

**ETHICAL CONCERNS IN TARGETED ADVERTISING AND DATA
PRIVACY**

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**A RESEARCH PROJECT SUBMITTED TO THE DEPARTMENT OF MASS,
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DECLARATION

This project is based on a study undertaken by Emmanuel Toluwani Sarah; Matriculation Number ART2100918 in the Department of Mass Communication, Faculty of Arts under the supervision of Miss Uduak L. Ekpenyong in the Department of Mass Communication. All writings are a product of my research, the ideas of others used were dully stated and referenced.

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CERTIFICATION

This is to certify that this research work was written and submitted by me Emmanuel Toluwani Sarah with matriculation number ART2100918 to the Department of Mass Communication, Faculty of Arts, University of Benin, Benin City, Edo State.

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Date

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DEDICATION

This is dedicated to God Almighty for His guidance, strength, and wisdom during the period of this study.

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ABSTRACT

This study examined the ethical concerns surrounding targeted advertising and data privacy among students of the Department of Mass Communication, University of Benin. Anchored on the Social Contract, Utilitarianism, and Stakeholder theories, the study explored consumers' awareness of how their data is collected and used, the ethical implications of targeted advertising, and the effectiveness of existing data privacy regulations. Using a survey design, data were collected through structured questionnaires distributed online, with 114 valid responses analyzed using simple percentages. Findings revealed that most respondents were aware that advertisers use their personal data to tailor advertisements, though many expressed discomfort over the lack of transparency and consent. While awareness of Nigeria's Data Protection Regulation (NDPR) was moderate, respondents believed its enforcement was weak. The study concluded that targeted advertising, though beneficial for personalization, raises serious ethical issues relating to privacy, manipulation, and consent. It recommended stricter enforcement of data protection laws, increased public awareness of data rights, and adoption of transparent and ethical advertising practices.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

Advertising has changed dramatically in the current digital economy, moving from conventional mass communication models to extremely complex and data-driven marketing strategies. The way brands interact with consumers has changed dramatically as a result of the development of the internet, social media platforms, mobile technologies, and artificial intelligence. Personalized, targeted advertising based on individual preferences and behaviors has replaced generic mass messaging (Kotler & Keller, 2016).

The deliberate use of customer data to target particular people or groups who are most likely to interact with or buy a product is known as targeted advertising. To forecast consumer behavior and impact decision-making, it entails gathering, evaluating, and interpreting enormous amounts of personal data, such as browser histories, purchase patterns, geolocation information, search queries, and social interactions (Tucker, 2014). By focusing on customers who match predetermined profiles, focused advertising maximizes marketing efficiency in contrast to traditional advertising, which broadcasts messages indiscriminately to wide audiences. Targeted advertising is the intentional use of consumer data to target certain individuals or groups that are most likely to engage with or purchase a product. It involves collecting, analyzing, and interpreting vast

amounts of personal data, including browser histories, purchase patterns, geolocation data, search queries, and social contacts, in order to predict consumer behavior and influence decision-making (Tucker, 2014). Unlike traditional advertising that sends messages indiscriminately to large audiences, focused advertising maximizes marketing efficiency by concentrating on clients who fit predefined characteristics. Over the past few decades, advertising has seen substantial change. In the past, businesses used mass media platforms like radio, television, and newspapers to connect with consumers. Customers were primarily passive information consumers, and the messaging was broad and intended to appeal to as many individuals as possible (Asemah, 2011). However, a new age of interactive advertising was brought about by the development of Web 2.0 technologies in the early 2000s and the introduction of the internet in the late 20th century.

However, there are now many people worried about privacy and the unchecked use of customer data as a result of this data-driven revolution. In the era of "big data," personal information has turned into a valuable commodity that is frequently exchanged between platforms, data brokers, and advertising, as Mayer-Schönberger and Cukier (2013) explain. Ethical discussions over the extent of consumer control over their information have been triggered by the commodification of personal data. The ethical issues surrounding tailored advertising are centered on data privacy. Unknowingly, people leave digital footprints every time they shop online, surf the internet, or interact on

social media. Businesses gather these traces, frequently without the subjects' knowledge or agreement, in order to examine patterns of behavior and forecast future behaviors (Acquisti, Brandimarte, & Loewenstein, 2015). Platforms like Facebook and Google, for example, gather a lot of information on users' networks, preferences, and locations in order to provide targeted advertising. Although customers might value seeing advertisements that are pertinent to their interests, they sometimes don't realize how much of their data is recorded and shared with outside parties. Martin, Borah, and Palmatier (2017) claim that this lack of openness damages customer confidence and leads to a power disparity between companies and people.

