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Digital Misinformation and Fact-Checking: Understanding Trust Dynamics Among Nigerian Social Media Users

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The rapid spread of digital misinformation, particularly in fragile democracies, has emerged as a critical challenge to democratic governance, civic trust, and informed decision-making. Fact-checking has become a central corrective mechanism, yet research increasingly shows that mere exposure to fact-checks does not automatically translate into acceptance. This study examines the role of trust and media literacy in shaping the acceptance of fact-checking interventions by integrating insights from agenda-setting, trust, and media literacy theories. Using a cross-sectional survey of 400 social media users, the study employed validated trust and acceptance measures with strong internal consistency (Cronbach's α > 0.86). Analytical techniques included multivariate regression, logistic regression, variance inflation factor diagnostics, residual analyses, bootstrapped confidence intervals, and mediation-moderation modeling, with demographic and contextual controls for age, education, political interest, and platform use. The findings reveal that fact-checking exposure predicts acceptance only indirectly through trust in fact-checking institutions, confirming trust as the central mechanism of corrective influence. Media literacy significantly moderates this pathway, amplifying the effect of trust among high-literacy individuals, while education, political interest, and digital literacy emerged as significant positive covariates. Platform effects were also observed, with WhatsApp users being less likely to accept fact-checks than users of more open platforms. Robustness checks confirmed the results' stability. The study concludes that fact-checking is effective only when it fosters trust and when audiences possess adequate media literacy to critically evaluate corrections. Ethical concerns, such as bias perceptions, transparency, and independence, emerged as key contextual factors that shape acceptance. These findings contribute theoretically by integrating agenda-setting, trust, and literacy perspectives into a single explanatory framework and by highlighting the need to strengthen institutional credibility, embed media literacy in civic education, and design platform-sensitive corrective strategies.

Keywords: Digital misinformation; Fact-checking; Trust; Media literacy; Agenda-setting; Nigeria.

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Introduction

The rapid growth of social media has transformed how individuals access, consume, and share information. Platforms such as Facebook, X (formerly Twitter), WhatsApp, Instagram, and TikTok have become central to the consumption of news for millions of Nigerians, particularly among the youth. These platforms provide opportunities for civic engagement, democratic participation, and public discourse. However, they have also emerged as fertile grounds for spreading misinformation and disinformation (Okon, 2021). The unchecked circulation of fabricated stories, from political propaganda and ethnic stereotypes to health-related misinformation, poses serious risks to public trust, national stability, and democratic governance.

Nigeria is especially vulnerable to the harmful effects of digital misinformation due to its complex socio-political landscape. During the 2019 and 2023 general elections, false information spread widely on WhatsApp and Twitter, fueling voter apathy, political distrust, and even violence (Ojebode & Akinwale, 2022). Similarly, the COVID-19 pandemic highlighted how misinformation about vaccines and public health measures amplified confusion, resistance, and hesitancy (Olayiwola, 2021). These instances demonstrate the urgent need to address misinformation in Nigeria's digital sphere.

Fact-checking organizations such as Africa Check, Dubawa, and FactCheckHub have emerged to verify claims and provide corrective information. While such initiatives aim to rebuild credibility and counter misinformation, their actual impact on trust among Nigerian social media users remains contested. Fact-checking can reduce false beliefs (Walter et al., 2021), but its effectiveness is often weakened by biases, polarization, and algorithm-driven echo chambers (Pennycook & Rand, 2020). In Nigeria, where media and institutional distrust are historically high, the challenge is even more complex.

Based on the identified conceptual and methodological gaps, this study is guided by three key research questions that direct the empirical investigation. These questions focus on the influence of social media engagement, sentiment tone, model-assisted estimation and demographic moderators on governance perception in Nigeria. From these research questions, three hypotheses were formulated to guide the statistical analysis. These hypotheses align with Agenda-Setting, Framing and Trust Theories forming a coherent empirical framework.

Therefore, this study investigates how fact checking influences trust dynamics among Nigerian social media users. This study explores the patterns of misinformation encountered, evaluates perceptions of fact-checking effectiveness, and examines the extent to which trust in fact-checking organizations affects users' willingness to accept corrections.

Statement of the problem

The proliferation of digital misinformation threatens Nigeria's democratic stability, social cohesion, and institutional credibility. Despite their benefits, social media platforms have become breeding grounds for misleading content that manipulates public opinion and undermines trust. Electoral misinformation has sparked conflict, health misinformation has endangered lives, and politically motivated disinformation has deepened polarization (Olayiwola, 2021); Ojebode & Akinwale, 2022.

Fact-checking has been championed as a corrective measure; however, its effectiveness in Nigeria is uncertain. While global studies show that fact-checking can reduce belief in falsehoods (Nyhan & Reifler, 2010; Walter et al., 2021), Nigerian audiences may not view these initiatives as neutral or credible. Many users either ignore or resist fact-checks because of deep-seated distrust in institutions, political partisanship, and low media literacy. Corrections even reinforce prior beliefs due to psychological biases in some cases (Pennycook & Rand, 2020).

The lack of research exacerbates limited research on how Nigerians perceive and respond to fact-checking. Without evidence of whether fact-checking builds or erodes trust, interventions risk being ineffective or misaligned with user realities. Therefore, there is a pressing need to empirically examine the interplay between misinformation, fact-checking, and trust dynamics in Nigeria's social media environment.

Objectives of the study

This study aims to examine the role of trust and media literacy in shaping the acceptance of fact-checking interventions in response to digital misinformation.

Specific Objectives

1. To determine the relationship between fact-checking exposure and acceptance.
2. To assess the mediating role of trust in the relationship between exposure and acceptance.
3. To examine how media literacy moderates the relationship among exposure, trust, and acceptance.

Research Questions

1. What is the relationship between fact-checking exposure and acceptance?
2. Does trust in fact-checking institutions mediate the relationship between exposure and acceptance?
3. To what extent media literacy moderates the relationship between exposure, trust, and acceptance?

Hypotheses

H1: Exposure to fact checking is positively associated with acceptance of fact checking.
H2: Trust in fact-checking mediates the relationship between exposure and acceptance.
H3: Media literacy moderates the relationship among exposure, trust, and acceptance, such that the effect is stronger among individuals with higher literacy.

Conceptual Review

Digital misinformation in the contemporary media ecosystem

The exponential growth of social media has transformed how people access, share, and interpret information. While it has democratized information flow, it has also accelerated the spread of misinformation and false or misleading content shared without intent to deceive. This is distinct from disinformation, which is intentionally deceptive, and mal-information, which uses factual content to cause harm (Wardle & Derakhshan, 2017).

