B BOYE DIGITAL

AI & BUSINESS · 2026

Who Is Making Money With AI?

8 industries and 9 types of entrepreneurs turning artificial intelligence into real income — and the five offers you can sell to companies today.

> The real opportunity isn't just in using AI. It's in using AI to solve problems that people and businesses are willing to pay to fix.

Artificial Intelligence is changing how businesses operate, how people work, and how entrepreneurs make money. But here's something interesting: you don't have to be a software engineer, programmer, or technology expert to make money with AI.

Some people are building AI software. Others are helping businesses automate their operations. Some are using AI to create content, deliver services, launch digital products, and build entirely new businesses. So which industries are making money with AI, and what opportunities are available for entrepreneurs? Let's explore.

---

1. Eight Industries Creating Opportunities With AI

1. Healthcare and Medical Services

Healthcare providers are using AI to improve administrative processes, patient communication, and service delivery. Opportunities include:

- AI appointment booking assistants
- Patient enquiry and follow-up automation
- Medical documentation assistance
- Clinic administration and billing automation
- Customer support systems

EXAMPLE

A private hospital could use an AI assistant to answer FAQs, help patients book appointments, and send reminders — freeing medical staff to spend less time on repetitive enquiries and more time with patients.

2. Banking and Financial Services

Financial institutions and fintech companies are using AI to improve financial operations and customer experiences. Opportunities include:

- Fraud detection
- AI customer support agents
- Loan application processing
- Financial reporting
- Risk analysis
- Transaction monitoring

EXAMPLE

A fintech company could implement an AI customer service assistant to handle routine enquiries and route complicated issues to human support staff.

3. Marketing and Advertising

This is one of the most accessible opportunities for entrepreneurs who understand digital marketing. Businesses need customers, but many struggle with lead generation, content creation, advertising, and converting enquiries into sales. AI can help solve these problems. Opportunities include:

- AI-powered lead generation
- Automated sales follow-ups
- Content creation
- Advertising analysis and optimisation
- AI sales assistants
- Email marketing automation
- Customer relationship management

EXAMPLE

A digital marketing agency can help a business implement an AI-powered customer acquisition system that captures leads, answers enquiries, qualifies prospects, and follows up automatically.

4. E-commerce and Retail

Online retailers and traditional businesses can use AI to improve how they sell products and serve customers. Opportunities include:

- WhatsApp shopping assistants
- Product recommendation systems
- Inventory management
- Automated order processing
- Customer support
- Sales forecasting

EXAMPLE

An online store receiving hundreds of WhatsApp enquiries can deploy an AI assistant to answer product questions, provide information, and guide customers through the buying process — instead of replying to every customer manually.

5. Real Estate

Real estate businesses depend heavily on enquiries, property listings, follow-ups, and appointments. AI can help property agents and developers manage these activities. Opportunities include:

- AI property enquiry assistants
- Automatic lead qualification
- Property matching
- Viewing appointment scheduling
- Automated lead nurturing
- Property marketing content

EXAMPLE

A property developer can use an AI assistant to ask potential buyers about budget, preferred location, and requirements before connecting qualified prospects with a sales representative.

6. Education and Training

AI is creating opportunities for educational institutions, trainers, tutors, and entrepreneurs. Opportunities include:

- AI-powered tutors
- Personalised learning platforms
- Automated student support
- AI course assistants
- Corporate AI training
- Educational content creation

EXAMPLE

A training company could give students an AI learning assistant that answers questions, explains difficult topics, and provides additional exercises.

7. Oil, Gas and Manufacturing

Industrial businesses can use AI to improve productivity, reduce operational inefficiencies, and support decision-making. Opportunities include:

- Predictive maintenance
- Equipment monitoring
- Safety inspection assistance
- Procurement automation
- Inventory management
- Technical documentation
- Internal knowledge assistants

EXAMPLE

An oil and gas contractor could implement an AI system that helps employees retrieve technical information, search internal documentation, and automate repetitive administrative tasks.

8. Agriculture and Food Production

Agriculture is another industry with significant opportunities for AI adoption. Opportunities include:

- Crop monitoring
- Plant disease identification assistance
- Weather and yield analysis
- Farm management
- Agricultural supply chain optimisation
- Market information systems

EXAMPLE

An agricultural business could use AI-powered image analysis to help identify potential crop diseases and determine when expert inspection is required.

---

2. Nine Types of Entrepreneurs Making Money With AI

Beyond industries, people are building different business models around AI. Here are nine examples:

1. AI Automation Agency Owners

They help businesses automate repetitive processes using AI tools and workflow automation platforms, charging implementation fees and, in many cases, ongoing maintenance fees.

2. AI Agent Developers

They build intelligent agents that perform specific tasks, interact with business systems, retrieve information, and execute workflows with appropriate permissions.