The rapid development of internet access, the widespread use of smartphones, and the popularity of social media platforms have all contributed to the emergence of targeted advertising in Nigeria. Nigeria is one of Africa's biggest digital markets, with over 150 million people actively using the internet, according to the Nigerian Communications Commission (NCC, 2023). Targeted advertising has been adopted by companies, political parties, and internet platforms to sway public opinion, voting patterns, and purchasing decisions. However, Nigeria's data privacy laws are still very lax, in contrast to those in wealthier nations. Despite being enacted in 2019 to protect personal data, the Nigeria Data Protection Regulation (NDPR) has not been fully implemented or enforced (Okoye, 2022). Many businesses still gather and use customer data without sufficient

consent or transparency, putting Nigerians at risk for identity theft, illegal profiling, and deceptive advertising.

According to Asemah (2020), advertising should be governed by moral standards, particularly in developing nations like Nigeria where people might not be tech-savvy or aware of their privacy rights. Customers are especially susceptible to data exploitation and predatory marketing tactics when they are unaware of how their data is gathered and handled. International Views and Regulatory Initiatives Governments and regulatory agencies around the world are taking more and more action to solve moral dilemmas relating to data privacy and targeted advertising. For instance, the General Data Protection Regulation (GDPR) of the European Union requires that businesses get consumers' express agreement before collecting their personal information.

Customers in the US have the right to request the erasure of their personal data and to know what personal information is collected under the California Consumer Privacy Act (CCPA). Nigeria and many other poor nations still have difficulty putting in place efficient data protection systems in spite of these developments. Consumers are exposed to online abuse in the absence of strong enforcement measures, which also permits advertisers to put financial gain ahead of morality (Beauchamp & Bowie, 2020). Building consumer trust is essential to effective advertising. According to research, customers are more likely to react favorably to tailored advertisements when they think businesses handle their data in an ethical and transparent manner (Martin et al., 2017).

On the other hand, customers may completely stop using digital platforms or boycott firms if they believe their privacy has been compromised. According to Asemah (2017), moral advertising should uphold human dignity, honesty, and openness. Businesses and the larger digital economy suffer when there is a lack of confidence in the long-term relationship between consumers and brands.

In conclusion, in today's digital economy, the intersection of data privacy and targeted advertising offers both benefits and concerns. Targeted advertising poses important ethical issues regarding privacy, permission, manipulation, and autonomy while also improving commercial effectiveness and customer relevance. These problems are especially urgent in Nigeria, where there is still no regulatory control. Therefore, this study aims to explore consumer views, advertiser behaviors, and the suitability of current legislative frameworks in order to analyze the ethical issues surrounding targeted advertising and data privacy. By suggesting methods for striking a balance between corporate interests and consumer rights in a quickly changing digital landscape, it seeks to add to the continuing conversation on ethical marketing.

1.2 Statement of the Problem

The advertising industry has seen a significant transformation due to the quick development of digital technology and the extensive use of the internet. Advertising has changed from being a mass communication strategy to a personalized marketing environment powered by big data analytics and algorithmic targeting as a result of the

growth of social media platforms, search engines, and e-commerce websites (Kotler & Keller, 2016). Large amounts of personal data are now gathered, stored, analyzed, and used by businesses to target audiences with tailored ads based on their demographics, browsing history, preferences, interests, and online activity.

According to Asemah, Nwammuo, and Nkwam-Uwaoma (2017), this innovation has given businesses enormous opportunities to boost marketing effectiveness and consumer engagement, but it has also brought up significant ethical issues with regard to data privacy, consent, digital surveillance, manipulation, and consumer autonomy. Concerns over the storage, sharing, and monetization of personal information by third-party advertisers are common since targeted advertising primarily relies on the gathering and processing of personal data, frequently without the express knowledge or informed agreement of consumers. The lack of openness in how businesses gather and use customer data is one of the main problems. Many users are not aware that tools like cookies, tracking pixels, and AI-driven recommendation engines are continuously monitoring and analyzing their online behaviors, including search history, social media interactions, and even location data (Tucker, 2014). Customers are therefore at risk of having their personal data used for reasons they are unaware of or disagree with, which erodes public confidence in advertising.