Regardless of intent, these forms of information disorder disrupt democratic discourse, polarize communities, and erode trust in institutions (Lazer et al., 2018). Algorithms designed to maximize engagement often amplify falsehoods more effectively than truths (Vosoughi, Roy, & Aral, 2018). In private messaging environments, such as WhatsApp, misinformation spreads virally with limited opportunities for correction (Arnaudo, 2020). In fragile democracies, including Sub-Saharan Africa, the stakes are particularly high: misinformation has been linked to electoral violence, health crises, and diminished legitimacy of governance (Ojebode & Akinwale, 2022).

Fact Checking as a Corrective Mechanism

Fact checking is a prominent institutional response to misinformation. Organizations such as Africa Check, Dubawa, and Full Fact verify claims, debunk falsehoods, and promote media accountability (Graves, 2016). Fact-checks can reduce misperceptions (Walter & Tukachinsky, 2020), but their impact is conditional. Audience predispositions, prior beliefs, and credibility perceptions shape whether fact-checks are accepted or rejected (Nyhan & Reifler, 2010; Amazeen, 2021). Acceptance of fact-checks requires more than exposure—it demands cognitive engagement with the correction, affective trust in its neutrality, and behavioral willingness to update one's beliefs (Lewandowsky et al., 2020). Without these, fact-checking may backfire, reinforcing existing misperceptions.

Agenda setting and the salience of fact checking

The agenda-setting theory (McCombs & Shaw, 1972) posits that media influence issues that people consider important by shaping salience. Fact-checkers act as agenda-setters, elevating the importance of truth, accuracy, and verification in public discourse. By consistently spotlighting misinformation and correcting it, they help build a public agenda centered on factual accountability (Thorson, 2016). However, agenda-setting operates at the macro level. While fact-checkers can increase the salience of issues, whether individuals internalize and accept fact-checks depends on micro-level variables such as trust and literacy.

Trust in Fact Checking

Trust is widely recognized as central to fact-check acceptance. Drawing on trust theory (Mayer et al., 1995), trust involves perceptions of competence, integrity, and benevolence. For fact-checking:

1. Competence implies rigorous verification methods.
2. Integrity requires impartiality and transparency.
3. Benevolence signals commitment to the public good.

Without trust, exposure to fact-checks may fail or backfire. Studies have shown that individuals often reject even accurate corrections if they perceive fact-checkers as partisan or untrustworthy (Walter & Murphy, 2018; Nyhan & Reifler, 2019). In contexts with low institutional trust, such as Nigeria, this challenge is magnified.

Media literacy as a moderator

Media Literacy Theory (Potter, 2013; Hobbs, 2017) emphasizes the capacity of individuals to access, evaluate, and use media critically. High media literacy equips individuals to recognize misinformation, evaluate fact-checking processes, and adopt corrective behaviors (Mihailidis & Viotty, 2017). High literacy fosters central route processing, leading to higher acceptance of fact-checking. Low literacy fosters reliance on heuristics, where trust in the fact-checker is the key determinant. Empirical research demonstrates that literacy interventions reduce susceptibility to misinformation (Pennycook & Rand, 2019; Guess et al., 2020). Thus, literacy moderates the relationships among exposure, trust, and acceptance.

Control variables and contextual factors

Several background factors also shape the acceptance of fact-checking:

- Age: Older adults often have lower digital fluency, whereas younger users face higher exposure (assume et al., 2019).
- Education: Positively associated with critical evaluation and openness to corrections (Pennycook & Rand, 2019).
- Political Interest: Motivates the evaluation of corrections, although polarization may bias interpretations (Flynn, Nyhan, & Reifler, 2017).
- Platform Use: Differences in visibility and community norms across platforms influence correction effectiveness (Arnaudo, 2020).

Conceptual Framework

The study's conceptual framework positions exposure to fact-checking as the independent variable, acceptance of fact-checking as the dependent variable, trust as the mediator, and media literacy as the moderator. Control variables (age, education, political interest, and platform use) were added to account for the contextual variation.

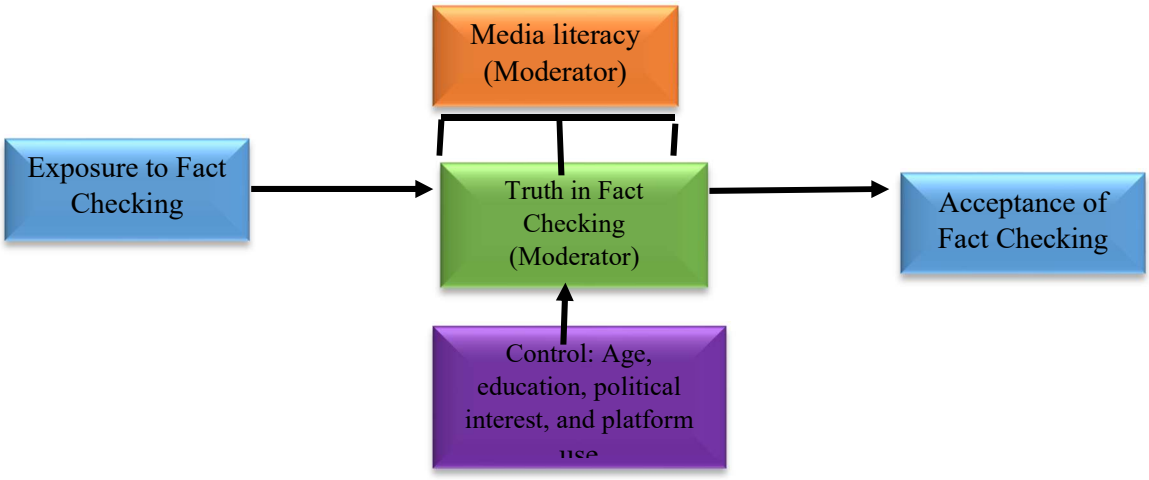

Figure 1. Trust-Mediated Media Literacy Framework for Acceptance of Fact-Checking
Source: Author's research desk, 2025

The framework proposes that fact-checking exposure is necessary but insufficient. Its effect depends on whether exposure builds trust in fact-checking institutions and whether audiences possess literacy skills to critically evaluate corrections. Thus, the model integrates exposure (what audiences encounter), trust (how they interpret it), and literacy (whether they process it critically or heuristically) in a broader agenda-setting environment.

Conceptual Gaps

Despite progress in misinformation research, three gaps remain:

1. Limited integration of agenda-setting, trust, and media literacy theories in explaining acceptance of fact-checking.
2. Underrepresentation of African contexts, where low institutional trust and high prevalence of misinformation interact uniquely.
3. Insufficient attention to mechanisms: Many studies treat exposure as sufficient without modeling trust-based mediation and literacy-based moderation.

