



# NIGERIAN DIGITAL CONSUMER PROTECTION

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# HANDBOOK

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A Production of NCC Professorial Chair Endowment  
at Federal University of Technology, Minna.

# Nigerian Digital Consumer Protection

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## **HANDBOOK**

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## From The Professor's Desk

The Nigerian Communications Commission (NCC) has established an endowment to promote research and development in the communications industry, with a focus on Engineering, Computer Science, Information and Communications Technology (ICT), and the Social Sciences. The Federal University of Technology, Minna (FUTMinna) has been recognized as the lead institution in this initiative.



**The endowment is strategically directed towards four key areas:**

1. Developing Nigeria's capacity for 6G and Light-Fidelity (Li-Fi).
2. Assessing the impact of Big Data Analytics and Artificial Intelligence on Nigeria's digital economy.
3. Enhancing consumer protection in the digital era.
4. Supporting ICT projects in unserved and underserved regions.

This Handbook on Nigerian Digital Consumer Protection is one of the initiatives under the Chair focused on enhancing consumer protection in the digital era. It is a product of research and findings, designed to advance the efforts of the Nigerian Communications Commission.

Looking ahead, the team plans to integrate Artificial Intelligence and updated case scenarios into subsequent editions of the handbook. Additionally, efforts will be made to create an online version within our Learning Management System, ensuring well-meaning Nigerians—especially MSMEs and vulnerable groups—have access to this wholesome and educative resource.

Indeed, there is always something new to learn.

**Professor Abraham U. Usman**

Team Lead, NCC Professorial Chair Endowment, FUT Minna

## FOREWORD

In today's interconnected world, the digital space is no longer optional; it is the backbone of how we learn, work, trade, and socialize. For millions of Nigerians, particularly our youth, every financial transaction, academic pursuit, and social interaction now leaves a digital footprint. While this transformation offers immense opportunity, it also presents profound risks. Online fraud, identity theft, data breaches, predatory loan apps, and algorithmic bias are no longer distant problems; they are daily realities for Nigerian consumers.

The Nigerian government, through regulatory institutions such as the Nigerian Communications Commission (NCC), the National Information Technology Development Agency (NITDA), and the recently established Nigeria Data Protection Commission (NDPC), has taken steps to build a robust framework for digital consumer rights. The passage of the **Nigeria Data Protection Act (NDPA) 2023** marked a significant milestone in recognizing that personal data is not just information, but a form of identity and dignity that must be safeguarded. Nevertheless, laws and policies alone cannot protect consumers. Awareness, digital literacy, and self-defense skills remain the first and strongest line of defense.

This handbook is therefore both timely and essential. It speaks directly to Nigerian students, youth, and everyday consumers, equipping them with the tools they need to navigate the digital economy safely and securely. From understanding what personal data is to learning how to activate two-factor authentication (2FA), manage app permissions, or report fraud, the handbook transforms complex regulatory language into practical guidance for daily life. It also engages critical debates around **artificial intelligence, fairness, and governance**, ensuring that young Nigerians are not just passive users of technology but informed participants in shaping its future.

As we continue to build a resilient digital economy, consumer protection must remain a central focus. A secure, transparent, and fair digital

environment will not only protect citizens but also inspire confidence, attract innovation, and strengthen Nigeria's global competitiveness.

I commend the authors of this handbook for their clarity, practicality, and vision. I hope that every reader, student, entrepreneur, professional, or policymaker will find in these pages both guidance and empowerment. For in the digital age, *to be informed is to be protected, and to be protected is to be empowered.*


**Prof. Abiodun Musa Aibinu,**

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# CHAPTER 4

Data Protection Laws & Rights

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*Summary: Protecting Personal Data & Consumer  
Rights in Nigeria*

*Your personal data belongs to you, not the companies collecting it. The NDPA 2023 grants you fundamental rights including consent, access, correction, deletion, and redress. Regulatory bodies like NDPC, NCC, NITDA, and CBN exist to protect you, though enforcement is still developing. Awareness of these rights represents your first line of defense—if someone misuses your data, you now have legal backing to act.*

# CHAPTER 4

## Data Protection Laws & Rights

As Nigeria's digital economy expands, the question of who controls personal data has become critical. Around the world, robust data protection frameworks are transforming how companies and governments manage information, with a focus on placing consumers at the center. For Nigeria, this shift is not optional — it is necessary to safeguard trust, encourage innovation, and protect citizens from abuse.

Data protection is now a legal reality in Nigeria, with the NDPA 2023 standing as the country's first full national law on digital rights. By aligning with international standards like the GDPR and the African Union Convention, Nigeria signals that consumers deserve stronger control over how their personal data is collected, stored, and used.

- Nigerian Data Protection Act (NDPA 2023) simplified
- International standards (GDPR, African Union Convention, etc.)
- What rights do Nigerian consumers have?

The NDPA 2023 grants Nigerians rights to consent, access, correction, erasure, and redress, ensuring individuals are no longer powerless in the digital space. With regulators enforcing the law and global standards as reference points, the challenge ahead lies in public awareness and enforcement, so that these rights are not just written on paper but lived in practice.