In Nigeria, the issue is made worse by a number of contextual elements. First, with millions of users using Facebook, Instagram, TikTok, Google, and other platforms

on a regular basis, Nigeria's digital advertising market is expanding quickly (NCC, 2023). However, Nigerian users' digital literacy skills are still inadequate, which leaves them vulnerable to deceptive advertising and privacy intrusions (Okoye, 2022). Additionally, despite Nigeria's 2019 introduction of the Nigeria Data Protection Regulation (NDPR) to protect consumer data, enforcement mechanisms are insufficient and compliance levels are still low. Because of this, a large number of internet platforms and advertisers still gather, use, and profit from personal data without any consumer protection or governmental control.

The possibility of deceptive advertising strategies that take advantage of consumers' psychological weaknesses is another serious issue. According to studies, targeted advertisements have the power to affect political beliefs, shopping choices, and even behavioral patterns—often without the subjects' knowledge (Zuboff, 2019). The far-reaching effects of unethical data practices are illustrated by the 2018 Facebook–Cambridge Analytica scandal, in which 87 million users' data was collected without their consent and used to microtarget voters during the Brexit and U.S. elections (Cadwalladr & Graham-Harrison, 2018). Concerns over digital manipulation and dangers to Nigerian democracy were raised after similar tactics were allegedly used during the country's general elections in 2015 and 2019 (Asemah, 2020). Inadequate data protection is also contributing to an increase in identity theft and data breaches. Consumers run the danger of financial theft, phishing attempts, and unauthorized access to sensitive data when

personal information held by advertising, social media platforms, and data brokers is compromised, leaked, or sold. The ethical conundrum is how to strike a compromise between consumer rights and company objectives. While advertisers aim to increase revenues through tailored marketing, consumers want more privacy, control, and autonomy over their personal information.

In conclusion, the conflict between the advantages of tailored advertising and the moral dilemmas it presents with regard to data privacy, customer consent, and digital manipulation is the main issue of this study. Nigeria's continued adoption of digital technologies necessitates a critical analysis of these problems in order to create frameworks that strike a balance between consumer protection, ethical responsibility, and advertising efficacy.

1.3 Objectives of the Study

This study's main goal is to investigate the moral issues surrounding data privacy and targeted advertising, with an emphasis on how these issues affect Nigerian consumers, advertisers, and regulators.

The study aims to:

1. Examine consumer awareness of data collection and usage in targeted advertising.
2. Investigate the ethical concerns associated with targeted advertising practices.
3. Assess the effectiveness of existing data privacy regulations in protecting consumers.

4. Recommend strategies for promoting ethical practices in targeted advertising

1.4 Research Questions

The following questions are the focus of the study:

1. To what extent are consumers aware of how their personal data is collected and used in targeted advertising?
2. What are the major ethical concerns associated with targeted advertising practices?
3. How effective are existing data privacy regulations in safeguarding consumer information?
4. What strategies can be adopted to ensure more ethical and transparent targeted advertising practices?

1.5 Significance of the Study

This study's importance stems from its examination of the expanding moral dilemmas brought on by the pervasive use of targeted advertising and the growing worries about data privacy in the digital age. Organizations are increasingly depending on user data as digital marketing develops in order to optimize marketing efforts and personalize advertising. These methods have given companies new ways to efficiently contact their audiences, but they have also brought up difficult moral dilemmas involving autonomy, permission, transparency, and consumer rights. Thus, this study is important because it explores the fine line that separates advertisers' profit-driven goals from customers' rights to privacy and informed choice.

With the help of data analytics, cookies, artificial intelligence, and behavioral tracking, targeted advertising has taken center stage in today's technologically advanced society. In order to provide highly customized ads, businesses and digital platforms collect a great deal of personal data from consumers, including demographic profiles, location information, browsing histories, and purchase behaviors. This approach raises company profits and improves marketing effectiveness, but it also raises significant questions regarding consumer exploitation, manipulation, and data misuse. The study's critical analysis of these behaviors in the Nigerian context—where digital usage is accelerating but data protection rights knowledge is still low—makes it significant. By doing this, it helps address the pressing need for discussion and academic research into the ways in which personal data is gathered, handled, and used in ways that could jeopardize the moral underpinnings of advertising.

