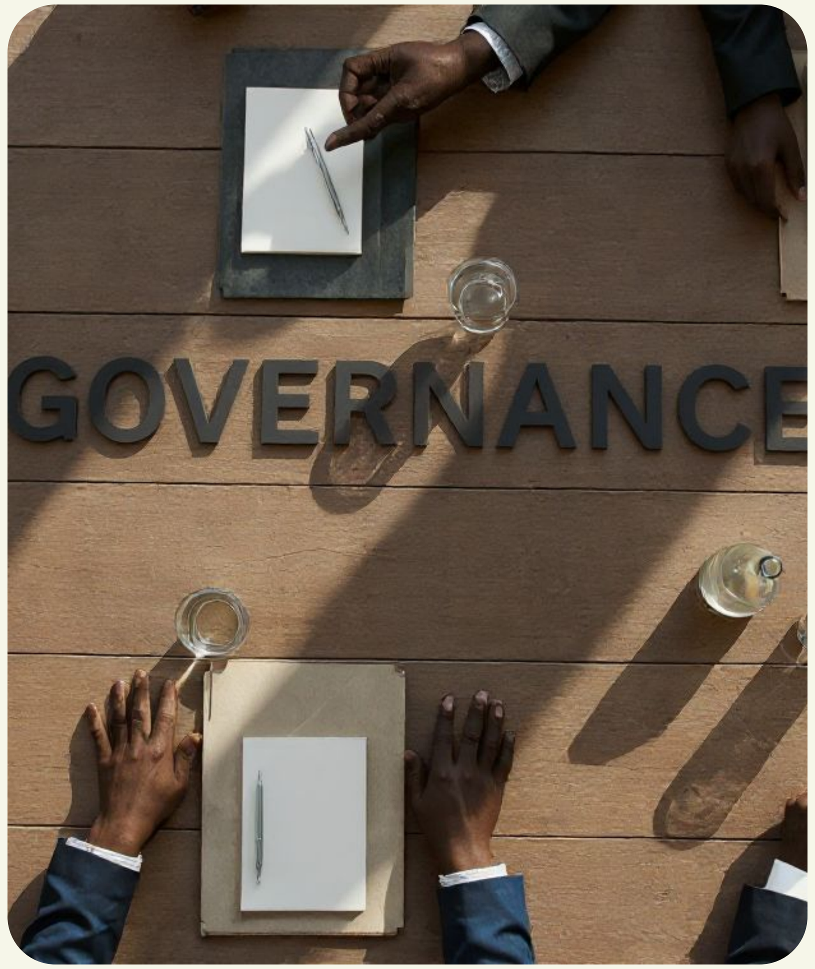
SUBSECTOR INSIGHTS - HMO



SUBSECTOR INSIGHTS - HMO



PUBLIC SECTOR



Economic Stabilization

· **$1T Trajectory:** Positioned for a $1 trillion GDP by 2036 [cite: 157].

· **Rebasing:** Established nominal GDP at ₦372.8 trillion ($240–250B) [cite: 158].

· **Inflation:** Fell from 24% to 15%, with 13% projected for 2026 [cite: 159].

· **Market:** All-Share Index rose ~49% YTD as a top performer [cite: 158].

Health & Digital Governance

· **Health Funding:** Emergency $200M appropriated for HIV, TB, and malaria [cite: 161].

· **PHC Support:** ₦32.9B disbursed to 8,000 primary care facilities [cite: 161].

· **Digital Talent:** Over 1.8M applications for 3MTT; Civil Service is paperless [cite: 162, 163].

Tax Reform & Challenges

· **Tax Act 2025:** 15% minimum tax on companies over ₦20B revenue [cite: 160].

· **VAT Reform:** Federal share cut to 10%; States/Locals get 55%/35% [cite: 160].

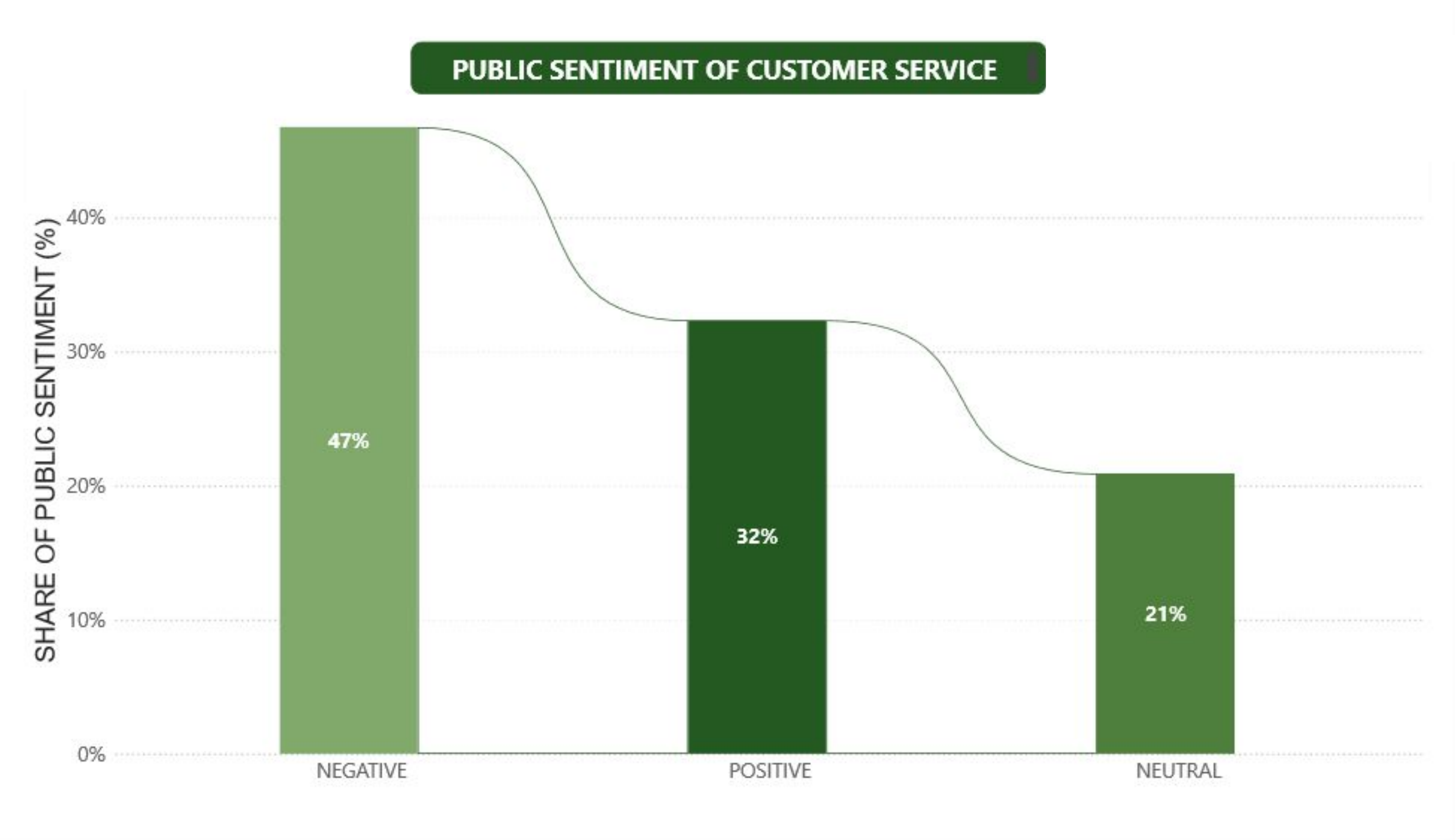
· **Food Cost:** Soaring food prices consume ~80% of average income [cite: 164].

· **Growth:** GDP projected to expand 5% in 2026 [cite: 159].

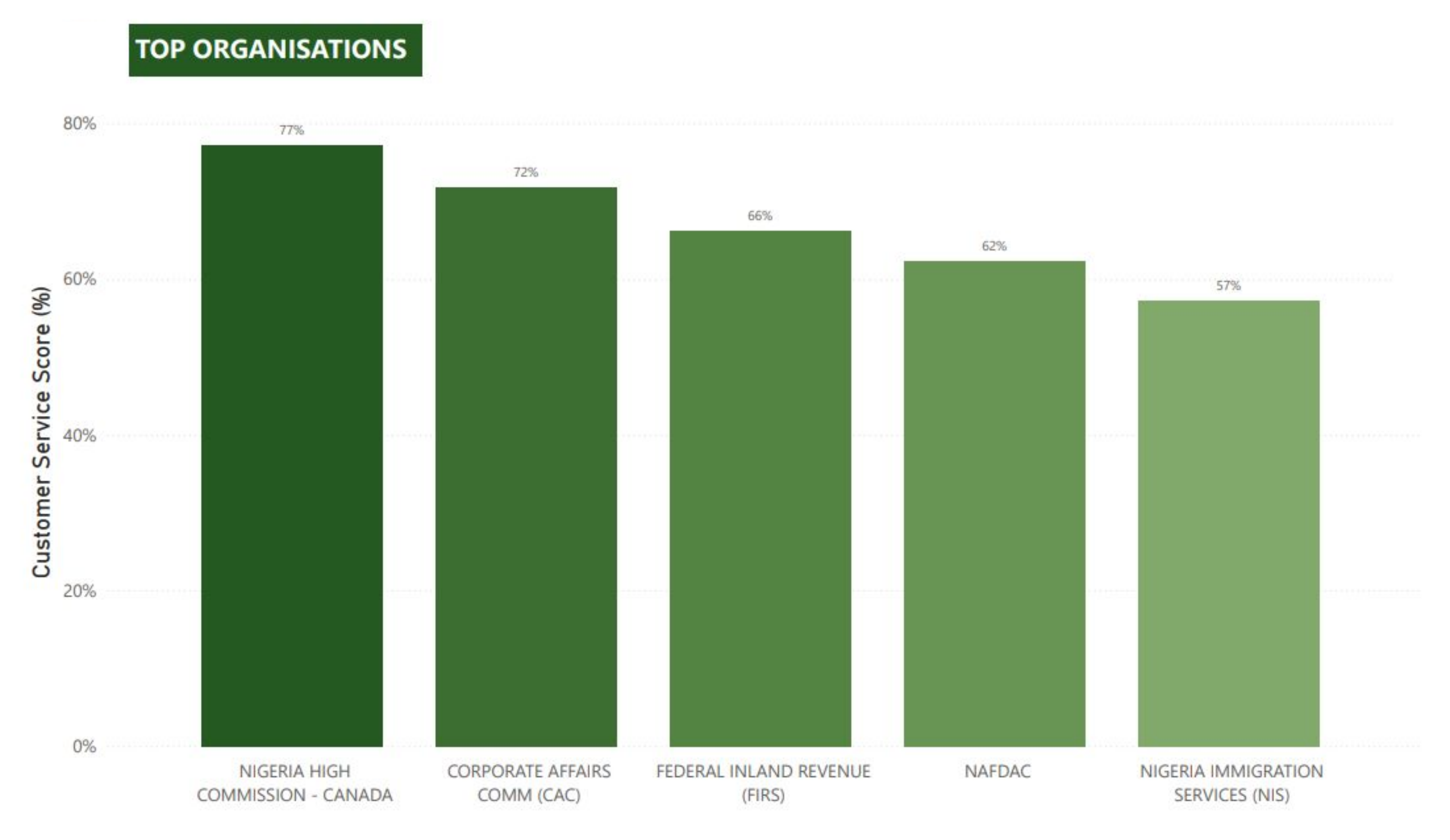
SECTOR INSIGHTS

CHANGE IN OVERALL SCORE	SECTOR SCORE	ORGANIZATIONS	RESPONSES
-10%	53%	78	1.521K
The sector score decreased by 10 percentage points compared to last year	Sector-Wide Average	Organizations Evaluated In This Sector	Responses Received In This Sector

SECTOR INSIGHTS



SECTOR INSIGHTS



SUBSECTOR INSIGHTS

SUBSECTOR	SUBSECTOR SCORES
EMBASSIES & MISSIONS ABROAD	71%
GOVERNMENT MINISTRIES & AGENCIES	51%

SUBSECTOR INSIGHTS - EMBASSIES & MISSIONS ABROAD

SUBSECTOR SCORE

71%

Subsector-Wide Average

ORGANIZATIONS

17

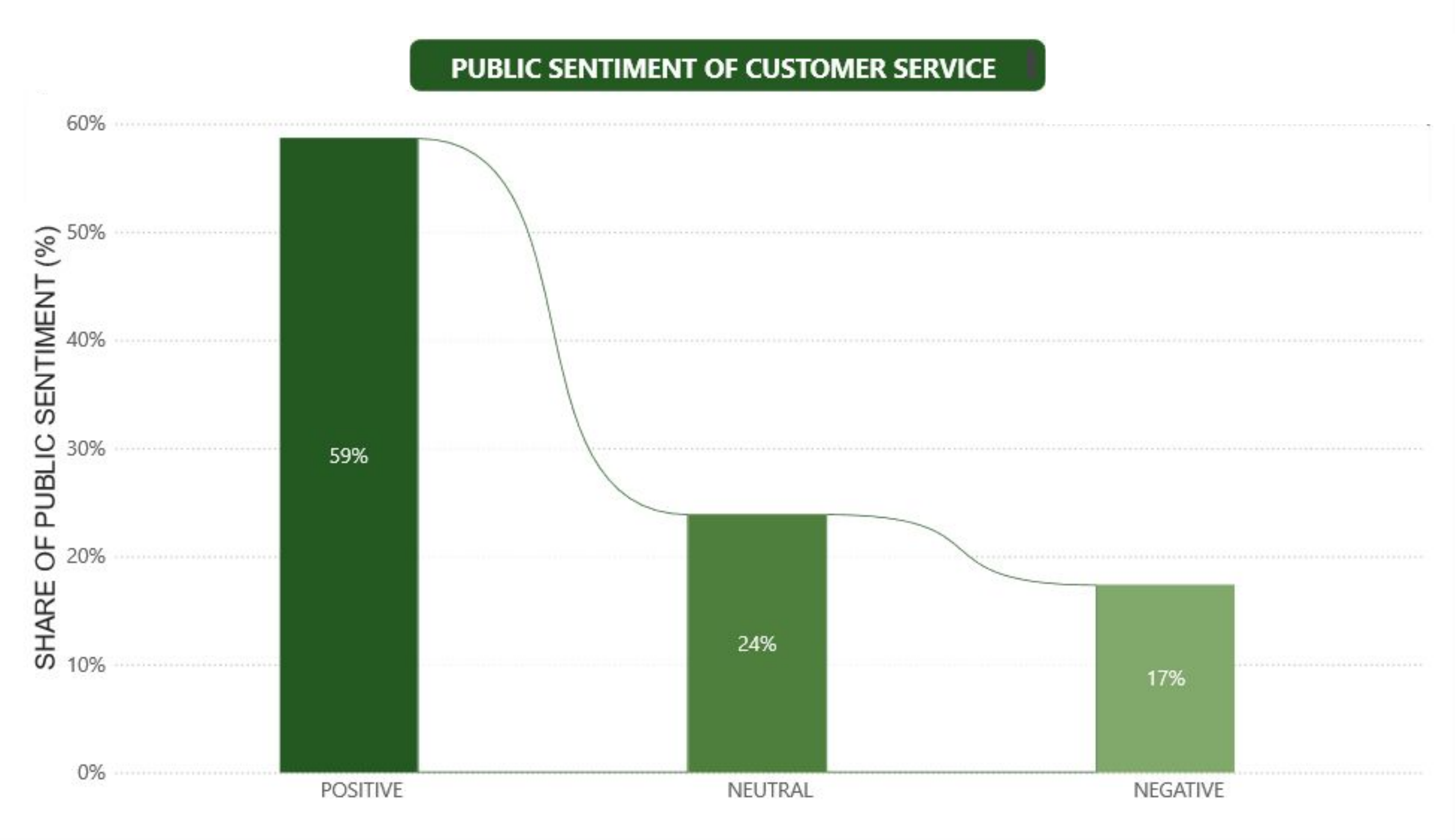
Organizations Evaluated In This Subsector

RESPONSES

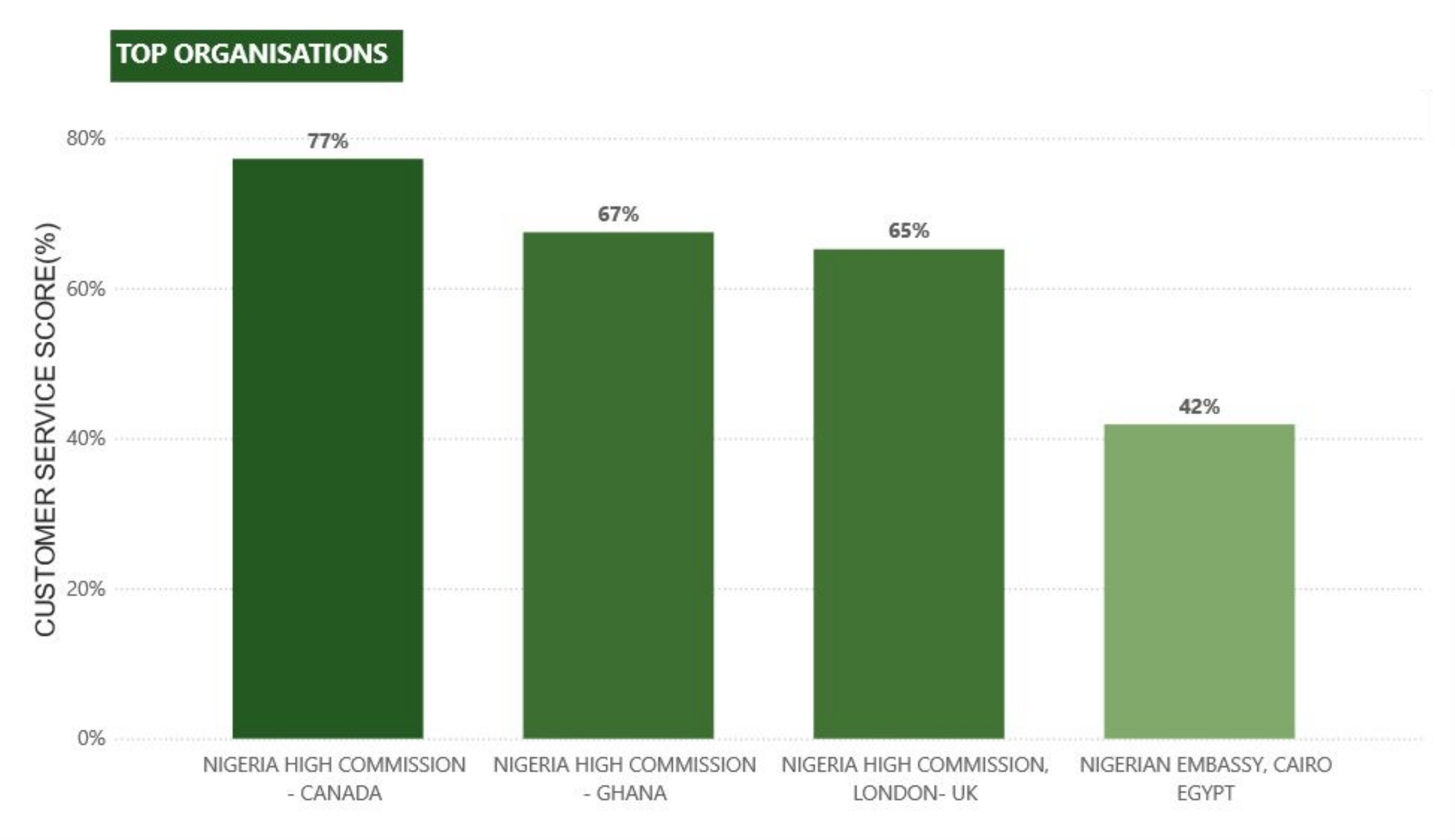
138

Responses Received In This Sector

SUBSECTOR INSIGHTS - EMBASSIES & MISSIONS ABROAD



SUBSECTOR INSIGHTS - EMBASSIES & MISSIONS ABROAD



SUBSECTOR INSIGHTS - GOVERNMENT MINISTRIES & AGENCIES

SUBSECTOR SCORE

51%

Subsector-Wide Average

ORGANIZATIONS

61

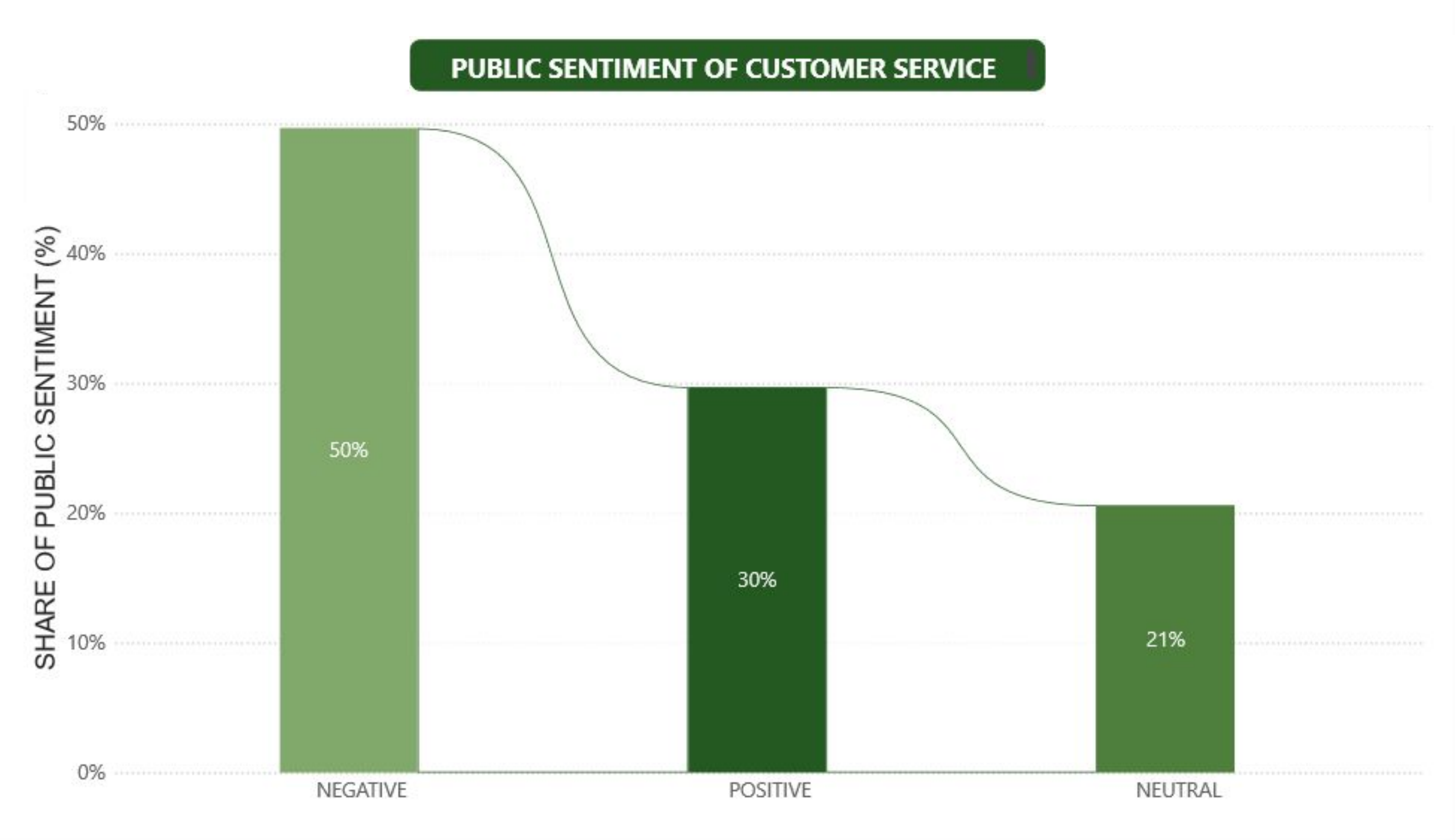
Organizations Evaluated In This Subsector

RESPONSES

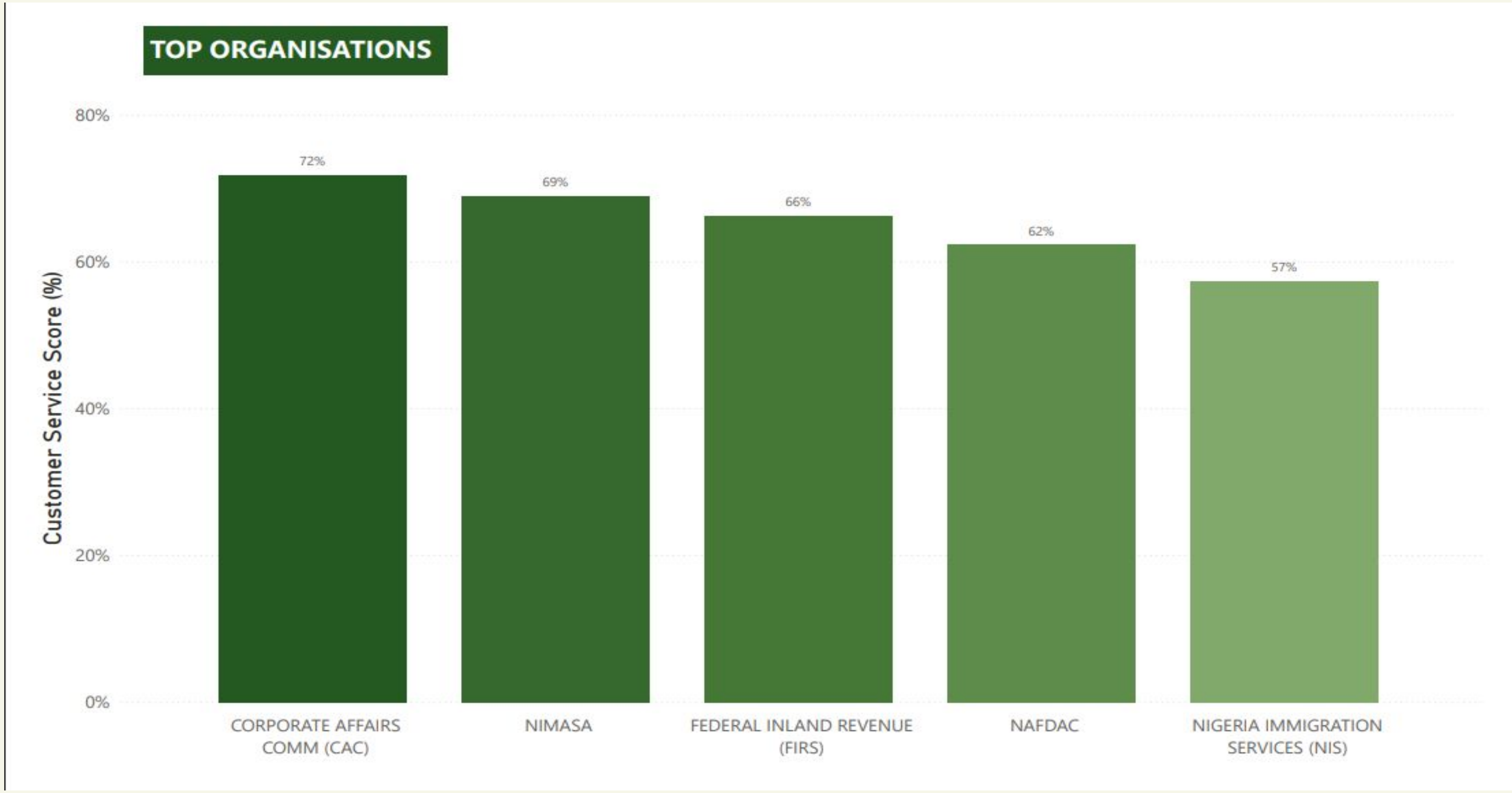
1.383K

Responses Received In This Sector

SUBSECTOR INSIGHTS - GOVERNMENT MINISTRIES & AGENCIES



SUBSECTOR INSIGHTS - GOVERNMENT MINISTRIES & AGENCIES



TRANSPORTATION

01 . CONTEXT & CHALLENGES

Lagos Transport Crisis: Africa's most populous city (20M+ residents) faces severe congestion with vehicle numbers quadrupling over the last decade, dominated by aging, highly polluting vehicles.

Environmental Impact: Transport accounts for ~60% of Nigeria's carbon emissions. Lagos air pollution causes over 30,000 annual deaths, with existing municipal buses emitting 44,000kg of CO_2 daily.

Climate Action Plan: Lagos is pioneering Nigeria's first state-level Climate Action Plan, targeting net-zero emissions by 2050—10 years ahead of the federal government's 2060 timeline.

02 . OANDO CLEAN ENERGY (OCEL) INITIATIVE

Strategic Partnership: OCEL signed an MoU with LAMATA to deploy electric mass transit buses, charging infrastructure, and specialized service centers to accelerate Nigeria's path to net-zero.

Proof-of-Concept Success: Within 50 days, the pilot phase transported 41,678 passengers, logged 22,129km, and mitigated 29.8 tonnes of CO_2 while training 44 local drivers and technicians.

Long-Term Vision: A robust countrywide roadmap to roll out 12,000 electric mass transit buses, projected to generate over 30,000 sustainable jobs for Nigerians.

TRANSPORTATION

01 . LAND TRANSPORT POLICY

Historic Milestone: FEC approved Nigeria's first-ever National Land Transport Policy to harmonize standards and foster private sector participation.

Regulatory Framework: Committed to advancing a transparent, accountable, and coordinated regulatory framework for the sector.

Smart Mobility: Leveraging intelligent transport systems (ITS) and blockchain logistics to enhance transparency and sustainability.

Concessioning: Deemed inevitable to deliver efficient, affordable services while boosting investor confidence.

02 . BUDGET & PROJECTS (2025)

Strategic Budget: €167 million (₦256.73B) planned to expand railway networks and construct seven major highways.

Rail Infrastructure: PH-Aba section complete; Kaduna-Kano (>50% complete) and Kano-Maradi (>60% complete) progressing rapidly.

High-Speed Network: Plans underway for a high-speed rail network linking Lagos, Abuja, Kano, and Port Harcourt.

CNG Initiative: $0.99B invested, 100,000 vehicles converted, and 80,000+ jobs created for lower-emission transit.

TRANSPORTATION

01 . GDP & LOGISTICS INEFFICIENCIES

Economic Contribution: Transport sector contributes 7% to GDP, below its potential.

Road Dominance: Over 90% of passenger and freight traffic relies on roads, causing high congestion.

Logistical Losses: Inefficiencies in transportation cost Nigeria an estimated $8 billion annually.

Multimodal Solution: Using multiple transit modes under one contract is key to sustainable development.

02 . INFRASTRUCTURE & PROJECTS

Lekki Deep Sea Port: Commissioned with multimodal links and a 2.7M TEU annual capacity to ease congestion.

Rail Infrastructure: Revival of key lines (Lagos-Kano, Kano-Maradi) could reduce emissions by up to 76%.

Inland Dry Ports: Facilities in Ibadan, Kaduna, and Kano aim to decongest seaports and boost regional trade.

Kaduna BRT: Features a 24-km CNG-powered bus corridor, expected to reduce CO_2 emissions by 38%.

TRANSPORTATION

01 . ELECTRIFICATION BENEFITS

Strategic Opportunity: Electrifying container transport allows Nigeria to leapfrog fossil infrastructure and align with global shifts.

Investment Mobilization: Potential to attract ₦1.3T (~$830M) in cumulative new investments by 2030.

Efficiency & Costs: Electric drivetrains are 3x more energy-efficient than diesel, offering much lower operating costs.

Economic & Health Savings: ₦33B (~$20M) annual savings from reduced air pollution mortality by 2030.

Emission Abatement: Reduces 80 ktCO2e annually, directly supporting Nigeria's Paris Agreement NDC goals.

02 . ROADMAP & CHALLENGES

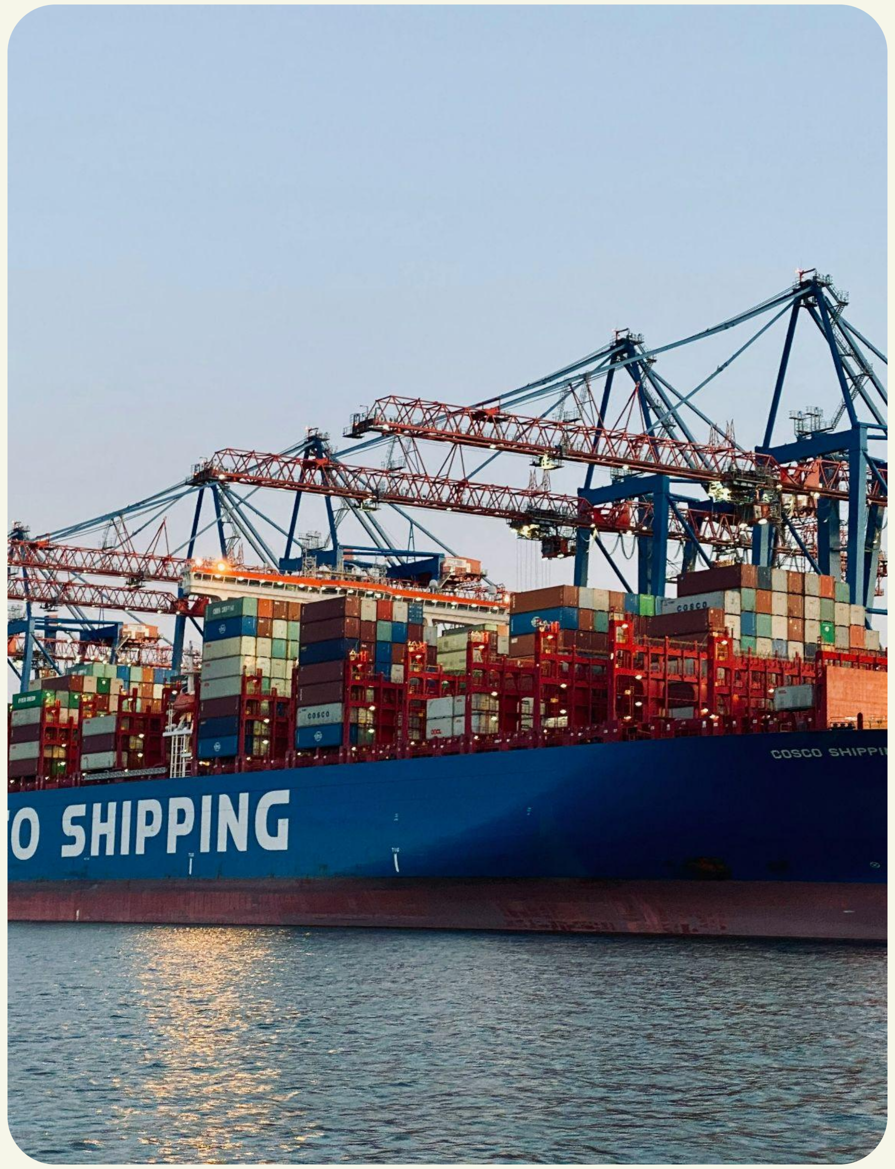
Port-First Focus: Prioritizing Apapa, Tin Can Island, and Onne ports as first-movers due to localized operations.

Stable Power Supply: Unlocking full potential hinges on securing low-cost power via on-site solar and off-site PPAs.

Gradual Inland Scaling: Inland haulage will scale gradually due to a highly fragmented trucking sector.

Infrastructure Barriers: Success requires overcoming high upfront truck costs and unreliable power outside major cities.

TRANSPORTATION



01 . REGULATORY TRENDS

Regulatory Scrutiny: Policymakers are tightening compliance measures for safety and stricter environmental standards.

Digital Compliance: Companies must prioritize compliance with data protection and cybersecurity due to logistics digitization.

Technology Gaps: Policies are evolving to address liability, privacy, and operational concerns for AVs, EVs, and AI.

02 . KEY RECOMMENDATIONS

Proactive Engagement: Industry players must actively engage with regulators to navigate evolving compliance landscapes.

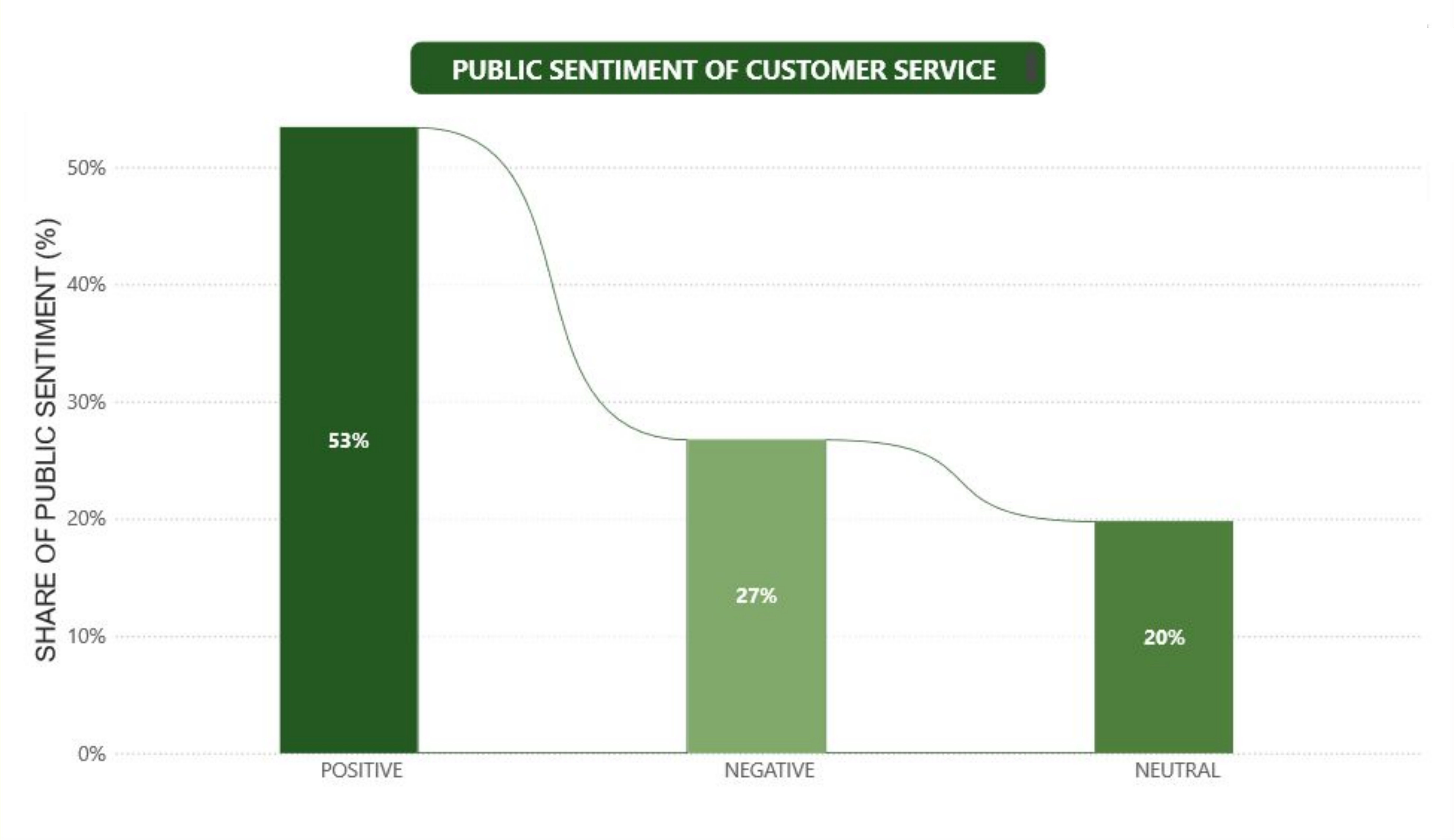
Risk Management: Enhance organizational resilience by implementing and strengthening robust compliance frameworks.