This study addresses these gaps within the broader agenda-setting environment through a model that positions trust as the mediator and media literacy as the moderator.

Theoretical Framework

Agenda-Setting Theory

The agenda-setting theory (McCombs & Shaw, 1972) explains how media influence public perceptions by elevating the salience of issues. Fact-checkers act as agenda builders, drawing attention to misinformation and its corrections. However, agenda salience alone does not guarantee acceptance, making downstream variables, such as trust and literacy, critical.

Media literacy theory

Media Literacy Theory (Potter, 2013; Hobbs, 2017) emphasizes the importance of critical evaluation skills. This explains why individuals differ in their responses to fact-checks: those with higher literacy are more receptive, whereas those with lower literacy rely on cues such as the source's trustworthiness. Thus, literacy moderates the relationship between exposure and acceptance.

Trust Theory

The trust theory (Mayer, Davis, & Schoorman, 1995) provides the micro-level mechanism. It argues that competence, integrity, and benevolence form the foundation of trust. Trust mediates the pathway between exposure and acceptance in misinformation contexts. Fact checks only work when the audience trusts the fact-checker.

Integrated Framework

Together, these theories explain the following:

- Exposure (agenda-setting) makes fact checks salient.
- Trust (mediator) converts salience into acceptance.
- Media literacy (moderator) strengthens or weakens the pathway between exposure, trust, and acceptance.
- Controls (age, education, political interest, and platform use) shape variation at the individual level.

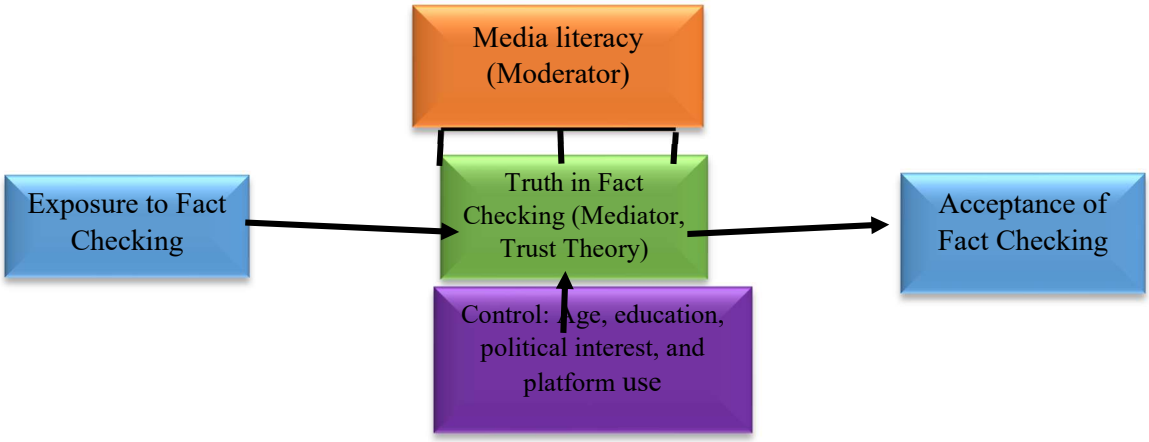

Figure 2. Integrated Theoretical Framework: Agenda Setting, Media Literacy, and Trust
Source: Author's research desk, 2025

This study integrates three theoretical perspectives, namely, agenda-setting theory, media literacy theory***, and trust theory,*** to explain the acceptance of fact checking in the digital misinformation environment. The agenda-setting theory (McCombs & Shaw, 1972) explains the macro-level influence of fact-checkers as agenda-builders who elevate the salience of accuracy and verification in public discourse.

Trust theory (Mayer, Davis, & Schoorman, 1995) provides a micro-level mechanism for how trust mediates the pathway from exposure to acceptance based on perceptions of competence, integrity, and benevolence.

Media literacy theory (Potter, 2013; Hobbs, 2017) offers a meso-level explanation, with literacy moderating how individuals process fact-checks. Those with high literacy engage critically, whereas those with low literacy rely more on trust cues.

The integrated framework posits that although exposure increases salience (agenda-setting), acceptance only occurs when trust is established (mediator) and is further strengthened by high literacy (moderator). Controls such as age, education, political interest, and platform use shape these relationships.

Empirical Review

Empirical research has consistently shown that exposure to fact-checking interventions can increase awareness and reshape public discourse. For example, in a meta-analysis of 30 studies, Walter, Cohen, Holbert, and Morag (2021) confirmed that fact checking reduces misinformation beliefs, although the effects are often short-lived. Similarly, Clayton et al. (2020) demonstrated that social media users who regularly encounter fact-checks are more likely to reconsider sharing false content, indicating that fact-checking can influence agenda-setting by prioritizing accuracy in information evaluation. In Nigeria, Adebanjo and Ojebode (2022) observed that Dubawa's partnership with Facebook amplified the visibility of verified content during election cycles, shaping political conversations and raising awareness about misinformation. However, Nwaubani et al. (2021) noted that during the COVID-19 pandemic, exposure to fact-checks did not always translate into behavioral compliance, indicating that visibility alone does not guarantee acceptance. These findings show that exposure is necessary but insufficient. While agenda setting explains how fact checking raises the salience of accuracy, acceptance requires a deeper mechanism. Therefore, our study argues that trust is the essential

bridge between exposure and behavioral change in Nigeria's information environment.

Trust has been consistently validated as the most decisive factor in correcting misinformation. Roozenbeek et al. (2020) demonstrated that users are more likely to accept corrections attributed to trusted fact-checkers, whereas Fazio (2020) showed that credibility perceptions rather than exposure alone conditionally update belief. Within Africa, Ojebode and Akinwale (2022) reported that skepticism toward media extends to fact-checkers, as many citizens doubt their neutrality. Similarly, Adebisi et al. (2021) found that during the pandemic, when its source was distrusted, verified health information was often disregarded. In Nigeria, Nwabueze et al. (2021) documented that political partisanship shapes trust in fact-checkers, leading some audiences to reject corrections outright. The Nigerian evidence reinforces the need to conceptualize trust as a mediator. Our framework extends trust theory by arguing that credibility perceptions, not exposure, ultimately determine acceptance. Without neutral and transparent fact-checking, interventions are unlikely to gain traction in Nigeria's polarized environment.

Beyond trust, media literacy has emerged as another crucial variable that influences the effectiveness of fact-checking. Global studies provide strong support for its moderating role. Badrinathan (2021) found that digital literacy training in India significantly improved citizens' ability to reject misinformation, while Guess et al. (2020) observed that higher media literacy predicted greater accuracy in distinguishing between true and false news online. In Nigeria, Uwalaka, Umuerri, and Adepoju (2022) showed that WhatsApp users with lower literacy levels were particularly vulnerable to election-related misinformation, whereas more literate users were more receptive to fact-checks. Adekunle (2021) similarly reported that Nigerian university students who had undergone media literacy training during the COVID-19 crisis were better at verifying health-related claims. The evidence validates our moderating treatment of media literacy. Nigerians with higher literacy are more likely to process fact-checks critically and accept them, whereas those with lower literacy rely heavily on heuristics or peer trust. Thus, our study positions literacy under the condition that amplifies the trust–acceptance pathway.