Understanding how consumers view targeted advertising and its effects on their privacy and autonomy is another important aspect of the research. Users in Nigeria, where social media and internet penetration are growing quickly, are continuously exposed to tailored advertisements without having a sufficient understanding of how their data is collected and used. Because of this lack of consumer knowledge on digital privacy, unethical behavior can flourish in a susceptible environment. The study offers important insights into how Nigerian internet users navigate the contemporary digital ecosystem and the degree to which they comprehend the repercussions of disclosing

personal information online by examining consumers' levels of awareness, trust, and skepticism toward data-driven advertising. According to Asemah (2018), in order to safeguard the audience's interests, ethical communication must maintain justice, integrity, and openness. By emphasizing the pressing need for public education and activism on data privacy rights in Nigeria, this study expands on that viewpoint.

From a policy and regulatory standpoint, the study is equally important. There are still loopholes in the regulation of digital marketing activities and the enforcement of privacy regulations, even with the implementation of the Nigerian Data Protection Act (NDPA) 2023. Due in large part to lax regulation, many Nigerian companies still abuse personal information without completely abiding by the law and ethical standards. By assessing current frameworks and contrasting them with global norms like the California Data Protection Act and the General Data Protection Regulation (GDPR) of the European Union

1.6 Scope of the Study

In light of the changing landscape of digital marketing, this study investigates the ethical issues raised by the expanding use of targeted advertising and its effects on data privacy. Consumer rights, consent, and autonomy issues are more important than ever as a result of the growing reliance on personal data to deliver highly customized and individualized ads. The study focuses on examining the ethical and societal issues raised by the ways in which marketers, advertisers, digital platforms, and data analytics firms

gather, handle, and use customer data for advertising. In doing so, the study sheds light on the moral conundrums marketers encounter when trying to strike a balance between social duty and profitability, as well as the relationship between marketing innovation and consumer protection.

The study is mostly restricted to the Nigerian environment, acknowledging the nation's swift digital transition and the growing use of data-driven marketing tactics by businesses in all industries. Nigeria has seen a sharp increase in social media use, internet penetration, and e-commerce in recent years, which has created an ideal environment for targeted advertising strategies. With the use of search engines like Google and social media sites like Facebook, Instagram, and TikTok, marketers can now effectively reach audiences based on demographic profiles, browsing history, and individual preferences. However, the ethical discussions surrounding these practices are still not well covered in Nigerian academia, particularly when it comes to corporate responsibility, regulatory frameworks, and consumer awareness. Although the Nigerian Data Protection Act (NDPA) of 2023 offers certain protections, issues with lax enforcement, low consumer awareness, and little openness in data handling procedures continue to exist.

The study incorporates insights from worldwide contexts to offer comparative perspectives despite its Nigerian focus. The study identifies best practices and benchmarks that can direct Nigerian policymakers and organizations in tackling ethical

dilemmas by referencing global data privacy frameworks like the California Consumer Privacy Act (CCPA) and the General Data Protection Regulation (GDPR) of the European Union. Asemah (2018) emphasizes that as consumer data flows freely across borders in the digital era, advertising is no longer limited by geography and requires a thorough awareness of both local and global practices. As a result, even though the study is based on Nigeria, it places its conclusions in the context of larger international discussions about digital ethics and privacy.

This study's time frame covers the years 2015–2025, which are characterized by notable technological developments and a growing dependence on big data analytics and artificial intelligence in advertising. This period is especially pertinent since it encompasses a decade in which consumer data became a key component of marketing efforts and privacy issues grew in ethical, legal, and societal contexts around the world. For example, the 2018 Cambridge Analytica incident raised awareness of the improper use of personal information for commercial and political ends, sparking calls for more stringent laws and corporate responsibility. By documenting this time frame, the study examines the development of technologies for targeted advertising as well as the expanding ethical and privacy debate. Nigerian internet users, especially those who regularly utilize digital platforms where targeted advertising is common, are the study's primary population. These consist of people who frequently engage with internet ads, utilize social media, and shop online. Because of this focus, the study is able to evaluate

consumers' awareness of data collection and usage practices, views of data privacy issues, and general trust in digital platforms and advertising. In addition, the study looks at organizational viewpoints by speaking with marketing experts, data analysts, and advertising firms to learn about the ethical issues and driving forces behind their work. According to Asemah (2020), ethical advertising necessitates striking a balance between business goals and consumer rights and interests—a problem that this study aims to thoroughly examine.