ESG Alignment: Restructure contracts to align with Environmental, Social, and Governance mandates as a competitive edge.

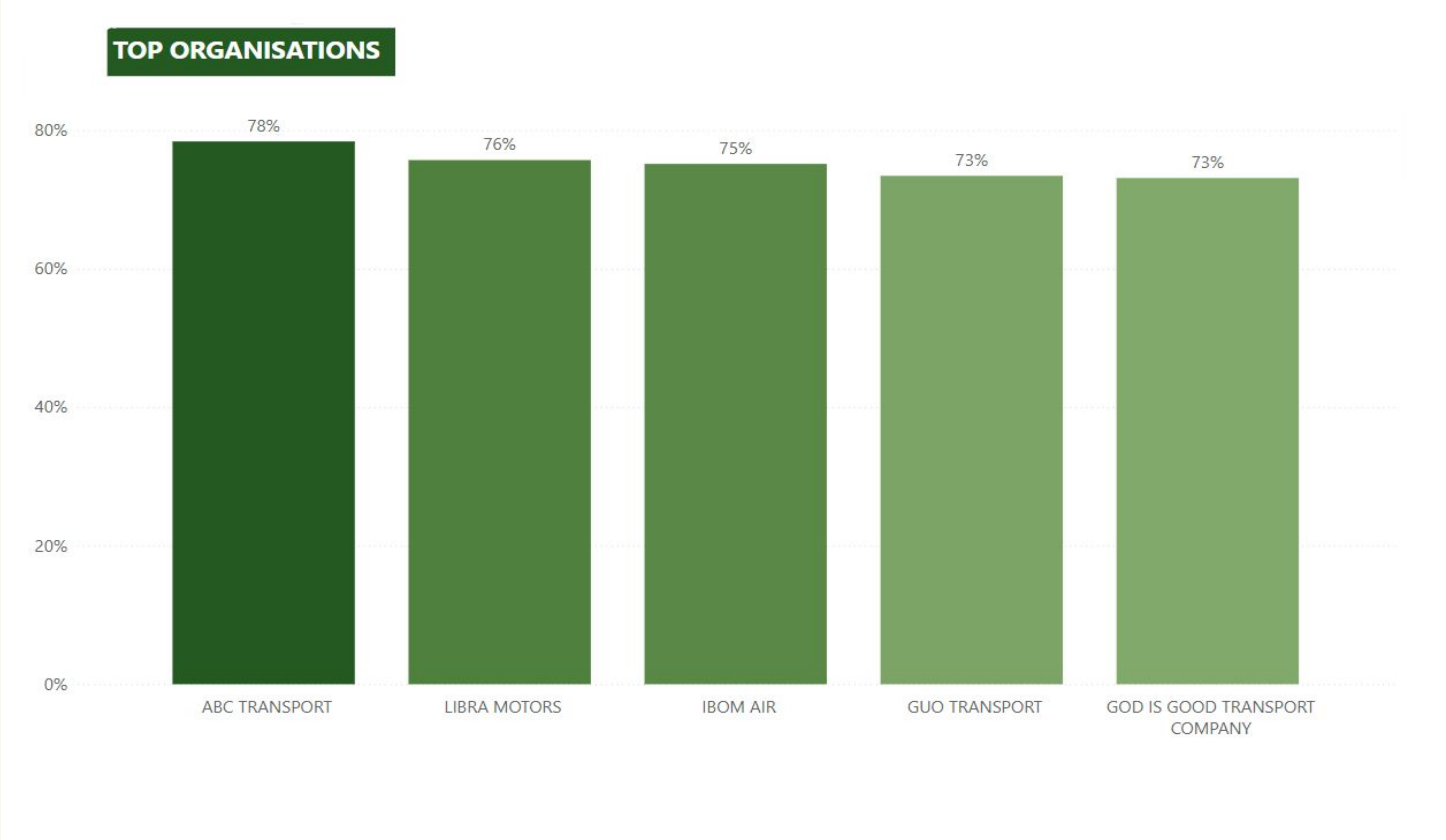
SECTOR INSIGHTS

CHANGE IN OVERALL SCORE	SECTOR SCORE	ORGANIZATIONS	RESPONSES
-13%	60%	158	2.211K
The sector score decreased by 13 percentage points compared to last year	Sector-Wide Average	Organizations Evaluated In This Sector	Responses Received In This Sector

SECTOR INSIGHTS



SECTOR INSIGHTS



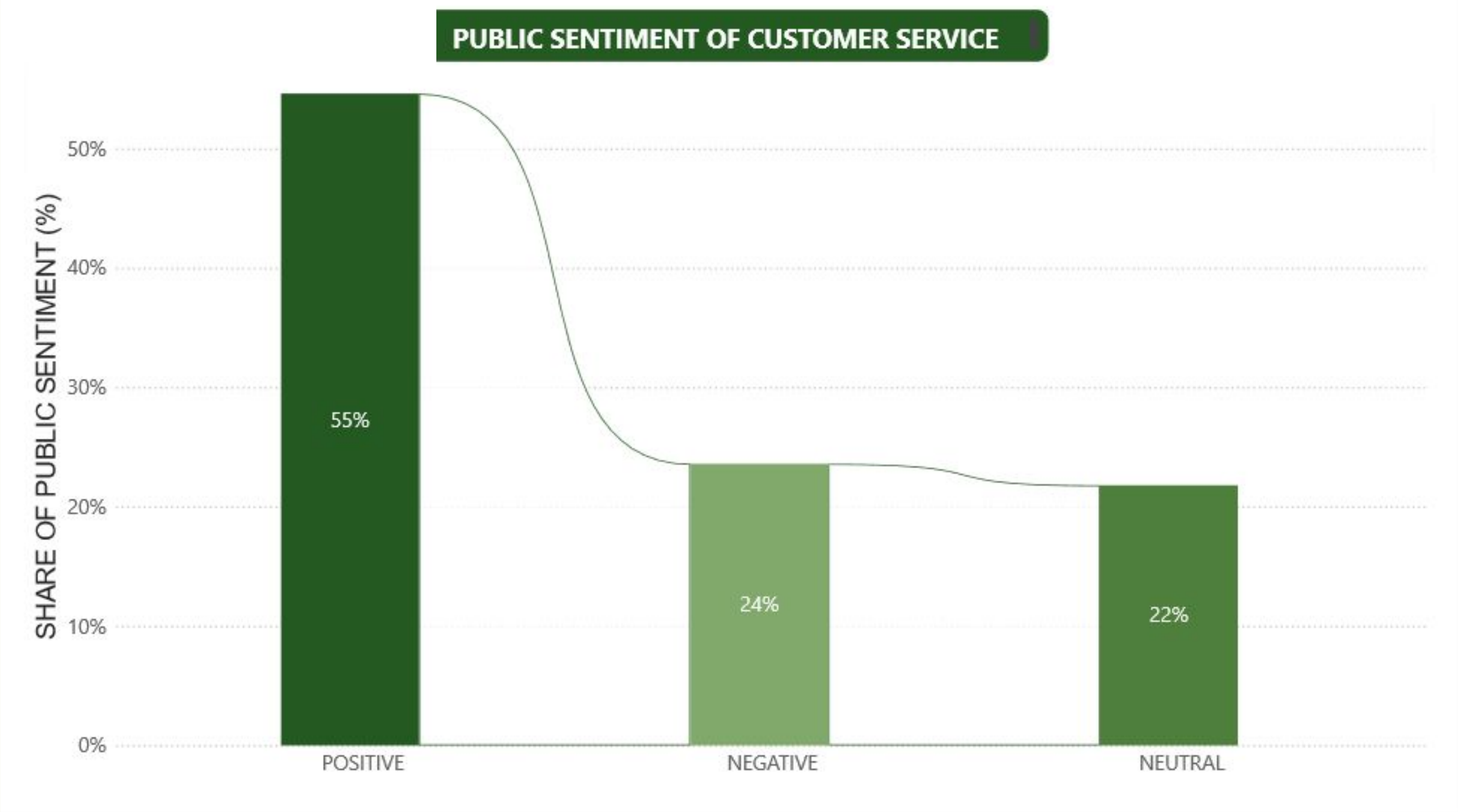
SUBSECTOR INSIGHTS

SUBSECTOR	SUBSECTOR SCORES
AVIATION	75%
INTER-STATE	62%
INTRA-CITY	56%

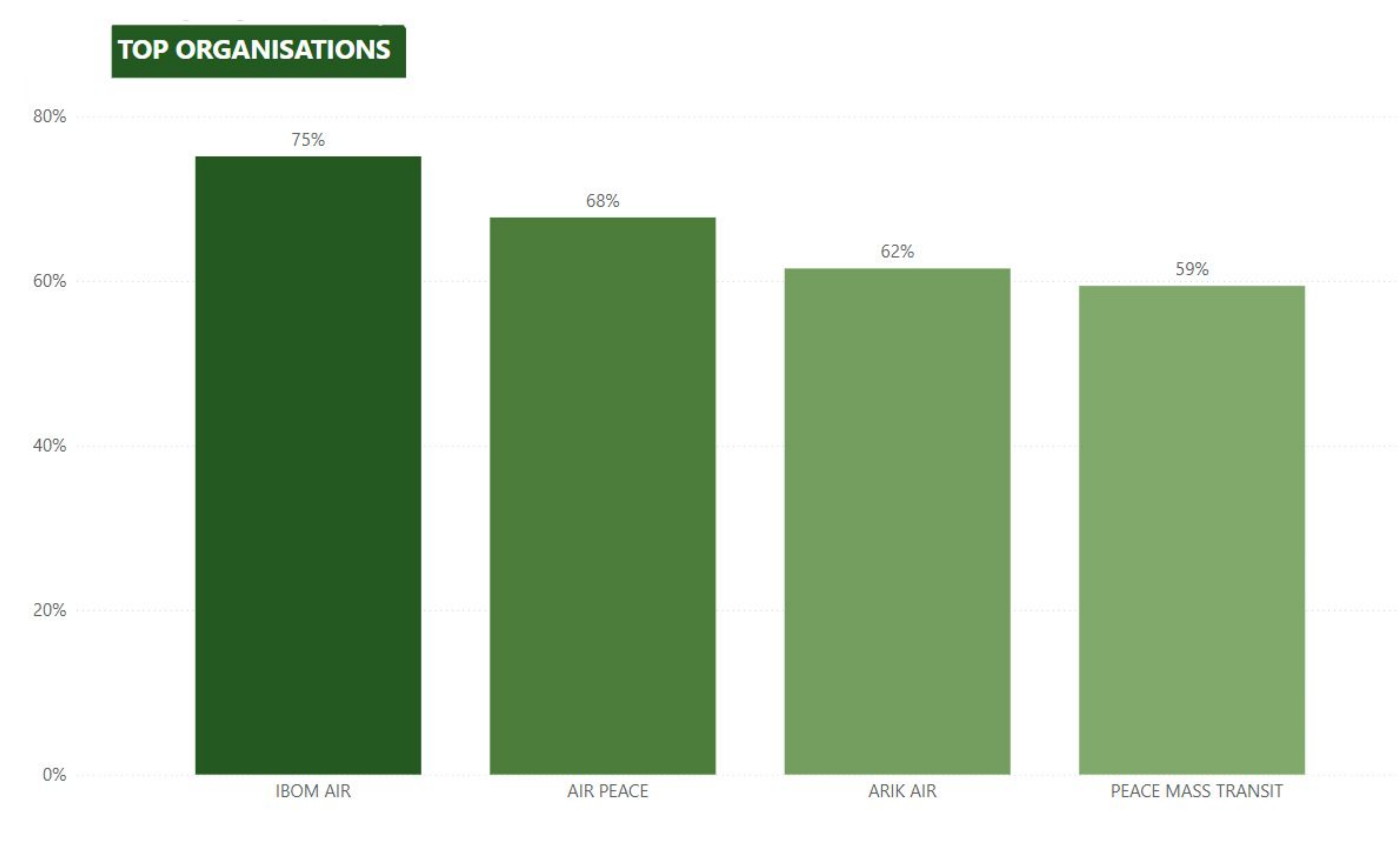
SUBSECTOR INSIGHTS - AVIATION

SUBSECTOR SCORE	ORGANIZATIONS	RESPONSES
75%	21	445
Subsector-Wide Average	Organizations Evaluated In This Subsector	Responses Received In This Sector

SUBSECTOR INSIGHTS - AVIATION



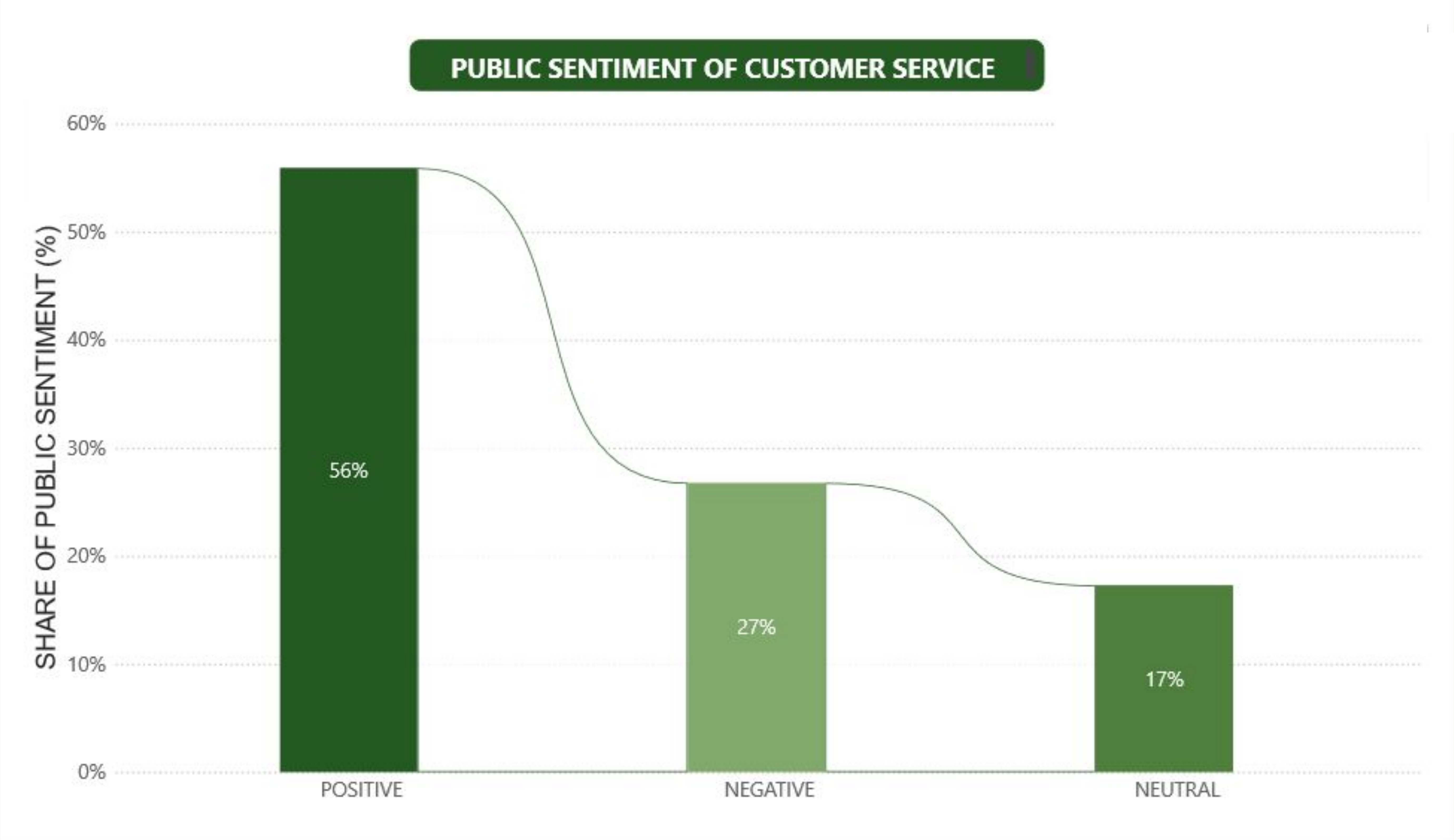
SUBSECTOR INSIGHTS - AVIATION



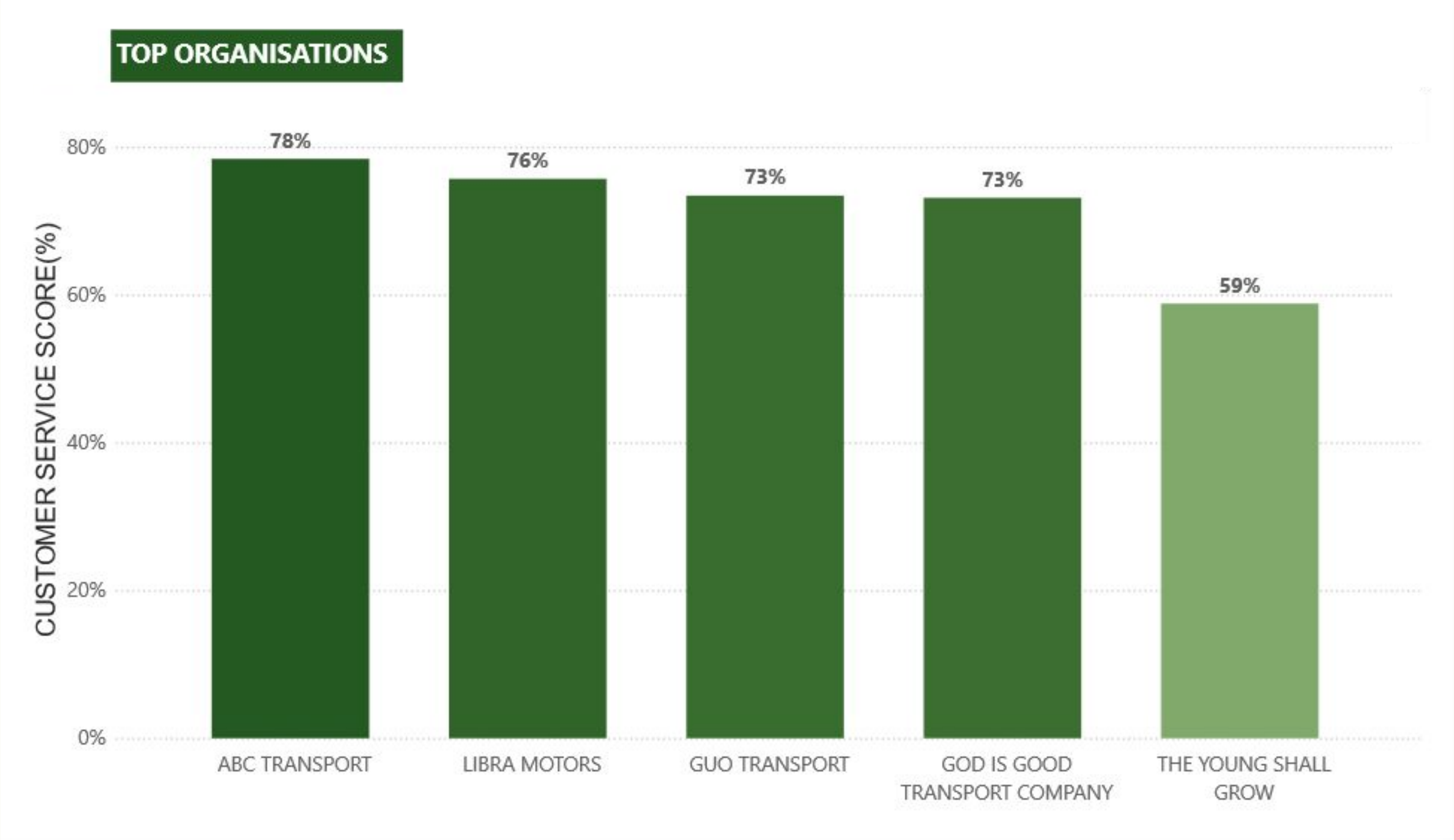
SUBSECTOR INSIGHTS - INTER-STATE

SUBSECTOR SCORE	ORGANIZATIONS	RESPONSES
62%	121	971
Subsector-Wide Average	Organizations Evaluated In This Subsector	Responses Received In This Sector

SUBSECTOR INSIGHTS - INTER-STATE



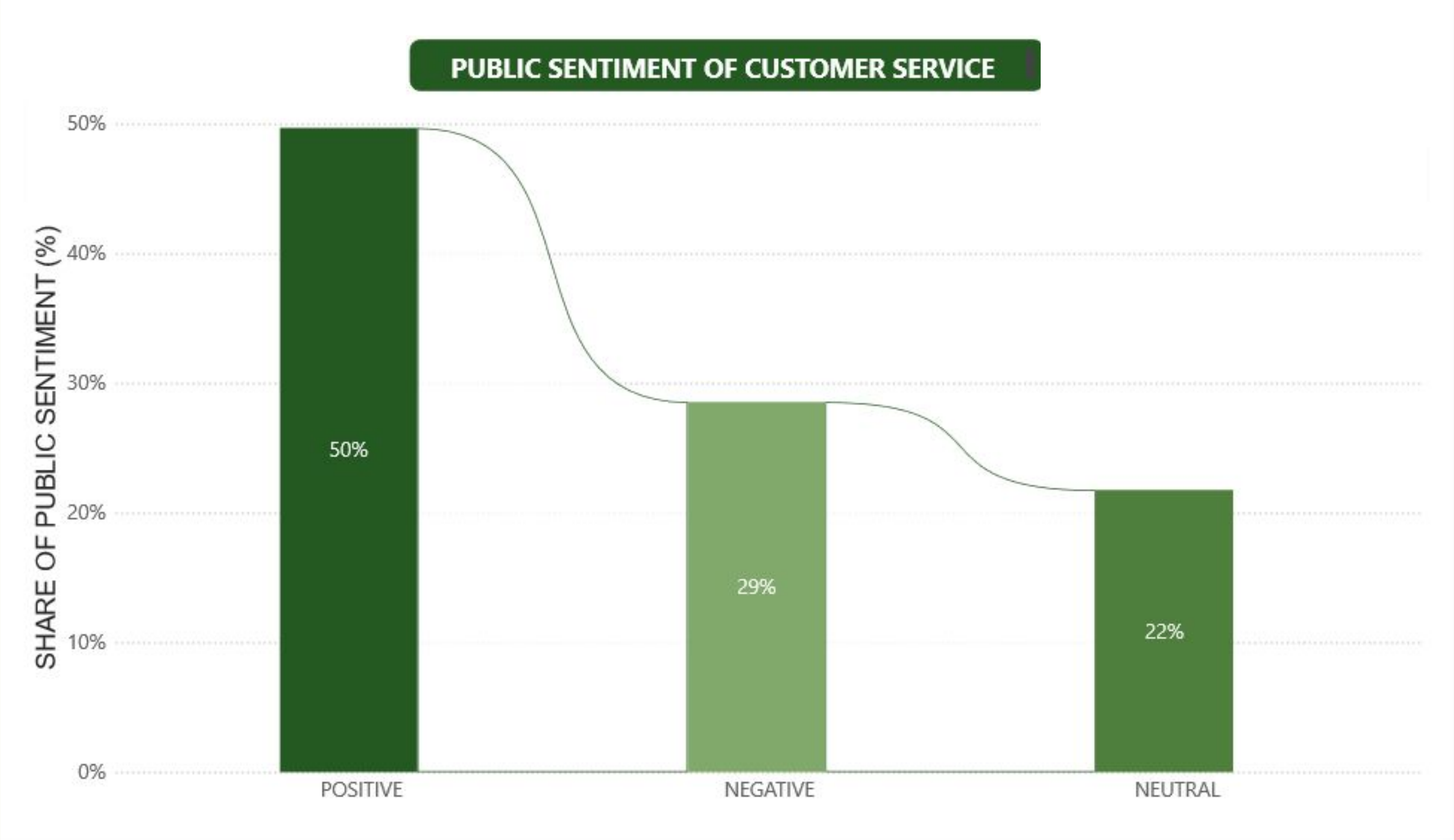
SUBSECTOR INSIGHTS - INTER-STATE



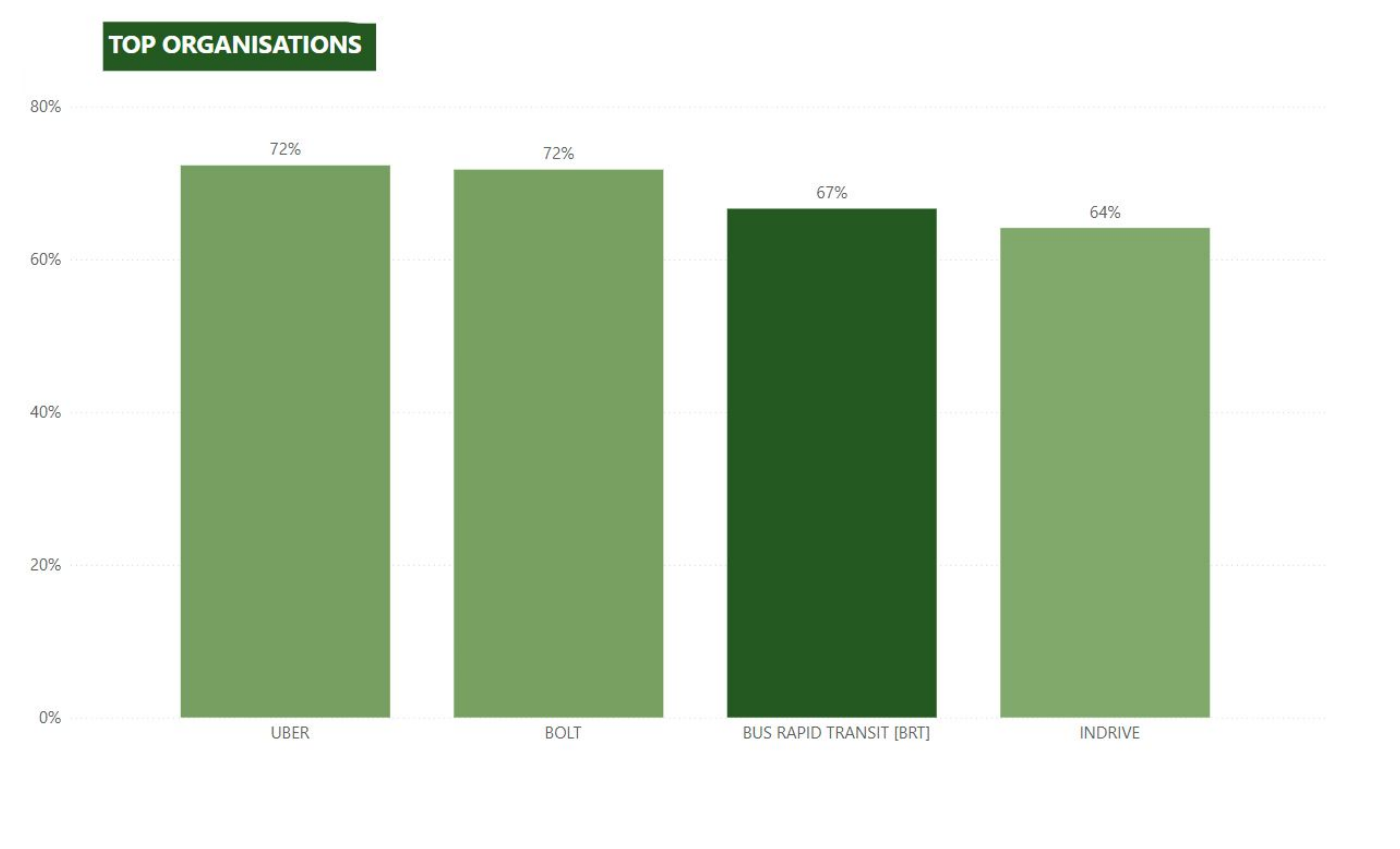
SUBSECTOR INSIGHTS - INTRA-CITY

SUBSECTOR SCORE	ORGANIZATIONS	RESPONSES
56%	16	795
Subsector-Wide Average	Organizations Evaluated In This Subsector	Responses Received In This Sector

SUBSECTOR INSIGHTS - INTRA-CITY



SUBSECTOR INSIGHTS - INTRA-CITY



HOSPITALITY

01 Market Growth

The hospitality sector generated $3.9B in 2022 with a 7% CAGR [cite: 153]. Driven by strategic transformation, Transcorp Hotels reported a remarkable 49% revenue growth in Q3 2025, establishing the industry as a pillar for national economic diversification [cite: 152].

02 Pipeline Expansion

Nigeria ranks third in Africa for hotel development, featuring 48 active projects and over 7,300 rooms [cite: 154]. This expansion is projected to generate 2.6 million new jobs by 2032, driven primarily by domestic travel which accounts for 97% of total spending [cite: 153].

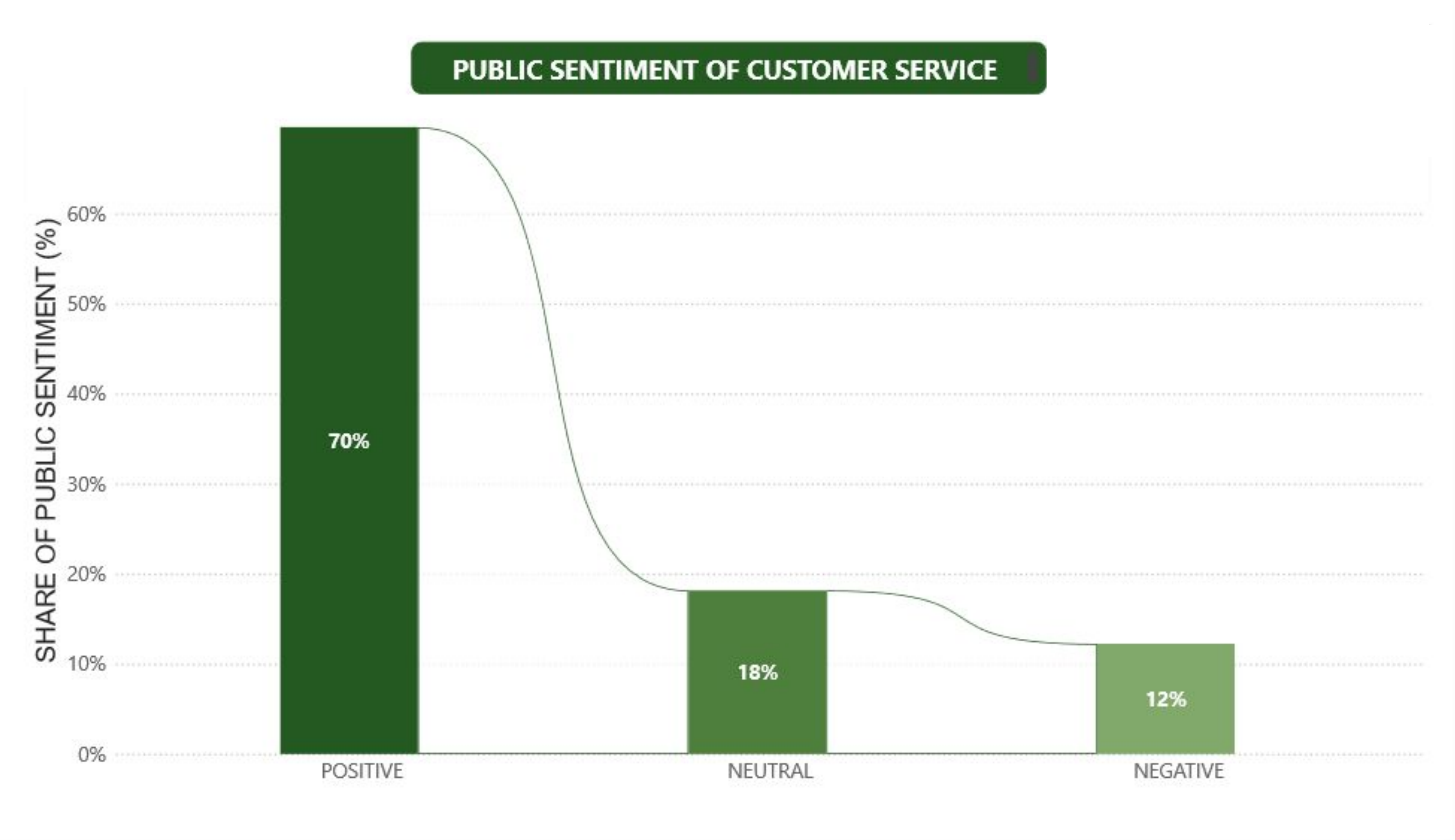
03 Drivers & Deficits

Growth is powered by smart hotel integration and MICE infrastructure like the 5,000-seat Transcorp Centre [cite: 156]. However, infrastructure deficits and macroeconomic pressures remain persistent challenges, putting 33% of the pipeline temporarily on hold [cite: 153].

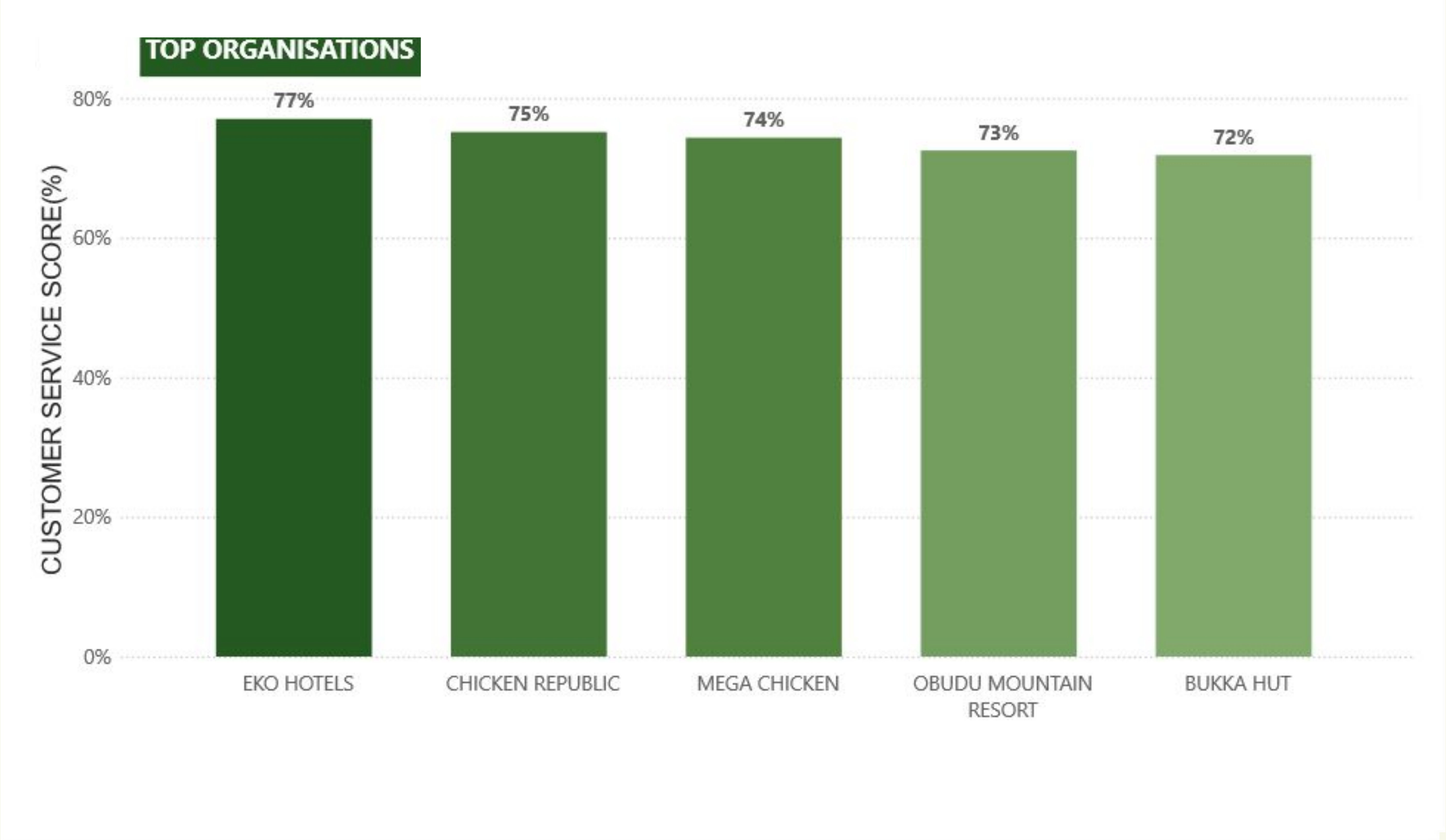
SECTOR INSIGHTS

CHANGE IN OVERALL SCORE	SECTOR SCORE	ORGANIZATIONS	RESPONSES
-1%	71%	369	1.552K
The sector score decreased by 13 percentage points compared to last year	Sector-Wide Average	Organizations Evaluated In This Sector	Responses Received In This Sector