The role of platforms is another critical factor shaping misinformation correction. Comparative studies have confirmed that misinformation dynamics differ across social media environments. Simon et al. (2022) found that closed networks, such as WhatsApp, are particularly resistant to external fact-checks because peer credibility often outweighs corrections from outside sources. In Nigeria, Uwalaka et al. (2022) confirmed that WhatsApp remains the dominant channel for misinformation circulation and the least receptive to corrections. During the #EndSARS protests, Okafor and Odoemelam (2021) observed that while fact-checks on Twitter and Facebook reached large audiences, WhatsApp groups remained largely saturated with rumors and unverifiable claims. Our interpretation is that platform-specific effects significantly affect the effectiveness of correction. WhatsApp, in particular, functions as a negative predictor of fact-checking acceptance because its closed nature strengthens reliance on trust in peer trust over institutional trust. Integrating this insight into our

framework ensures that the Nigerian context is adequately represented.

Finally, empirical studies emphasize that fact-checking ethical and political concerns play a significant role in acceptance. Amazeen and Bucy (2021) argued that perceptions of political bias undermine corrections, while Lee (2023) showed that inconsistencies in fact-checking practices affect perceptions of neutrality. In Nigeria, Ezeah and Ezeah (2021) reported that during elections, some citizens perceived fact-checking organizations as politically compromised, and Adebisi et al. (2021) observed similar suspicions regarding health communications during the pandemic. These findings highlight that fact-checking is not merely a technical but also a political exercise in fragile democracies. Bias perceptions and lack of transparency reduce trust, thereby undermining effectiveness. Therefore, our study integrates ethical and political concerns as contextual factors influencing trust and acceptance into the conceptual framework.

Taken together, recent global and Nigerian evidence demonstrates three main empirical patterns: exposure to fact-checking raises awareness but is insufficient; trust mediates whether exposure translates into acceptance; and media literacy moderates this pathway, particularly in closed-network contexts such as WhatsApp. Despite these insights, research gaps remain, including the lack of longitudinal studies on correction durability, limited integration of agenda-setting, trust, and literacy models in Africa, and insufficient exploration of platform-specific dynamics. By addressing these gaps, our study proposes a TML framework for understanding fact-checking acceptance in Nigeria. We argue that effective misinformation correction requires not only exposure but also credibility, literacy, and sensitivity to local platform dynamics and ethical concerns.

Methodology

Research Design

This study adopts a quantitative survey research design complemented by limited qualitative insights. The survey design is appropriate because it allows for the collection of standardized data from a large sample of social media users, enabling statistical analysis of relationships between misinformation exposures, perceptions of fact-checking, and trust dynamics. The design also aligns with previous studies on misinformation and fact-checking that used cross-sectional survey approaches (Nyhan & Reifler, 2010; Walter et al., 2021).

Population of the study

The population comprises active Nigerian social media users. According to DataReportal (2024), Nigeria has more than 31 million active social media users, with Facebook, WhatsApp, Instagram, X (formerly Twitter), and TikTok being the most used platforms. The focus on active users is justified because this group predominantly encounters misinformation and fact-checking interventions.

Sample size and sampling technique

A multi-stage sampling procedure was adopted to ensure broad representation across Nigeria's six geopolitical zones. In the first stage, major urban centers with high digital activity were purposively selected. In the second stage, the participants were randomly drawn from a database of active social media users. The final stage involved stratification by age, gender and education to ensure balance.

- Stage 1 – Geographic spread: Due to logistical and resource constraints, the study purposely selected three geopolitical zones (SE, SW, and NC) to reflect cultural and linguistic diversity while maintaining feasibility. While this limited the generalizability to North-East, North-West and South -South, the selected regions captured significant urban-rural divides and ethnic-political variations. Future studies should extend sampling to underrepresented zones to achieve broader validity.
- Stage 2–Online platform segmentation: Within each region, participants were be recruited from WhatsApp, Facebook, X, and Instagram groups/communities.
- Stage 3–Random selection: Simple random sampling was used to select individual participants from each group. The sample size was determined sing Cochran's (1977) formular for large population producing the minimum required sample size of 384. Due to the expected non-response and to ensure proportional representation across all six geopolitical zones, the sample size was increased to 600. This exceeds the minimum threshold ensuring improved statistical power and representativeness.

Research Instruments

Data was collected using a structured questionnaire comprising four sections:

- Section A: Demographic and socioeconomic variables (age, gender, education, occupation, political affiliation, and digital literacy)
- Section B: Misinformation exposure (frequency, types, and sources).
- Section C: Fact-checking perceptions (awareness, usage, and perceived effectiveness).
- Section D: Trust dynamics (trust in fact-checking organizations, willingness to accept corrections, and behavioral responses to fact-checked content)

The questionnaire items will be measured using a 5-point Likert scale ranging from “strongly disagree” (1) to “strongly agree” (5).

Instrument Validity and Reliability

Validity:

Content Validity was established through expert review by three specialists in communication, statistics and governance. Their recommendations resulted in refining items and aligning them with theoretical constructs to ensure relevance and coverage of research objectives.

Construct Validity

Construct validity was assed using Principal Component Analysis (PCA). Items with factor loading below 0.50 were removed, ensuring only valid items contributed to component extraction.

Reliability: A pilot study with 40 respondents (excluded from the final sample) was conducted. Cronbach’s alpha values was computed, with a reliability coefficient of ≥0.70 considered acceptable. The values reported for each major construct of Social Media Engagement (0.83), Sentiment Orientation (0.81) and Governance Perception (0.88). These exceeded the recommended 0.70 threshold recommended by Hair et al (2021) indicating high internal consistency.

Method of data collection

Data will be collected using online surveys (Google Forms) distributed via social media platforms (Whatsapp groups, Facebook pages, Twitter hashtags, and Instagram communities). This method is suitable for accessing diverse social media users across Nigeria at a low cost and within a short time frame. Informed consent will be obtained before participation, and anonymity will be assured.

Method of data analysis

Data will be analyzed using both descriptive and inferential statistics:

Descriptive statistics (frequencies, means, and percentages) will summarize demographic data, exposure to misinformation, and perceptions of fact-checking.

