



# 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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Summit University, Offa,  
Kwara State, Nigeria.*

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# CHAPTER 9

Further Reading

***Authors/Contributors:*** A. A. Sadiq; M. David; J. A. Bala

*Summary: Key Resources for Digital Consumer Protection*

*Herein, essential resources for understanding digital consumer protection, including Nigerian regulations, international guidelines, academic research, and case studies are highlighted. Nigerian frameworks such as FCCPC guidelines, NDPR, CBN consumer protections, and NCC codes safeguard rights across sectors. Internationally, OECD, UNCTAD, EU GDPR, and World Bank reports provide best practices and global benchmarks. Academic works examine ethical AI use, data monetization, and consumer profiling risks, while case studies illustrate challenges like AI bias, predatory lending, facial recognition bias, and telecom fraud. Collectively, these resources provide a comprehensive foundation for promoting safe, fair, and ethical digital consumer practices.*

## CHAPTER 9

### Further Reading

To deepen your understanding of digital consumer protection, the following resources provide useful insights. They include Nigerian regulatory frameworks, international guidelines, academic works, and global case studies. First, an outline of each is provided, categorized under either Nigerian or international guidelines.

#### 9.1 Nigerian Regulatory and Policy Documents

##### 9.1.1 *FCCPC Consumer Protection Frameworks and Guidelines*

– Outlines consumer rights, complaint channels, and enforcement mechanisms in Nigeria. Accessed via: <https://fccpc.gov.ng/resources-library/regulations/>

##### 9.1.2 *Nigerian Data Protection Regulation (NDPR, 2019)* – The country's primary data privacy regulation issued by NITDA. Accessed via: <https://nitda.gov.ng/wp-content/uploads/2020/11/NigeriaDataProtectionRegulation11.pdf>

##### 9.1.3 *Central Bank of Nigeria (CBN) Consumer Protection Framework* – Focuses on safeguarding consumer interests in financial services. Accessed via: [https://www.cbn.gov.ng/out/2016/cfpd/consumer%20protection%20framework%20\(final\).pdf](https://www.cbn.gov.ng/out/2016/cfpd/consumer%20protection%20framework%20(final).pdf)

##### 9.1.4 *Nigerian Communications Commission (NCC) Consumer Code of Practice Regulations* – Protects telecom subscribers against fraud, poor service, and exploitation. Accessed via: <https://www.ncc.gov.ng/sites/default/files/2024-11/Documents/Draft%20->

[%20Consumer%20Code%20of%20Practice%20Regulations.pdf](#)

## 9.2 International Guidelines

### 9.2.1 **OECD (2016), Consumer Protection in E-commerce** –

Provides international best practices for safeguarding online consumers. Accessed via:

[https://www.oecd.org/content/dam/oecd/en/publications/reports/2016/05/oecd-recommendation-of-the-council-on-consumer-protection-in-e-commerce\\_g1g66e4e/9789264255258-en.pdf](https://www.oecd.org/content/dam/oecd/en/publications/reports/2016/05/oecd-recommendation-of-the-council-on-consumer-protection-in-e-commerce_g1g66e4e/9789264255258-en.pdf)

### 9.2.2 **UNCTAD, United Nations Guidelines for Consumer Protection** –

A global reference framework for consumer rights in the digital economy. Accessed via:

[https://unctad.org/system/files/official-document/ditccplpmisc2016d1\\_en.pdf](https://unctad.org/system/files/official-document/ditccplpmisc2016d1_en.pdf)

### 9.2.3 **European Union General Data Protection Regulation (GDPR, 2018)** –

The most comprehensive global data protection framework. Accessed via:

[https://edpo.com/representative-services/data-act-legal-representative/?utm\\_source=google&utm\\_medium=cpc&utm\\_campaign=data\\_act&gad\\_source=1&gad\\_campaignid=22690686610&gclid=CjwKCAjwIOrFBhBaEiwAw4bYDSEv-bK4oLO\\_7KBqIzwwjWbRpI42\\_A7leztYL0om5cJbw7Y8cp3eDhoCrT0QAvD\\_BwE](https://edpo.com/representative-services/data-act-legal-representative/?utm_source=google&utm_medium=cpc&utm_campaign=data_act&gad_source=1&gad_campaignid=22690686610&gclid=CjwKCAjwIOrFBhBaEiwAw4bYDSEv-bK4oLO_7KBqIzwwjWbRpI42_A7leztYL0om5cJbw7Y8cp3eDhoCrT0QAvD_BwE)