SECTOR INSIGHTS



SECTOR INSIGHTS



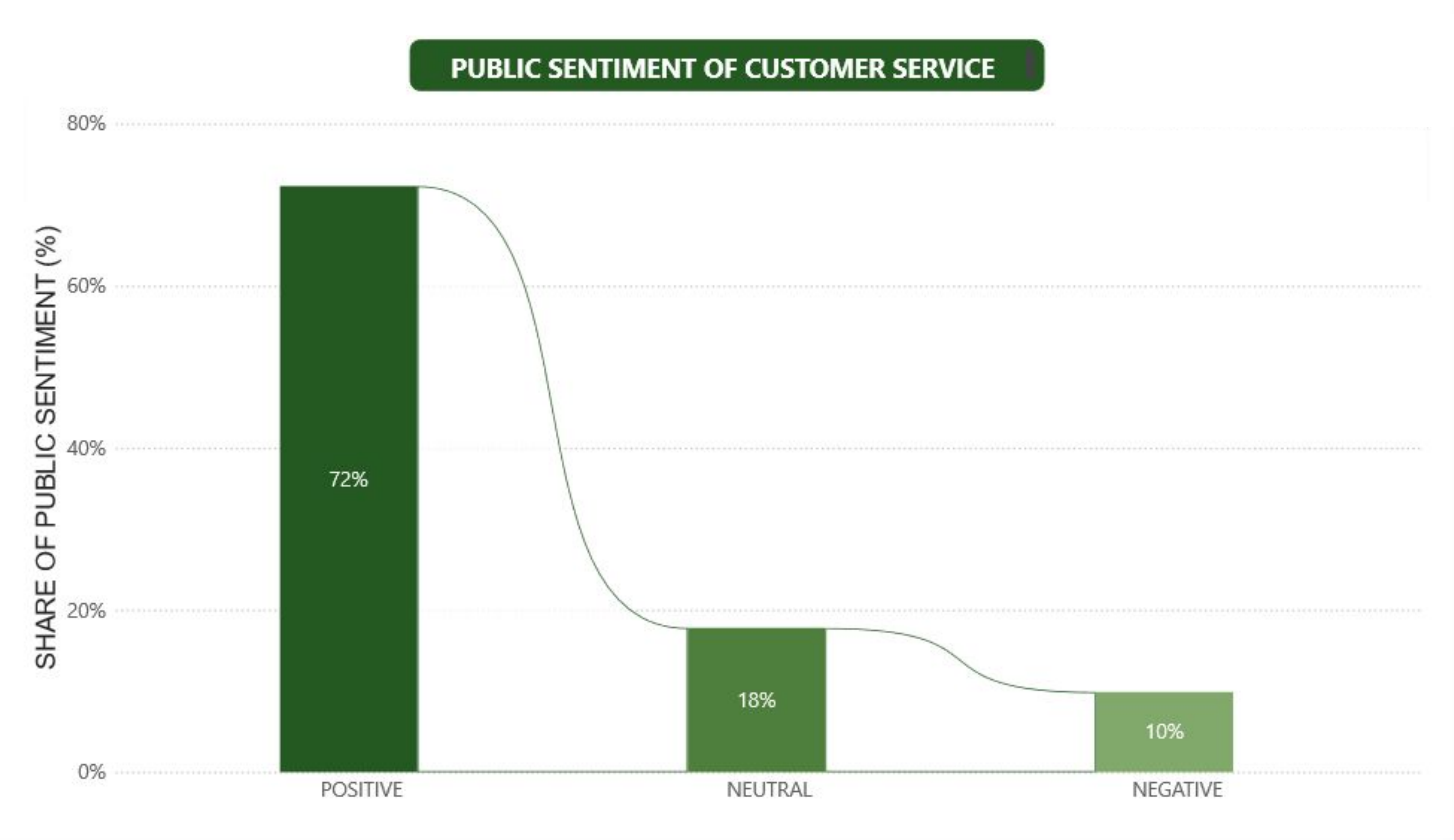
SUBSECTOR INSIGHTS

SUBSECTOR	SUBSECTOR SCORES
HOTELS, PARKS, RESORTS	75%
LOUNGES AND EATERIES	72%

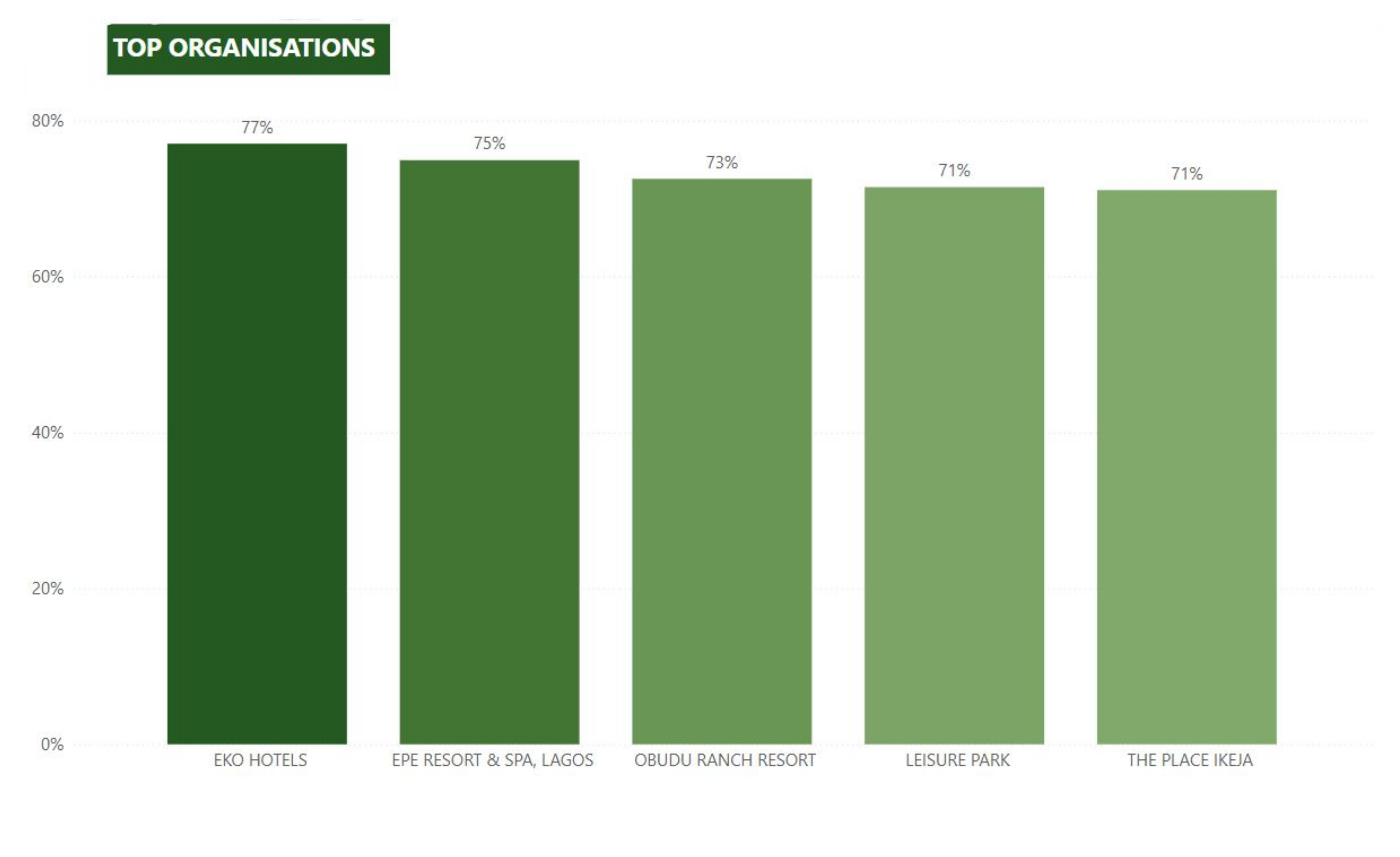
SUBSECTOR INSIGHTS - HOTELS, PARKS, RESORTS

SUBSECTOR SCORE	ORGANIZATIONS	RESPONSES
75%	313	961
Subsector-Wide Average	Organizations Evaluated In This Subsector	Responses Received In This Sector

SUBSECTOR INSIGHTS - HOTELS, PARKS, RESORTS



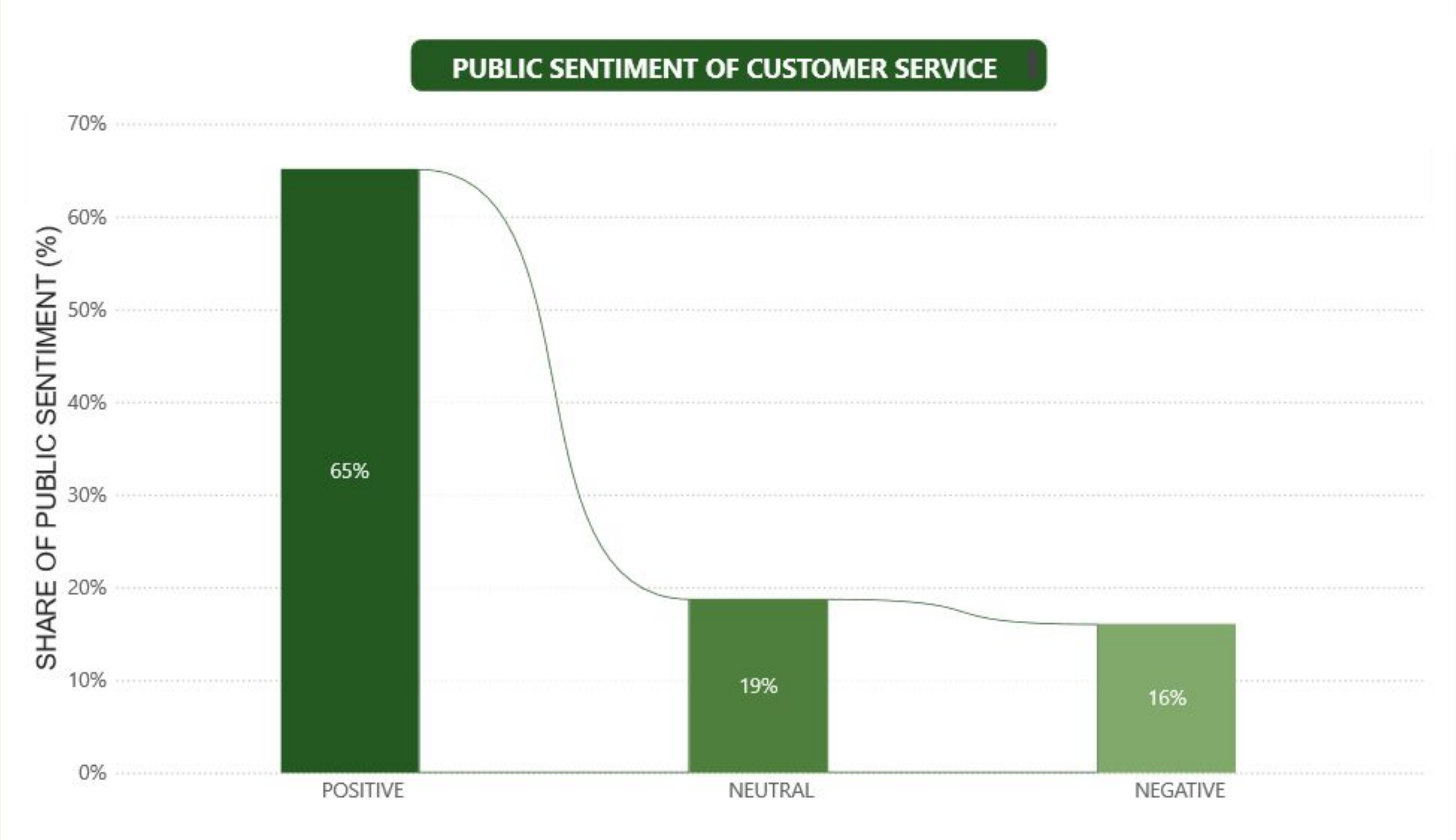
SUBSECTOR INSIGHTS - HOTELS, PARKS, RESORTS



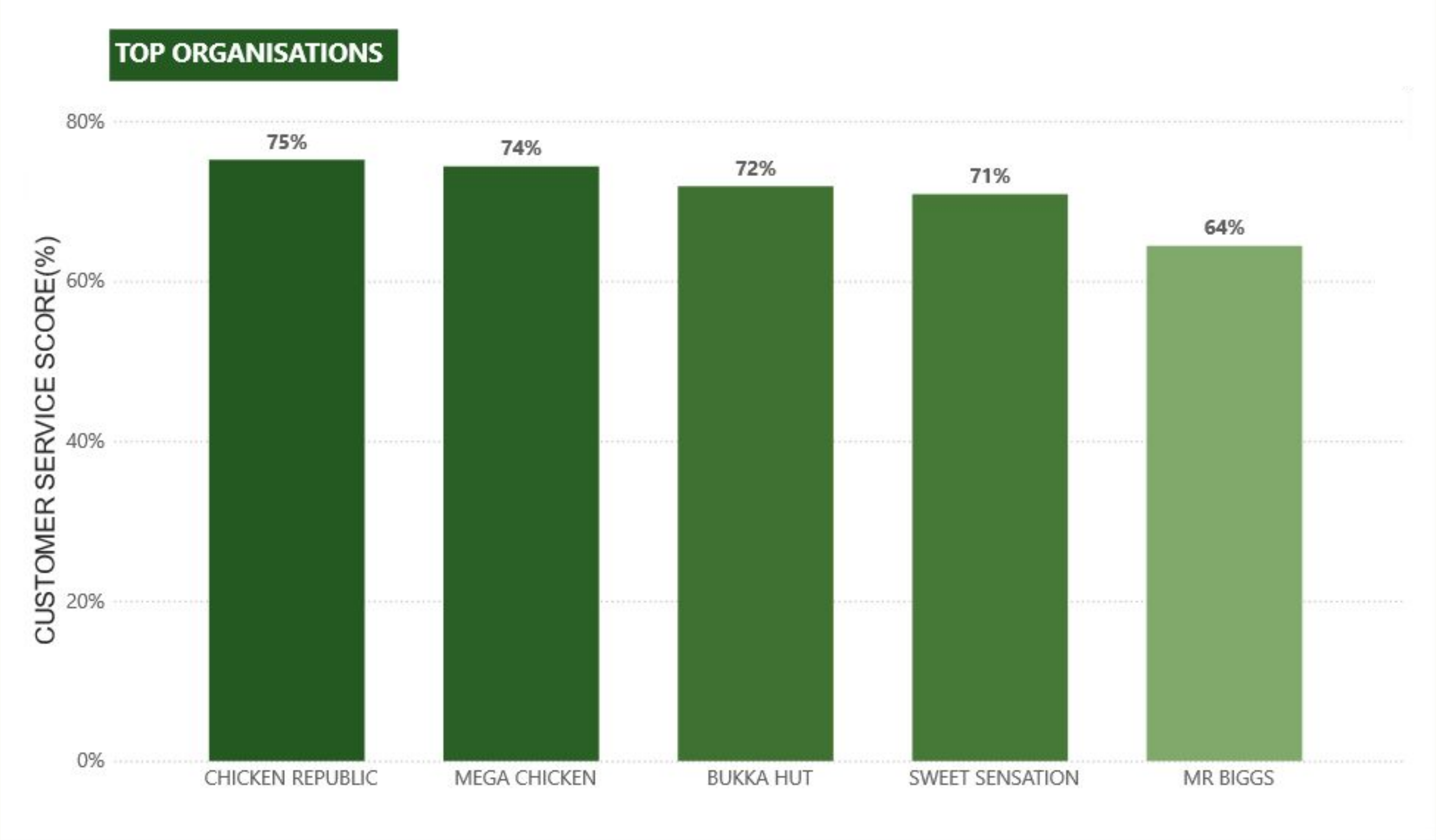
SUBSECTOR INSIGHTS - LOUNGES AND EATERIES

SUBSECTOR SCORE	ORGANIZATIONS	RESPONSES
72%	56	591
Subsector-Wide Average	Organizations Evaluated In This Subsector	Responses Received In This Sector

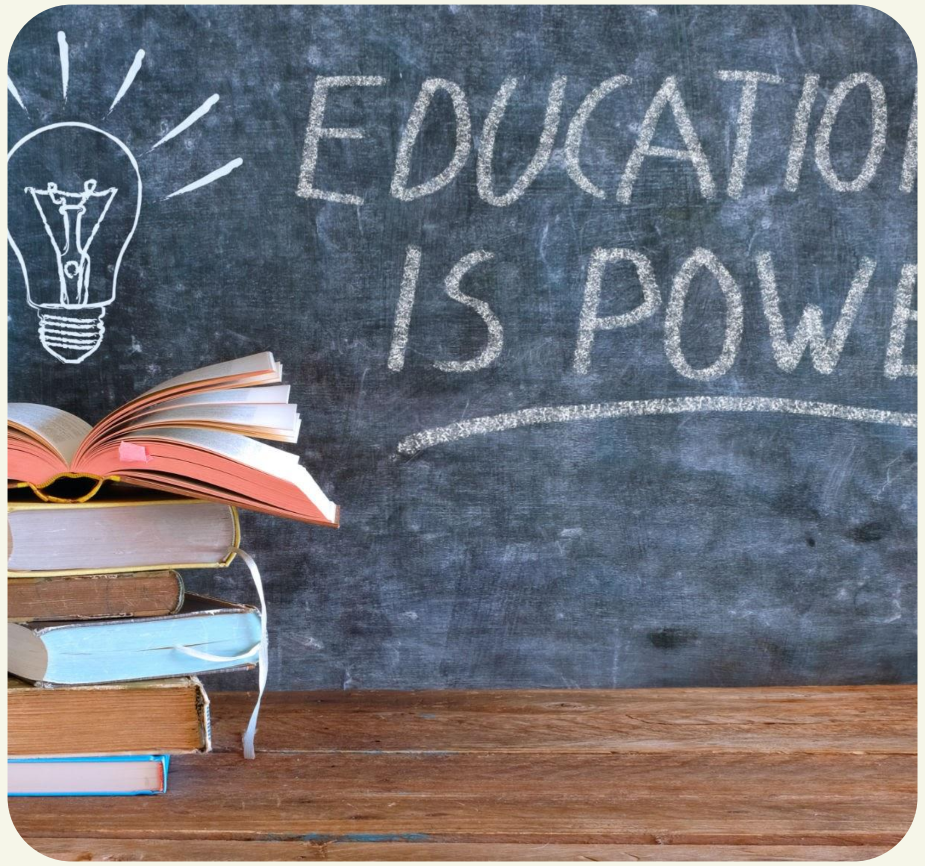
SUBSECTOR INSIGHTS - LOUNGES AND EATERIES



SUBSECTOR INSIGHTS - LOUNGES AND EATERIES



EDUCATION



01 / SYSTEM REFORMS

Transformative Reforms: Driven by SDG 4 to improve education quality and enhance nationwide skill development.

New 12-4 Model: Proposes replacing the 6-3-3-4 system with 12 years of compulsory, uninterrupted basic education.

Key Focus Areas: Strengthening foundational learning, integrating digital/TVET skills, and setting minimum entry age to 16.

02 / FUNDING & GRANTS

Budget Expansion: Rose 62% to ₦3.52T in 2025, but remains at 7% of total budget below UNESCO's 15-20% target [cite: 5, 6].

Agency Funding: TETFUND expanded to ₦1.6T (35% for research) [cite: 7], while NELFUND disbursed ₦86.3B to 450k+ students [cite: 8].

Grants & Pledges: Dangote Foundation pledged ₦1T for STEM/girls [cite: 9]; World Bank approved $500M for HOPE-EDU [cite: 10].

03 / SYSTEM CHALLENGES

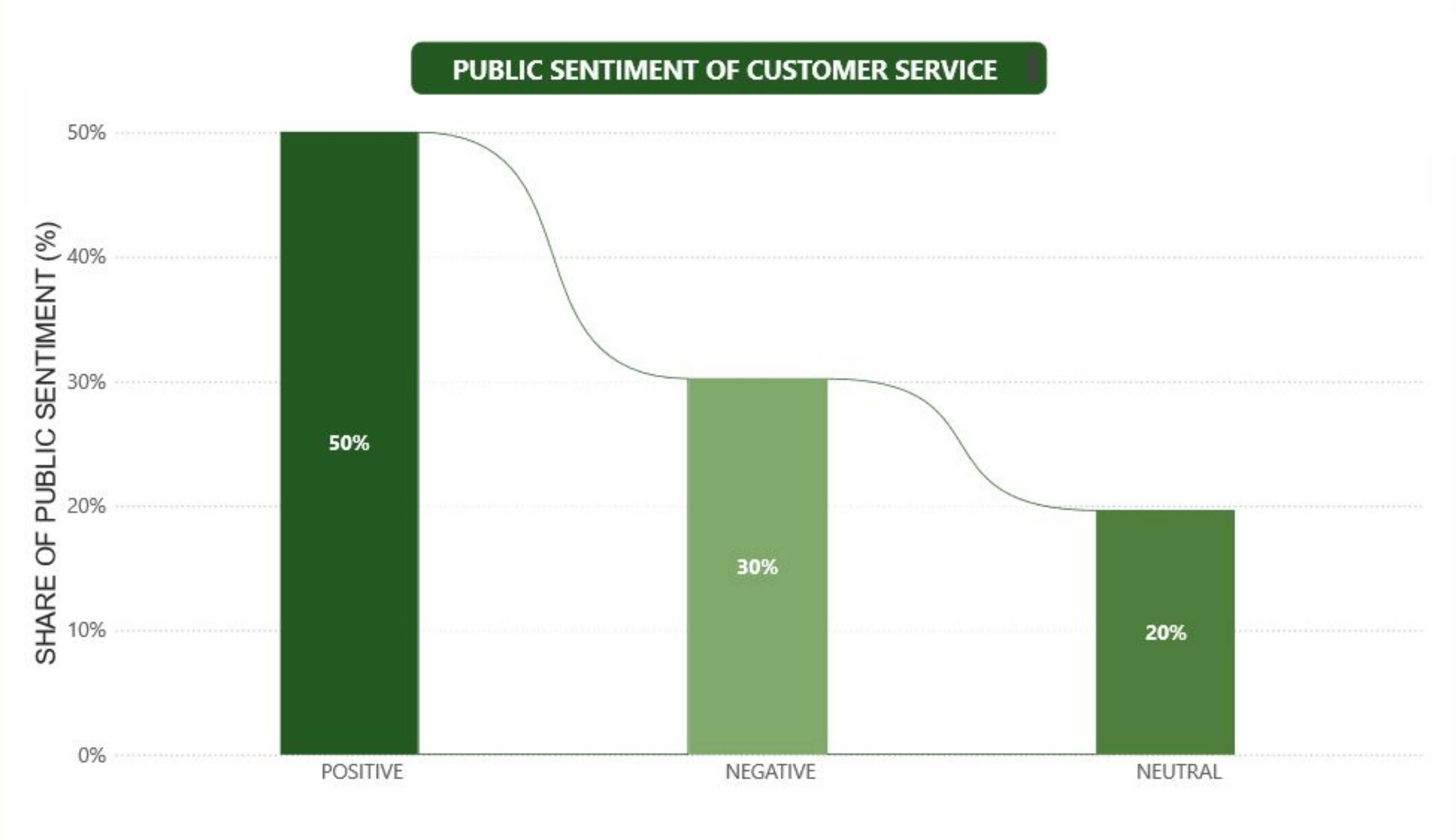
Access & Literacy: ~20M out-of-school children (60% girls) [cite: 11] and 70% of enrolled students suffer from learning poverty [cite: 12].

Systemic Deficits: Over 75% scored below 200 in 2025 UTME [cite: 13]. Issues include classroom congestion [cite: 14] and severe insecurity [cite: 15].

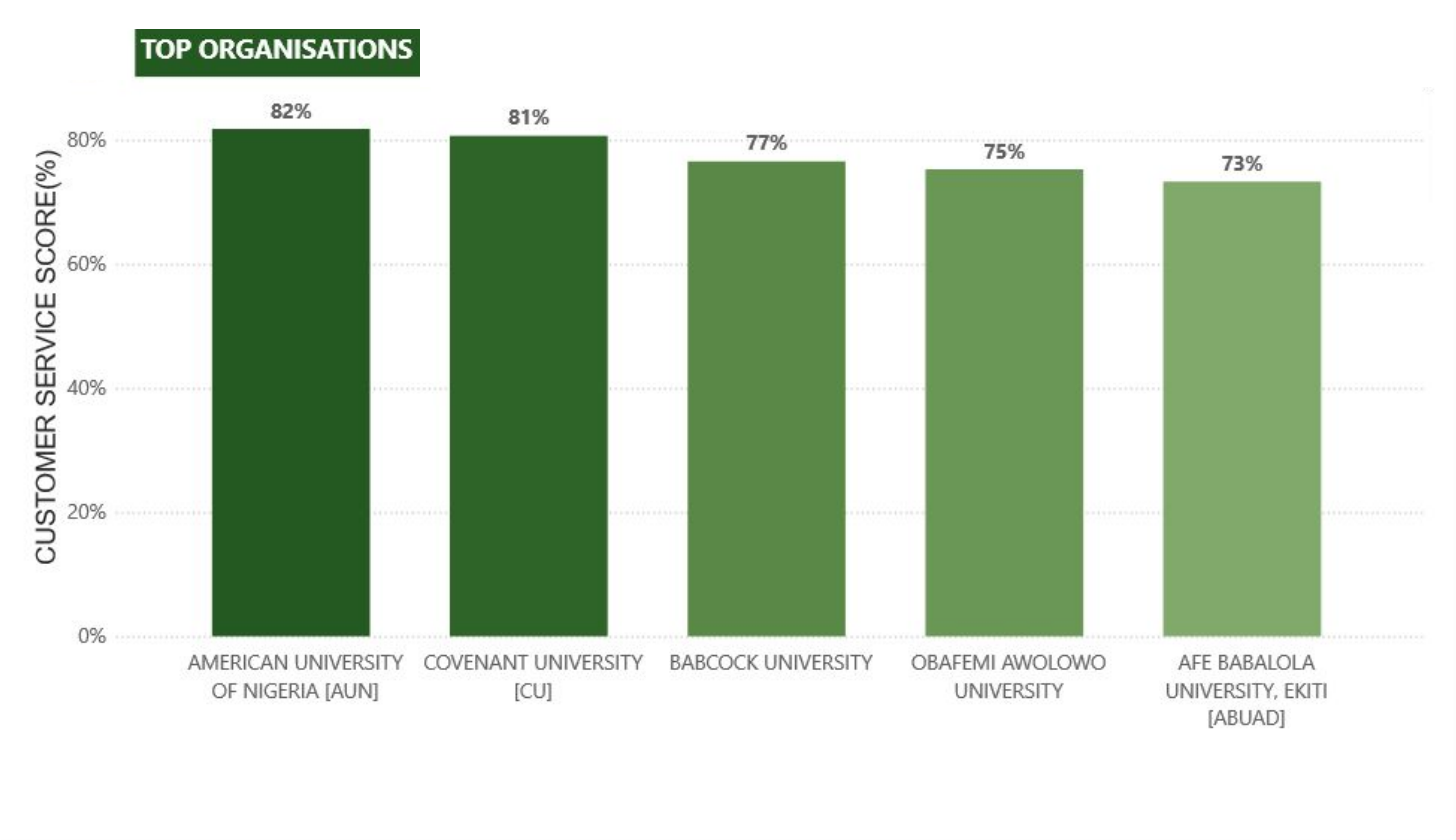
Resource Shortfalls: ₦290B teacher salary gap [cite: 16] demands urgent retraining, improved compensation, and governance [cite: 17].

SECTOR INSIGHTS

SECTOR INSIGHTS



SECTOR INSIGHTS



SUBSECTOR INSIGHTS

SUB SECTOR	SUB SECTOR SCORES
PRIVATE UNIVERSITIES	77%
PUBLIC UNIVERSITIES	64%

SUBSECTOR INSIGHTS - PRIVATE UNIVERSITIES

SUBSECTOR SCORE

77%

Subsector-Wide Average

ORGANIZATIONS

14

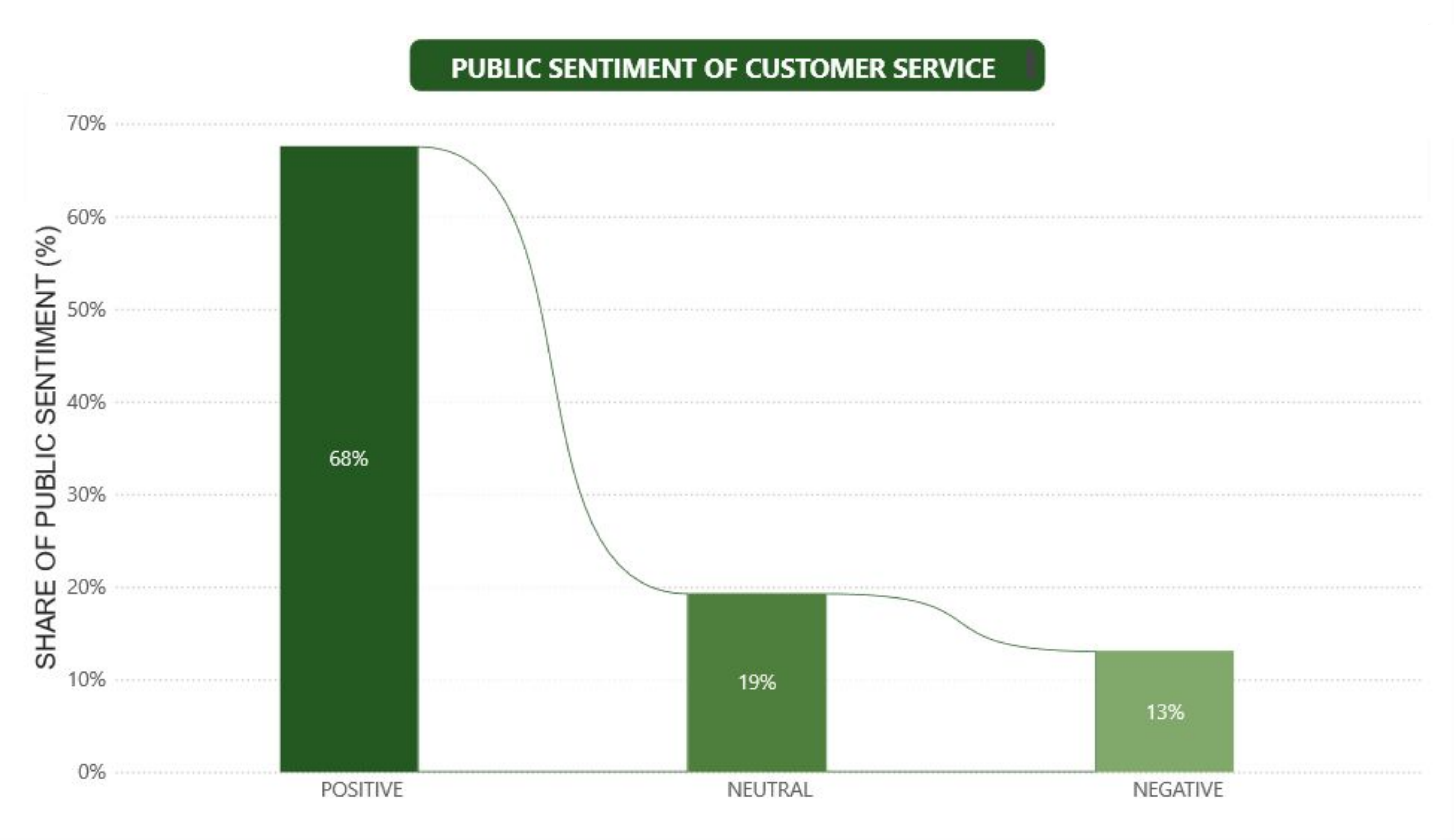
Organizations Evaluated In This Subsector

RESPONSES

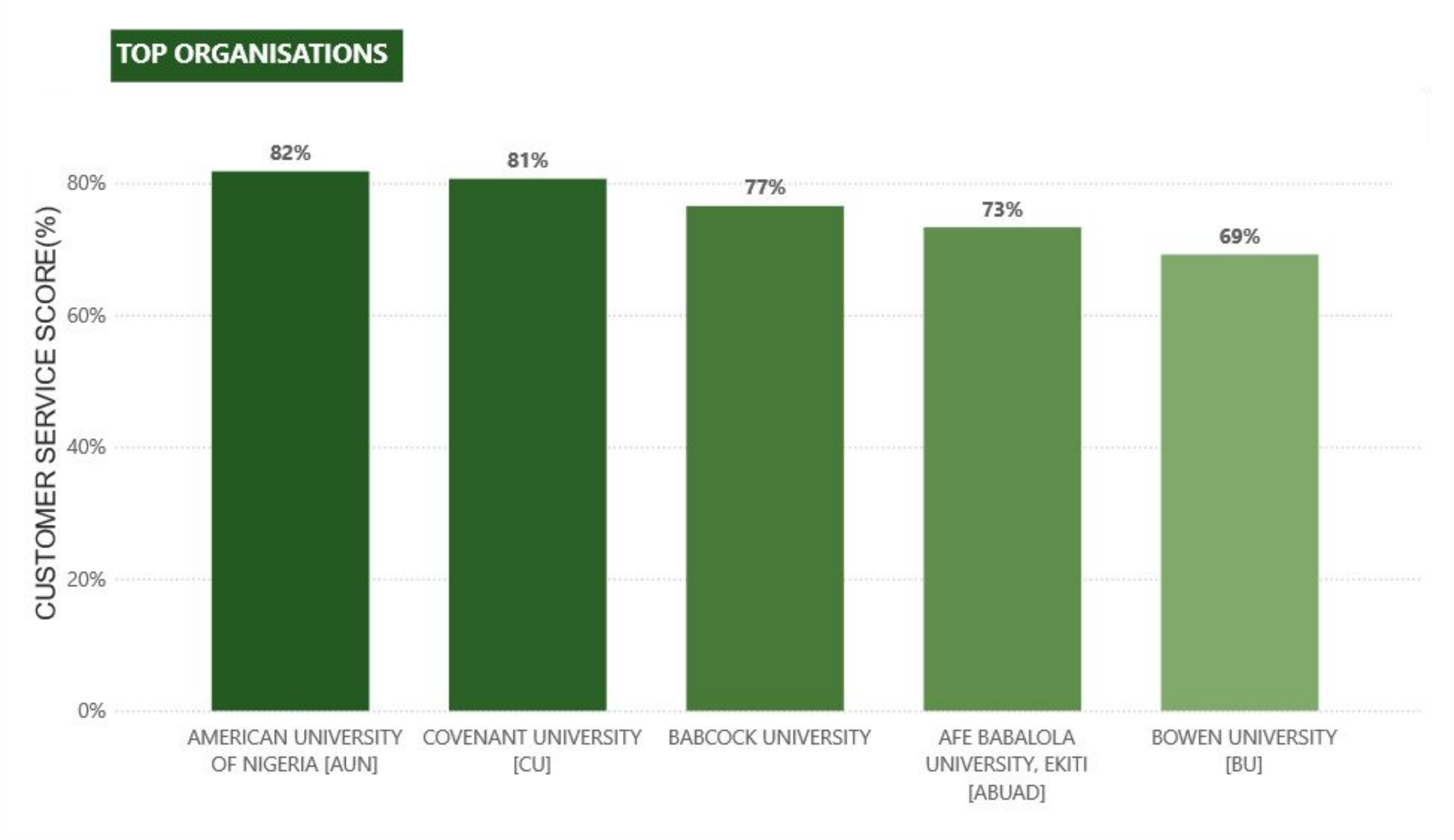
290

Responses Received In This Sector

SUBSECTOR INSIGHTS - PRIVATE UNIVERSITIES



SUBSECTOR INSIGHTS - PRIVATE UNIVERSITIES



SUBSECTOR INSIGHTS - PUBLIC UNIVERSITIES

SUBSECTOR SCORE

64%

Subsector-Wide Average

ORGANIZATIONS

117

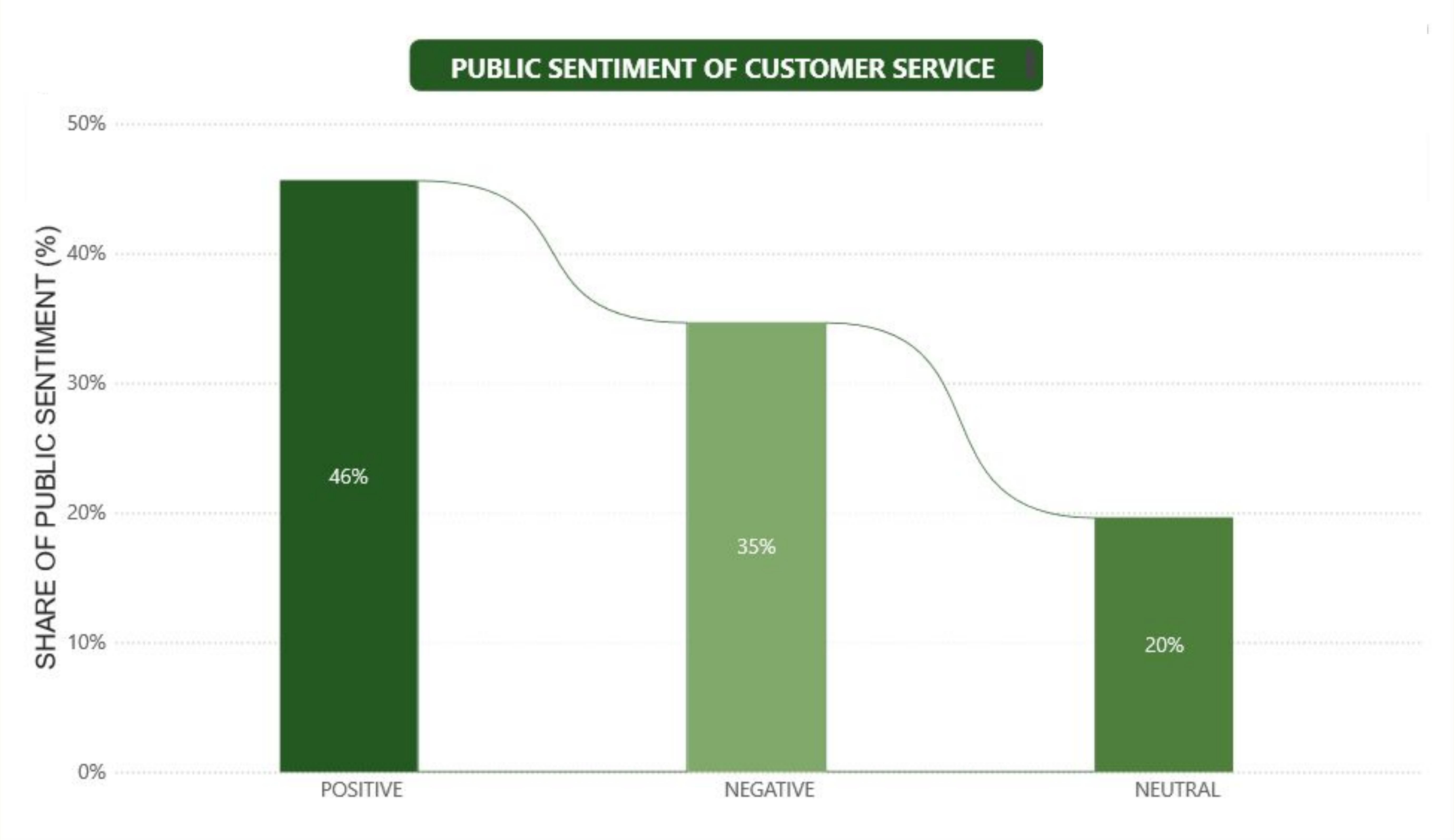
Organizations Evaluated In This Subsector

RESPONSES

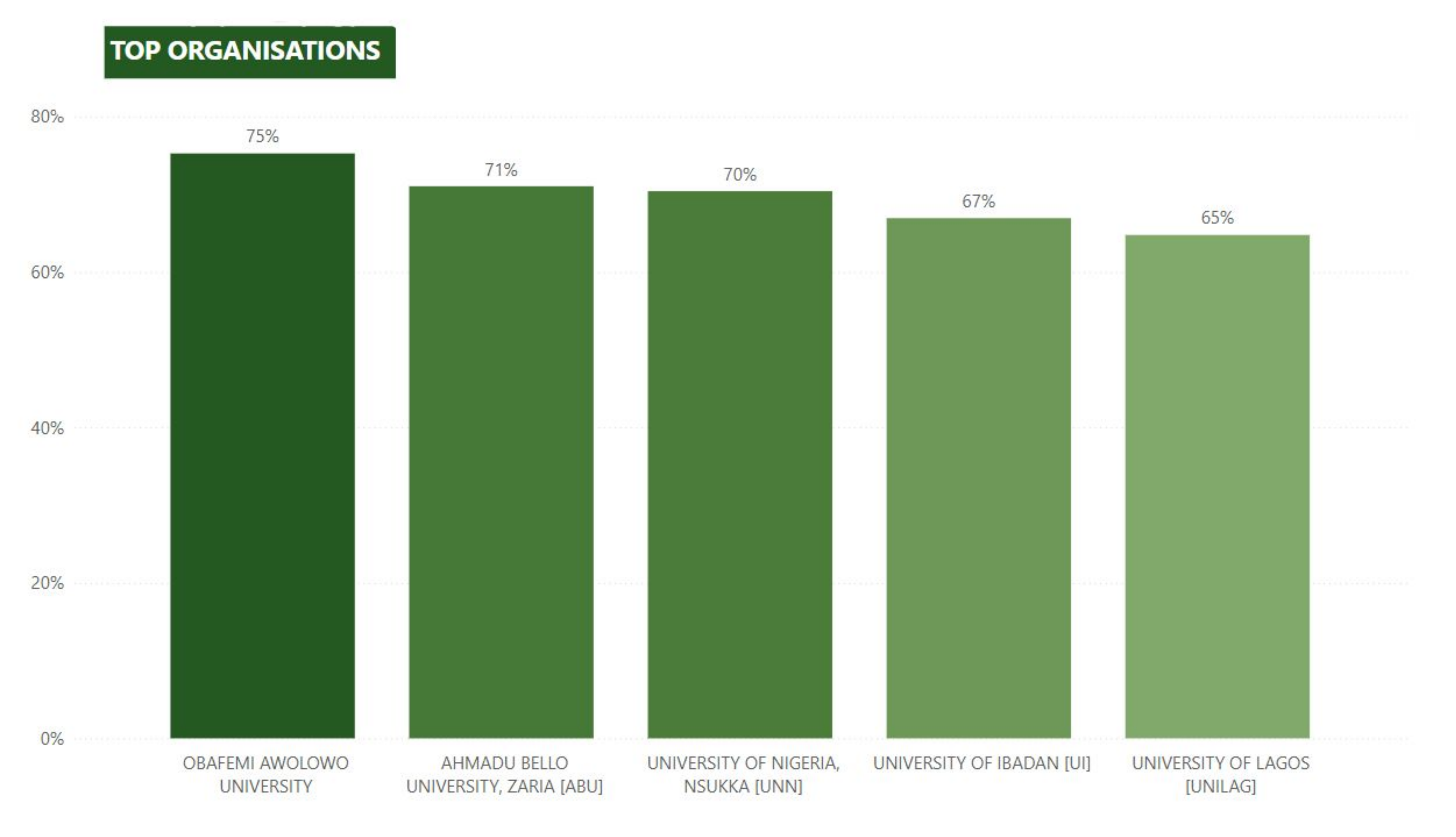
1.242K

Responses Received In This Sector

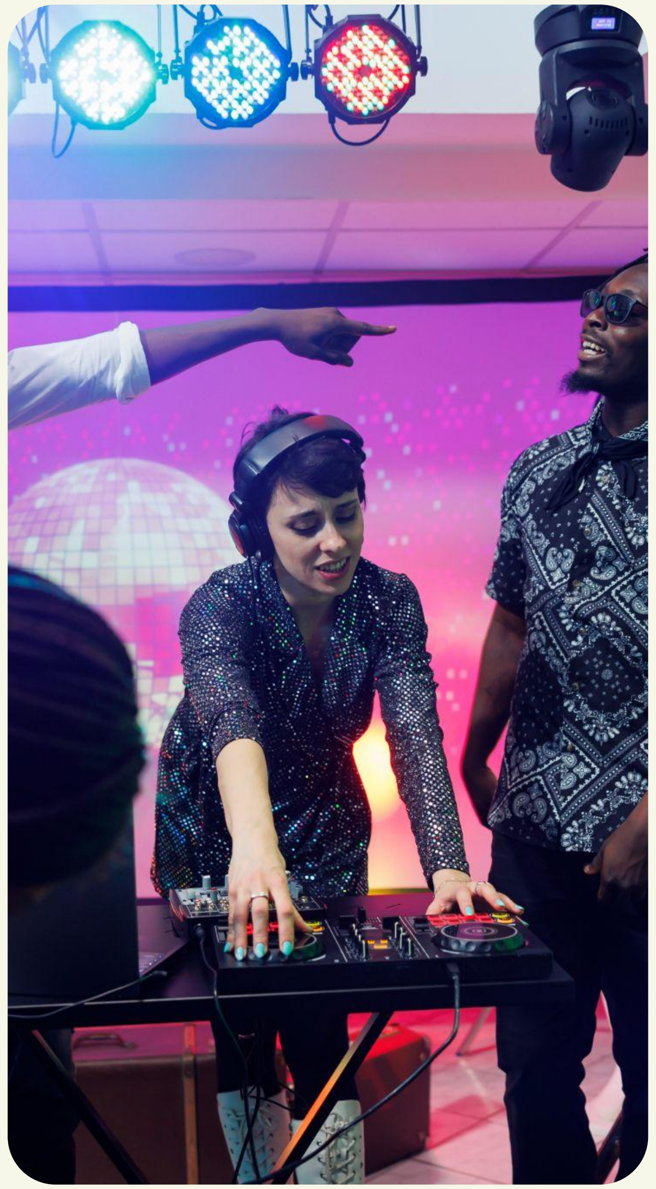
SUBSECTOR INSIGHTS - PUBLIC UNIVERSITIES



SUBSECTOR INSIGHTS - PUBLIC UNIVERSITIES



SPORTS / ENTERTAINMENT



Market Growth

Nigeria leads Africa as the fastest-growing Entertainment & Media market, with a remarkable **11% growth rate** [102].