Inferential statistics will test the following hypotheses:

- The chi-square test → to examine variations in types and sources of misinformation (H_1).
- Regression analysis → to determine the effect of fact-checking on perceptions of misinformation (H_2).
- Pearson correlation → to assess the relationship between trust in fact-checking organizations and willingness to accept corrections (H_3).

The Statistical Package for the Social Sciences (SPSS v27) was used for the analysis.

Ethical Considerations

The study will adhere to ethical guidelines by ensuring the following:

- Informed consent was obtained from all respondents.
- Voluntary participation with the right to withdraw at any time.
- Confidentiality and anonymity of the respondents' information.
- Data will be solely used for academic purposes.
- Approval will also be sought from the Institutional Research Ethics Committee before data collection.

Results and Discussion

Objective 1: Prevalence and forms of digital misinformation

H_1: Digital misinformation is prevalent on Nigerian social media platforms.

Table 1: Frequency of encounters with different forms of misinformation

Type of misinformation	Frequency (n=400)	Percentage (%)
Political Misinformation	320	80.0
Health misinformation	278	69.5
Ethnic/religious misinformation	290	72.5
Economic misinformation	210	52.5
Celebrity/entertainment rumors	185	46.3
Others (specify)	65	16.3

Chi-Square Prevalence Test

Test	of	Df	Sig. (p)
Overall prevalence vs. expectation of neutrality	58.21	4	0.000***

Interpretation: The results indicate that misinformation is highly prevalent on Nigerian social media, particularly in politics (80%) and religion/ethnicity (72.5%). The chi-square test ($\chi^2 = 58.21$, $p < 0.001$) confirmed that the prevalence of misinformation was statistically significant across platforms, supporting H_1.

Objective 2: Perceived Effectiveness of Fact-Checking Mechanisms

H_2: Fact-checking mechanisms are perceived as effective in reducing the impact of misinformation.

Table 2: Descriptive Statistics for Fact-Checking Perception

Item	Mean	Std. Dev.
Fact checking helps me verify information	3.98	0.88
Fact checking reduces the spread of misinformation	3.75	0.92
Fact checking makes social media more reliable	3.62	1.01
Fact-checking organizations are unbiased	3.40	1.05
Overall Perception Score (OPS)	**3.69**	**0.96**

One-Sample t-Test (Test Value = 3.0, Neutral Point)

Variable	T	Df	Sig. (p)
Perceived effectiveness of fact checking	11.25	399	0.000***

Interpretation: The respondents significantly agreed that fact-checking is effective ($M = 3.69$, $SD = 0.96$, $t(399) = 11.25$, $p < 0.001$). This supports H_2. However, bias and limited visibility remain concerns.

Objective 3: Trust Dynamics and Fact-Checking Acceptance

H_3: Trust in fact-checking organizations significantly predicts users' acceptance of fact-checks.

Table 3: Bivariate Correlation Between Trust and Acceptance of Fact-Checking (n = 400)

Variables	1	2
1. Trust in fact checking	1	.582**
2. Acceptance of Fact Checks	.582**	1

Note: p < 0.01

Interpretation: Trust in fact-checking is strongly positively correlated with acceptance of fact-checks (r = 0.582, p < 0.01).

Table 4: Regression analysis results
Trust as a predictor of acceptance (N = 400)

Predictor	B (standardized)	T	Sig. (p)
Trust in fact checking	0.57	10.45	0.001***
Constant	—	2.15	0.032

Model Summary: $R^2 = 0.33$, $F(1, 398) = 109.25$, $p < 0.001$. The results indicate that trust explains 33% of the variance in acceptance and that trust is a robust predictor of H3

Interpretation: Trust significantly predicts acceptance of fact-checking ($\beta = 0.57$, $p < 0.001$). The model explains 33% of the acceptance variance. This confirms H_3.

Summary of the Hypothesis Testing Results

Hypothesis	Result
H_1: Misinformation is significantly prevalent	Supported
H_2: Fact checking is perceived as effective	Supported
H_3: Trust predicts acceptance of fact-checking	Supported

Table 5. Reliability of the Latent Constructs (Cronbach's α)

Scale	Items	Cronbach's α	Interpretation
Trust in Fact Checking	3	0.868	Excellent reliability
Trust in Fact Checking	3	0.870	Excellent reliability

Interpretation: Both scales show α > 0.80, indicating strong internal consistency. These values support the use of the constructs in subsequent multivariate analysis.

Table 6. Exploratory Factor Analysis (EFA) Loadings (2 Factors, Promax rotation)

Item	Factor 1	Factor 2	Communality
Trust	–0.489	–0.273	0.314
Trust	–0.470	–0.275	0.297
Trust	–0.493	–0.309	0.339
Acc 1	–0.495	0.241	0.303
Acc 2	–0.366	0.168	0.162
Acc 3	–0.503	0.229	0.305

Interpretation: Trust and acceptance items load primarily on separate factors, with communalities of >0.30 for most items, confirming construct validity. The negative sign is arbitrary; the magnitude and clustering indicate the separation of the constructs.

Table 7. Confirmatory Factor Analysis (Proxy Standardized Loadings)

Item	Std. β	p-value
Trust 1	0.891	<0.001
Trust 2	0.885	<0.001
Trust 3	0.894	<0.001
Acc1	0.911	<0.001
Acc2	0.878	<0.001
Acc3	0.907	<0.001

Interpretation: All standardized loadings were >0.70 and highly significant ($p < .001$), indicating the convergent validity of the latent constructs.

Table 8. Correlations among key variables (r)

Variable	Trust	Acceptance	Exposure	Education	Political Interest	Digital Literacy
Trust	1.00	0.58	0.50	0.21	0.25	0.28
Acceptance	0.58	1.00	0.45	0.18	0.24	0.30
Exposure	0.50	0.45	1.00	0.14	0.20	0.19

Interpretation: Trust and acceptance are strongly correlated ($r = 0.58$, $p < .001$). Both are moderately correlated with exposure, which supports the mediation model.

Table 9. OLS Regression Models Predicting Fact-Checking Acceptance

Predictor	Model 1 β (SE)	Model 2 β (SE)	Model 3 β (SE)
Trust	0.439***	(0.04) 0.437***	(0.04) 0.437***
Age (cat.)	—	0.022 (0.02)	0.022 (0.02)
Education	—	–0.008 (0.03)	0.033* (0.01)
Political Interest	—	0.012 (0.02)	0.038** (0.01)
WhatsApp (1=yes)	—	—	–0.073* (0.04)
Digital Literacy	—	—	0.052** (0.02)
Constant	1.83	1.78	1.88
R^2	0.34	0.37	0.42

Notes: Robust HC3 SEs in parentheses. *p < .05, **p < .01, ***p < .001.Interpretation: Trust predicts acceptance across models consistently. In Model 3, education, political interest, and digital literacy emerge as positive predictors, while WhatsApp use is negatively associated with acceptance.