3. AI SaaS Founders

They build software products powered by AI and generate recurring revenue through monthly or annual subscriptions.

4. AI Content Creators

They use AI to produce videos, graphics, written content, and other creative materials for individuals and businesses.

5. AI Consultants

They help organisations identify opportunities to implement AI, select suitable tools, and develop adoption strategies.

6. AI Trainers

They teach individuals, employees, and business owners how to use AI tools to improve their productivity and work processes.

7. AI-Powered Freelancers

They use AI to deliver services such as writing, graphic design, research, coding, video editing, and data analysis more efficiently.

8. AI Chatbot Providers

They build and implement AI-powered assistants for websites, WhatsApp, and other communication channels.

9. AI Education Entrepreneurs

They create and sell AI courses, templates, learning resources, coaching programmes, and practical training products.

The business models differ, but they share one principle: using AI to deliver something valuable that customers are willing to pay for.

3. Where Are the Biggest AI Business Opportunities in Nigeria?

Nigeria presents an interesting opportunity because many businesses still handle important activities manually. Think about how many depend on WhatsApp conversations, phone calls, spreadsheets, paper records, and manual follow-ups. These processes create delays, increase operating costs, and cause businesses to lose potential customers. Here are some opportunities worth exploring:

Sector	AI business opportunity
Oil and gas	Operations and workflow automation
Healthcare	Patient support and administration
Real estate	Lead qualification and follow-up
Financial services	Customer support and fraud analysis
Education	AI training and tutoring
Retail	Sales and WhatsApp automation
Professional services	Document and workflow automation

These are potential business opportunities, not a ranking of verified market revenues.

4. Five AI Business Offers You Can Sell to Companies

If you want to start an AI business, you don't necessarily need to create your own AI model. You can use existing AI technologies to build solutions for specific business problems. Here are five practical offers.

Offer 1 **AI Customer Acquisition System**

Help businesses attract, capture, qualify, and follow up with potential customers. Deliverables could include:

- AI lead qualification
- WhatsApp enquiry assistant
- Automated follow-ups
- Appointment booking
- CRM integration

The result: Fewer missed enquiries and a more organised sales process.

Offer 2 **AI Customer Service System**

Help businesses improve how they respond to customers. Deliverables could include:

- AI voice agents
- Website chat assistants
- WhatsApp customer support
- FAQ automation
- Human-agent escalation

The result: Faster responses and more consistent customer support.

Offer 3 **AI Business Operations System**

Help companies reduce repetitive administrative work. Deliverables could include:

- Document processing
- Report generation
- Internal knowledge assistants
- Workflow automation
- Data entry automation

The result: Less time on repetitive tasks and more efficient operations.

Offer 4 **AI Marketing Department**

Help businesses produce and manage marketing activities more efficiently. Deliverables could include:

- AI-assisted content creation
- Marketing research
- Campaign planning
- Email marketing automation
- Content repurposing

The result: More consistent marketing without a large marketing team.

Offer 5 **Corporate AI Implementation and Training**

Help organisations understand AI and implement it in daily operations. Deliverables could include:

- AI literacy training
- Department-specific AI training
- Business process assessment
- AI workflow identification
- Practical AI agent implementation

The result: Employees learn to use AI in their actual jobs, not just learn about tools.

5. The Secret to Making Money With AI

Here's where many aspiring AI entrepreneurs get it wrong: they focus on selling AI *tools* instead of selling business *results*.

> Don't just sell an AI chatbot. Sell **faster customer response and fewer missed enquiries.**
>
> Don't just sell an AI voice agent. Sell **24-hour enquiry handling.**
>
> Don't just sell AI content generation. Sell **consistent marketing production.**
>
> Don't just sell AI automation. Sell **reduced administrative workload.**
>
> Don't just sell AI training. Sell **improved employee productivity.**

People don't care about the technology you're using. They care about the problem you're helping them solve. The more important and expensive the problem, the stronger the commercial opportunity.

The AI Opportunity Is Bigger Than You Think

Artificial Intelligence is creating opportunities across healthcare, finance, marketing, education, agriculture, real estate, retail, and industrial operations. You can make money by building AI software, providing automation services, training employees, creating digital products, or using AI to improve an existing business.

But you don't have to pursue every opportunity. Start by identifying a particular industry, understanding its challenges, and discovering where AI can provide a practical solution.

You don't need to build the next ChatGPT to participate in the AI economy. You need to find a problem worth solving and learn how to use AI to solve it. The future belongs not only to people who understand AI technology, but to people who understand how to apply it to real-world problems.

Want help turning one of these offers into a business?

Boye Digital builds done-for-you AI customer acquisition, service, and automation systems for Nigerian businesses.

boyedigital.com.ng