- Projected to reach **$15 Billion** value by 2025 [103].
- Alternative forecast projects expansion to $13.6 Billion by 2028 (9% CAGR) [103].
- Creative economy currently supports **4.2M+ jobs**, with 2.7M more expected [102].

Digital Drivers

Connectivity is a massive catalyst, backed by a robust community of over **107M+ internet users** [102].

- Growth is heavily fueled by OTT streaming, gaming, esports, and ads [102].
- OTT streaming services are expected to increase at a steady **8% CAGR** [102].
- Digital ad spend is forecasted to dominate at **84% by 2029** [102].

Regulation & Hurdles

Critical infrastructural deficits, funding gaps, brain drain, and piracy limit full potential [104].

- Digital piracy results in annual losses of **₦918 Million** [104].
- **Copyright Act 2022** modernizes protections to address digital violations [105].
- Implements stringent penalties (minimum 1M Naira fine or 5 years imprisonment) [104].

SPORTS / ENTERTAINMENT

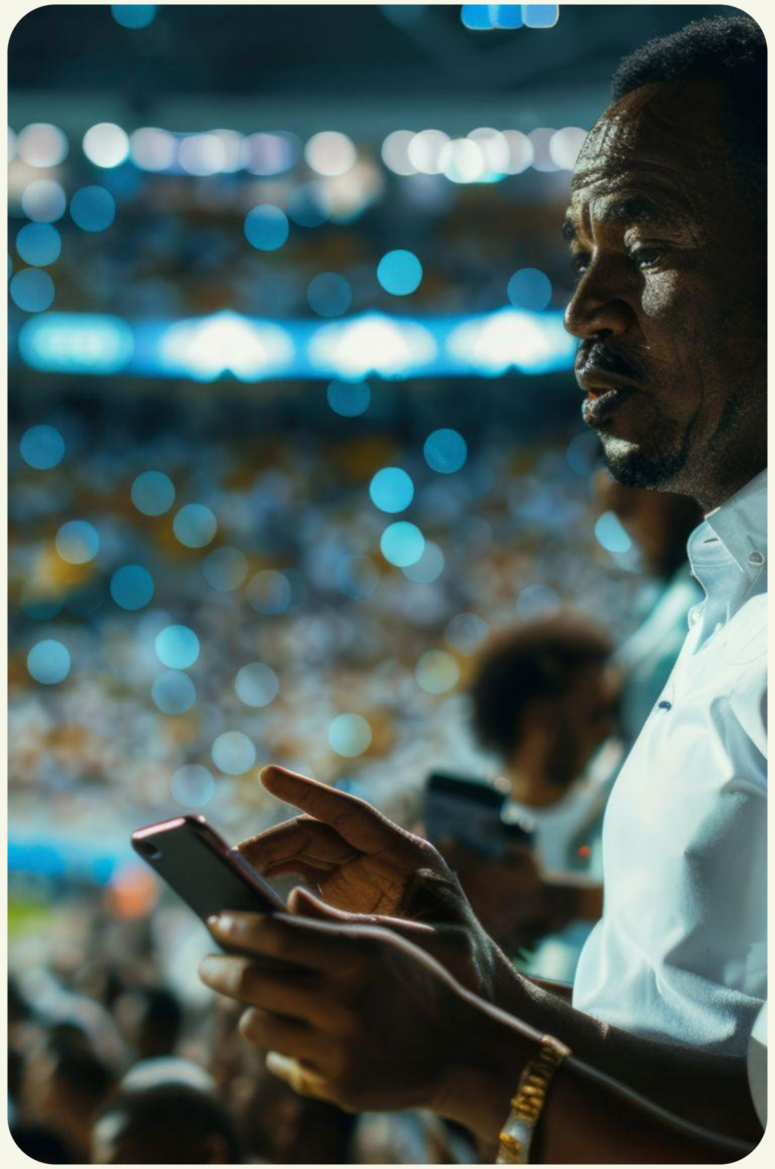
Entertainment Insights

- **Koleoso YouTube Hit:** Actor Ibrahim Yekini's film became one of Nigeria's most searched series of 2025.
- **Top Music Video:** Gaise Baba's "No Turning Back II" was the most-watched YouTube music video.
- **Record Box Office:** Funke Akindele's "Behind The Scenes" earned over ₦200M in its opening weekend.
- **Grammy Nominations:** Nigerian artists dominated the Best African Music Performance category.

Sports Economy & Policy

- **NSC Initiative:** The newly formed National Sports Commission launched the Reset, Refocus, and Relaunch initiative.
- **₦78B Sports Budget:** Proposed in 2025 to transition the sports ecosystem from competition-driven to developmental.
- **Infrastructure Upgrades:** Funding includes rehabilitation of MKO Abiola Stadium and a high-performance centre.
- **Grassroots Bedrock:** Focus on equipment, modern facilities, and regular competitions to drive long-term success.

SPORTS / ENTERTAINMENT



Tournament Campaigns

- **CHAN & AFCON 2025:** Super Eagles target first CHAN title and a fourth AFCON championship.
- **WAFCON 2025:** Nine-time winners Super Falcons aim to reclaim their continental title.
- **AfroBasket & Track:** D'Tigress defend basketball crown; stars Amusan & Brume seek world redemption.

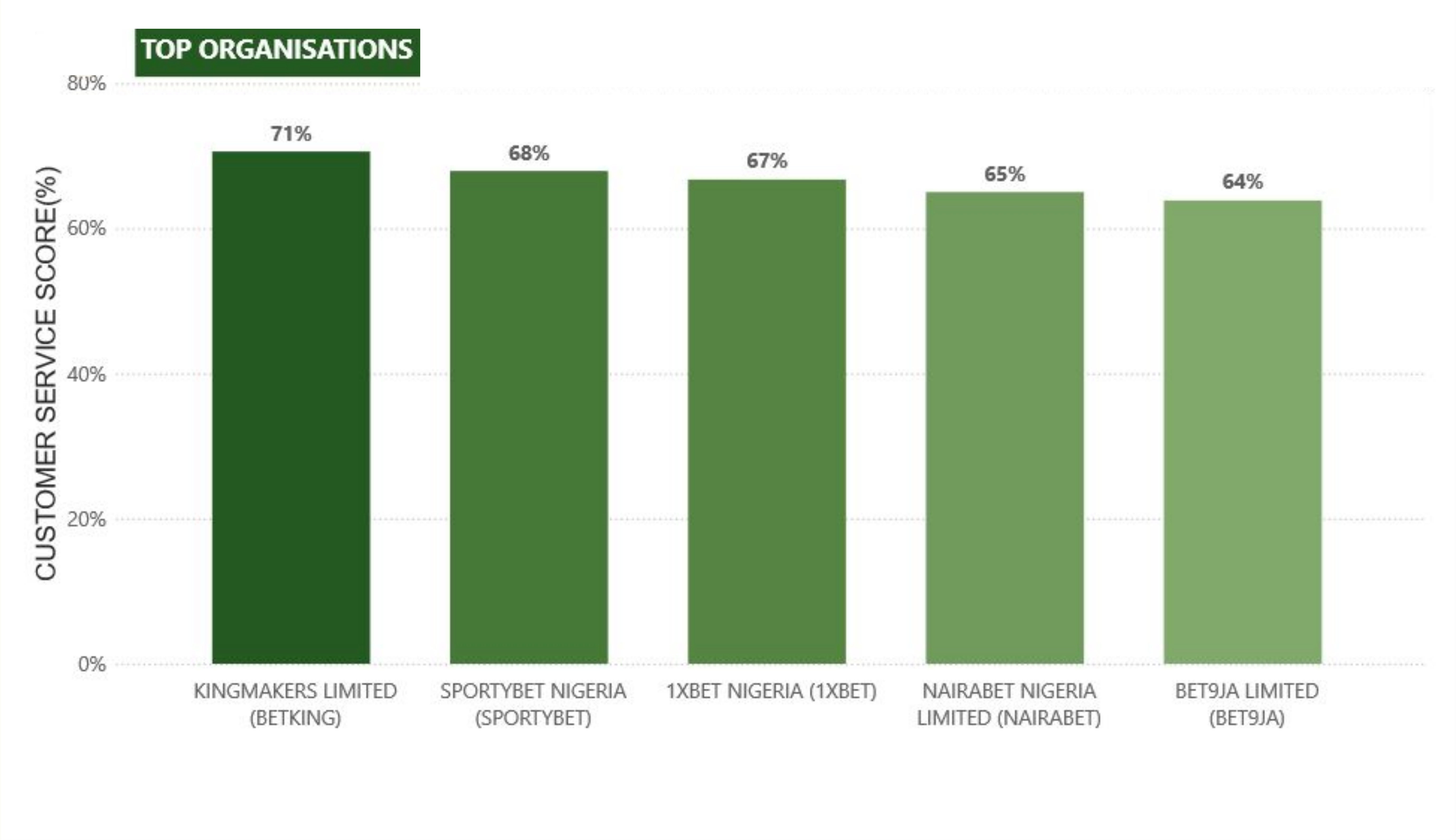
Hosting & National Events

- **National Festivals:** Ogun State hosts 2025 Sports Festival; Delta State hosts Youth Games.
- **Regional Games:** Lagos hosts inaugural Africa Running Conference and South West Games.
- **Commonwealth 2030:** Abuja proposes formal bid to become the first African city to host the Games.

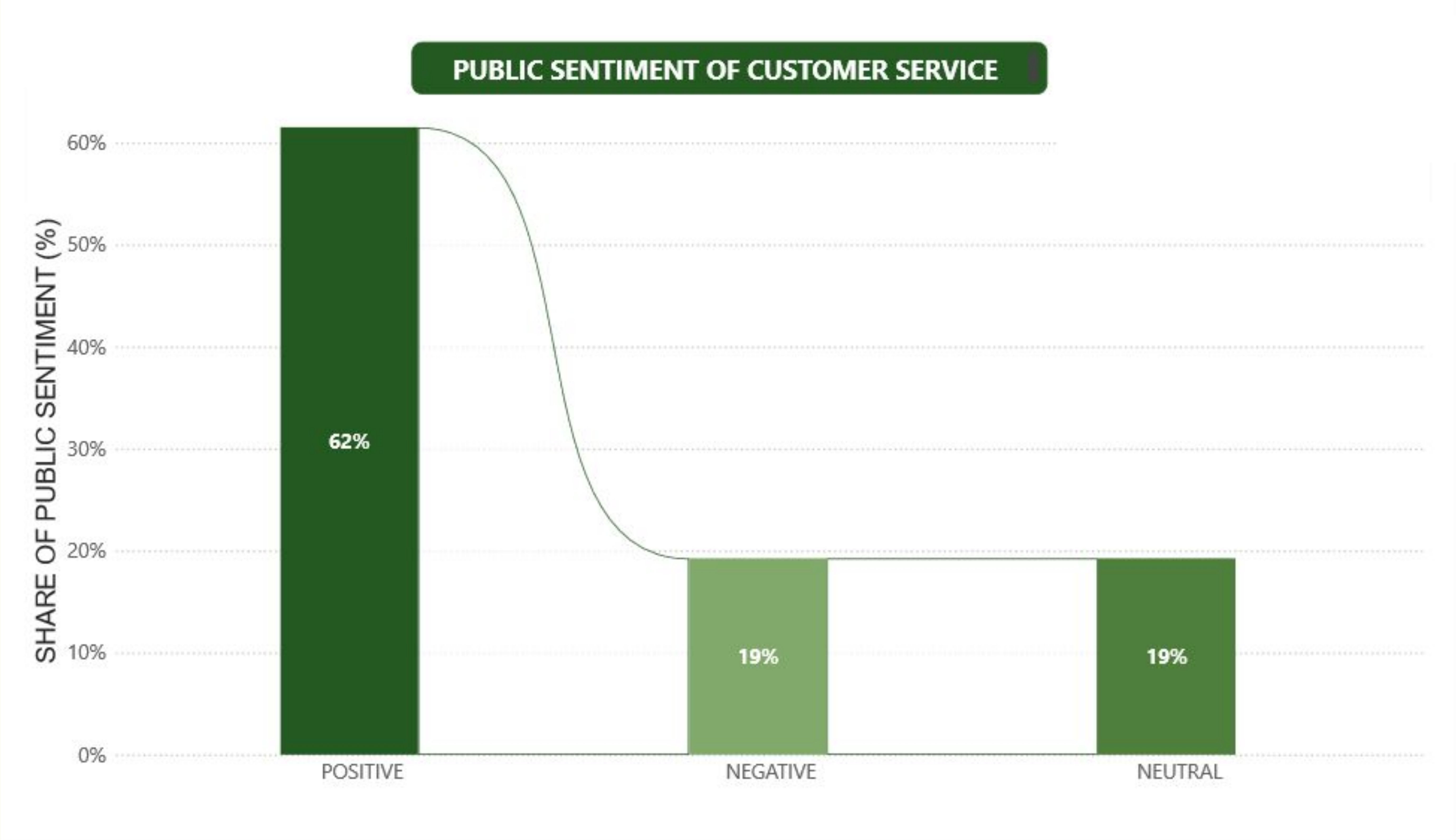
SECTOR INSIGHTS

CHANGE IN OVERALL SCORE	SECTOR SCORE	ORGANIZATIONS	RESPONSES
-2%	67%	26	904
The sector score decreased by 2 percentage points compared to last year	Sector-Wide Average	Organizations Evaluated In This Sector	Responses Received In This Sector

SECTOR INSIGHTS



SECTOR INSIGHTS



REAL ESTATE

Market Overview & GDP

- **Trillion-Dollar Market:** The real estate market reached **US$2.61T** in 2025, dominated by the residential segment at US$2.25T [cite: 90].
- **Economic Driver:** The sector contributed 5% to GDP in 2024 and surpassed oil & gas, contributing **₦16.42T (18% share)** in Q1 2025 [cite: 91].
- **Growth Forecast:** The sector maintains a projected Compound Annual Growth Rate of **7%** through 2029 [cite: 92].

Price Trends & Costs

- **Urban Surge:** Property prices in Lagos and Abuja rose **10–12% annually**, with Lagos recording a 40% surge in 2024 [cite: 95, 96].
- **Cost Inflation:** Key building materials spiked by **over 100%** (2023–2024) due to subsidy removals and currency depreciation [cite: 89].

Demographics & Deficit

- **Severe Deficit:** Nigeria faces a massive housing deficit of **22M to 28M units** as urban populations exceed 50% [cite: 89, 93].
- **Demand vs. Supply:** Rapid demand growth of **8% annually** far outpaces the constrained supply growth of 5% [cite: 89].
- **Renewed Hope Cities:** The government aims to deliver **20,000+ units** annually, with 10,112 units currently under construction [cite: 94].

Mortgages & Affordability

- **Prohibitive Rates:** High mortgage rates of **20% to 30%** severely limit housing affordability for average citizens [cite: 96].
- **Instalment Solutions:** With transactions heavily cash-based, buyers increasingly rely on flexible developer instalment plans [cite: 89].

REAL ESTATE

Diaspora & Tech

• **Diaspora Capital:** Channeling massive remittances ($20.93B in 2024) heavily into real estate [cite: 97].

• **Currency Leverage:** Naira depreciation made property acquisitions cheaper for dollar-earning buyers [cite: 97].

• **Tech adoption:** Blockchain registries, virtual tours, and co-investment platforms drove transparency [cite: 98].

Regional Growth

• **Lagos Core:** High urbanization in Ikoyi, VI, and Lekki drove 10-15% annual luxury price growth [cite: 89].

• **Rising Suburbs:** Infrastructure like Dangote Refinery doubled land values in Epe and Ibeju-Lekki [cite: 99].

• **Abuja Hub:** Political capital recorded steady 8-10% annual price hikes in luxury housing [cite: 89].

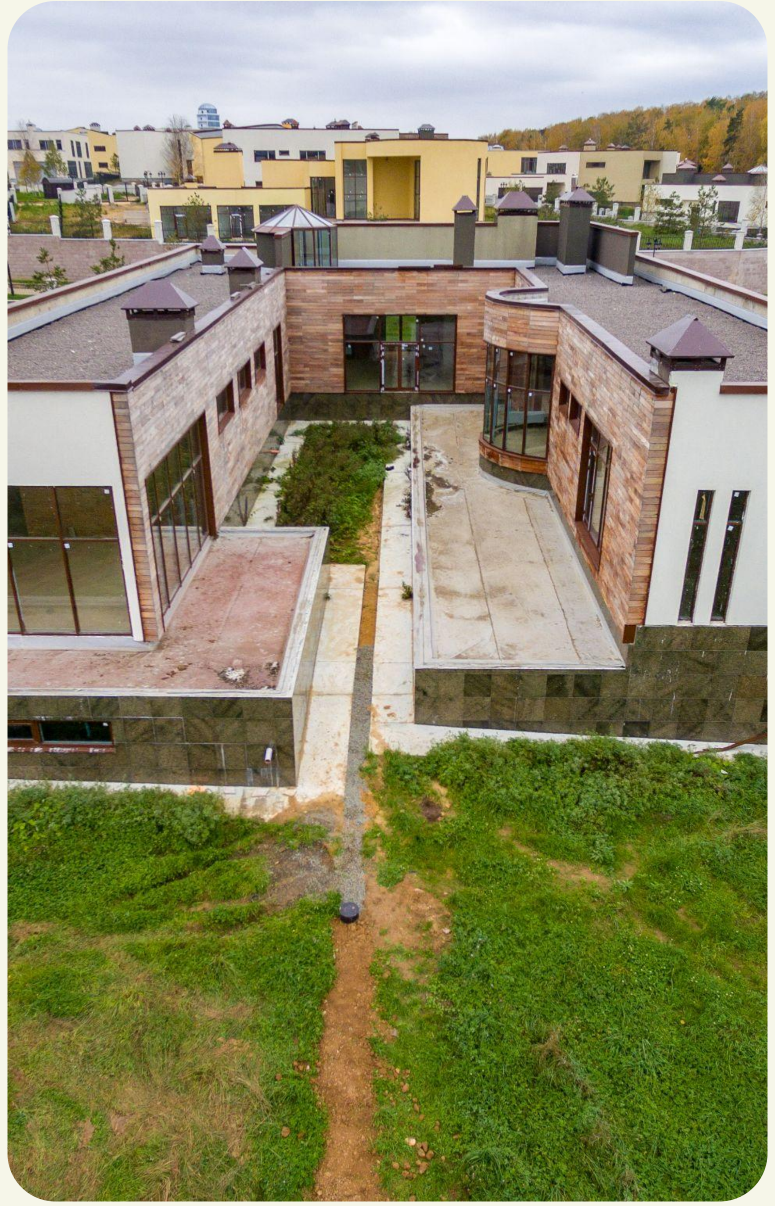
Market Shifts

• **Green Transition:** Solar-powered properties commanded a 15-25% price premium due to power grid gaps [cite: 89].

• **Short-Lets Boom:** Offered yields of 12-20%, which were 100% to 150% higher than traditional rentals [cite: 97].

• **Infrastructure Lift:** Major projects like the Coastal Road stimulated new corridors and economic zones [cite: 89].

REAL ESTATE



Regional Growth & Spillover

- **Lagos Spillover:**

Ogun State (Mowe-Ofada, Sagamu) saw 18% annual land value growth and 31% price appreciation in 2024 [cite: 95].

- **Emerging Hubs:**

Port Harcourt recorded 6% increases, while Ibadan demonstrated 15% annual land appreciation due to improved infrastructure [cite: 89].

Investment Strategy & Diligence

- **High-Yield Opportunities:**

Land banking, short-lets, and affordable housing offer strong returns to address massive supply gaps [cite: 100].

- **Rigorous Risk Mitigation:**

Comprehensive title verification (C of O, Governor's Consent) and proper permits are vital to avoid demolition risks [cite: 89, 96, 101].

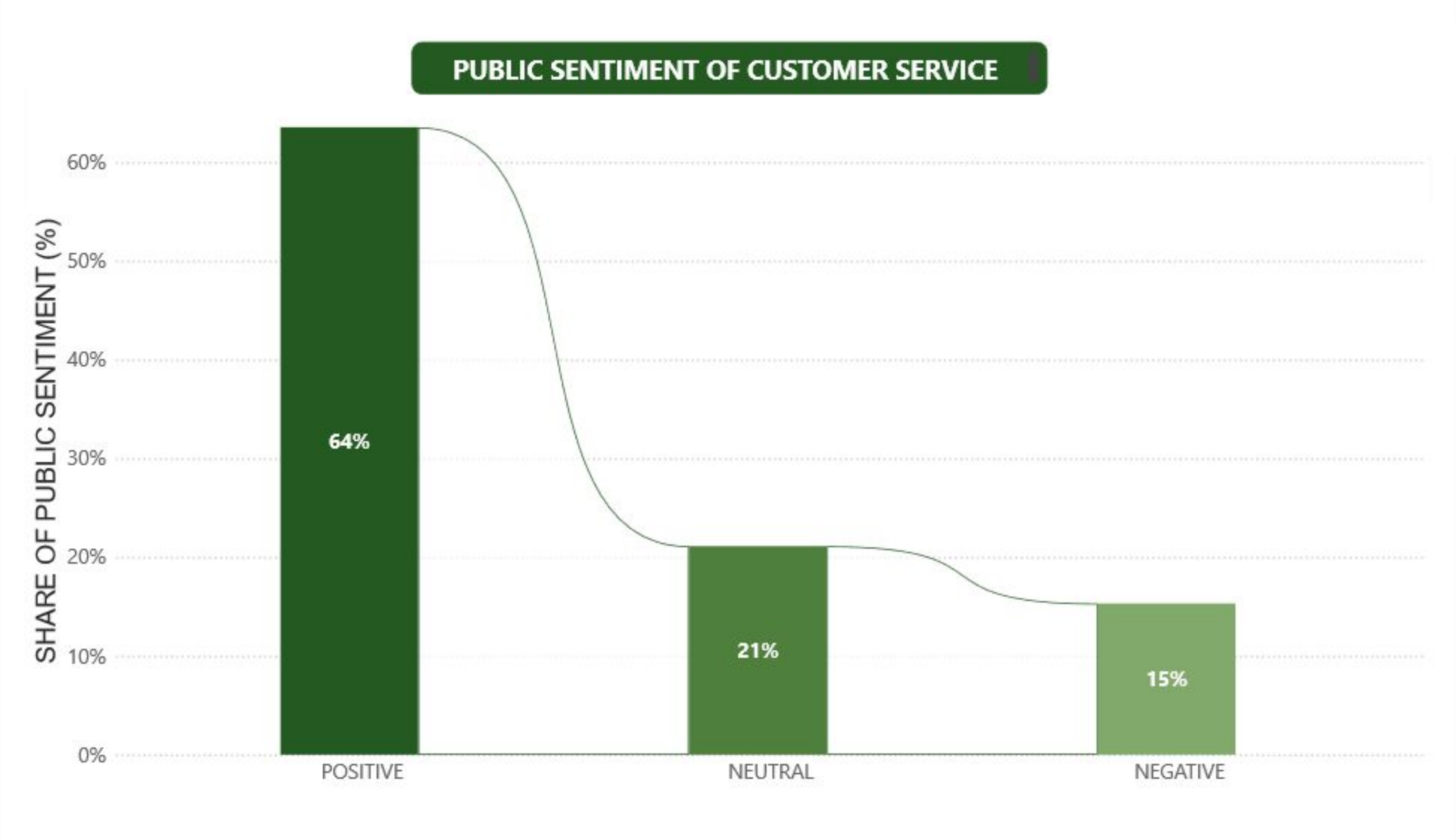
- **Flexible Financing:**

Developer-offered installment plans serve as crucial alternatives to prohibitive mortgage rates [cite: 89].

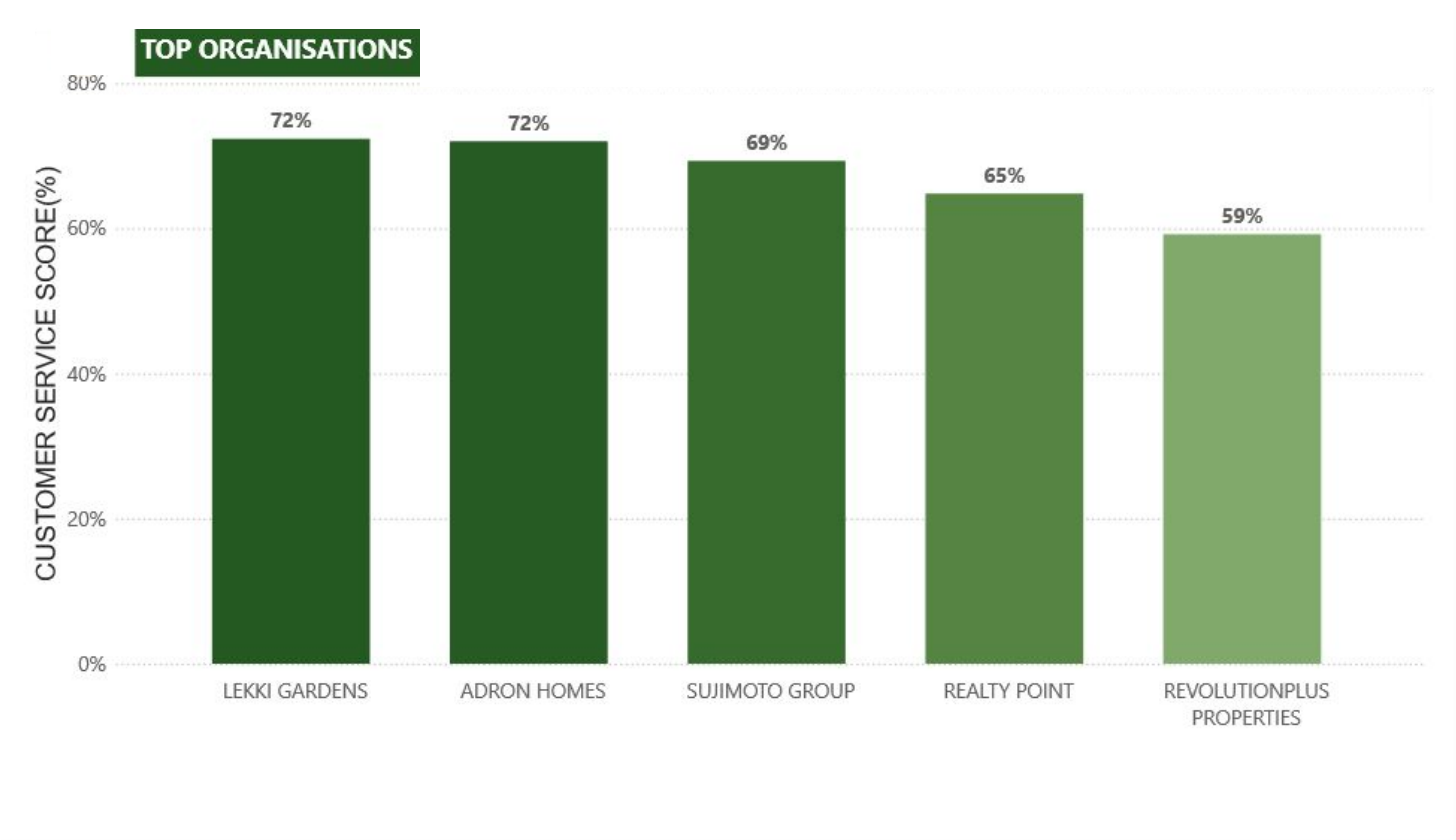
SECTOR INSIGHTS

CHANGE IN OVERALL SCORE	SECTOR SCORE	ORGANIZATIONS	RESPONSES
10%	72%	97	620
The sector score increased by 10 percentage points compared to last year	Sector-Wide Average	Organizations Evaluated In This Sector	Responses Received In This Sector