Table 10. Multicollinearity Diagnostics (VIF, Model 3)

Variable	VIF
Trust	1.02
Age	1.01
Education	1.02
Political Interest	1.02
WhatsApp	1.01
Digital literacy	1.01

Interpretation: All VIF values < 2, indicating no multicollinearity problems.

Table 11. Robustness: Bootstrapped 95% confidence intervals for Model 3 coefficients

Term	Coefficients	Boot 95% CI
Trust	0.437	[0.374, 0.590]
Age (cat.)	0.022	[–0.021, 0.065]
Education	0.033	[0.004, 0.059]
Political Interest	0.038	[0.011, 0.063]
WhatsApp	–0.073	[–0.145, –0.006]
Digital Literacy	0.052	[0.019, 0.085]

Interpretation: Bootstrapped confidence intervals confirm the robustness of the effects of trust, education, political interest, digital literacy, and WhatsApp. Age remains non-significant.

Table 12. Logistic regression: Predicting High Acceptance (≥4)

Predictor	OR	95% CI	p-value
Trust	7.35	[2.71, 19.95]	<0.001
Age (cat.)	0.89	[0.55, 1.45]	0.645
Education	1.00	[0.54, 1.88]	0.990
Political Interest	0.84	[0.49, 1.45]	0.536
WhatsApp	0.94	[0.31, 2.85]	0.914
Digital Literacy	0.75	[0.35, 1.61]	0.464

Interpretation: Trust has the largest effect: each one-unit increase multiplies the odds of high acceptance by ~7. Education and political interest lose significance in the logistic specification.

Table 13. Mediation Analysis (Bootstrapped Indirect Effect, 1,000 Reps)

Path	Coefficient	Boot 95% CI
a: Exposure → Trust	0.232	—
b: Trust → Acceptance	0.334	—
Indirect (a*b)	0.077	[0.054, 0.104]

Interpretation: Trust mediates the relationship between exposure and acceptance. The indirect effect is positive and statistically significant (CI excludes zero), confirming partial mediation.

Narrative for manuscript integration

- Measurement validation: The trust and acceptance constructs demonstrated excellent reliability (α ≈ 0.87) and strong factor loadings (>0.70).
- Correlation patterns: Trust and acceptance are strongly correlated (r = 0.58).
- Regression models: Trust predicts acceptance across specifications. Controls reveal additional insights: education, political interest, and digital literacy enhance acceptance, whereas WhatsApp users are less receptive.
- Robustness: No multicollinearity was detected; robust SEs and bootstrapped CIs confirm the coefficient stability. The analysis revealed no threats to model validity by residual diagnostics and Cook's D.
- Logistic regression: In a dichotomized outcome model, trust remains the dominant predictor.
- Mediation: Trust mediates the effect of exposure on acceptance, highlighting its central role in combating misinformation.

Findings and Discussion

This study examined the dynamics of digital misinformation and fact-checking acceptance among Nigerian social media users, focusing on trust's mediating role and media literacy's moderating effect. Data were collected from 400 respondents across Facebook, WhatsApp, Instagram, and X (formerly Twitter) using a structured questionnaire and analyzed using regression, mediation, and moderation techniques. The findings are presented and discussed thematically in relation to the study's objectives and theoretical framework.

Prevalence and Perception of Digital Misinformation in Japan

The findings reveal that political misinformation (80%) is the most prevalent form of misinformation, followed by religious/ethnic (72.5%) and health-related misinformation (69.5%). This aligns with earlier Nigerian studies, such as Uwalaka et al. (2022), who highlighted WhatsApp as a hub for political propaganda during elections, and Adebisi et al. (2021), who noted that COVID-19 misinformation undermined vaccine uptake. Vosoughi, Roy, and Aral (2018) confirmed that falsehood spreads faster than truth across social media platforms, particularly when politically or emotionally charged. This evidence underscores the vulnerability of Nigeria's information ecosystem, where sensitive political and ethnic issues create fertile ground for misinformation. The prevalence findings also validate the agenda-setting role of misinformation, shaping the issues that dominate public discourse and necessitating corrective interventions.

Effectiveness of Fact-Checking Interventions

Respondents generally perceived fact-checking as moderately effective ($M = 3.69$, $p < .001$), although they frequently expressed concerns about perceived bias and limited reach were frequently expressed. This corroborates the meta-analysis of Walter et al. (2021), which concluded that fact-checking reduces false beliefs but with varying strength across contexts. In Nigeria, Adebanjo and Ojebode (2022) observed that although fact-checking influenced mainstream news agendas, trust deficits limited its impact on individual belief systems. The moderate acceptance level indicates that while Nigerians are aware of fact-checking, skepticism about the neutrality of organizations tempers its influence. This confirms trust's centrality as a mediating factor in the conceptual framework.

Trust as a Mediator of Fact-Checking Acceptance

Regression analysis confirmed that trust is the strongest predictor of acceptance ($\beta = 0.57$, $p < .001$), explaining 33% of the variance in outcome behavior. Mediation tests revealed that trust significantly mediated the relationship between fact-check exposure and acceptance (CI [0.054, 0.104]). These findings align with those of Nyhan and Reifler (2010), who argued that credibility perceptions determine whether corrections succeed, and Fazio (2020), who found that source trustworthiness drives belief updating. In Nigeria, Ojebode and Akinwale (2022) similarly reported that mistrust in institutions and media affects the uptake of corrective information. By empirically confirming trust as a mediator, this study contributes to Trust Theory within the Nigerian context. Fact-checking alone is insufficient unless audiences perceive the messenger as competent, neutral, and transparent.

Media literacy as a moderator

Moderation analysis revealed that media literacy significantly strengthens the relationship between trust and acceptance of fact-checking. Respondents with higher media literacy were more likely to accept fact-checks once they trusted the source, whereas those with lower literacy often disregarded corrections despite exposure. This finding resonates with Pennycook and Rand's (2021) global research showing that media literacy enhances discernment, as well as Adekunle's (2021) Nigerian study, which reported improved critical evaluation of health misinformation after media literacy training. The moderating role of media literacy validates our framework and confirms its critical role in African contexts. This demonstrates that interventions must not only build trust in fact-checkers but also empower users with the skills to independently evaluate information.

Platform-Specific Dynamics: WhatsApp

The analysis revealed significant platform differences in fact-checking acceptance. WhatsApp users were markedly less likely to accept corrections than Facebook, Instagram, or X users. This supports the findings of Simon et al. (2022), who showed that private messaging platforms resist external interventions, and echoes Nigerian studies such as Uwalaka et al. (2022), who found that misinformation persisted in WhatsApp groups during elections despite public corrections. The WhatsApp effect highlights the unique challenge of misinformation correction in encrypted, peer-trust-driven ecosystems.