### 9.2.4 **World Bank (2021), Digital Economy for Africa Report** –

Explores opportunities and risks in Africa's emerging digital markets. Accessed via:

<https://thedocs.worldbank.org/en/doc/61714f214ed04bcd6e9623ad0e215897-0400012021/related/Digital-Economy-RepSudan-jun22.pdf>

### 9.3 Academic and Research Sources

- 9.3.1 Taddeo & Floridi (2018), *How AI can be a force for good* – Discusses the ethical use of artificial intelligence.
- 9.3.2 Zuboff (2019), *The Age of Surveillance Capitalism* – Examines how companies monetize consumer data.
- 9.3.3 Helberger (2016), *profiling and targeting consumers in the Internet of Things* – Explores risks of data-driven consumer profiling.

### 9.4 Case Studies and Reports

- 9.4.1 **AI bias in credit scoring** – Analyses from Brookings Institution and the World Economic Forum on how algorithms can perpetuate discrimination.
- 9.4.2 **Loan app exploitation in Nigeria** – FCCPC investigations and press releases (2021–2023) on predatory lending practices.
- 9.4.3 **Facial recognition bias** – MIT Media Lab's *Gender Shades* study highlighting racial and gender bias in AI systems.
- 9.4.4 **Telecom fraud and SIM swap scams** – NCC consumer alerts on protecting mobile users.

## References

1. Federal Competition and Consumer Protection Commission (FCCPC). (n.d.). Consumer Protection Frameworks and Guidelines. Abuja: FCCPC.
2. Nigerian Communications Commission (NCC). (n.d.). Consumer Code of Practice Regulations. Abuja: NCC.
3. Nigerian Data Protection Regulation (NDPR). (2019). Abuja: National Information Technology Development Agency (NITDA).
4. Central Bank of Nigeria (CBN). (2016). Consumer Protection Framework. Abuja: CBN.
5. Organisation for Economic Co-operation and Development (OECD). (2016). Consumer Protection in E-commerce. Paris: OECD Publishing.
6. United Nations Conference on Trade and Development (UNCTAD). (2016). United Nations Guidelines for Consumer Protection. Geneva: UNCTAD.
7. European Union. (2018). General Data Protection Regulation (GDPR). Brussels: EU.
8. World Bank. (2021). Digital Economy for Africa Report. Washington, DC: World Bank.
9. Taddeo, M., & Floridi, L. (2018). How AI can be a force for good. *Science and Engineering Ethics*, 24(1), 1–6.
10. Zuboff, S. (2019). *The age of surveillance capitalism: The fight for a human future at the new frontier of power*. New York: PublicAffairs.
11. Helberger, N. (2016). Profiling and targeting consumers in the Internet of Things. *Journal of Consumer Policy*, 39(4), 405–421.

12. Buolamwini, J., & Gebru, T. (2018). Gender shades: Intersectional accuracy disparities in commercial gender classification. *Proceedings of Machine Learning Research*, 81, 1–15.
13. Brookings Institution. (2020). *Algorithmic bias detection and mitigation: Best practices and policies to reduce consumer harms*. Washington, DC: Brookings.
14. World Economic Forum (WEF). (2018). *The ethics of artificial intelligence and machine learning*. Geneva: WEF.

## **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.



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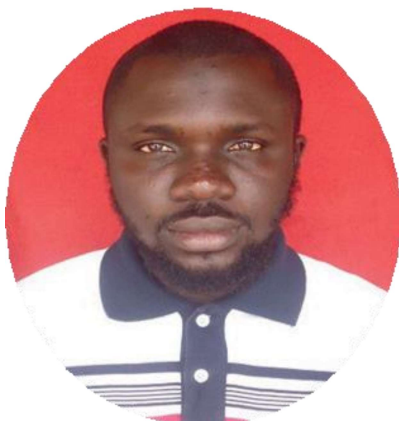
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