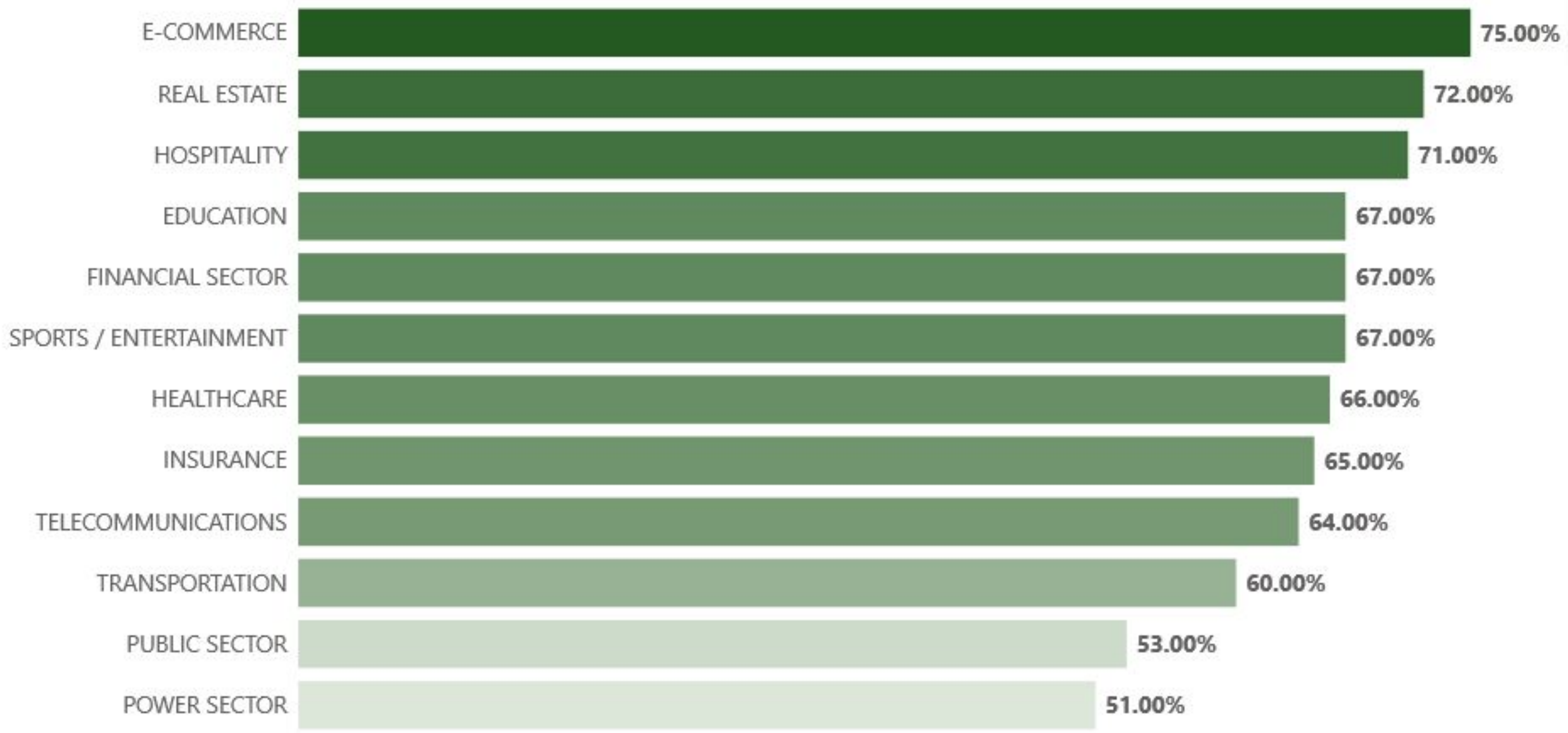
SECTOR INSIGHTS



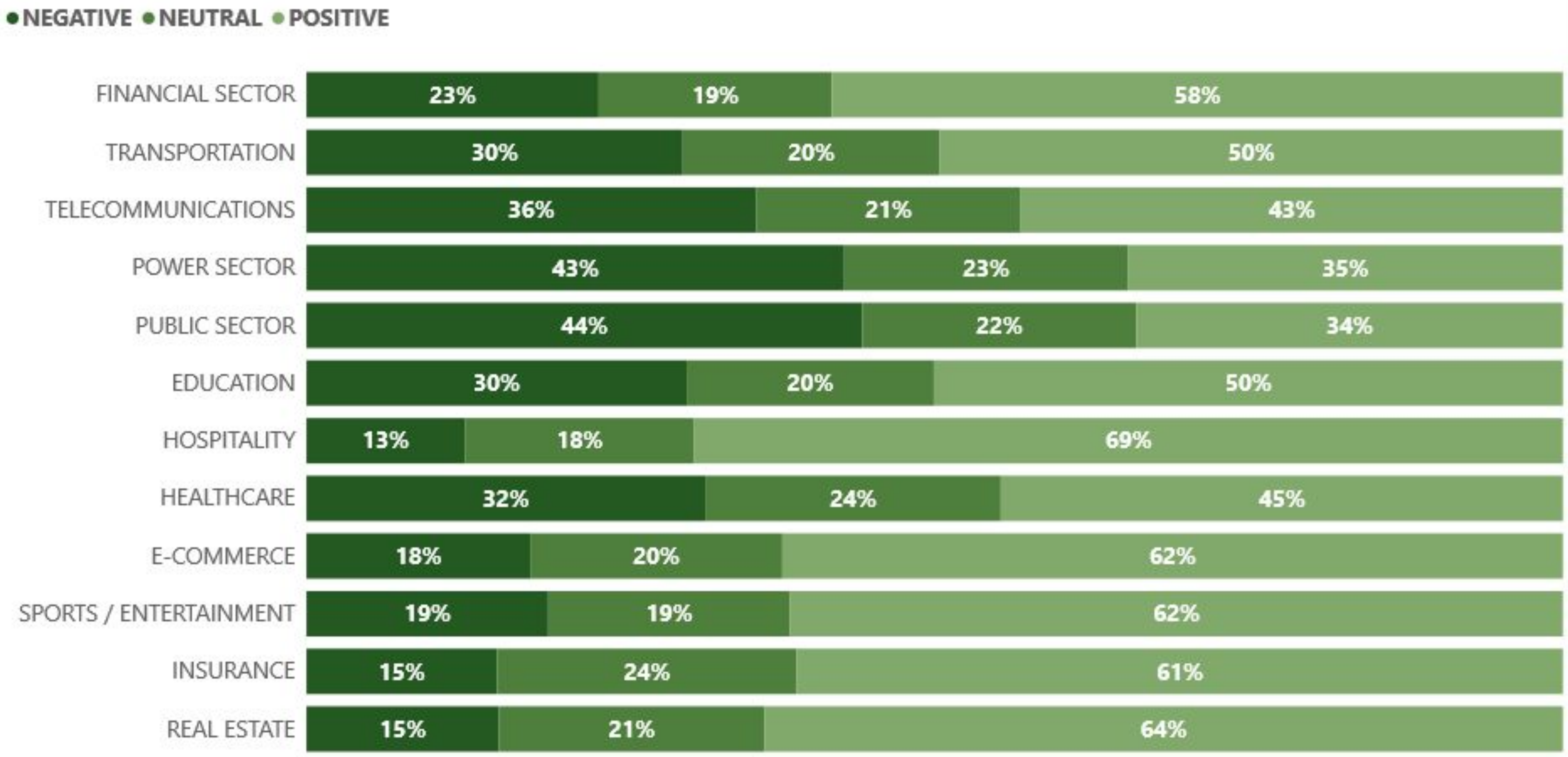
SECTOR INSIGHTS



CROSS SECTOR COMPARISON



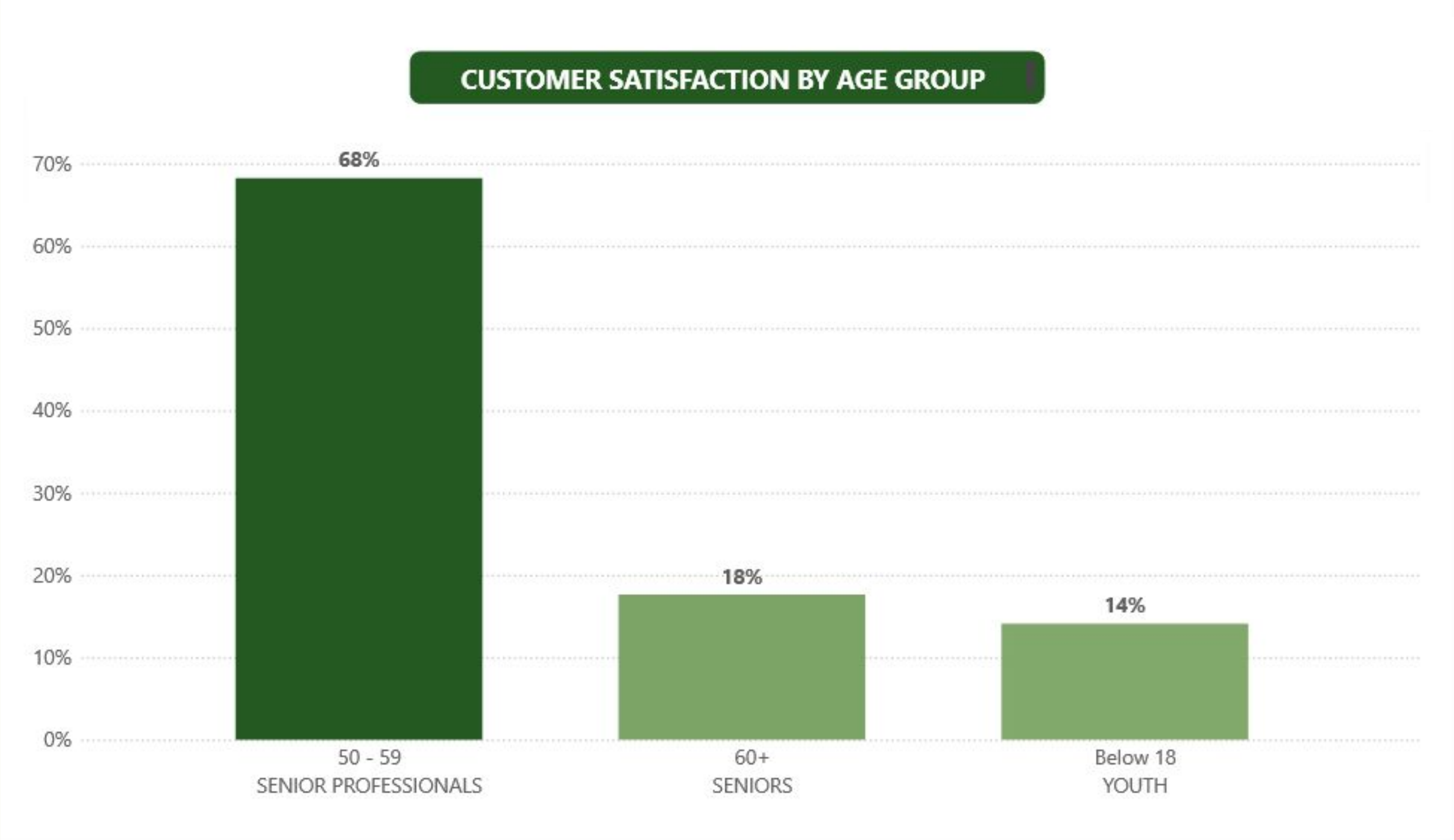
IMPRESSION ON CUSTOMER SERVICE



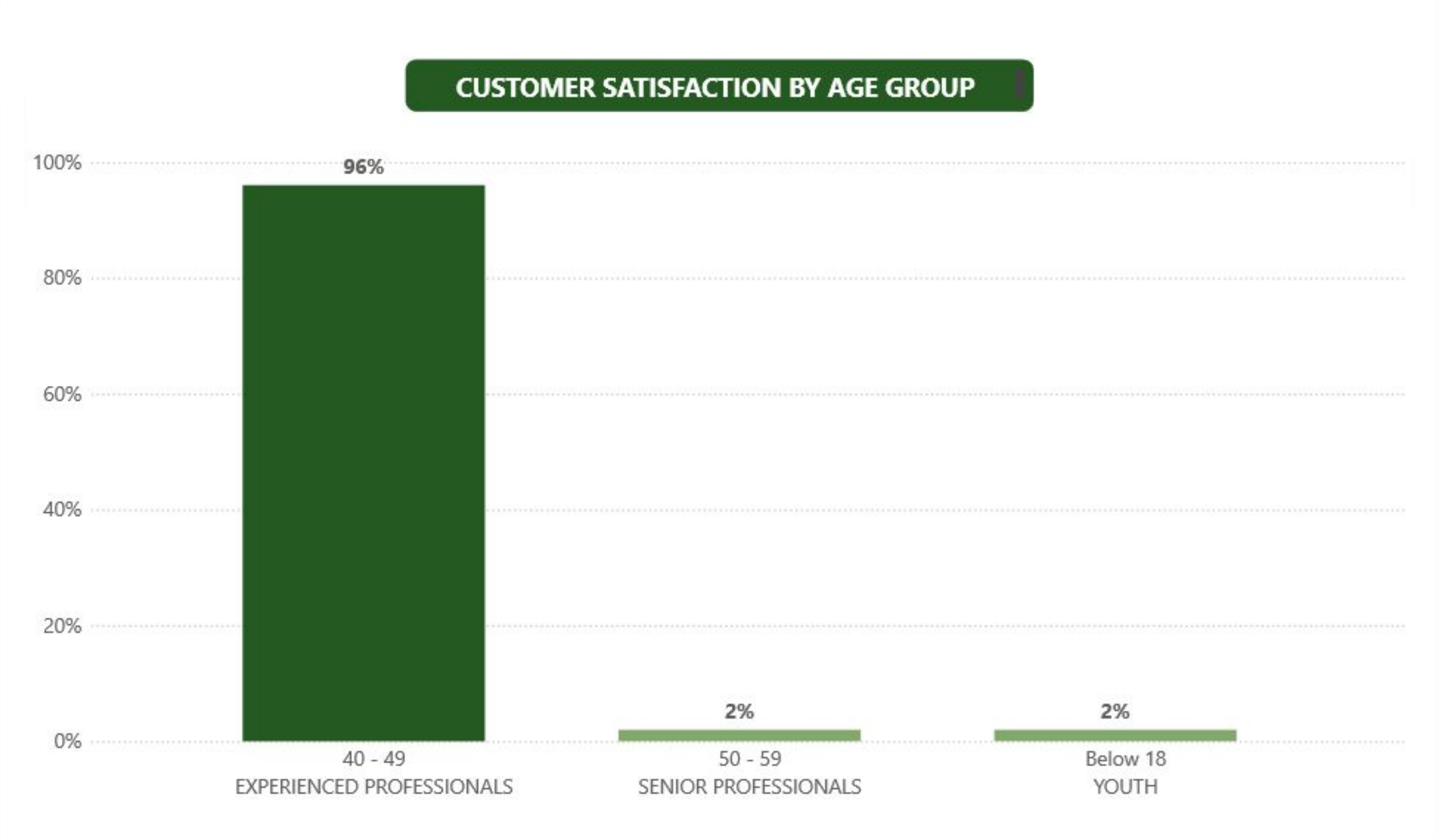
CUSTOMER SATISFACTION ACROSS AGE BRACKETS

PART 4

FINANCE

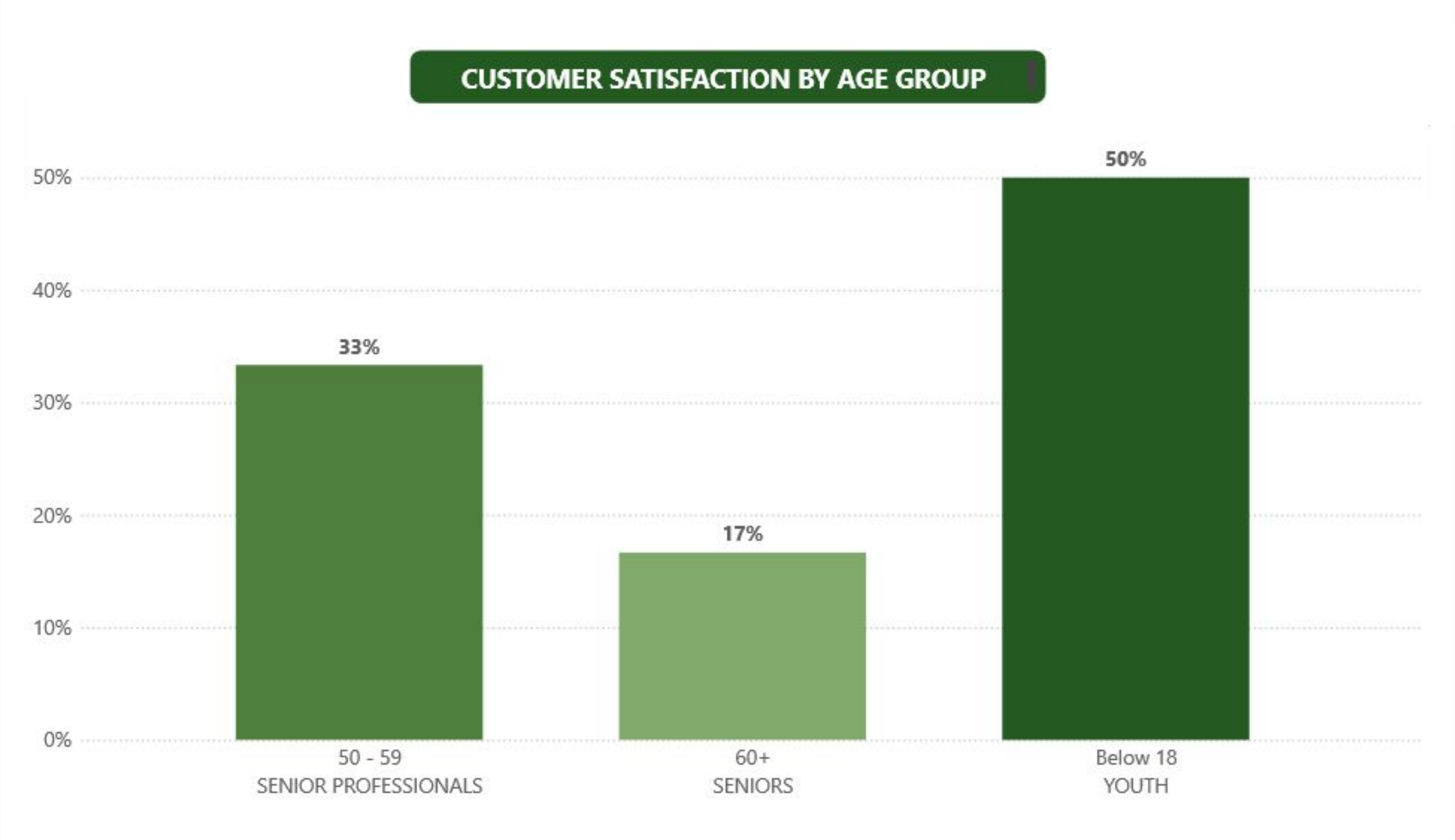

CUSTOMER SATISFACTION BY AGE GROUP
70%
60%
50%
40%
30%
20%
10%
0%
68%
18%
14%
50 - 59
SENIOR PROFESSIONALS
60+
SENIORS
Below 18
YOUTH

E-COMMERCE



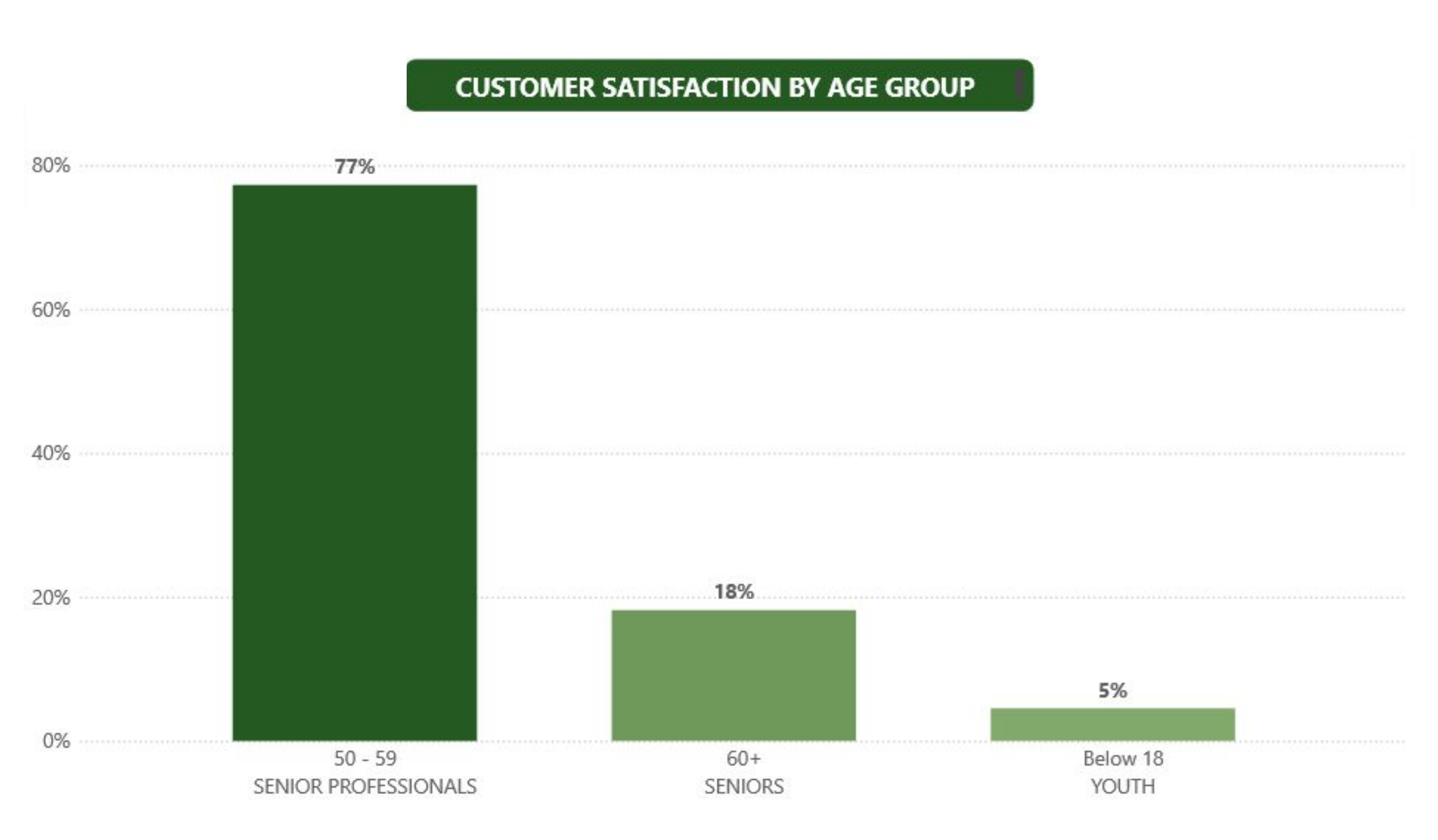
CUSTOMER SATISFACTION BY AGE GROUP
100%
80%
60%
40%
20%
0%
96%
2%
2%
40 - 49
EXPERIENCED PROFESSIONALS
50 - 59
SENIOR PROFESSIONALS
Below 18
YOUTH

EDUCATION



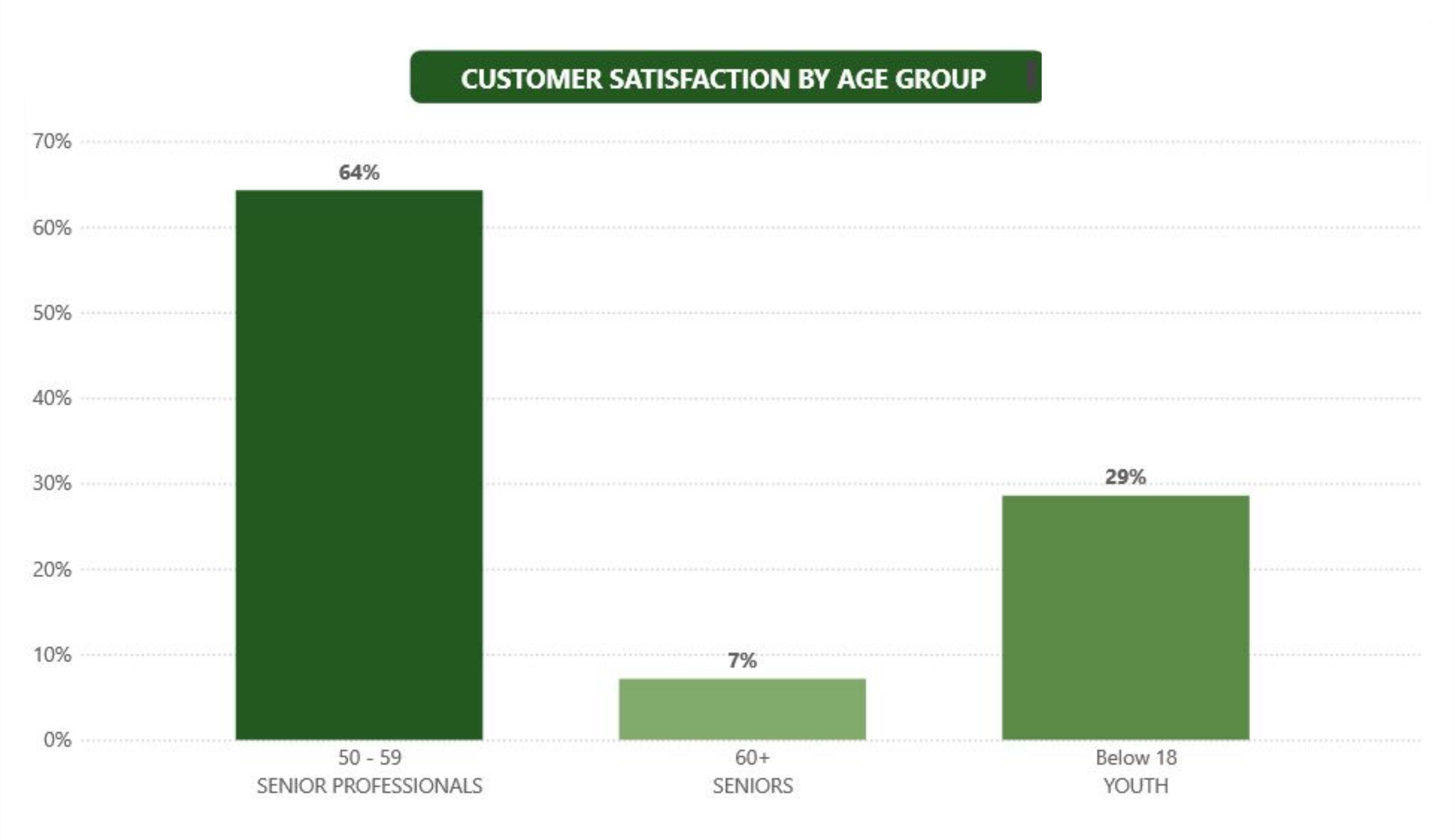
CUSTOMER SATISFACTION BY AGE GROUP
50%
40%
30%
20%
10%
0%
33%
17%
50%
50 - 59
SENIOR PROFESSIONALS
60+
SENIORS
Below 18
YOUTH

HEALTHCARE

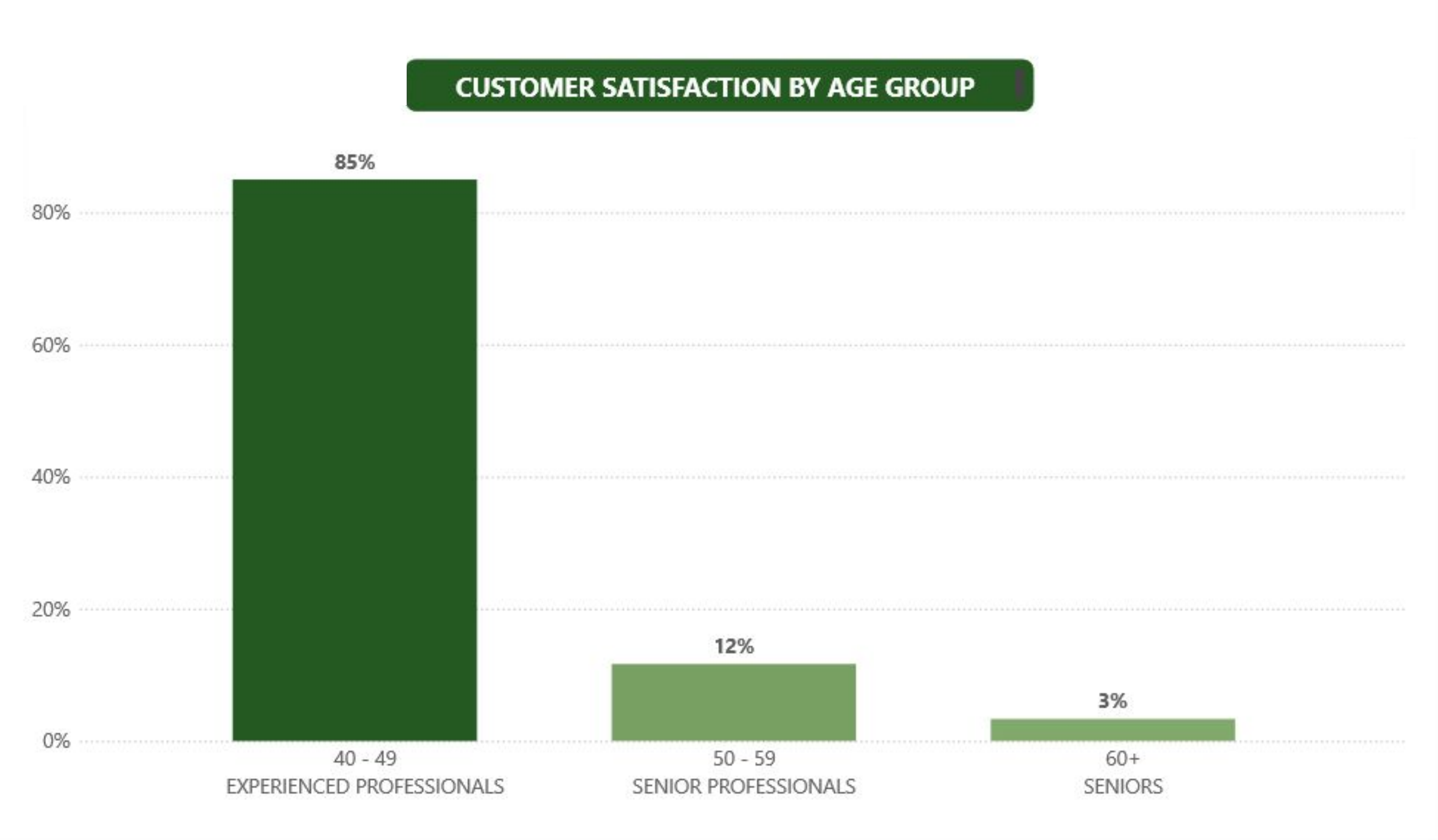


CUSTOMER SATISFACTION BY AGE GROUP
80%
60%
40%
20%
0%
77%
18%
5%
50 - 59
SENIOR PROFESSIONALS
60+
SENIORS
Below 18
YOUTH

HOSPITALITY

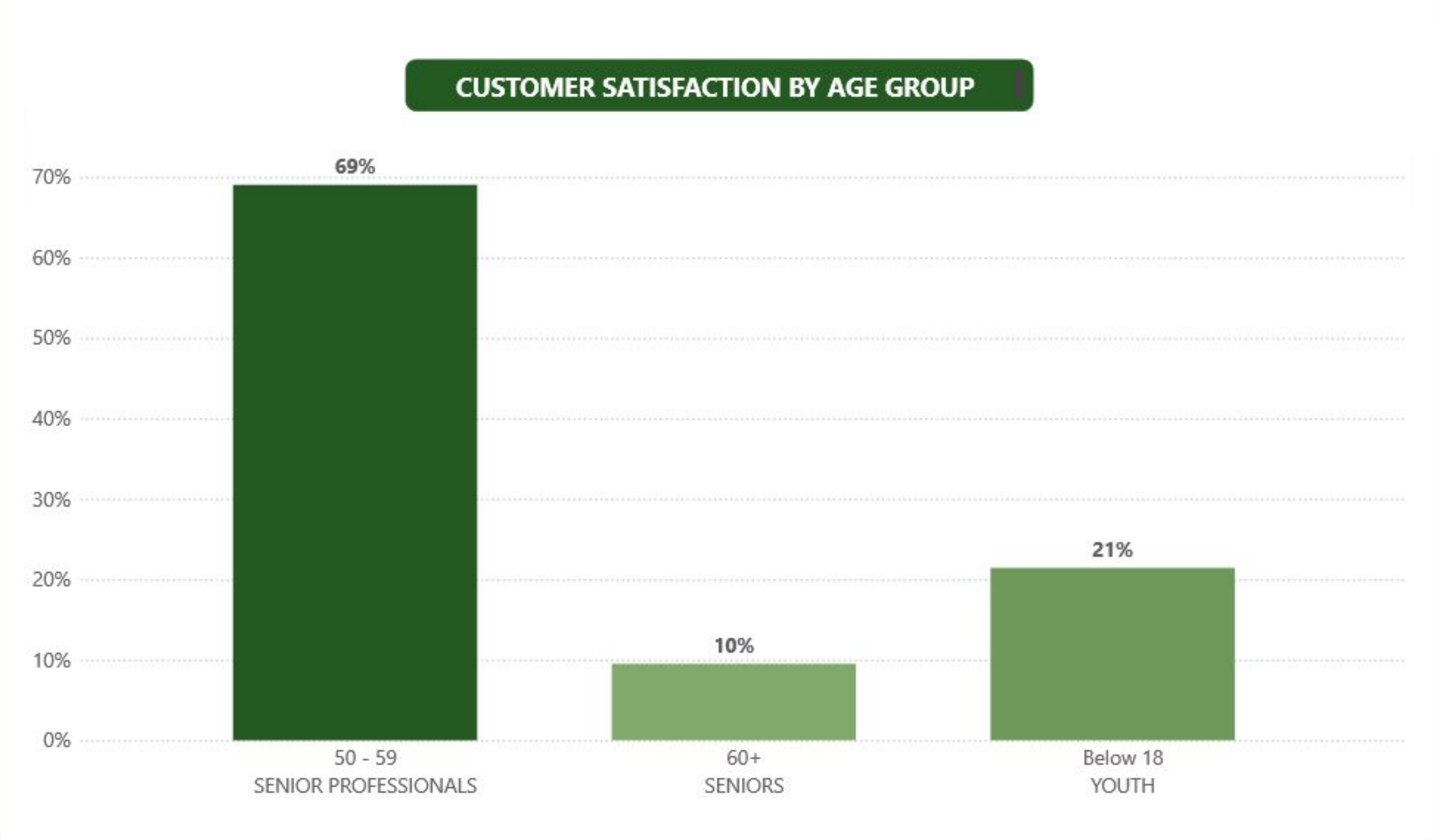


INSURANCE



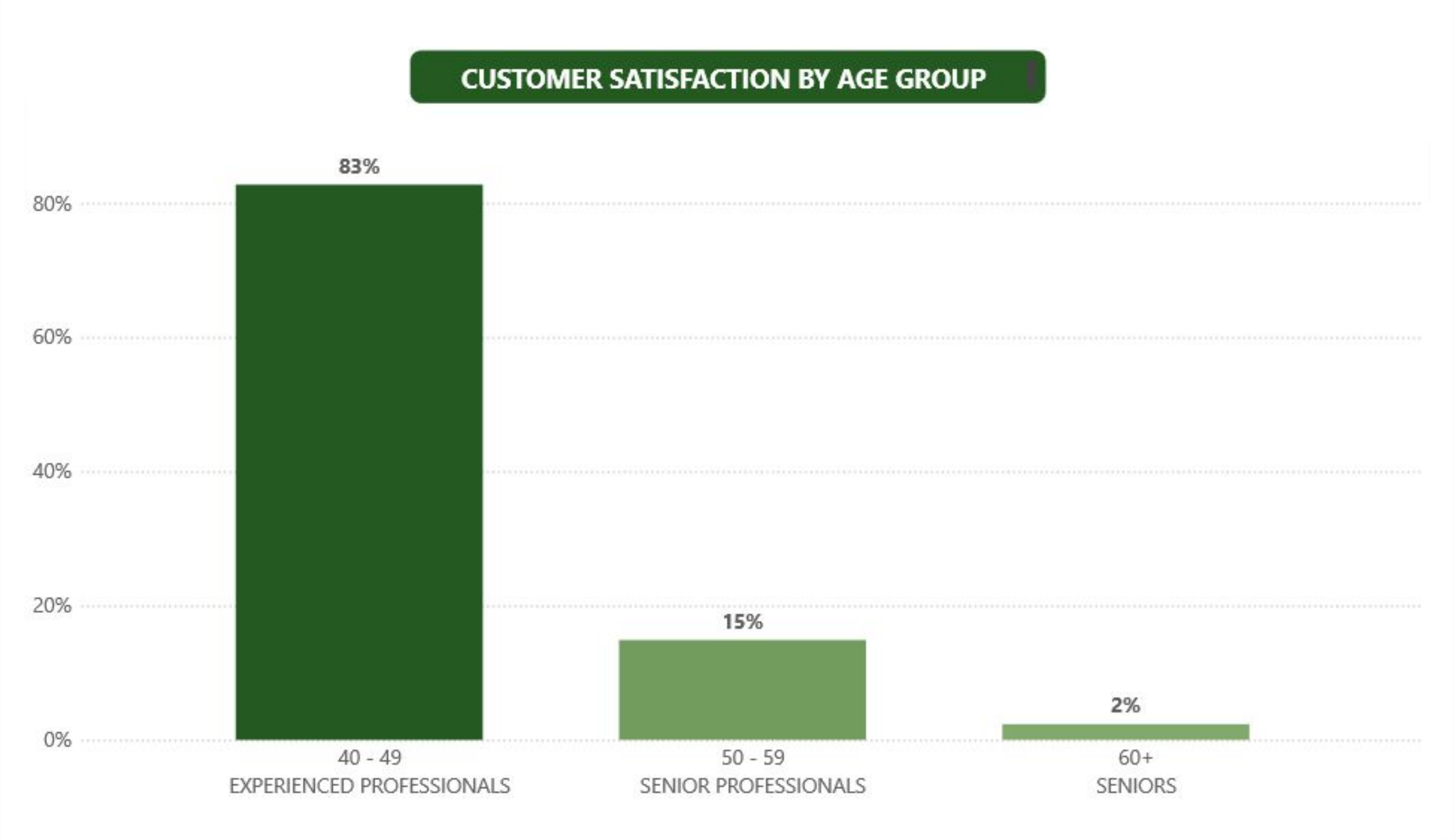
CUSTOMER SATISFACTION BY AGE GROUP
85%
12%
3%
80%
60%
40%
20%
0%
40 - 49
EXPERIENCED PROFESSIONALS
50 - 59
SENIOR PROFESSIONALS
60+
SENIORS

POWER

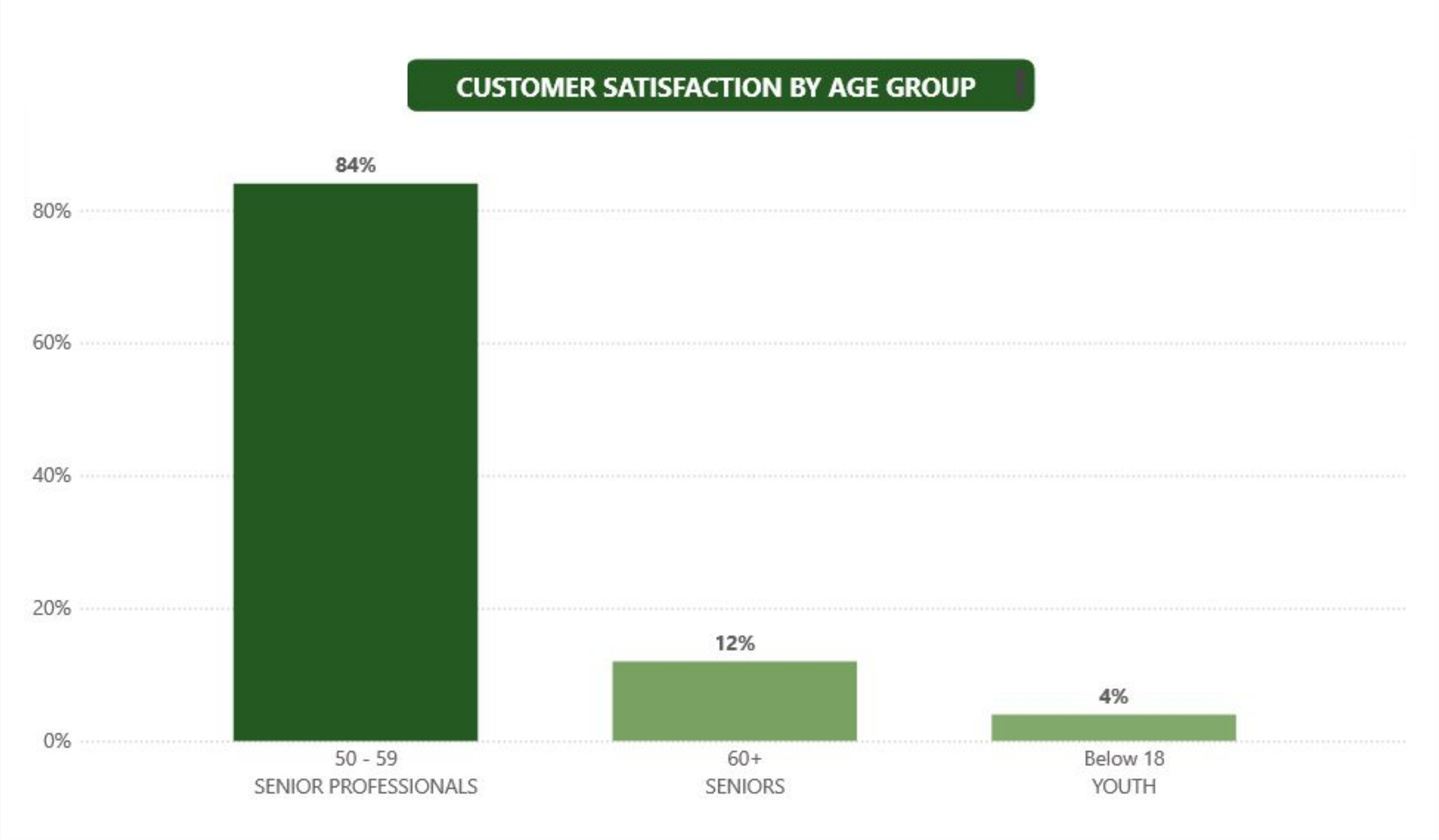


CUSTOMER SATISFACTION BY AGE GROUP
70%
60%
50%
40%
30%
20%
10%
0%
69%
10%
21%
50 - 59
SENIOR PROFESSIONALS
60+
SENIORS
Below 18
YOUTH