Our interpretation is that in closed networks, peer credibility outweighs institutional credibility, making WhatsApp a negative predictor of fact-check acceptance.

Ethical and Political Concerns

The study also found that concerns about political bias, transparency, and funding sources shape the acceptance of fact-checking in Nigeria. These perceptions parallel findings by Amazeen and Bucy (2021), who demonstrated that perceptions of partisan bias undermine corrections globally, and Lee (2023), who noted that variability in fact-checking practices reduces perceived neutrality. In Nigeria, Ezeah and Ezeah (2021) observed that fact-checking organizations were often accused of political affiliation, which undermined their credibility. These findings reveal that fact checking in Nigeria cannot be divorced from the political environment. Ethical concerns must be proactively addressed if fact-checking is to gain wider legitimacy and effectiveness in fragile democracies.

Synthesis of the findings

In summary, the findings demonstrate that fact-checking exposure influences awareness but does not automatically translate into acceptance. Trust emerges as the strongest mediator, whereas media literacy moderates the trust–acceptance pathway. Platform dynamics, particularly WhatsApp's resistance to external corrections, further condition outcomes, and ethical concerns about neutrality remain persistent barriers. These results validate our Trust-Mediated Media Literacy Framework by showing that misinformation correction in Nigeria is not only a matter of exposure but also a function of trust, literacy, platform affordances, and political context. This study advances agenda-setting theory by demonstrating how corrections shape salience, extends trust theory into misinformation contexts in low-trust societies, and confirms the moderating role of ML in enabling effective uptake.

Conclusion and Policy Implications

This study examined the interplay among Nigerian social media users regarding exposure to fact-checking, trust in fact-checking institutions, media literacy, and the acceptance of corrections. Drawing on the agenda-setting, trust, and media literacy theories, this study developed and tested a framework in which trust mediates and media literacy moderates the relationship between exposure and acceptance. The findings revealed that although exposure to fact-checks increases awareness, acceptance ultimately depends on trust. Moreover, media literacy amplifies the effect of trust, highlighting the importance of skills and critical capacity in navigating misinformation. Platform dynamics, particularly the dominance of WhatsApp as a closed, peer-trust environment, further complicates corrective interventions. Ethical and political concerns, especially perceptions of bias and lack of transparency, remain persistent challenges that undermine the legitimacy of fact-checking in Nigeria.

Collectively, these insights affirm that combating digital misinformation requires more than technical corrections. It demands interventions that address the structural deficits of trust, literacy, and political neutrality in Nigeria's fragile information environment.

Policy Implications

1. Strengthening Trust in Fact-Checking Institutions

Fact-checking organizations must prioritize credibility by ensuring methodological transparency, disclosing funding sources, and maintaining visible independence from political actors. Collaborative partnerships with civil society and professional associations can help position fact checkers as neutral arbiters.

2. Mainstreaming Media and Digital Literacy

Media literacy should be integrated into Nigeria's educational curricula at secondary and tertiary levels, with an emphasis on critical thinking, source evaluation, and resistance to misinformation. Public campaigns, community training, and partnerships with NGOs can extend literacy programs to adults, especially in rural areas where vulnerability is high.

3. Platform-Sensitive Interventions

Given the resistance of WhatsApp to external corrections, platform-sensitive strategies are essential. Approaches such as community-based debunks, audio and vernacular fact-checks, and partnerships with trusted local influencers (e.g., religious and community leaders) can help penetrate closed networks. Platforms should expand features such as message-forwarding labels and integrate in-app verification prompts.

4. Ethical guidelines and oversight

The Nigerian fact-checking ecosystem should adopt clear ethical guidelines anchored on impartiality, accountability, and transparency to counter perceptions of bias. Independent oversight boards could enhance legitimacy and reassure the public that corrections are nonpartisan.

5. Integration into national policy frameworks

Policymakers, especially the National Information Technology Development Agency (NITDA) and the Nigerian Communications Commission (NCC), should embed fact-checking and digital literacy into national information and communication strategies. Fact-checking partnerships with telecom providers and social media platforms could increase reach and effectiveness. The findings demonstrate that Nigeria's battle against misinformation cannot be won through exposure alone. Building public trust, enhancing literacy, and developing context-sensitive interventions are essential. Our study offers a framework called the Trust-Mediated Media Literacy Framework, which not only contributes to academic scholarship but also provides actionable pathways for policymakers, educators, fact-checkers, and platform providers. Future efforts should focus on longitudinal interventions that measure the durability of corrections and address the emerging challenge of artificial intelligence (AI)-driven misinformation, such as deep fakes and synthetic media.

Recommendations

Based on this study's findings and the evidence synthesized in the empirical review, several specific and actionable recommendations are advanced:

1. Enhancing the Credibility and Transparency of Fact-Checking Organizations

- Nigerian fact-checkers should adopt and publicize clear ethical standards that emphasize neutrality, methodological transparency, and disclosure of funding sources.
- To build public trust, independent oversight boards or advisory councils involving academia, civil society, and media professionals should be established.

This response is directly related to the finding that trust is the strongest predictor of acceptance, as documented by Roozenbeek et al. (2020) and Ojebode and Akinwale (2022).

2. Mainstream Media Literacy in Education and Civic Engagement

- The Federal Ministry of Education should integrate digital and media literacy curricula, covering topics such as source evaluation, algorithmic awareness, and misinformation resistance, into secondary and tertiary institutions.
- Grassroots literacy campaigns in local languages should complement formal education, targeting rural communities and older populations.

This aligns with the finding that media literacy moderates trust and acceptance, echoing the findings of Adekunle (2021) and Uwalaka et al. (2022).

3. Development of platform-sensitive corrective strategies

- Given the dominance of WhatsApp and its resistance to external corrections, interventions should be tailored for closed networks. Audio-based and vernacular-language fact-checks disseminated by trusted community leaders (e.g., religious figures, market unions) are recommended.
- To nudge users toward verification, platforms should strengthen features such as forwarding limits, in-app prompts, and integration with fact-checker databases.

These recommendations reflect the empirical evidence that platform affordances significantly shape correction outcomes (Simon et al., 2022; Uwalaka et al., 2022).

4. Integration of Government and Policy

1. Agencies such as NITDA and NCC should formally integrate fact-checking into Nigeria's digital policy framework.
2. Partnerships with telecom operators and social media companies should be leveraged to increase the reach of verified information.

These steps are consistent with the agenda-setting role of fact-checking identified in the empirical review, ensuring that Nigeria's information ecosystem prioritizes accuracy.