To guarantee focus and analytical depth, the study's thematic boundaries are meticulously established. Although technological procedures like algorithmic profiling, machine learning, and predictive analytics are used in targeted advertising, the study skips over the computational and mechanical details of these systems. Rather, it highlights the moral implications of these actions, such as the concerns of consumer autonomy, accountability, transparency, fairness, and informed consent. Similarly, this study is not primarily concerned with the financial and marketing performance consequences of targeted advertising, but these may be mentioned. Rather, the study critically investigates whether companies use data-driven advertising methods in accordance with applicable laws and ethical standards, as well as the impact these practices have on the trust and welfare of consumers.

The legal and regulatory aspects of data privacy represent another significant frontier. The study examines the efficacy of Nigerian data protection regimes, including

the NDPA 2023, and their implementation and enforcement. To find weaknesses in Nigeria's regulatory system and recommend possible changes, comparisons are made with global frameworks such as GDPR. Nonetheless, the study examines legal frameworks as a component of the larger ethical discussion surrounding targeted advertising rather than performing a comprehensive legal examination. This enables the study to strike a balance between examining policy and concentrating on industry and consumer practices.

The report also acknowledges how customers' capacity to manage privacy threats is influenced by their level of digital literacy. The extent to which advertisers track and profit from their personal information is unknown to many Nigerian internet users. This ignorance raises serious issues regarding consent and autonomy by providing weaknesses that unethical people can take advantage of. By drawing attention to these problems, the study emphasizes the necessity of stronger industry self-regulation as well as more consumer empowerment and education. Asemah (2017) argues that ethical advertising is more than just following the law; it also entails building a relationship of justice, respect, and trust between advertisers and consumers.

1.7 Limitations to the Study

Every research study has inherent limitations that could affect the breadth, depth, and generalizability of its conclusions. Although the goal of this study on data privacy and targeted advertising ethics is to offer thorough insights into the topic, a number of

difficulties were discovered during its execution. It is crucial to recognize these limits as they aid in contextualizing the findings, directing the interpretation of the findings, and guiding the course of future study.

The availability of pertinent literature on targeted advertising and data privacy in the Nigerian setting is one of the study's main constraints. There is still a dearth of empirical research with a local focus, despite the fact that there is a wealth of international scholarly work on data privacy and digital advertising ethics. As Asemah (2011) points out, there is frequently a dearth of documenting of context-specific advertising techniques in Nigerian mass communication research, which hinders researchers' ability to make meaningful comparisons. Consequently, there might be minor gaps in this study's understanding of the distinct cultural and socioeconomic factors that influence Nigerian consumers' views on targeted advertising and data privacy, even if it draws from global discussions and legislative frameworks.

The problem of obtaining reliable data is another important restriction. It was difficult to get comprehensive information on data gathering procedures and algorithms because the study focused on targeted advertising, a practice that is primarily driven by digital platforms and corporate marketing strategies. The majority of businesses and advertising firms strictly protect their unique algorithms, consumer profiling methods, and marketing data. The study was unable to fully examine the scope of data harvesting methods in the Nigerian digital advertising sector because of this secrecy. Organizations

frequently put competitive advantage ahead of transparency, as Asemah (2013) contends, which can obstruct scholarly investigations into delicate business tactics. The study's comprehensiveness is nonetheless limited by the absence of direct access to proprietary data, even though other sources such as policy documents, independent reports, and regulatory guidelines were explored.

In addition, the study had issues with regional representation and sample size. A small number of participants within particular institutions and urban areas were allowed to participate in data gathering due to logistical and financial limitations. Because respondents from rural or less digitally engaged locations may have quite different perspectives and experiences from those in metropolitan settings where internet usage and exposure to targeted advertising are higher, this could create sample bias. The results may therefore not be fully representative of Nigeria's heterogeneous population, even though the study offers insightful information on broad patterns. By using more extensive sample strategies across several geopolitical zones, future research could overcome this constraint and guarantee more thorough coverage.