PUBLIC SECTOR

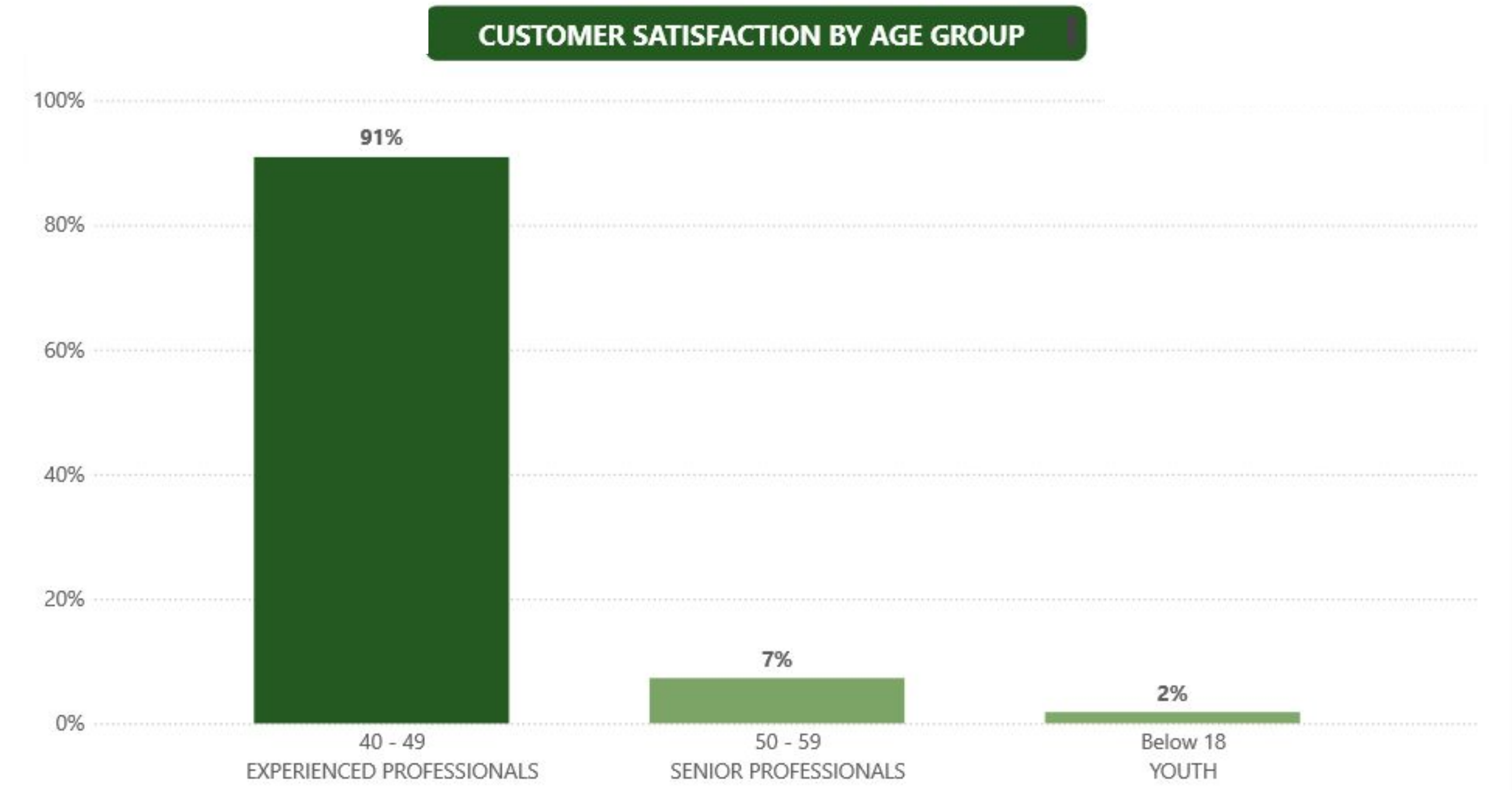


REAL ESTATE

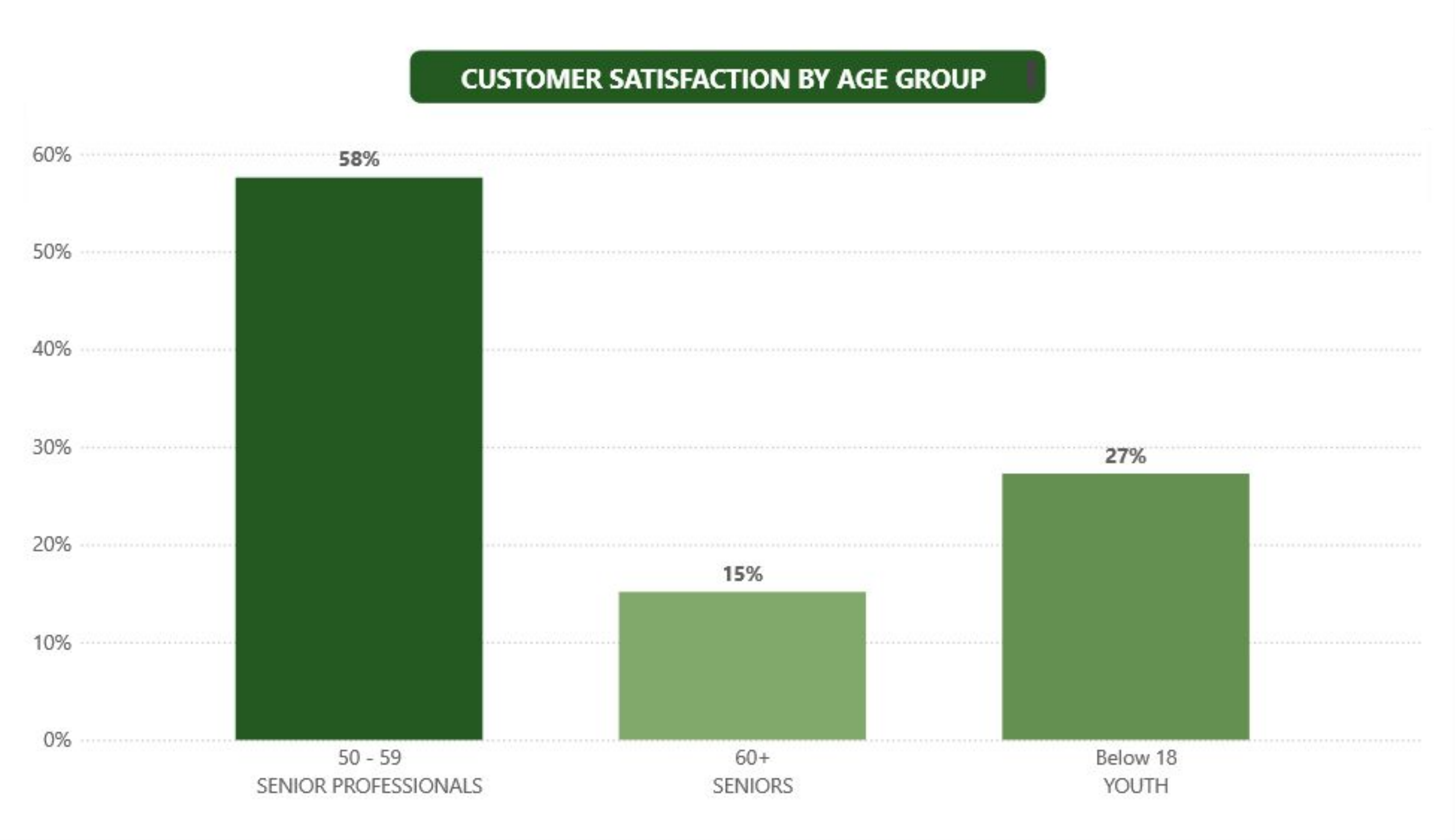


CUSTOMER SATISFACTION BY AGE GROUP
84%
12%
4%
80%
60%
40%
20%
0%
50 - 59
SENIOR PROFESSIONALS
60+
SENIORS
Below 18
YOUTH

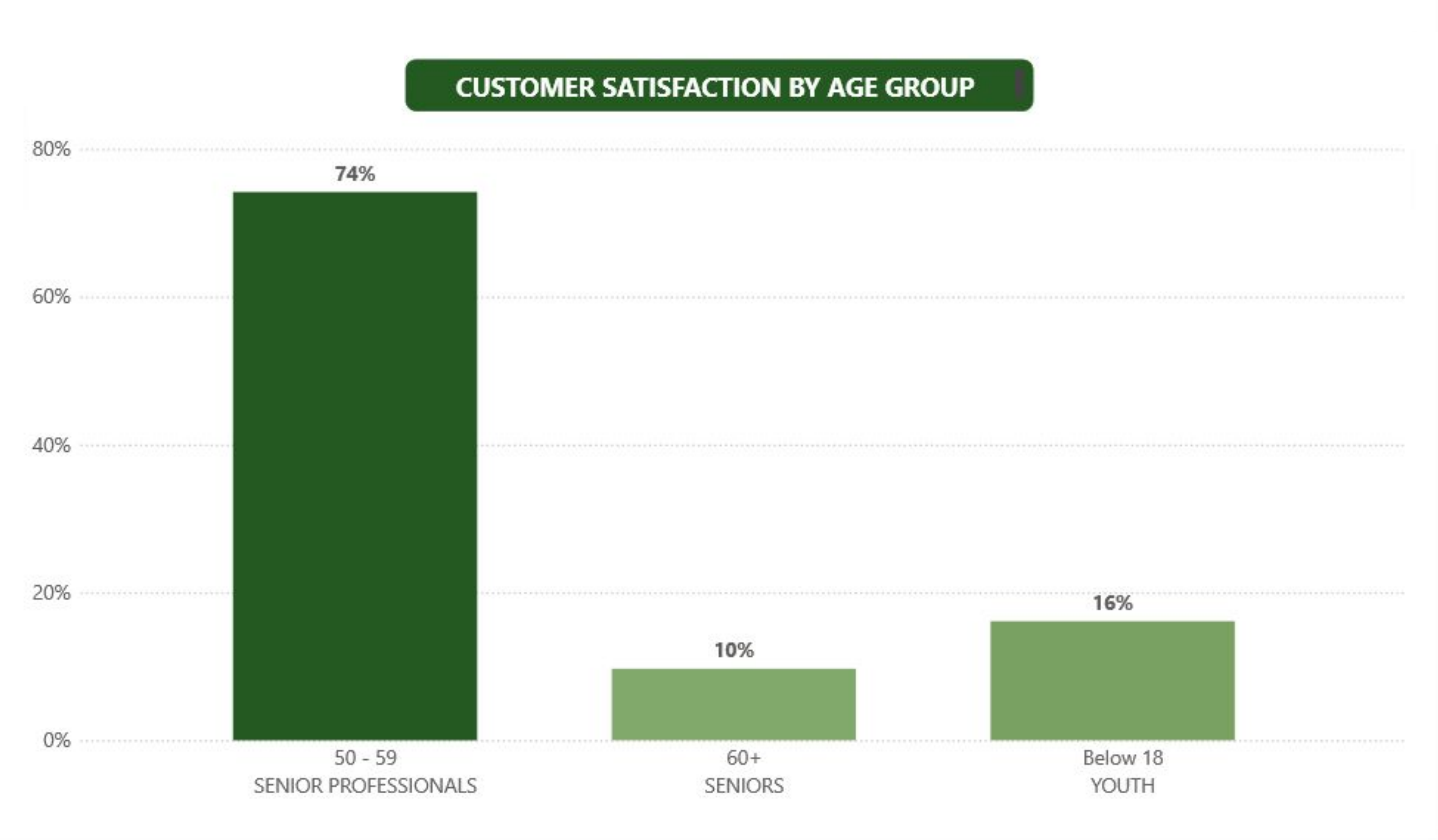
SPORTS / ENTERTAINMENT



TELECOMMUNICATIONS



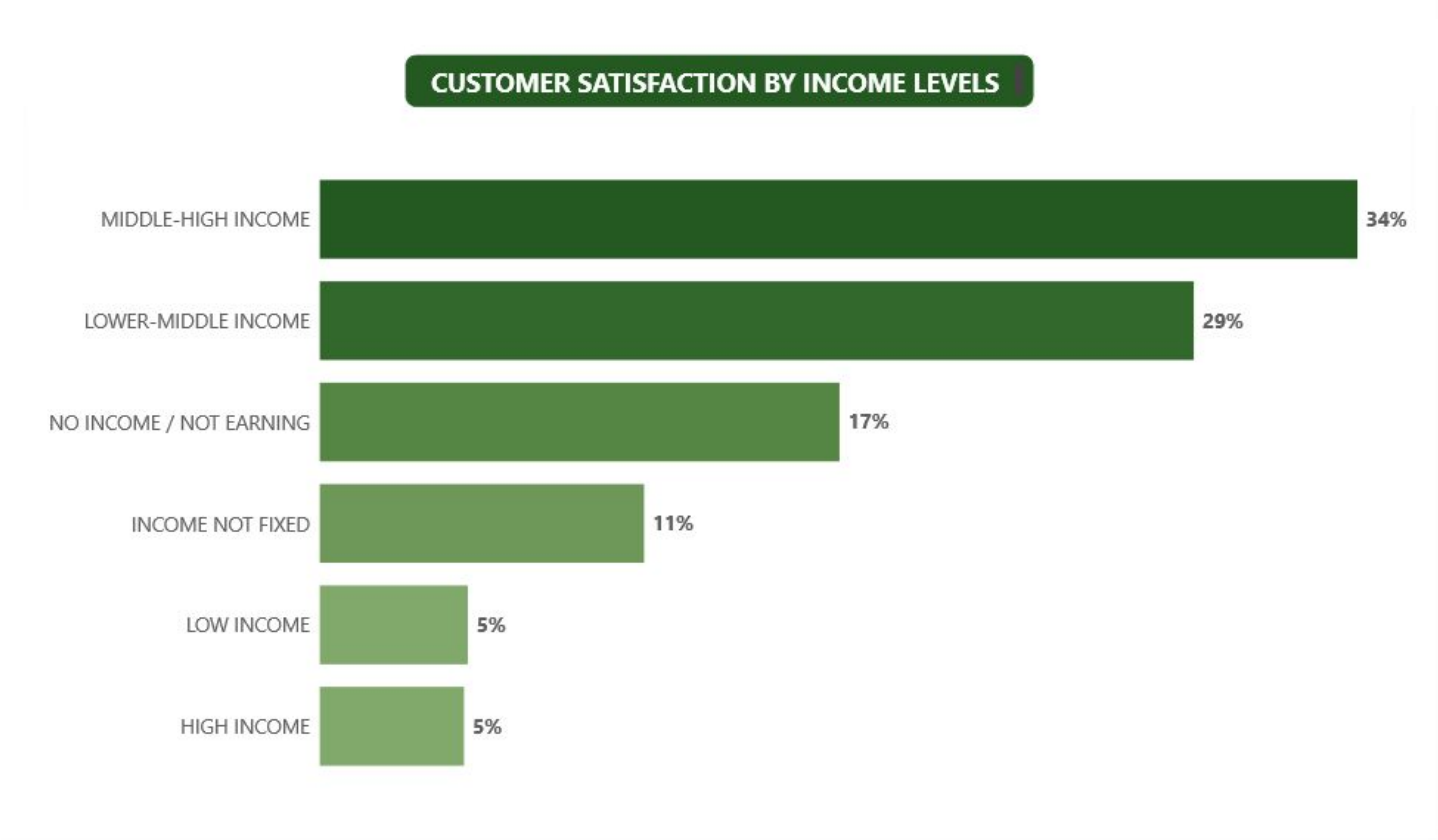
TRANSPORTATION



CUSTOMER SATISFACTION ACROSS INCOME LEVELS

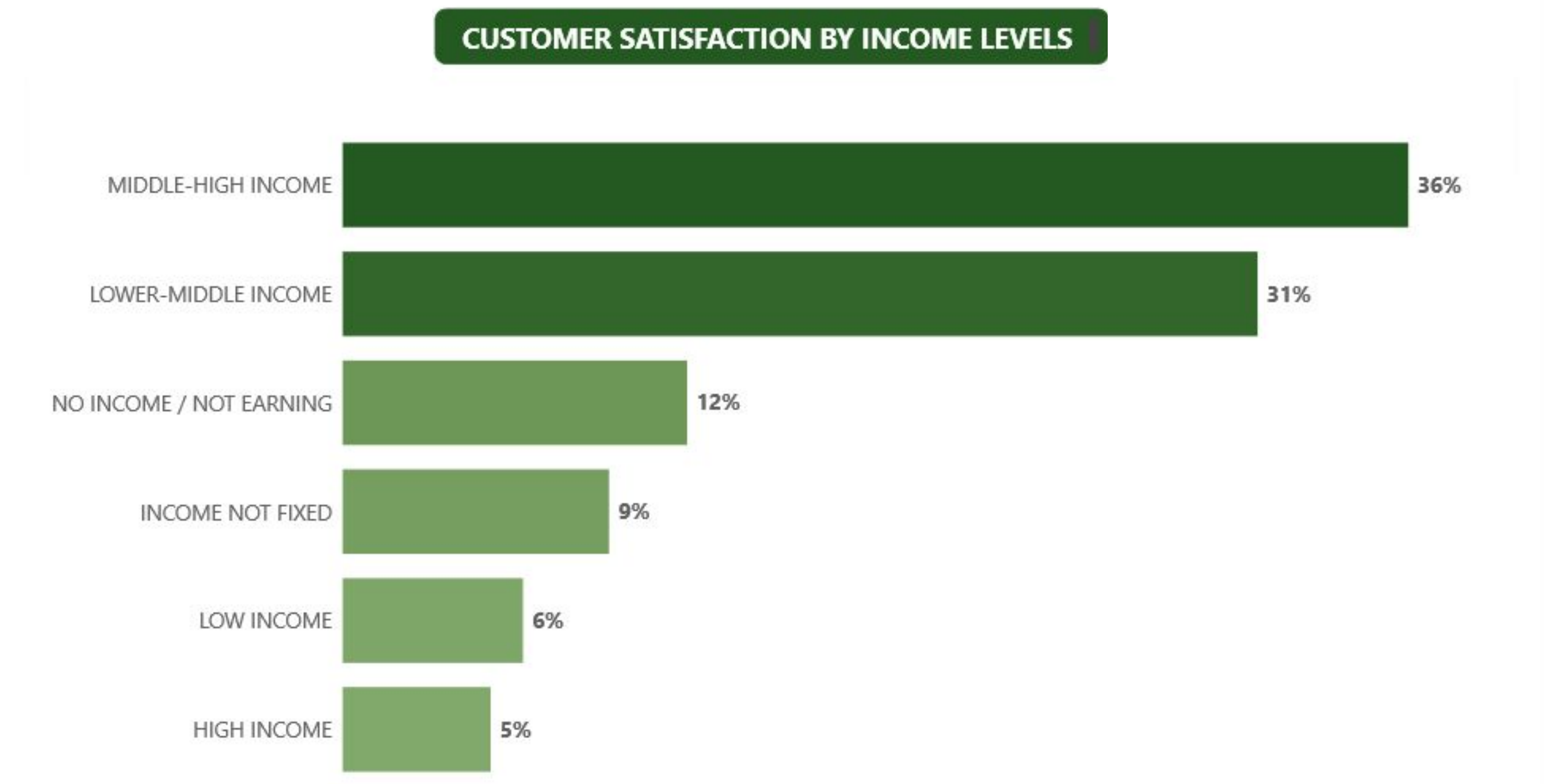
PART 5

FINANCE



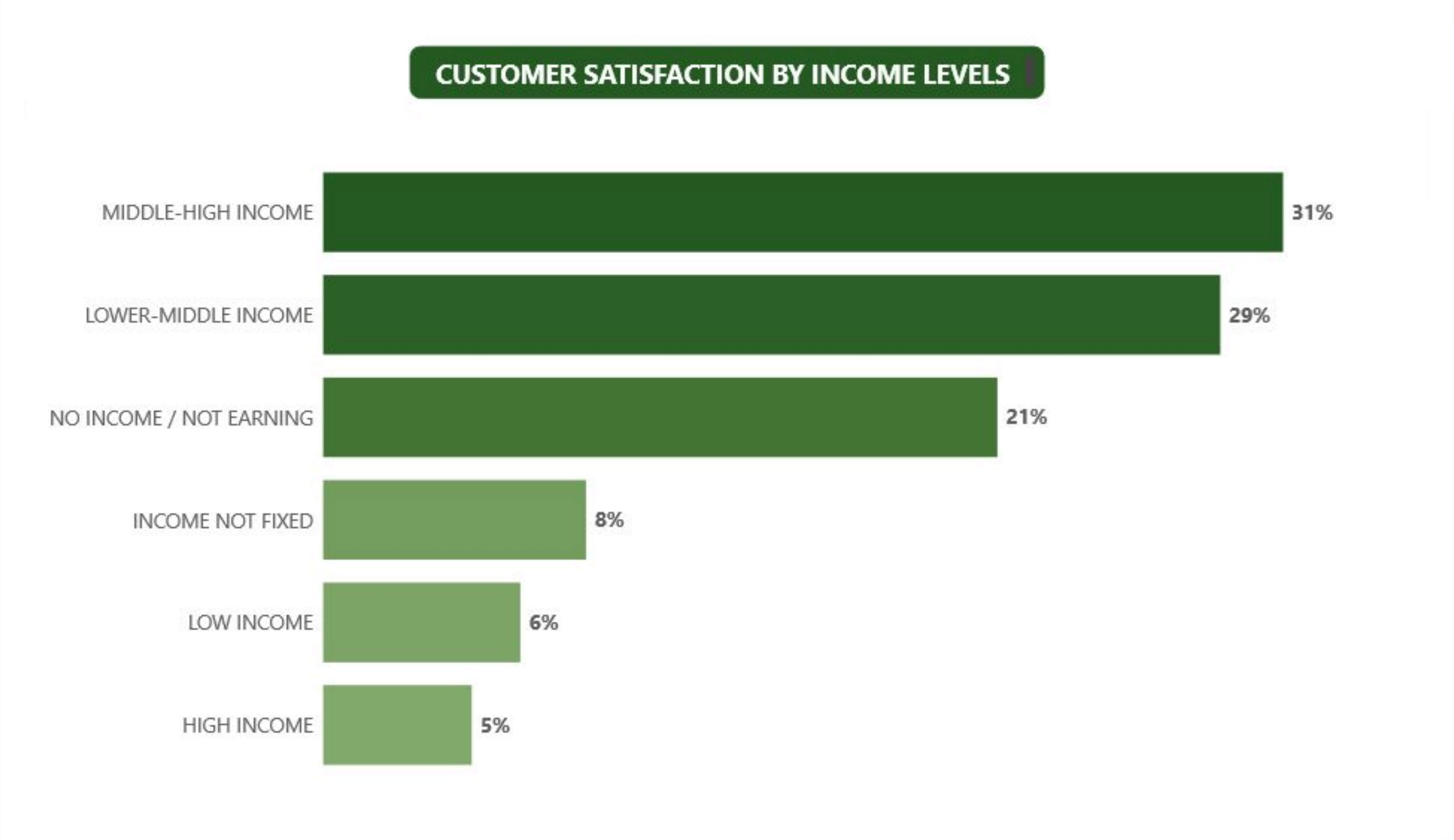
CUSTOMER SATISFACTION BY INCOME LEVELS
MIDDLE-HIGH INCOME
34%
LOWER-MIDDLE INCOME
29%
NO INCOME / NOT EARNING
17%
INCOME NOT FIXED
11%
LOW INCOME
5%
HIGH INCOME
5%

E-COMMERCE



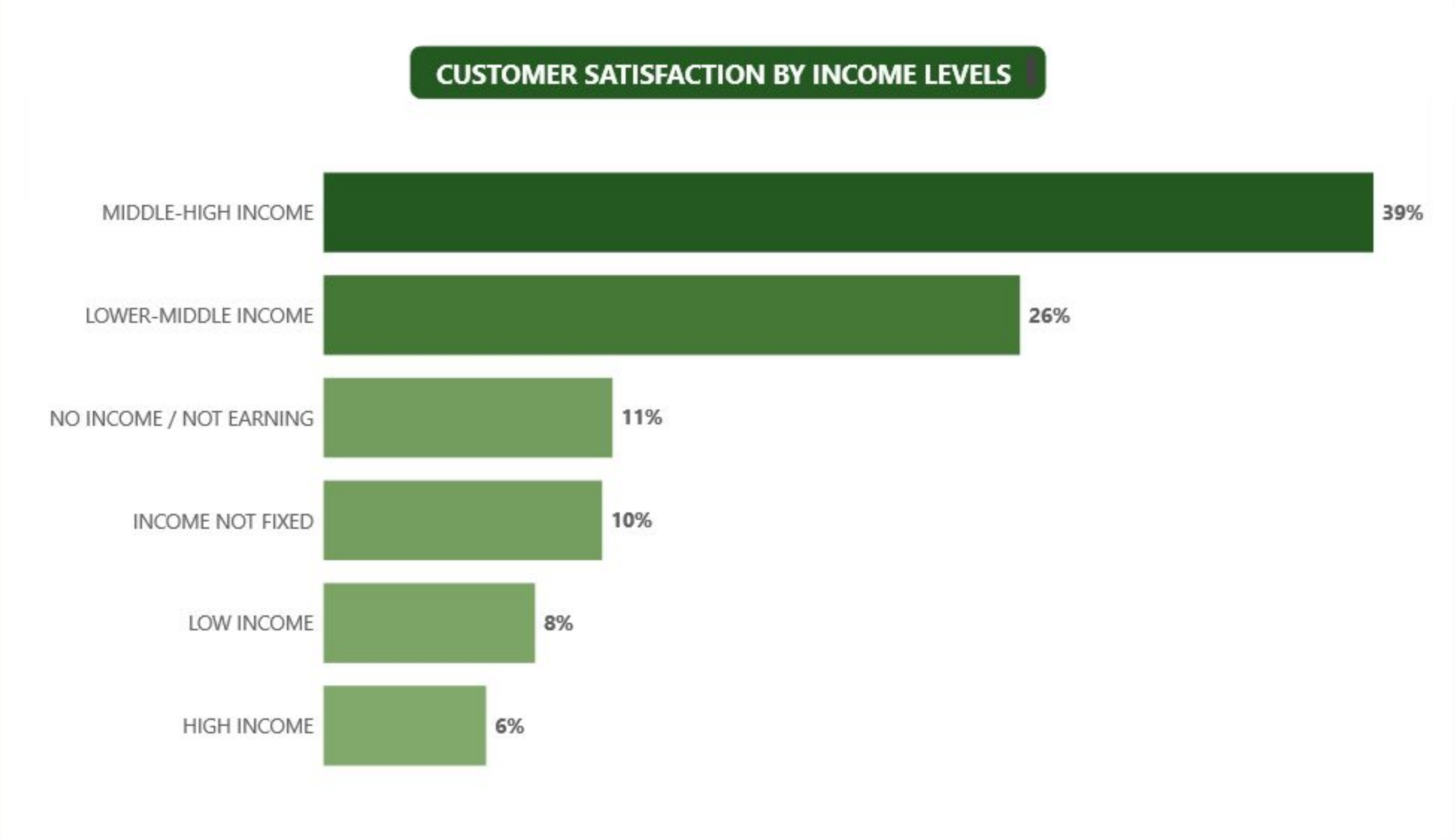
CUSTOMER SATISFACTION BY INCOME LEVELS
MIDDLE-HIGH INCOME
36%
LOWER-MIDDLE INCOME
31%
NO INCOME / NOT EARNING
12%
INCOME NOT FIXED
9%
LOW INCOME
6%
HIGH INCOME
5%

EDUCATION



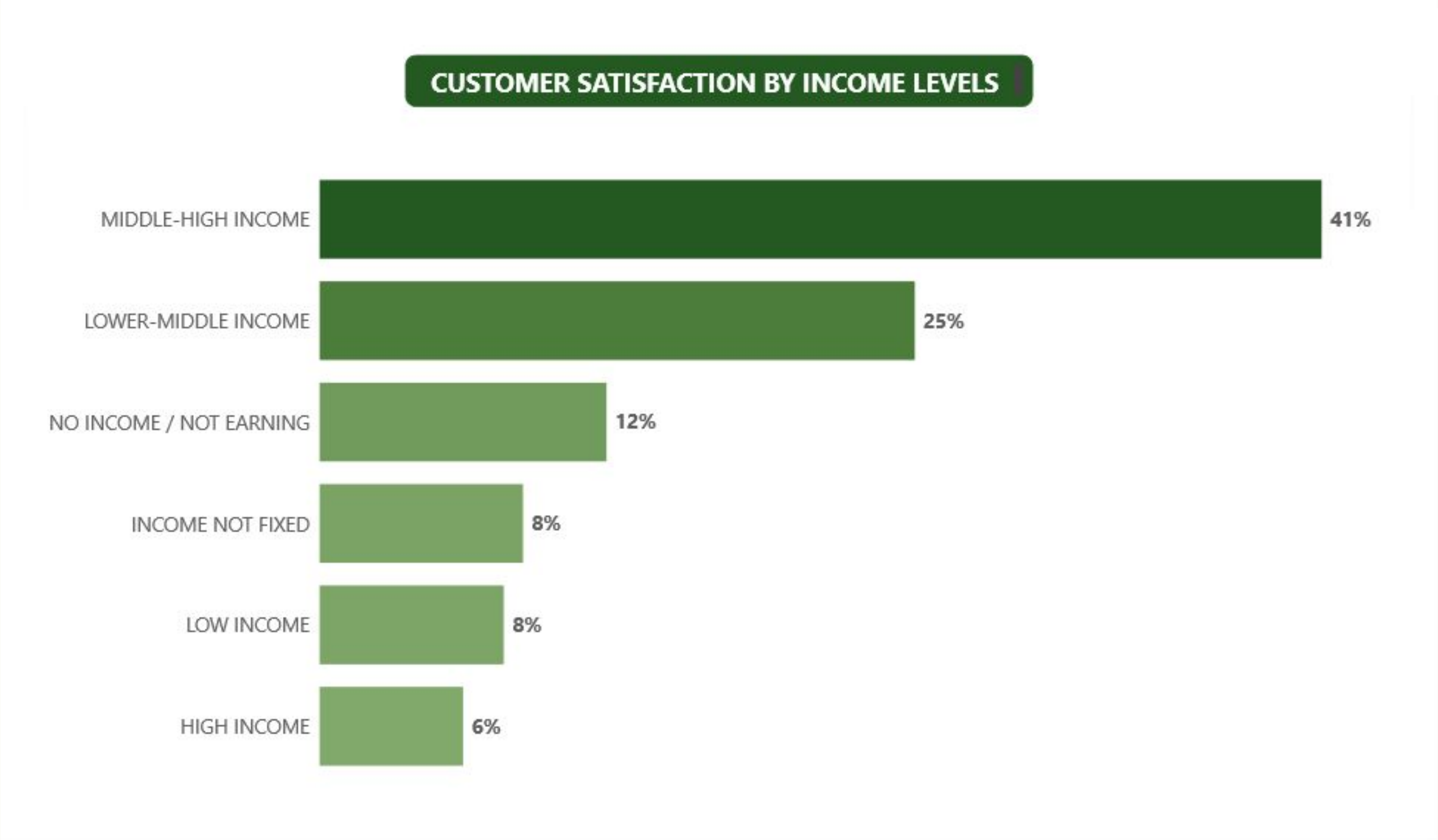
CUSTOMER SATISFACTION BY INCOME LEVELS
MIDDLE-HIGH INCOME
31%
LOWER-MIDDLE INCOME
29%
NO INCOME / NOT EARNING
21%
INCOME NOT FIXED
8%
LOW INCOME
6%
HIGH INCOME
5%

HEALTHCARE

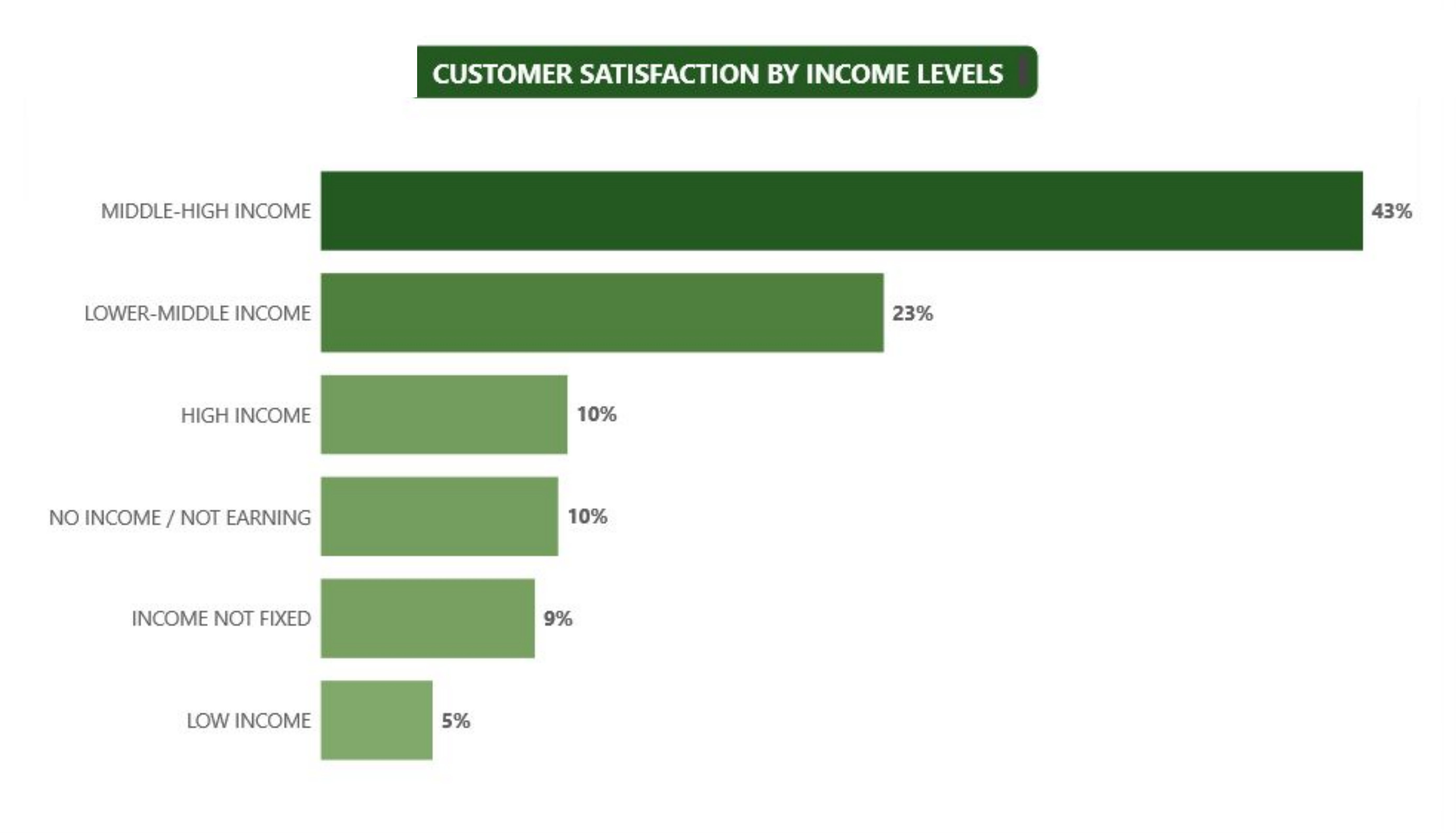


CUSTOMER SATISFACTION BY INCOME LEVELS
MIDDLE-HIGH INCOME
39%
LOWER-MIDDLE INCOME
26%
NO INCOME / NOT EARNING
11%
INCOME NOT FIXED
10%
LOW INCOME
8%
HIGH INCOME
6%

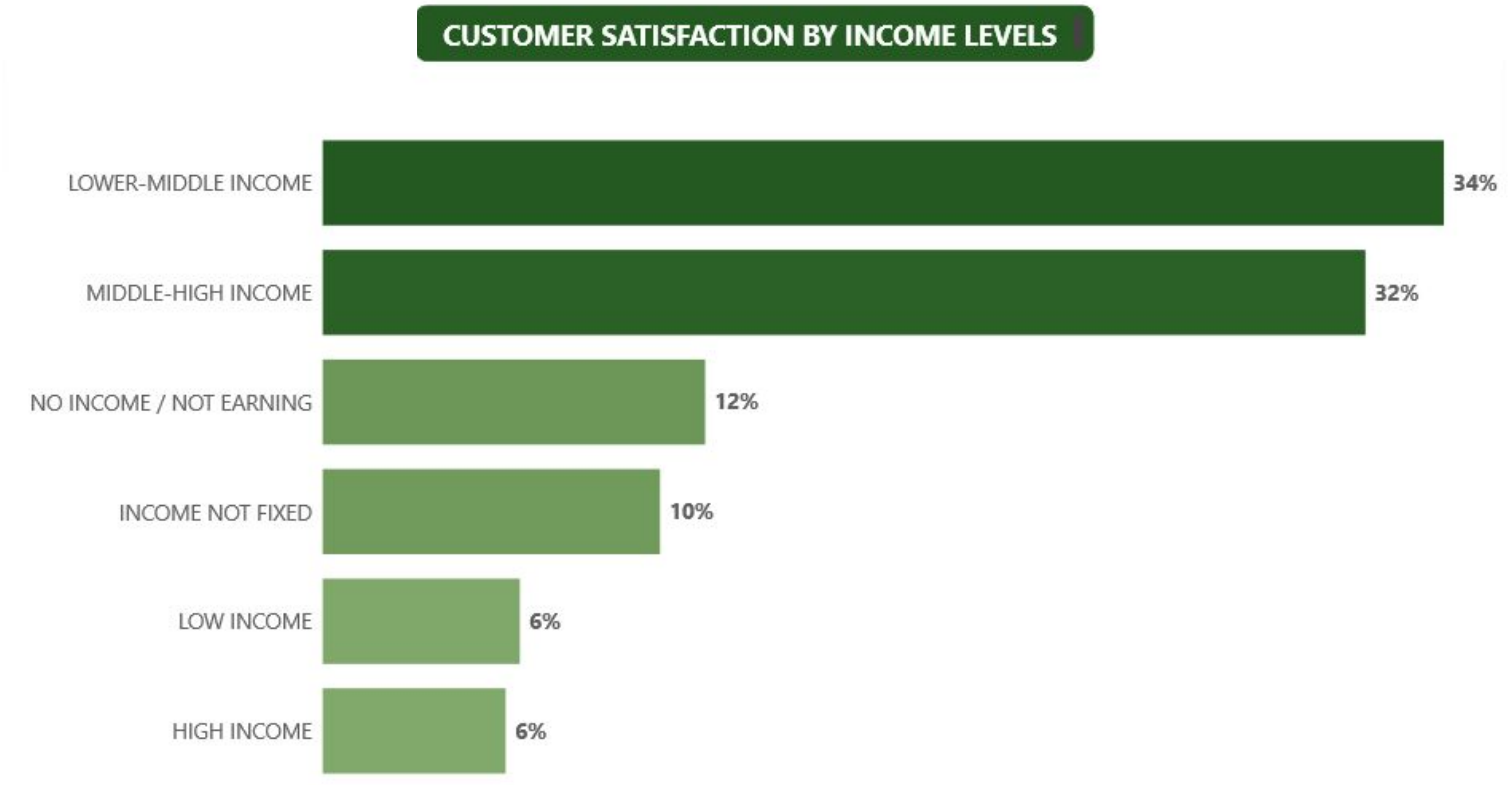
HOSPITALITY



INSURANCE

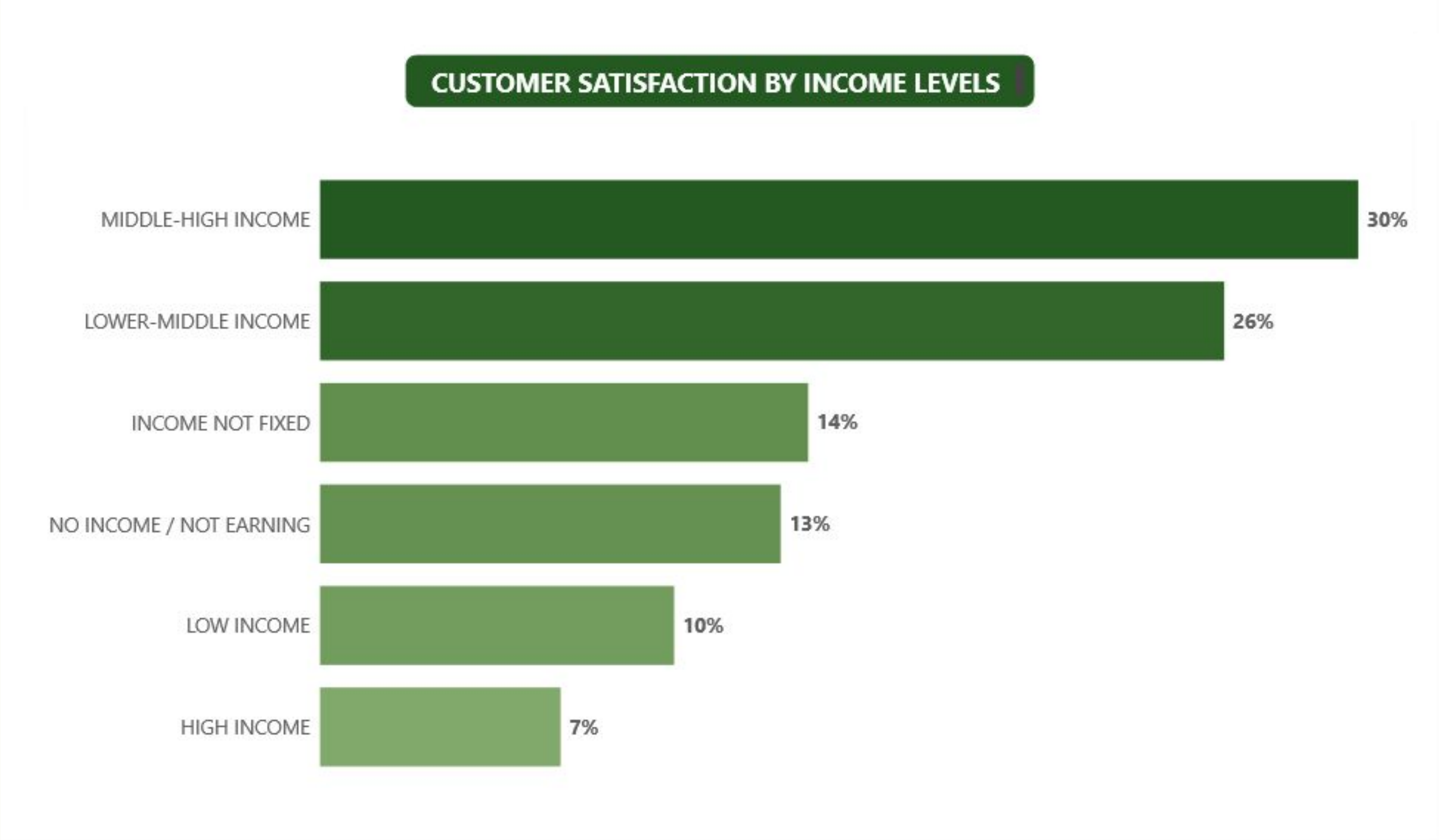

CUSTOMER SATISFACTION BY INCOME LEVELS
MIDDLE-HIGH INCOME
43%
LOWER-MIDDLE INCOME
23%
HIGH INCOME
10%
NO INCOME / NOT EARNING
10%
INCOME NOT FIXED
9%
LOW INCOME
5%