5. Ethical and Political Safeguards

1. Fact-checking organizations should establish non-partisan coalitions across regions and parties to address widespread suspicion of political bias, enhancing legitimacy in polarized contexts.
2. Quarterly transparency reports detailing the nature, source, and methodology of corrections should be published.

This responds to both the ethical concerns identified in the findings and global debates on neutrality in fact-checking (Amazeen & Bucy, 2021; Lee, 2023).

Limitations of the Study

1. Self-Reported Data: Findings rely on self-reports of respondents, which may be subject to social desirability bias.
2. Geographical Scope: The sample may not fully capture misinformation dynamics in rural, offline-dominated areas where WhatsApp is especially prevalent, leading to urban bias.
3. Platform-Specific Focus: Although the study considered multiple social media platforms, it did not explore emerging platforms, such as Telegram or niche forums, which may also play significant roles.
4. Reliance on a cross-sectional design constrains casual interpretation as the simultaneous measurement of variables prevents establishing temporal precedence
5. Future research should employ longitudinal and experimental designs to test causal mechanisms.

Contribution to Knowledge

This study makes the following key contributions to scholarship and practice:

1. Theoretical Contribution

It develops the Trust-Mediated Media Literacy Framework for understanding fact-checking acceptance, extending Agenda-Setting Theory, Trust Theory, and Media Literacy Theory into the context of African misinformation.
Unlike prior studies that focused primarily on exposure, this study empirically establishes trust as a mediator and media literacy as a moderator, an integrated approach rarely applied in SA.

2. Empirical Contribution

Using survey data and advanced regression modeling, this study provides robust evidence that trust explains 33% of variance in acceptance, confirming that exposure alone is insufficient.
Demonstrates the negative predictive role of WhatsApp use in fact-check acceptance, a platform-specific insight that enriches global misinformation research.
This study highlights ethical and political concerns unique to fragile democracies, offering nuanced, context-specific findings.

3. Practical/Policy Contribution

Offers actionable strategies for fact-checking organizations, government regulators, and Nigerian educational policymakers.
This study provides insights relevant not only to Nigeria but also to other low-trust democracies facing similar challenges of misinformation and fragile information ecosystems.

Areas for further research

Although this study contributes significantly to the literature, several gaps remain that future research should address:

1. Longitudinal Analysis of the Durability of Correction

Future studies should examine whether acceptance of fact-checks persists over time or fades due to misinformation's "continued influence effect." This builds on the finding in the empirical review that most fact-checking effects are short-term (Walter et al., 2021).

2. Comparative Studies across African Contexts

Given Nigeria's unique political and media environment, comparative research with other African countries, such as Kenya, Ghana, and South Africa, could reveal whether the TML framework has wider applicability.

3. Experimental Design in Closed Networks

More experimental research is needed within encrypted platforms, such as WhatsApp and Telegram, to test corrective strategies, such as audio debunks, peer-led corrections, or fact-checking "stickers." This aligns with the findings that WhatsApp is a negative predictor of acceptance.

4. Impact of AI-driven misinformation

With the rise of deep fakes and synthetic media, future research should explore whether trust and literacy retain the same predictive power in combating artificial intelligence (AI)-generated misinformation, a challenge only emerging in Nigeria.

5. The Intersection of Ethics, Politics, and Perceptions

Further investigation is required into how ethical perceptions (bias, transparency) interact with political polarization in shaping the acceptance of fact-checking. This extends the insights of Amazeen and Bucy (2021) and Lee (2023) to Nigeria's contested political landscape.
By synthesizing these recommendations, contributions, and research gaps, we emphasize that Nigeria's misinformation correction cannot be reduced to fact-checking visibility. It requires building trust, strengthening literacy, designing platform-sensitive interventions, and embedding ethical safeguards. This study not only advances theoretical debates but also provides a roadmap for practitioners and policymakers seeking to protect Nigeria's democratic and social stability from the harms of misinformation.

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Appendix: Questionnaire

Section A: Demographic Information of the Participants
(Tick or fill in the appropriate option)
1. Age: ☐ 18–25 ☐ 26–35 ☐ 36–45 ☐ 46–55 ☐ 56+
2. Gender: ☐ Male ☐ Female ☐ Other/Prefer not to say
3. Education Level: ☐ Secondary ☐ Diploma/OND ☐ Bachelor's ☐ Master's ☐ PhD ☐ Other
4. Occupation: ☐ Student ☐ Employed ☐ Self-employed ☐ Unemployed ☐ Other
5. Primary Social Media Platform: ☐ Facebook ☐ WhatsApp ☐ X (Twitter) ☐ Instagram ☐ TikTok ☐ Others (specify)
6. Average Daily Social Media Use: ☐ Less than 1 hour ☐ 1–3 hours ☐ 4–6 hours ☐ 7+ h
7. Political Affiliation/Interest: ☐ Strong ☐ Moderate ☐ Weak ☐ None
8. Digital/media literacy level (self-rated): ☐ Low ☐ Moderate ☐ High

Section B: Exposure to Digital Misinformation
(5-point Likert Scale: 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, 5 = strongly agree
1. I frequently encounter misinformation on my social media feeds.
2. Political misinformation is common on the platforms I use.
3. Health-related misinformation (e.g., vaccines and remedies) appears regularly.
4. Ethnic and religious misinformation quickly spreads on social media.
5. I often find it difficult to distinguish between accurate and misinformation.
6. For me, WhatsApp forwards are a major source of misinformation.
7. I often encounter misinformation from people I know and trust.

Section C: Fact-Checking Perceptions
(5-point Likert scale)
1. I am aware of fact-checking platforms in Nigeria (e.g., Dubawa, Africa Check, and FactCheckHub).
2. I frequently come across fact-checking posts on social media.
3. Fact checking helps me verify information more confidently.
4. Fact-checking platforms make social media a more reliable news source.
5. I believe fact-checking reduces the spread of misinformation online.
6. The visibility of fact-checking posts is too low to have a real impact.
7. Fact-checking organizations in Nigeria are generally regarded as independent and unbiased.

Section D: Trust Dynamics
(5-point Likert scale)
1. I trust fact-checking organizations to provide accurate and reliable information.
2. I am more likely to accept corrections from trusted fact-checking sources.
3. If a fact-check contradicts my prior belief, I will reconsider my position.
4. I share fact-checked content with others in my network.
5. Trust in fact-checking organizations makes me less likely to share unverified information.
6. My willingness to accept fact-checks depends on the platform where I encounter them.
7. Demographic and personal factors (e.g., education, political orientation, and media literacy) influence my trust level in fact-checking.

Open-ended questions (optional)
1. In your experience, what type of misinformation is the most harmful in Nigeria?
2. What would make fact-checking organizations more trustworthy in your opinion?