Many Nigerians are unaware that their personal data is protected by law. Just like your land or car has ownership rights, your data also belongs to you. Companies, banks, and platforms that use your data are **only caretakers** — they must respect rules set by Nigerian laws.


## 4.1 The Nigerian Data Protection Act (NDPA) 2023

In June 2023, Nigeria passed the Nigerian Data Protection Act (NDPA) — the first full national law protecting your digital data. It sets clear obligations for companies and gives consumers stronger rights over how their information is handled.

### What NDPA says in simple terms:

- Companies must get your consent before collecting your personal data.
- You have the right to know how your data is being used.
- You can ask a company to delete your data if you no longer want them to keep it.
- Companies must report to regulators if their data is hacked or leaked.

Under NDPA, businesses must obtain consent before collecting data, explain how it is used, delete it upon request, and report breaches to regulators. These simple but powerful rules shift control back to consumers, making the law a cornerstone of digital rights in Nigeria.

 **Mini Case Study – Bank Verification Number (BVN):** Before NDPA, many fintech apps requested BVNs from users without explaining the purpose. Under NDPA, they must state clearly why they need your BVN, how it will be stored, and how long they will keep it.

## 4.2 Your Digital Rights as a Nigerian Consumer


The Nigerian Data Protection Act (NDPA 2023) gives every consumer clear control over their personal data. These rights ensure that individuals are not powerless in the face of data misuse.

Here are the key rights you now have under NDPA and related regulations:

The NDPA 2023 gives Nigerians a stronger voice in how their data is handled. These rights ensure that individuals are no longer passive subjects of data collection but active owners of their digital identity.

1. **Right to Consent:** Nobody should collect your data without your permission.
2. **Right to Access:** You can request to see the data a company holds about you.
3. **Right to Correction:** If your data is wrong (e.g., misspelled name, wrong age), you can demand corrections.
4. **Right to erasure ("Right to be Forgotten" ):** You can ask for your data to be deleted when it is no longer needed.
5. **Right to Complain & Seek Redress:** If your data is misused, you can report to regulators.

With rights to consent, access, correction, erasure, and redress, Nigerian consumers now have legal tools to hold companies accountable for their actions. The challenge is awareness — these protections only work when people are aware of them and demand their enforcement.

 **Mini Case Study – SIM Card Registration:** Nigerians were once required to register their SIM cards multiple times, providing NIN and BVN details. Under NDPA, telecom companies are expected to store your details securely and not expose you to repeated data risks.

### 4.3 Key Regulators Protecting You

Protecting digital consumers in Nigeria is a shared responsibility, and several government agencies play vital roles in enforcing laws and safeguarding data, as shown in Table 2.

**Several government bodies enforce consumer digital rights in Nigeria:**

- **Nigeria Data Protection Commission (NDPC):** The main body set up in 2023 to enforce NDPA.
- **National Information Technology Development Agency (NITDA):** Before NDPA, NITDA fined companies for data breaches.

- **Nigerian Communications Commission (NCC):** Protects telecom subscribers against fraud, unfair billing, and SIM misuse.
- **Central Bank of Nigeria (CBN):** Regulates how banks and fintechs handle your financial data.

**Table 2: Key Regulators Protecting Consumers**

Regulator	Role
NDPC	Enforces NDPA, ensures consumer data protection
NCC	Handles telecom fraud, SIM misuse, and billing complaints
NITDA	Tech regulation, data privacy enforcement
CBN	Oversees banks & fintechs, financial data protection
FCCPC	General consumer protection, including digital abuse
EFCC	Investigates cybercrime and fraud

The NDPC leads on data protection, NITDA addresses breaches, NCC secures telecom users, and the CBN oversees financial data practices. Together, these regulators form the backbone of digital consumer protection — but their effectiveness depends on citizens knowing where to turn when rights are violated.

💡 **Mini Case Study – NITDA Fine on Loan Apps (2022):** NITDA fined a popular loan app ₦10 million for harassing Nigerians by sending debt-shaming messages to their contacts. This case, as illustrated below in



Figure 5, showed that digital abuse is punishable and that Nigerians have channels to fight back.

- (a) High interest rate      (b) reporting the loan app to regulators



- (c) The regulator punishes the loan company

**Figure 5:** illustration of the case study above

#### 4.4 Challenges with Enforcement in Nigeria

Even with strong laws in place, enforcing digital rights in Nigeria remains a challenge. Gaps in awareness, compliance, and oversight weaken consumer protection.

While the laws exist, the challenges are:

Strong laws are only effective when they are understood, respected, and enforced. In Nigeria, gaps in awareness, compliance, and oversight still weaken digital consumer protection.

- Many Nigerians are unaware of their rights.
- Companies often ignore the rules, betting that consumers will not report.
- Regulators lack enough human resources to monitor every digital company.

Many Nigerians remain unaware of their rights, and some companies capitalize on this ignorance. Consequently, regulators are overstretched in monitoring violations. Bridging these gaps requires a mix of public awareness, corporate responsibility, and stronger institutional capacity.