The investigation's breadth and depth were further complicated by time constraints. Some developments that occurred during the study process could not be included in the final analysis due to the quickly changing nature of privacy rules and digital marketing technologies. For example, revisions to international laws like the California Consumer Privacy Act (CCPA) and the General Data Protection Regulation

(GDPR) as well as new requirements under the Nigerian Data Protection Act (NDPA) 2023 surfaced during the study, but were only partially examined because of the short period. According to Asemah (2020), research on mass communication frequently finds it difficult to keep up with the rapidly evolving digital landscape, which might cause findings to seem dated rather than generally applicable.

The delicate nature of the subject matter itself is another drawback of the research. Concerns about consent, trust, and corporate responsibility are at the heart of targeted advertising and data privacy, and these topics are frequently seen as contentious by stakeholders. Some respondents were reluctant to voice their opinions in public, especially when talking about their experiences with intrusive advertising and the exposing of their personal data. Some participants voiced doubts about the confidentiality of their replies, which might have caused them to omit important details or give answers that were more acceptable in society. Although confidentiality was ensured, these worries might have incorporated tiny biases into the data that was gathered, which could have affected the findings' accuracy.

Financial constraints also presented notable challenges in conducting the research. Limited funding restricted access to paid academic journals, subscription-based datasets, and industry reports that could have enriched the study's findings. Furthermore, the costs associated with printing questionnaires, traveling to different locations, and facilitating follow-up interviews were significant factors that influenced decisions about the scope of

the study. As Asemah (2017) highlights, researchers in developing contexts often face resource-related limitations that can affect both the quality and reach of their investigations, particularly in studies involving digital technologies that require specialized tools and subscriptions.

1.8 Definitions of Terms

The following operational definitions of important terminology are given for clarity and to guarantee that the concepts utilized in this study are understood. These definitions are placed in the context of this study and show how they are used in relation to data privacy, targeted advertising, and ethical considerations.

1. **Algorithmic Profiling:** Algorithmic profiling is the automated method of examining customer information to forecast behavior and personalize advertising content.
2. **Consent:** Consent refers to the voluntary agreement of an individual to permit the collection, processing, and use of their personal data. In terms of data protection procedures, it needs to be revocable, explicit, and informed.
3. **Consumer Data:** Consumer data refers to any information gathered about people that can be used to determine, examine, and forecast their preferences, actions, and buying habits. This includes social media activity, search history, browser history, demographic information, and even location monitoring.

4. **Data Privacy:** The term "data privacy" describes a person's right to manage how their personal information is gathered, stored, and used in both online and offline settings. The security of consumers' personal information against unlawful access, misuse, or manipulation by advertisements, businesses, or third parties is the specific emphasis of this study.
5. **Data Protection:** Data protection refers to the laws, regulations, and technological safeguards implemented to guarantee the safe handling and responsible use of personal information obtained from customers.
6. **Digital Marketing:** Digital marketing is a type of promotional and advertising activity carried out using digital channels, such as websites, social media, email, and mobile applications.
7. **Ethical Concerns:** The ethical concerns, conundrums, and discussions pertaining to actions, choices, and conduct in a given situation are referred to as ethical questions. Ethical issues in this topic particularly pertain to the moral ramifications of gathering, analyzing, and utilizing customer data for marketing.
8. **Informed Choice:** The term "informed choice" describes how customers are able to base their decisions on their personal data on accurate, clear, and easily accessible information.
9. **Surveillance Capitalism:** This study considers surveillance capitalism as a theoretical framework to comprehend how contemporary advertising tactics

commodify consumer data while ignoring moral principles like accountability, transparency, and privacy.

10. **Targeted Advertising:** Targeted Advertising involves creating and distributing ads to audiences according to their demographics, browsing history, preferences, or actions. To make sure that advertisements reach those who are most likely to interact with a product or service, this approach mostly depends on data analytics and algorithmic.