POWER

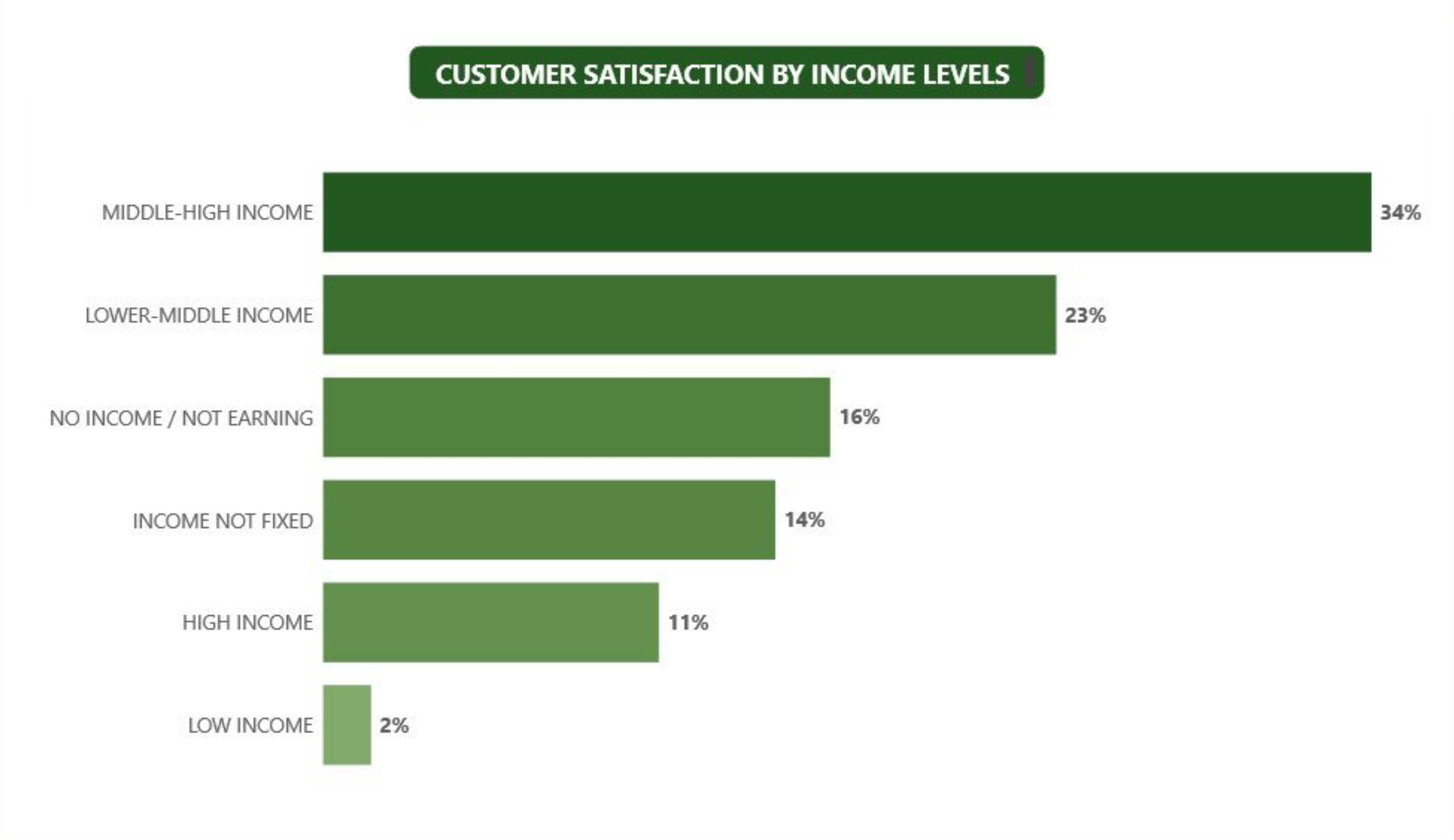


CUSTOMER SATISFACTION BY INCOME LEVELS
LOWER-MIDDLE INCOME
34%
MIDDLE-HIGH INCOME
32%
NO INCOME / NOT EARNING
12%
INCOME NOT FIXED
10%
LOW INCOME
6%
HIGH INCOME
6%

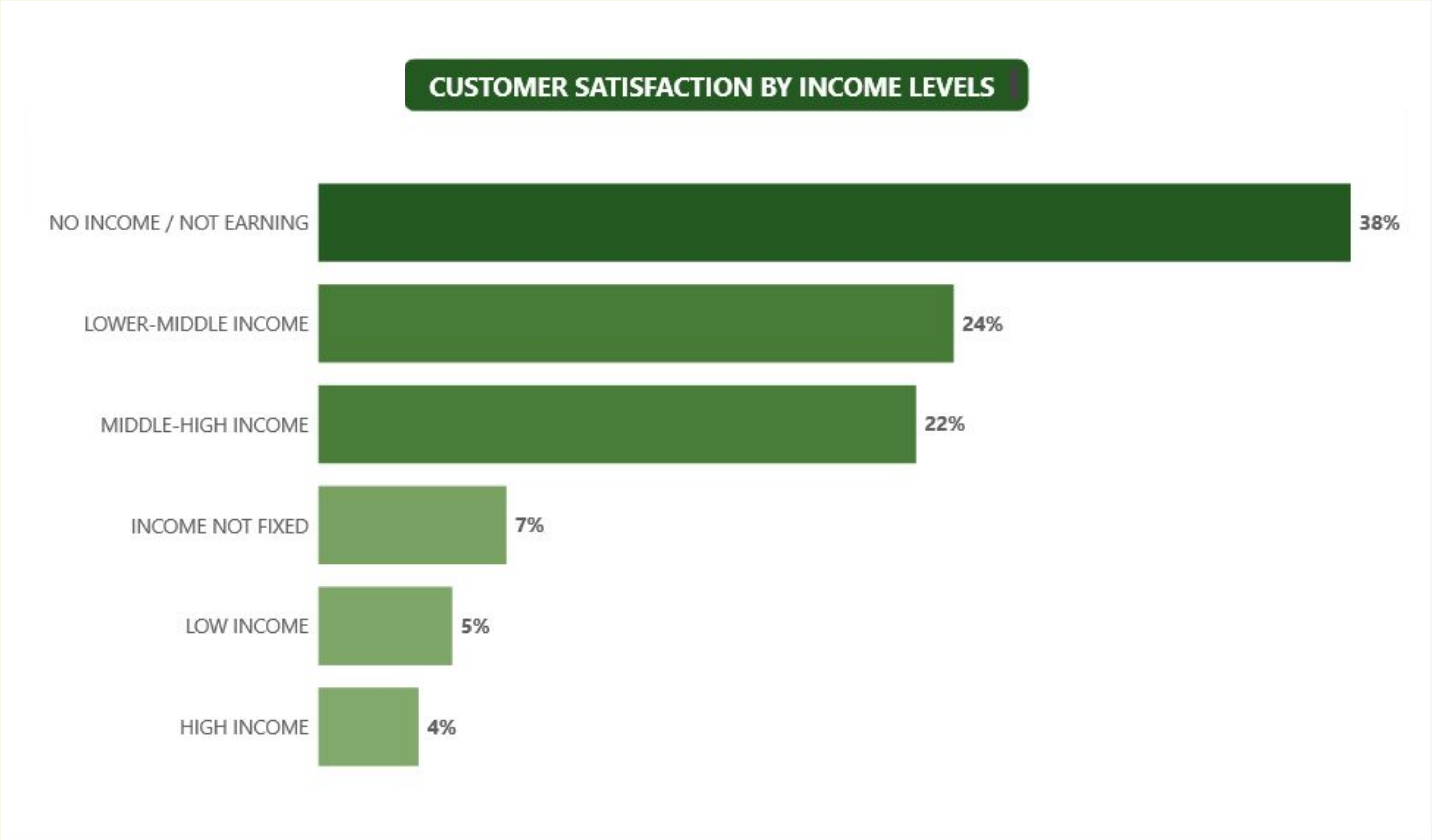
PUBLIC SECTOR



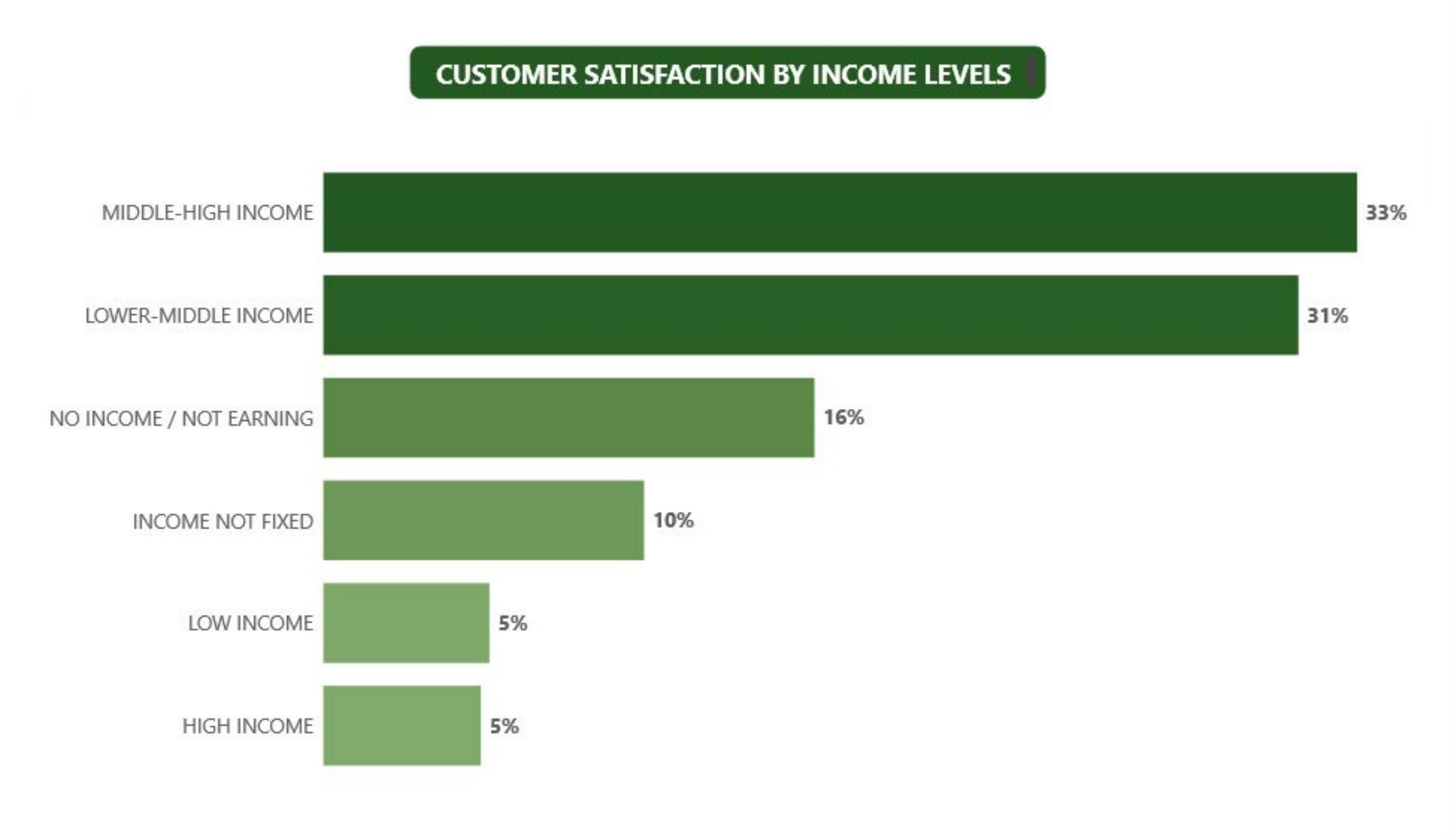
REAL ESTATE


CUSTOMER SATISFACTION BY INCOME LEVELS
MIDDLE-HIGH INCOME
34%
LOWER-MIDDLE INCOME
23%
NO INCOME / NOT EARNING
16%
INCOME NOT FIXED
14%
HIGH INCOME
11%
LOW INCOME
2%

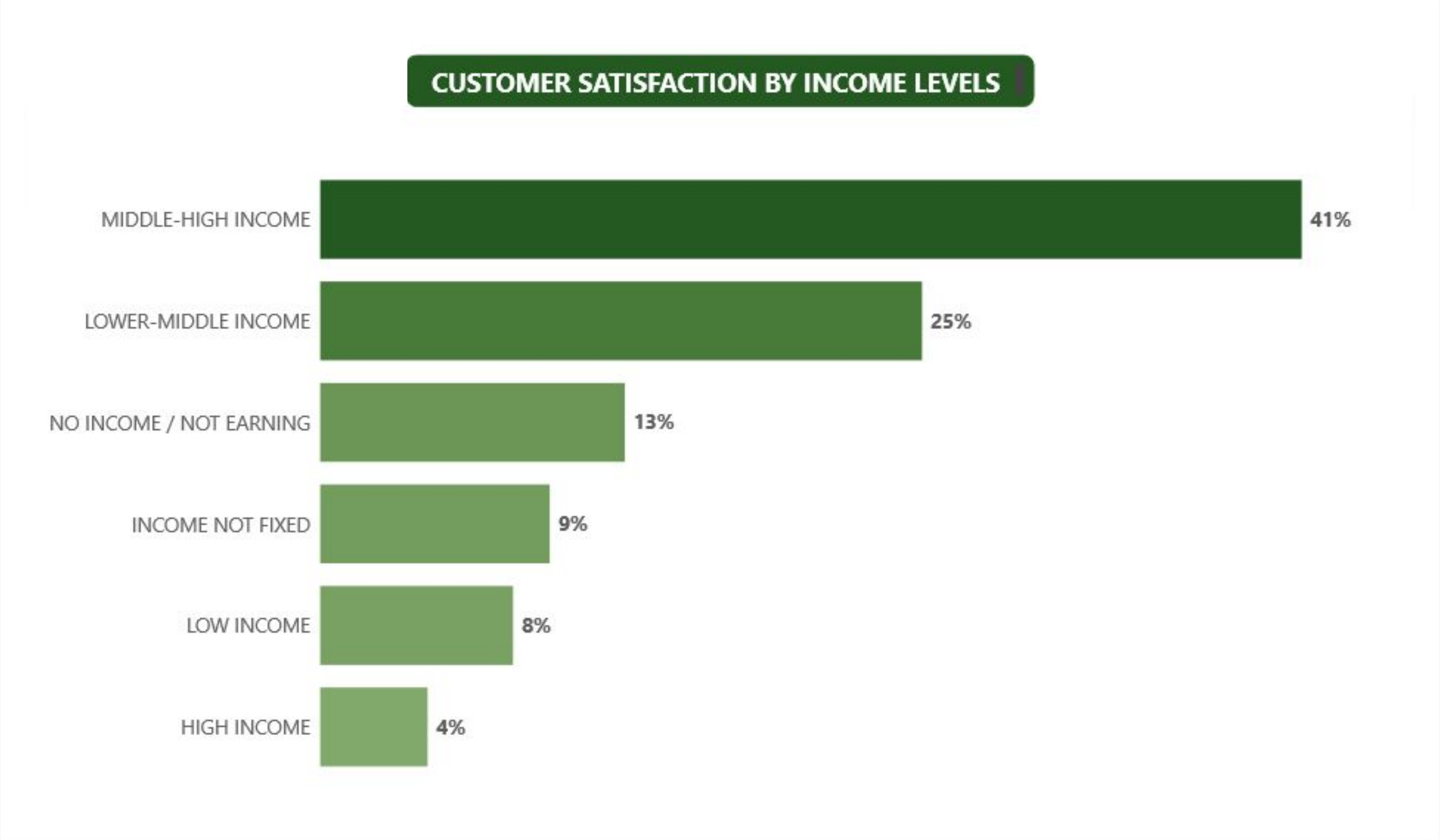
SPORTS / ENTERTAINMENT



TELECOMMUNICATIONS



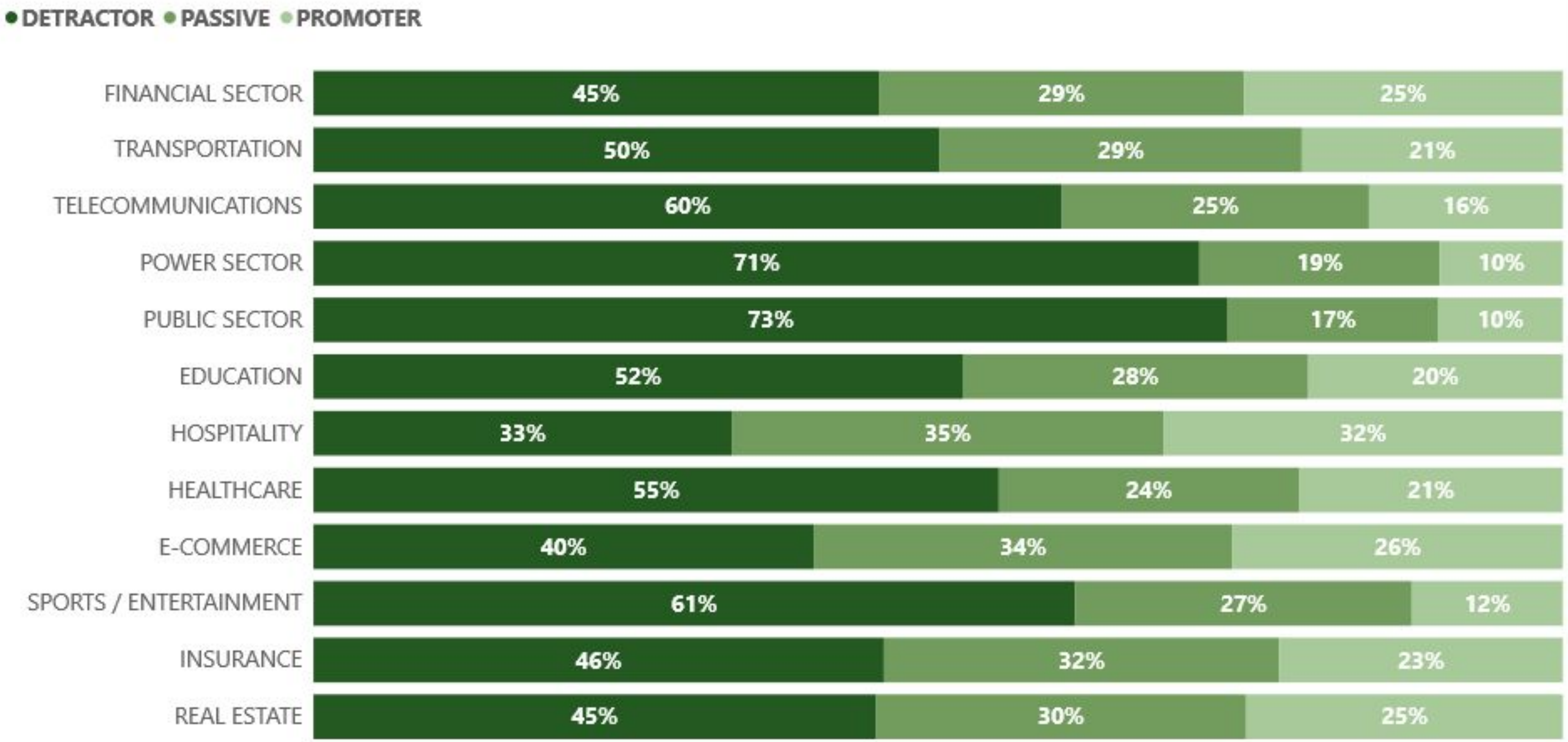
TRANSPORTATION



CUSTOMER ADVOCACY

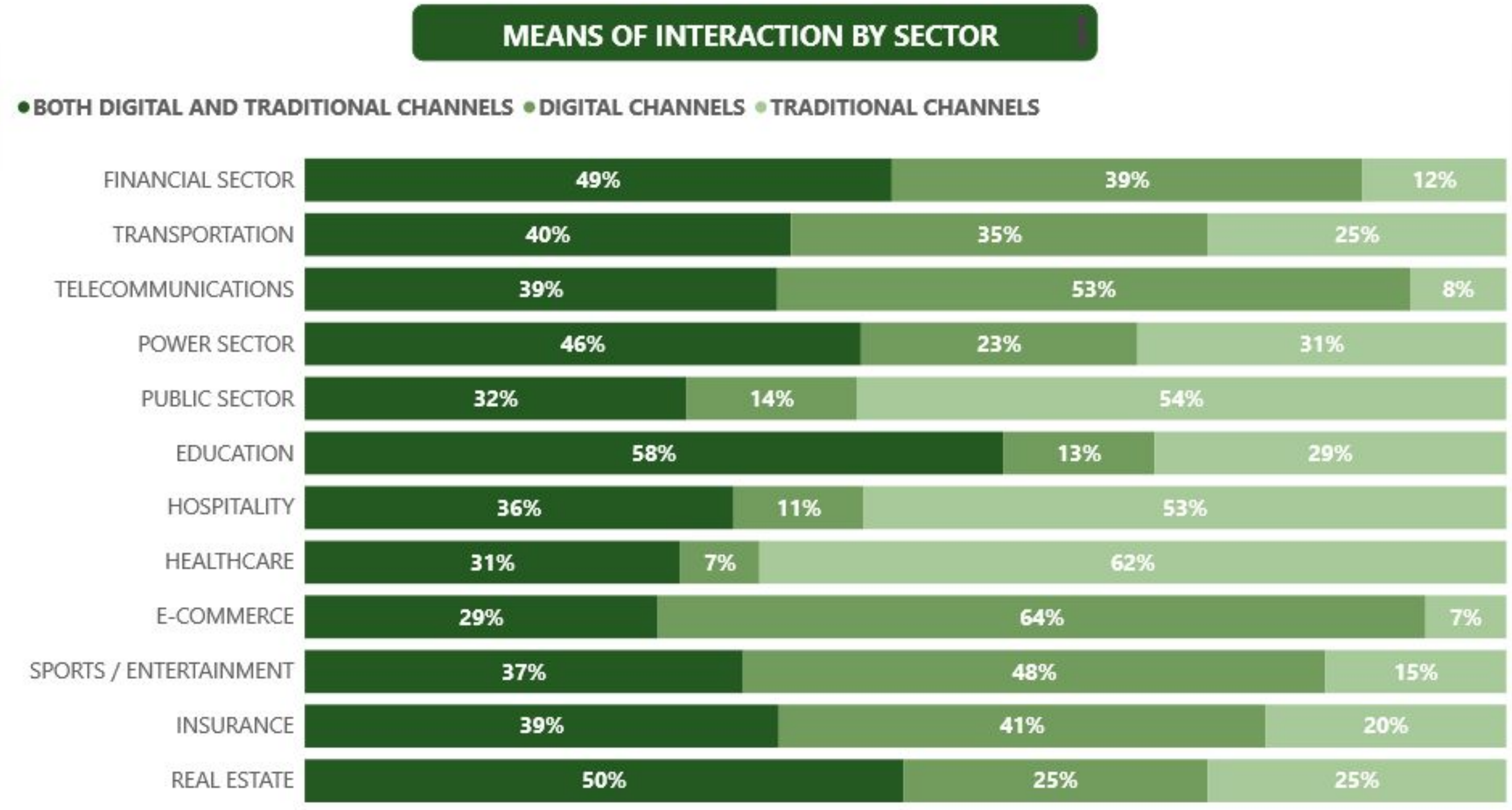
PART 6

CUSTOMER ADVOCACY BY SECTOR



MEANS OF INTERACTION

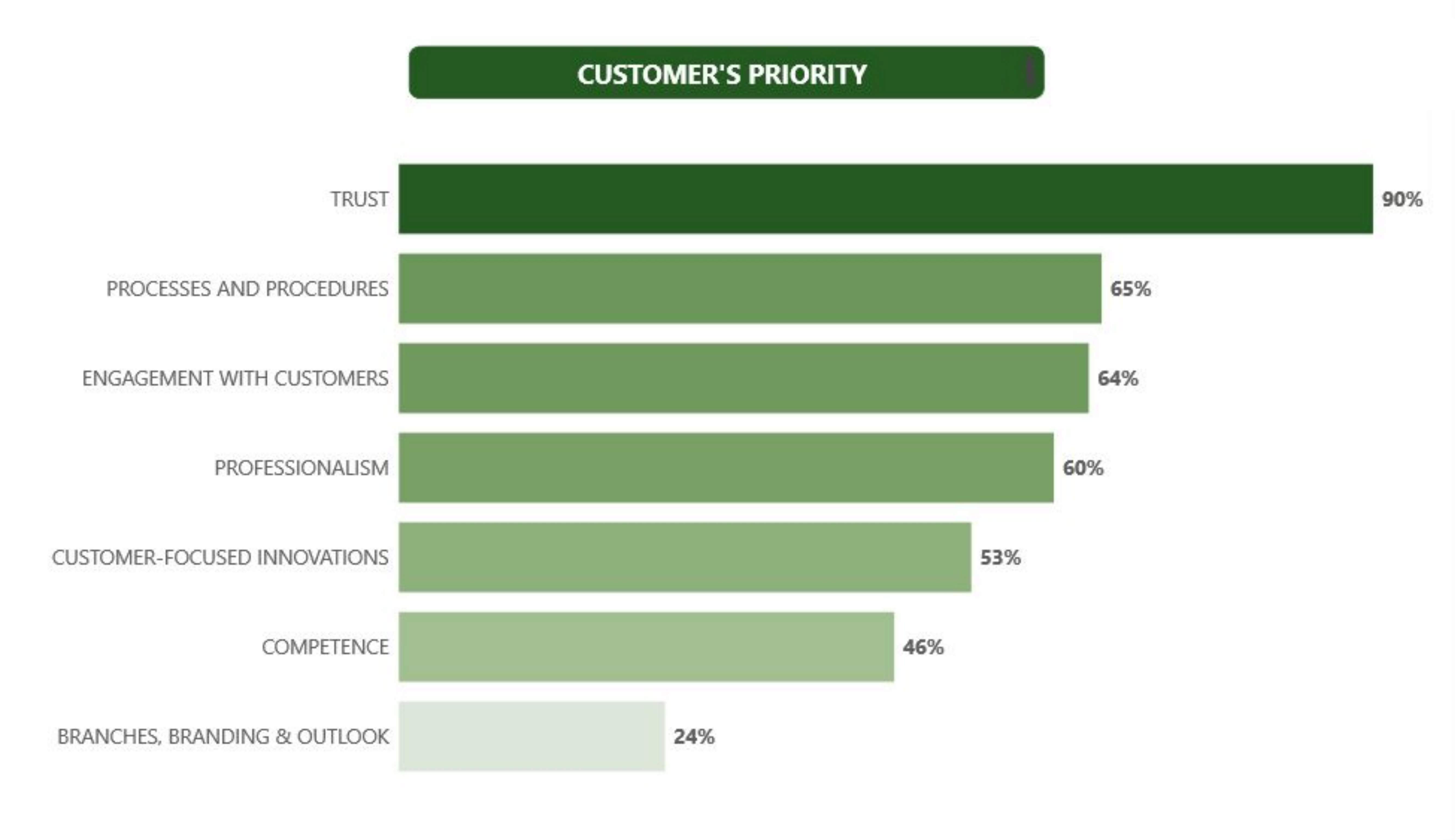
PART 7


MEANS OF INTERACTION BY SECTOR
BOTH DIGITAL AND TRADITIONAL CHANNELS
DIGITAL CHANNELS
TRADITIONAL CHANNELS
FINANCIAL SECTOR 49% 39% 12%
TRANSPORTATION 40% 35% 25%
TELECOMMUNICATIONS 39% 53% 8%
POWER SECTOR 46% 23% 31%
PUBLIC SECTOR 32% 14% 54%
EDUCATION 58% 13% 29%
HOSPITALITY 36% 11% 53%
HEALTHCARE 31% 7% 62%
E-COMMERCE 29% 64% 7%
SPORTS / ENTERTAINMENT 37% 48% 15%
INSURANCE 39% 41% 20%
REAL ESTATE 50% 25% 25%

CUSTOMER PRIORITY

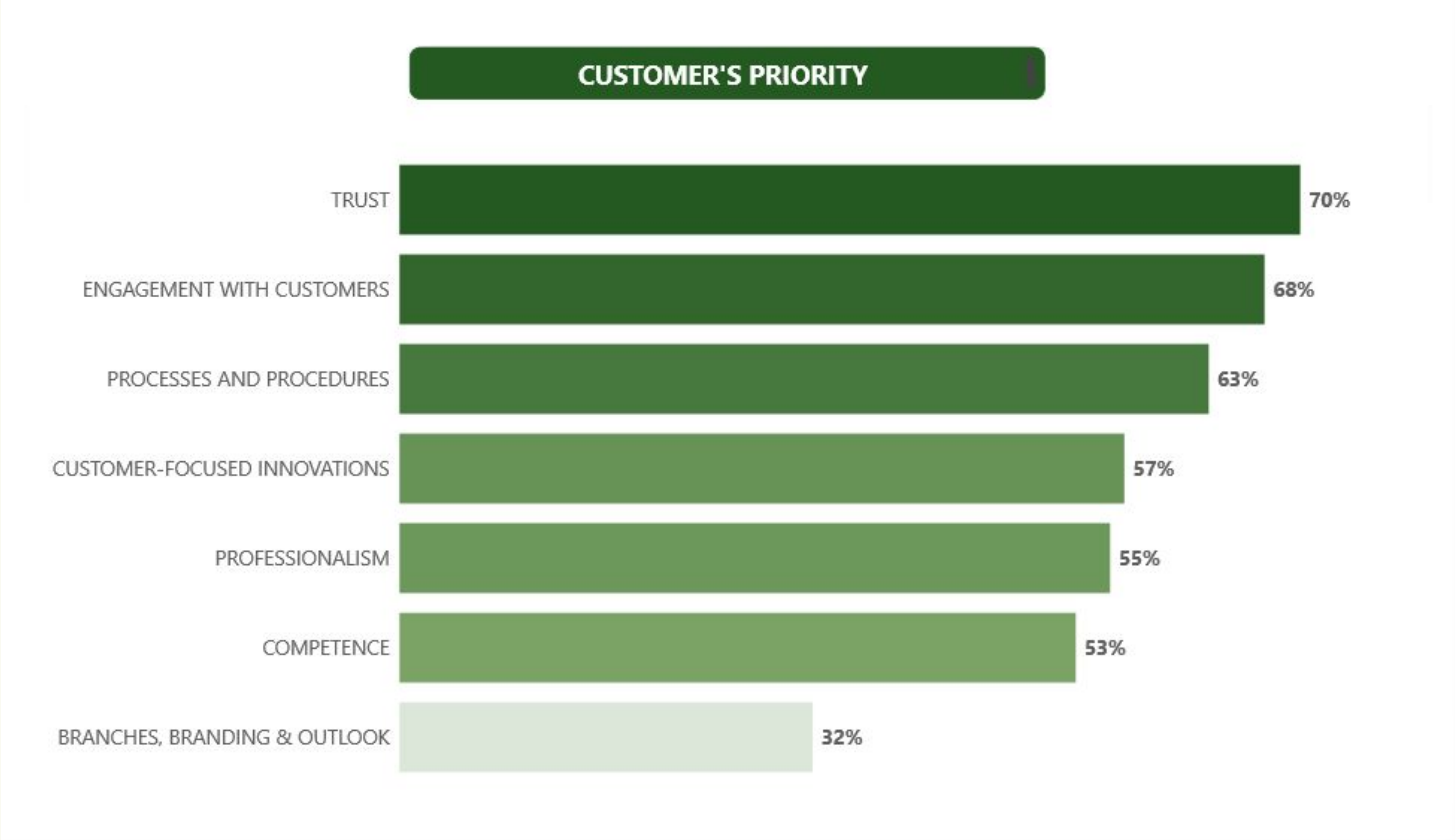
PART 8

E-COMMERCE

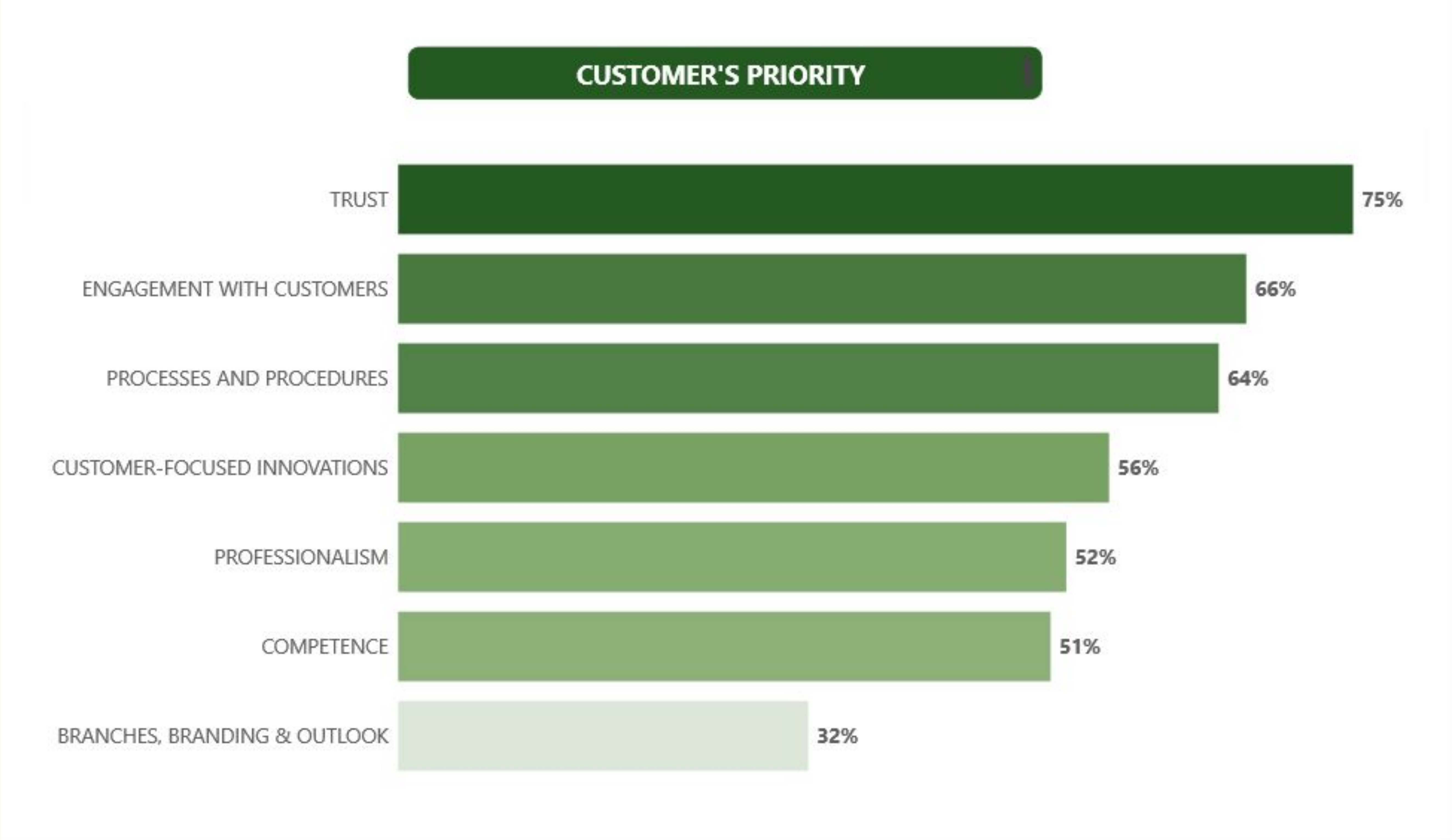


CUSTOMER'S PRIORITY
TRUST
90%
PROCESSES AND PROCEDURES
65%
ENGAGEMENT WITH CUSTOMERS
64%
PROFESSIONALISM
60%
CUSTOMER-FOCUSED INNOVATIONS
53%
COMPETENCE
46%
BRANCHES, BRANDING & OUTLOOK
24%

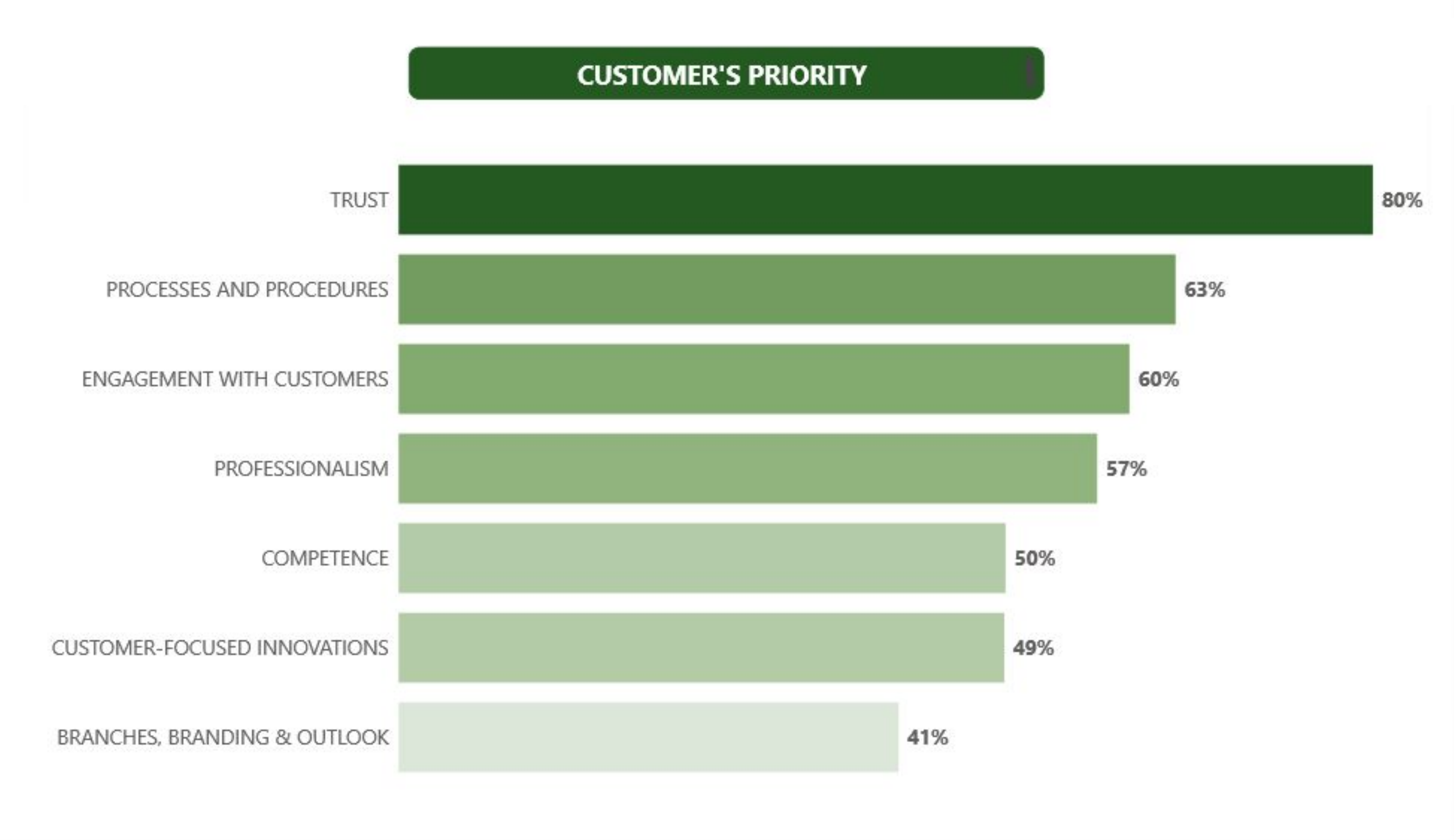
EDUCATION


CUSTOMER'S PRIORITY
TRUST
70%
ENGAGEMENT WITH CUSTOMERS
68%
PROCESSES AND PROCEDURES
63%
CUSTOMER-FOCUSED INNOVATIONS
57%
PROFESSIONALISM
55%
COMPETENCE
53%
BRANCHES, BRANDING & OUTLOOK
32%