When citizens are unaware of their rights, companies exploit loopholes, and regulators are overstretched, data abuse goes unchecked. Closing this gap requires both stronger institutions and more informed consumers.

**💡 Mini Case Study – Data Breaches by Nigerian Banks:** A leaked report in 2022 revealed that customer data from some Nigerian banks was being sold on WhatsApp groups. Many victims were unaware that they could demand accountability under Nigerian law.

#### 4.5 Summary for Consumers

To simplify, here are the key truths every Nigerian digital consumer must remember:

- Your personal data belongs to you, not the company collecting it.
- NDPA 2023 gives you rights: consent, access, correction, deletion, and redress.
- Regulators like NDPC, NCC, NITDA, and CBN exist to protect you, as shown in Figure 6.

- Enforcement is still growing, but awareness is your first line of defense.



**Figure 6: Regulators in Nigeria**

Your data is yours, the law protects it, regulators exist to defend it, but awareness is your strongest safeguard. Stay informed, stay alert, and stay protected.

☞ If someone misuses your data, you now have legal backing to act.

#### **4.6 Summary: Protecting Personal Data & Consumer Rights in Nigeria**

Your personal data belongs to you, not the companies collecting it. The NDPA 2023 grants you fundamental rights, including consent, access, correction, deletion, and redress. Regulatory bodies like NDPC, NCC, NITDA, and CBN exist to protect you, though enforcement is still developing. Awareness of these rights represents your first line of defense—if someone misuses your data, you now have legal backing to act.

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## **ABOUT THE NCC PROFESSORIAL CHAIR ENDOWMENT, FEDERAL UNIVERSITY OF TECHNOLOGY MINNA**

Established in the year 2023.

**Vision:** To promote inventions and innovations that will propel ICT solutions.

**Mission:** To encourage effective research and development efforts by all communications industry practitioners in the field of Engineering, Computer Science, ICT, and Social Sciences.

### **WHAT WE DO**

#### **Research and Development**

Facilitating research team meetings and brainstorming sessions to explore new concepts and architectures, encouraging active participation from postgraduate students and other team members.

#### **Skills Development and Training**

The endowment offers mentorship, hands-on training, and expert insights through workshops, symposiums, testbeds, and laboratories.

#### **Dissemination And Knowledge Transfer**

The endowment publishes research findings in reputable journals and presents them at international conferences. It also conducts workshops, webinars, and public lectures to share project outcomes.

#### **Infrastructure Development**

The endowment establishes specialized laboratories, testbeds, and experimental platforms to enhance practical implementations and testing.

#### **Collaboration Partnership**

The endowment forms partnerships with leading research institutions, tech companies, and industry stakeholders.

#### **Policy Recommendations**

The endowment collaborates with the government, regulators, and stakeholders to offer recommendations and funding for technological advancements.

## Socio-Economic Impact Assessment

The endowment assesses the socioeconomic impacts of technologies and makes recommendations to ensure they benefit society and national development.



### OUR TEAM

Engr. Professor Abraham U. Usman is a dedicated educator with over 25 years of teaching experience in Electrical and Electronics Engineering. He coordinates the NCC Professorial chair endowment. His research interests include Radio Propagation Modelling, Mobile Radio Resource Utilization, Antenna Design, and the Application of IoT and AI in Engineering. He has published widely in national and international journals and conferences.



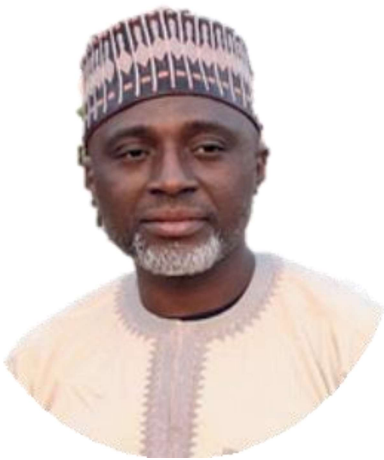
Engr. Prof. Caroline O. Alenoghena, a Professor of Telecommunications Engineering, focuses her research on Artificial Intelligence applications in Wireless, Green, and Optical Communications, as well as Telemedicine. She leads the Advanced Engineering & Innovation Research Group (AEIRG) and initiated the FUTEC Business Incubation Hub, promoting the "ACADO-Preneurship" concept to turn academic research into viable businesses.



Engr. Dr. Michael David holds a Bachelor's, Master's, and PhD degree in Engineering. He is an Associate Professor at the Federal University of Technology, Minna, Nigeria. Dr. David has undergone CEFÉ training and is a registered engineer with the Council for the Regulation of Engineering in Nigeria (COREN). Additionally, he is a member of the Fiber Optic Association, Inc. in the USA. His research interests encompass several areas, including optical absorption sensors, mobility management in wireless communication, Li-Fi, Wi-Fi, IEEE 802.11, Wireless LAN, and Non-Orthogonal Multiple Access (NOMA).



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