



NIGERIAN DIGITAL CONSUMER PROTECTION

HANDBOOK



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

Nigerian Digital Consumer Protection

HANDBOOK

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.*

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CHAPTER 8

Call to Action

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Summary: Becoming a Digital Protector

The digital economy offers tremendous opportunities for Nigerian youth, but also presents significant risks. By following the 10 Commandments of Digital Consumer Protection, knowing where to report problems, and staying informed about your rights, you become not just a consumer but a protector of the digital commons. Your digital protection journey starts now—with the next choice you make online. Remember: every person you teach and every right you exercise makes Nigeria's digital space safer for everyone

CHAPTER 8

Call to Action

5.14 Taking Personal Responsibility

The future of Nigeria's digital space will not be secured by laws alone but by how individuals choose to act each day. Every click, every password, and every online interaction shapes whether the internet becomes a tool for empowerment or exploitation. For students, young people, and everyday consumers, digital protection starts with awareness and consistent habits that safeguard identities, finances, and reputations.

Digital consumer protection is not just about laws — it is about everyday choices we make online. Students and young Nigerians are the first line of defense against scams, data theft, and online exploitation.

5.15 The 10 Commandments of Digital Consumer Protection

To stay safe, follow the "*10 Commandments*" of digital consumer protection:

Digital safety in Nigeria goes beyond avoiding fraud — it requires daily habits that protect your identity, money, and dignity. The "10 Commandments of Digital Consumer Protection" provide a simple but powerful code of conduct, combining safe practices with shared responsibility so that individuals and communities can thrive securely online.

The 10 Commandments of Digital Consumer Protection

1. **Thou shalt use strong, unique passwords** (never the same one for bank, email, and social media).
2. **Thou shalt enable 2FA** on all important accounts (banking, Gmail, WhatsApp, Instagram).
3. **Thou shalt not click suspicious links** in emails, SMS, or WhatsApp groups — even if from "friends."
4. **Thou shalt not overshare personal details** (phone number, address, BVN) on social media.

5. **Thou shalt always review app permissions** (deny apps access to your camera, mic, or location if unnecessary).
6. **Thou shalt avoid public Wi-Fi for banking or sensitive transactions.**
7. **Thou shalt double-check before sending money online** — verify seller, account name, and reviews.
8. **Thou shalt report fraud immediately** to banks, NCC, or consumer protection agencies.
9. **Thou shalt educate peers** — share safety tips in WhatsApp groups, student clubs, and on campus.
10. **Thou shalt stay updated** — cybercriminals change tactics daily; continuous learning is protection.

☞ **Memorize these rules. Share them. Live by them.**

These commandments are not just tips but a culture of awareness. From strong passwords and 2FA to careful sharing, fraud reporting, and peer education, they equip Nigerians to resist scams and data misuse. By adopting them and remaining vigilant as cybercriminals evolve, digital consumers can help build a safer, more resilient online future for themselves and others.

5.16 📞 **Resources & Hotlines for Complaints / Reporting Fraud in Nigeria**


When faced with fraud, scams, or data breaches, knowing where to report is just as important as prevention. In Nigeria, several reputable agencies offer direct channels for assistance and redress.

If you suspect fraud, data breach, or online scams, here are trusted places to report:

- **NCC (Nigerian Communications Commission):**
 - Toll-Free Number: **622** (for telecom complaints: over-billing, unsolicited SMS, fraud).
- **CBN / Banks:**
 - Call your bank's fraud desk immediately.

- Use the **NIBSS "Nigerian Bank Account Verification" portal** to confirm account names.
- **EFCC (Economic and Financial Crimes Commission):**
 - Report cybercrime via efccnigeria.org
 - Hotlines vary by zone, but Lagos Zonal Office: **+234 818 975 1701**
- **NITDA (National Information Technology Development Agency):**
 - Email: info@nitda.gov.ng (for data privacy breaches).
- **Consumer Protection Council (FCCPC):**
 - Hotline: **0805 600 2020**
 - Website: fccpc.gov.ng
- **Police Cybercrime Unit:**
 - Report at any state CID or via interpolnigeria@nfp.gov.ng

From NCC's toll-free line for telecom complaints to banks' fraud desks, EFCC, NITDA, FCCPC, and the Police Cybercrime Unit, Nigerians have multiple avenues to seek protection. Quick reporting not only safeguards your money and data but also helps regulators track and shut down fraudsters. Awareness of these hotlines is a vital tool in every consumer's digital defense.

 **Final Note to Students & Youth:** Digital safety is not someone else's job. **You are your own first defense.** Protect your data, protect your money, and protect your future. When in doubt — **pause, verify, and report.**

5.17 Summary: Becoming a Digital Protector

The digital economy offers tremendous opportunities for Nigerian youth, but also presents significant risks. By following the 10 Commandments of Digital Consumer Protection, knowing where to report problems, and staying informed about your rights, you become not just a consumer but a protector of the digital commons. Your digital protection journey starts now—with the next choice you make online. Remember: every person you teach and every right you exercise makes Nigeria's digital space safer for everyone.

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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).



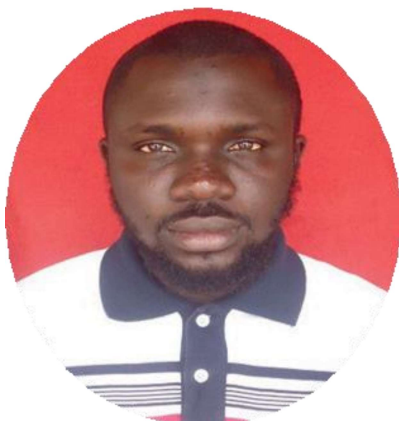
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