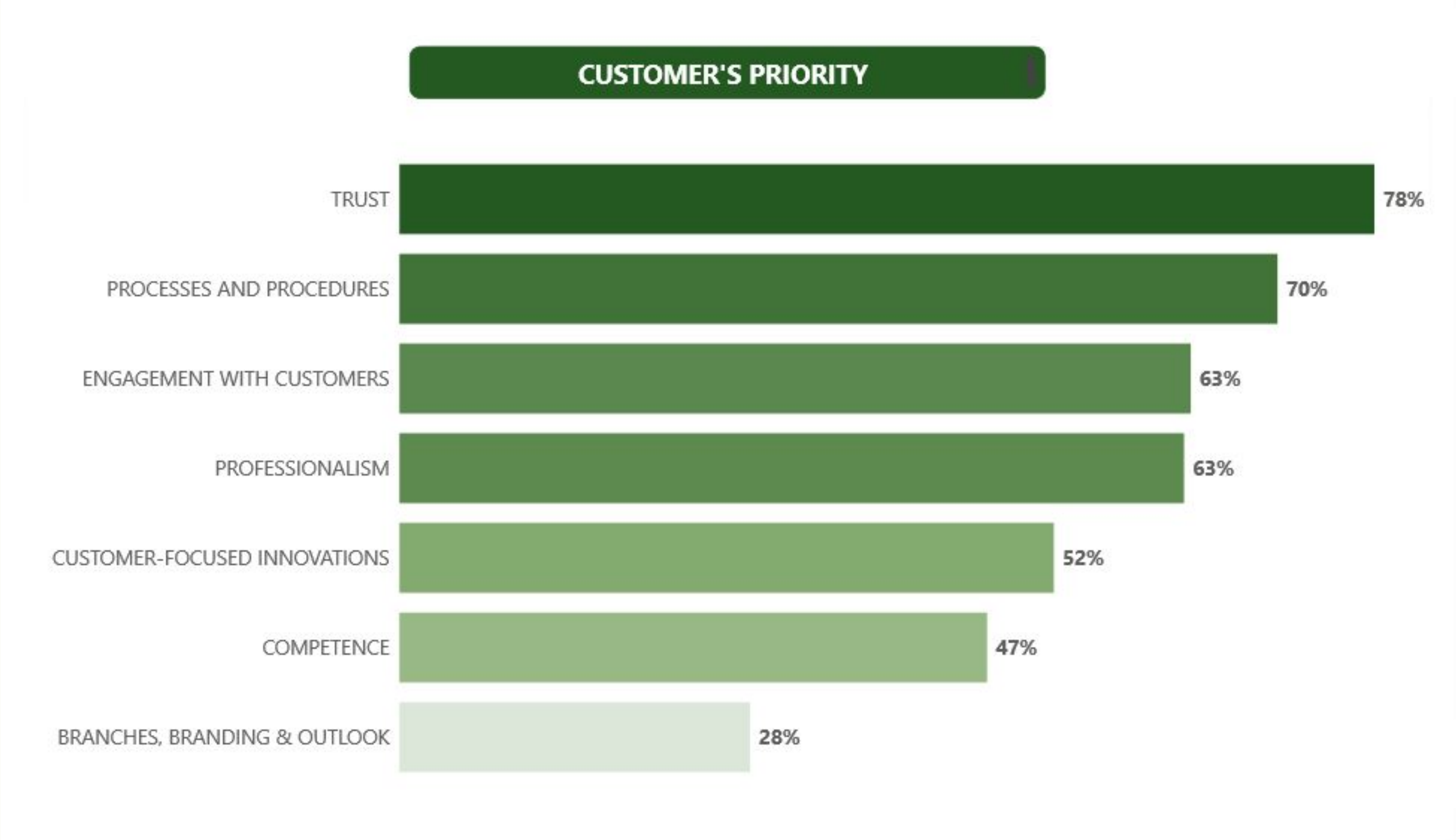
HEALTHCARE


CUSTOMER'S PRIORITY
TRUST
75%
ENGAGEMENT WITH CUSTOMERS
66%
PROCESSES AND PROCEDURES
64%
CUSTOMER-FOCUSED INNOVATIONS
56%
PROFESSIONALISM
52%
COMPETENCE
51%
BRANCHES, BRANDING & OUTLOOK
32%

HOSPITALITY

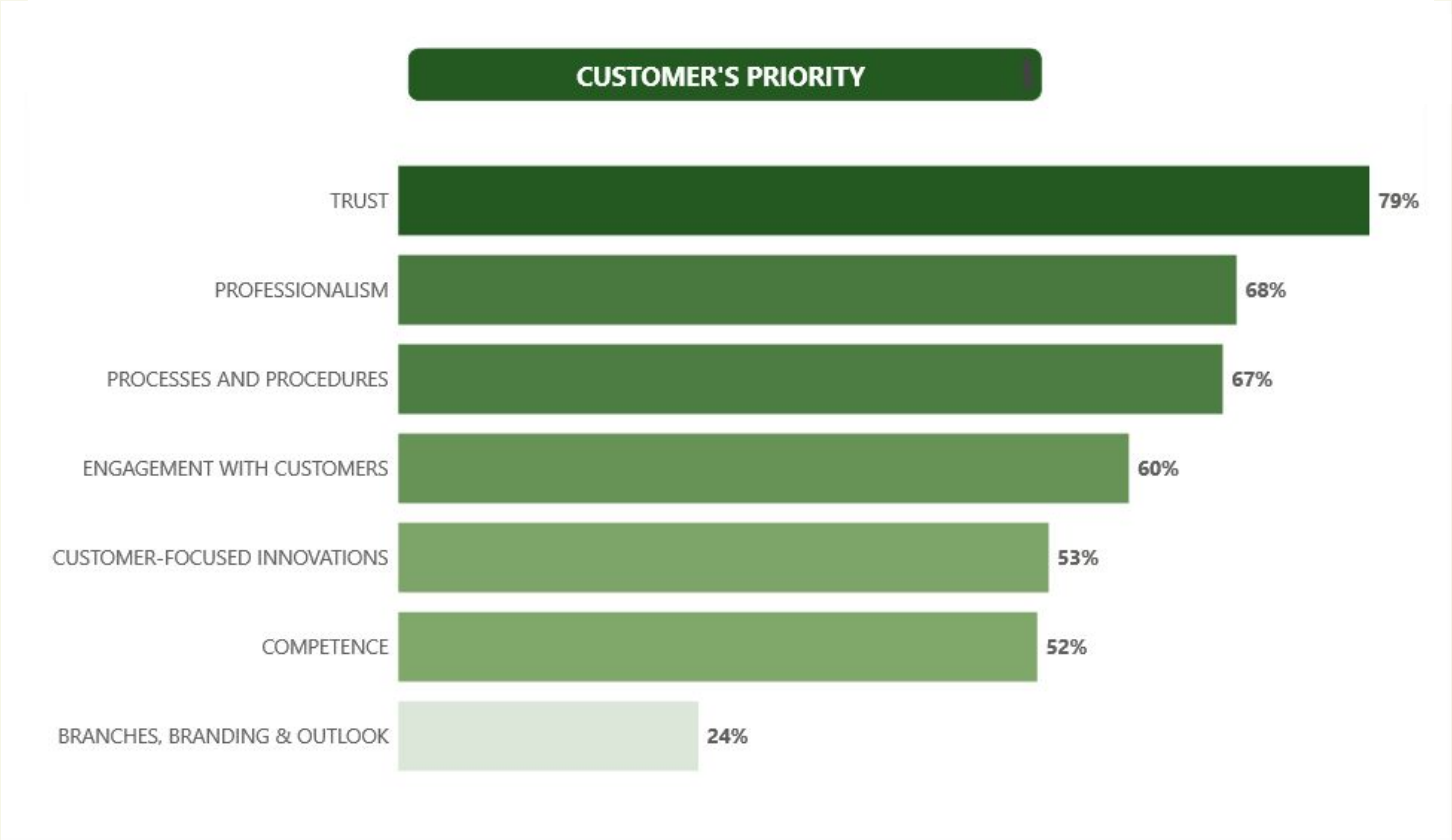


INSURANCE



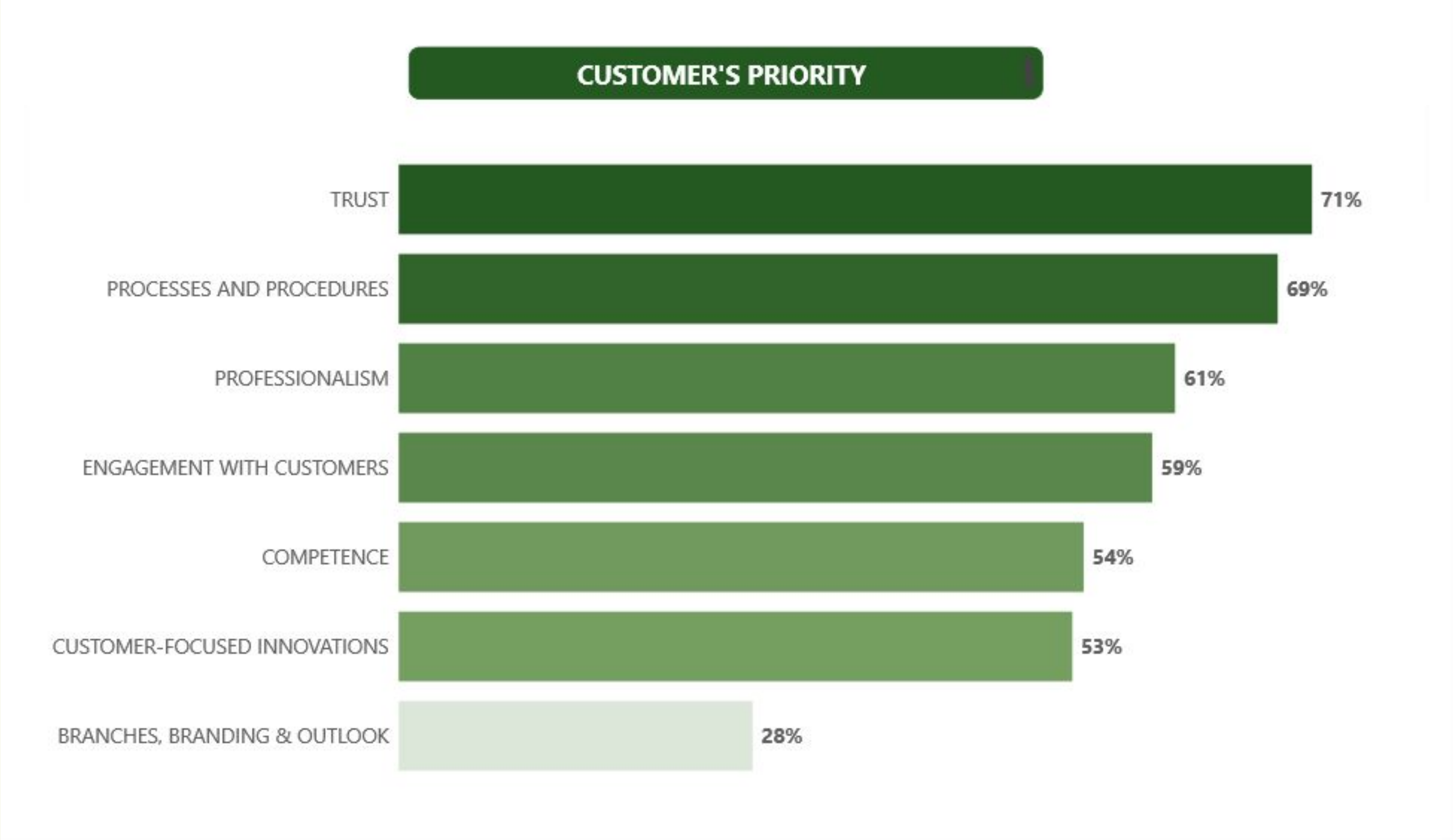
CUSTOMER'S PRIORITY
TRUST
78%
PROCESSES AND PROCEDURES
70%
ENGAGEMENT WITH CUSTOMERS
63%
PROFESSIONALISM
63%
CUSTOMER-FOCUSED INNOVATIONS
52%
COMPETENCE
47%
BRANCHES, BRANDING & OUTLOOK
28%

FINANCE

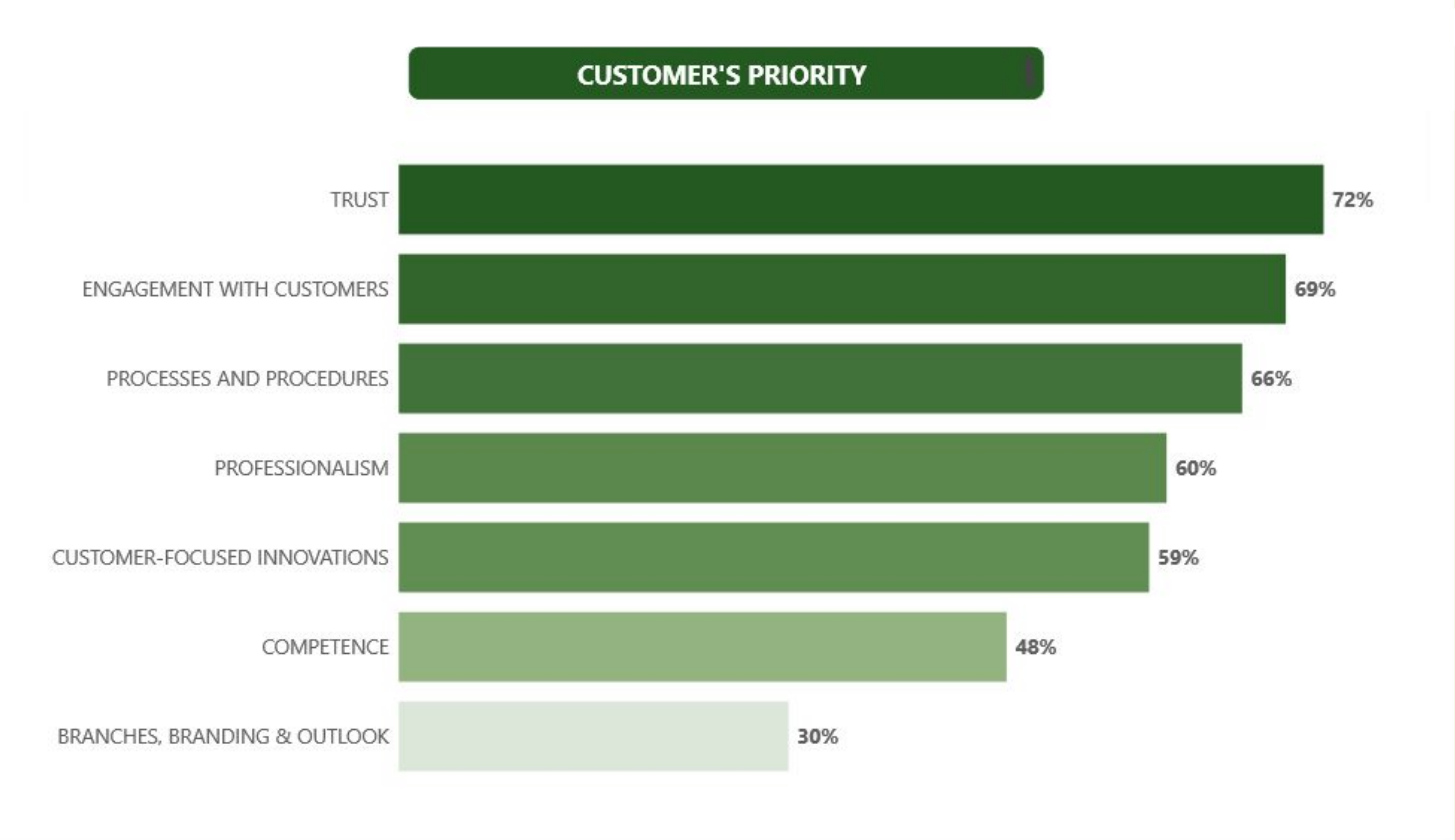


CUSTOMER'S PRIORITY
TRUST
79%
PROFESSIONALISM
68%
PROCESSES AND PROCEDURES
67%
ENGAGEMENT WITH CUSTOMERS
60%
CUSTOMER-FOCUSED INNOVATIONS
53%
COMPETENCE
52%
BRANCHES, BRANDING & OUTLOOK
24%

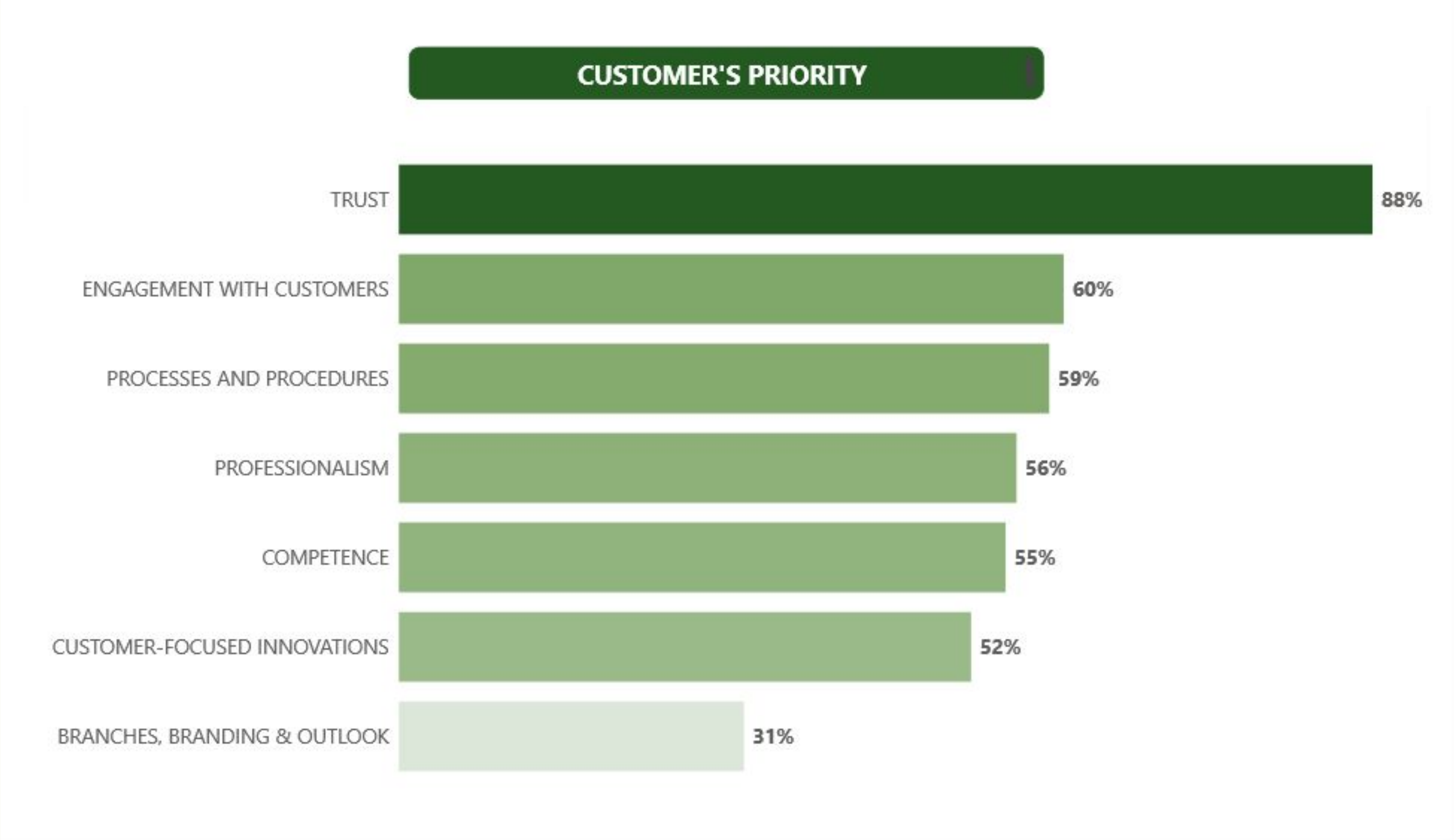
POWER


CUSTOMER'S PRIORITY
TRUST
71%
PROCESSES AND PROCEDURES
69%
PROFESSIONALISM
61%
ENGAGEMENT WITH CUSTOMERS
59%
COMPETENCE
54%
CUSTOMER-FOCUSED INNOVATIONS
53%
BRANCHES, BRANDING & OUTLOOK
28%

PUBLIC SECTOR

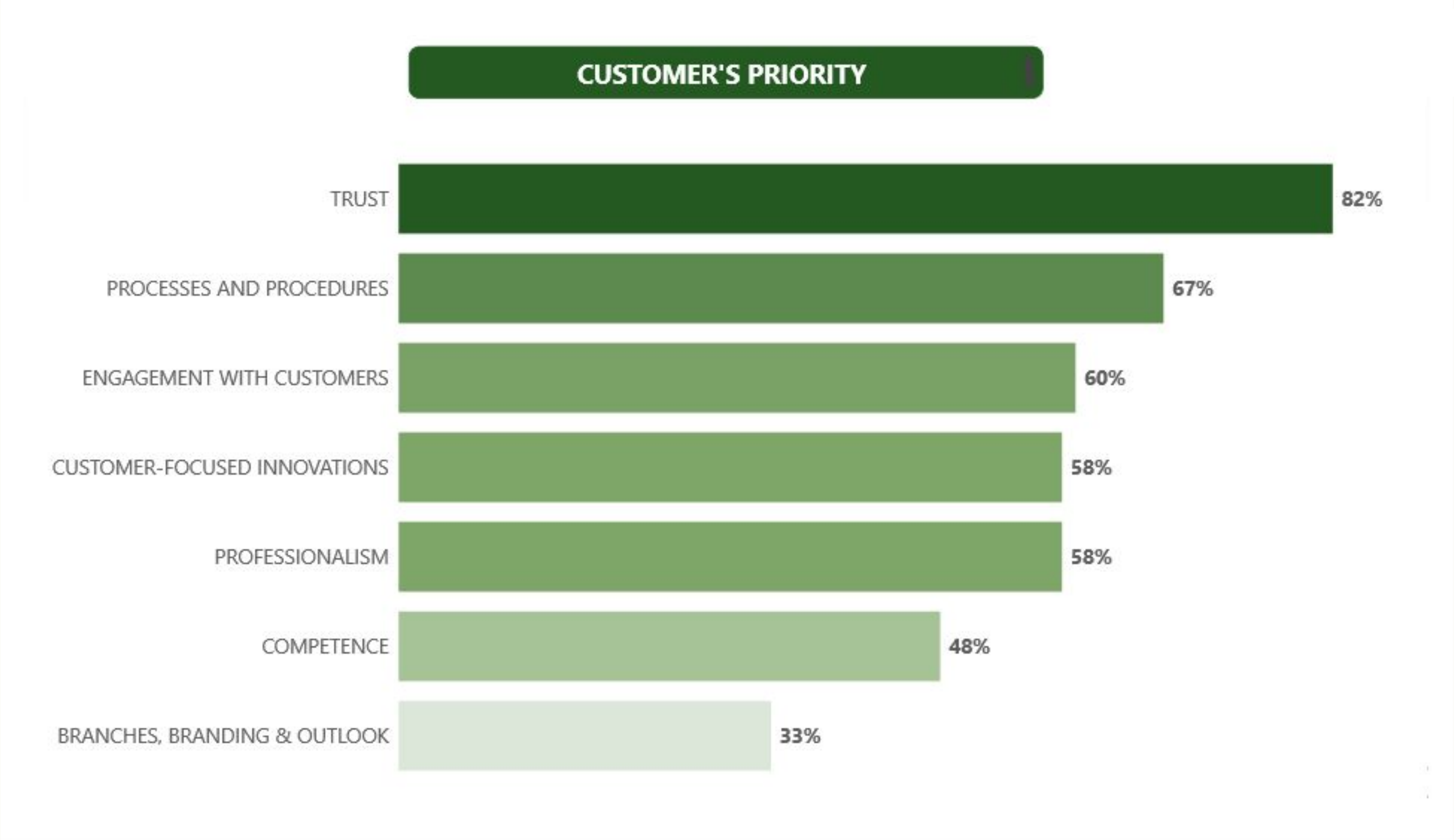


REAL ESTATE

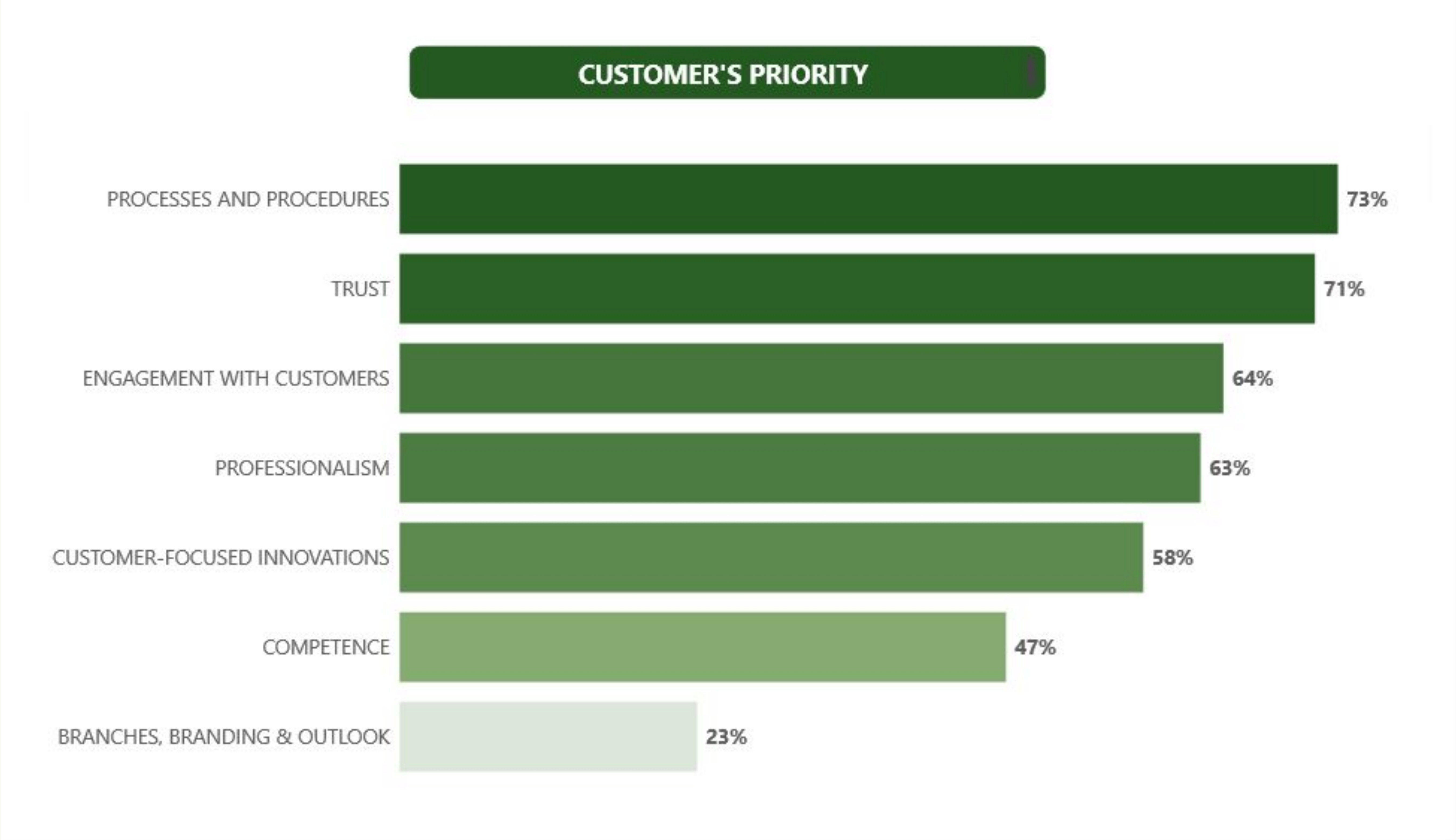


CUSTOMER'S PRIORITY
TRUST
88%
ENGAGEMENT WITH CUSTOMERS
60%
PROCESSES AND PROCEDURES
59%
PROFESSIONALISM
56%
COMPETENCE
55%
CUSTOMER-FOCUSED INNOVATIONS
52%
BRANCHES, BRANDING & OUTLOOK
31%

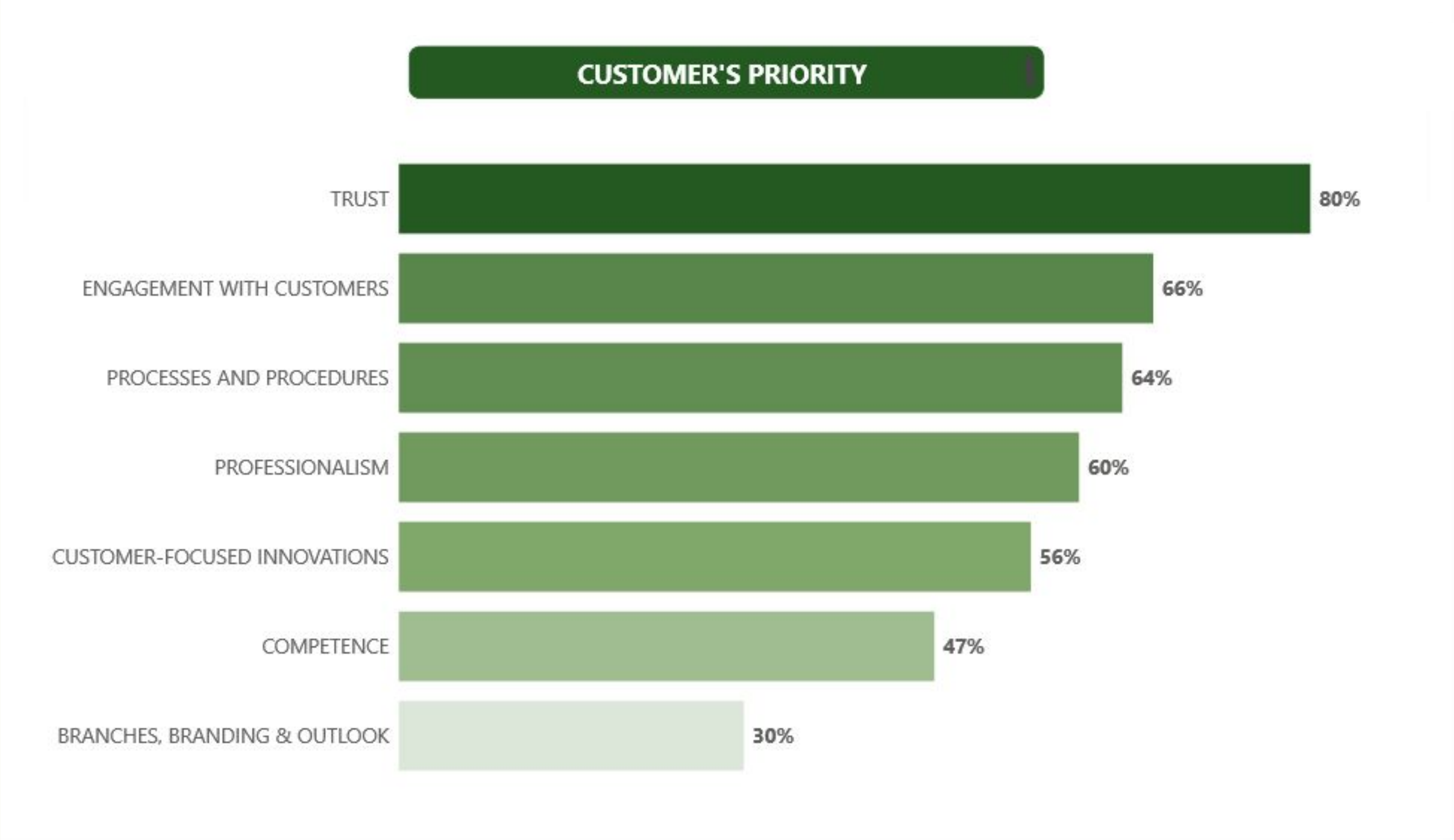
SPORTS / ENTERTAINMENT



TELECOMMUNICATIONS

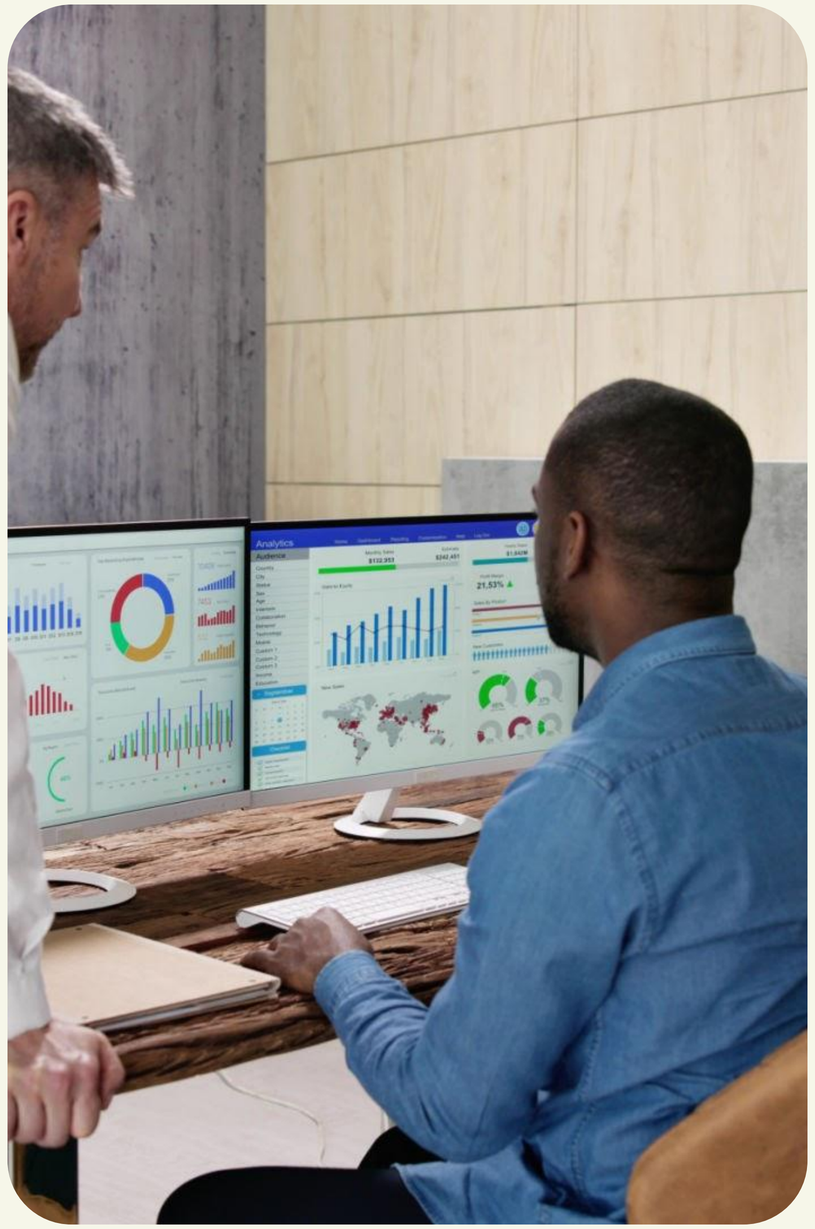


TRANSPORTATION



FINDINGS, IMPLICATIONS & OPPORTUNITIES

PART 9



KEY FINDINGS

Finding 1: Service Quality Is Declining Nationwide

The average NCSI score fell to **65%** in 2025, down **3.00 points** from **68%** in 2024, with 8 of the 12 assessed sectors recording lower scores than the year before. Despite the dip, the national index still lands at **71%**, gathered from 21.39K responses across 1.59K organizations.

Finding 2: Trust Is the Universal Priority and the Biggest Risk

Trust ranked as customers' **#1** priority in every sector assessed, from **71%** in Power to **90%** in E-Commerce. It's also where the weakest sectors are failing most visibly: Public Sector and Power Sector post the lowest scores overall (**53% and 51%**) and the highest detractor rates (**73% and 71%**), showing the trust gap is concentrated, not spread evenly.

GRADING SYSTEM FOR NCSI

GRADE	SCORE	SUM OF GPA
A	95% - 100%	5.00
B	85% - 89%	4.00
B+	90% - 94%	4.50
C	75% - 79%	3.00
C+	80% - 84%	3.50
D	60% - 69%	2.00
D+	70% - 74%	2.50
E	Below 55%	1.00
E+	55% - 59%	1.50

GRADE	INTERPRETATION
A	Exceptional
B	Very Good
B+	Excellent
C	Fair
C+	Good
D	Poor
E	Dismal
E+	Very Poor

SUMMARY & RECOMMENDATIONS

PART 10

RECOMMENDATIONS

1: Prioritize Trust-Building in Public Sector and Power

As the two lowest-scoring, highest-detractor sectors, Public Sector and Power should lead with transparency, faster complaint resolution, and consistent service delivery, closing the trust gap before investing in lower-priority areas like branding or outlook.

2: Adopt a Hybrid Channel Strategy Where It's Missing

Sectors leaning heavily on one interaction channel underperform sectors with a blended digital-and-traditional approach; E-Commerce and Hospitality's strong trust and advocacy scores suggest lagging sectors should invest in pairing digital convenience with reliable traditional support rather than favoring one.

HOW CAN THE NCSI HELP?

Benchmark & Track Performance

The NCSI gives organizations a standardized, sector-specific benchmark to track their customer service score year-over-year against 1.59K peer organizations across 12 sectors.

Pinpoint Root Causes

By breaking scores down into trust, processes, professionalism, and other pillars, the NCSI shows exactly which service dimension is dragging down performance, rather than leaving leaders guessing.

Guide Targeted Investment

With sentiment, advocacy, and channel-preference data segmented by sector, the NCSI helps leaders decide where to invest first: trust-building, digital channels, or frontline training for the fastest improvement in outcomes.

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