CHAPTER TWO

LITERATURE REVIEW

Introduction

A new era of unparalleled customisation and accuracy has been ushered in by the rise of digital technology and the spread of internet-enabled platforms, which have drastically changed the advertising environment. In the past, traditional advertising used mass communication techniques and wide demographic data to reach audiences on television, radio, and print media. But social media's expansion, the internet's introduction, and big data analytics' ascent have completely changed how businesses and brands communicate with their target audience. One of the most effective strategies in modern marketing is targeted advertising, which provides customized promotional information according to a person's online activity, interests, and demographic characteristics. Advertisers are now able to create complex consumer profiles by utilizing behavioral data, geographical information, purchase history, and social interactions. This allows for highly tailored communications that are intended to increase engagement and conversion rates.

Significant ethical issues have been raised by this shift, even as it has improved marketing effectiveness and opened up new avenues for consumer-brand connection. Concerns about user autonomy, informed consent, surveillance, and the commercialization of privacy are urgently brought up by the increasing reliance on

personal data. In this environment, the conflict between individual rights protection and technology innovation is being debated by academics, regulators, and policymakers. The situation is especially complicated in Nigeria because of the swift growth of digital platforms in the face of changing legal frameworks, low levels of digital literacy, and uneven enforcement practices. It is crucial to place the discussion within historical, theoretical, empirical, and legal contexts in order to give a thorough grasp of the ethical issues surrounding targeted advertising and data privacy. This includes taking into account both local and global viewpoints.

This chapter will deeply cover:

2.1 The Evolution of Targeted Advertising

2.2 Data Privacy and consent

2.3 Ethical concerns in Targeted Advertising

2.4 Regulatory and Ethical Frameworks

2.5 Gaps and Future Directions

2.6 Review of Empirical studies

2.7 Theoretical Framework

2.1 The Evolution of Targeted Advertising

Technology developments, changes in consumer behavior, and more general socioeconomic upheavals have all influenced advertising over the years. Early on, advertising was restricted to in-person sales in local marketplaces, where vendors used

direct communication to customize messages for each sale. This model was transformed by the development of the printing press in the fourteenth century and the subsequent spread of newspapers, which made mass communication possible. As consumer products became more broadly accessible during the industrial age, advertisers increasingly used print media to reach a wider audience. Instead of personalizing content, they concentrated on building brand identification. Early in the 20th century, radio and then television gave advertisers new ways to affect consumer desires, popular culture, and purchase decisions.

Nevertheless, these conventional models lacked the technological capability to target specific persons based on behavioral patterns and were mainly unidirectional. An important turning point was the late 20th century digital revolution, which brought interactive marketing techniques that let companies contact directly with customers. Data-driven advertising was made possible by the World Wide Web's rise in the 1990s, which made it easier to gather basic demographic information through cookies and user registration forms. Banner ads, email campaigns, and static webpages—which provided no personalization—were the mainstays of early online advertising.

With the advent of search engines and social networking sites in the early 2000s, technological advancement quickened. Businesses were able to match promotional messages with user search queries because to the introduction of keyword-based advertising by companies such as Google. With the ability to instantly customize ads to consumers' interests, this advancement signaled the shift from mass messaging to

precision targeting. By gathering vast amounts of behavioral data, such as likes, shares, purchase histories, and location data, social media sites like Facebook and Instagram further changed the environment. By delivering hyper-personalized advertisements using sophisticated algorithms and machine learning techniques, these platforms considerably raised engagement rates.

Targeted advertising became more popular in Nigeria in the middle of the 2000s as mobile technology and internet usage increased quickly. The Nigerian Communications Commission (NCC) reports that by 2022, internet connectivity had spread throughout urban and semi-urban areas, and mobile phone penetration had surpassed 90%. With Facebook, Instagram, TikTok, and WhatsApp controlling digital interactions, social media platforms have become essential to customer engagement. Nigerian companies swiftly adopted data-driven tactics, dividing up their audiences according to factors like location, income, cultural affinities, and online activity. But this change has also increased worries about data exploitation and exposed Nigerian customers to aggressive marketing tactics, especially in light of the nation's changing ethical and legal frameworks.

A larger paradigm change in the digital economy, where personal data is now a key resource influencing business models, is reflected in the development of personalized advertising. According to Shoshana Zuboff (2019), this change represents the emergence of "surveillance capitalism," in which businesses routinely track, gather, and profit from

personal data in order to forecast and affect customer behavior. Even though these tactics have made marketing more precise than ever before, they also bring up important moral issues regarding privacy, individual liberty, and the boundaries of corporate authority.

2.2 Data Privacy and Consent

Since personal data is now the cornerstone of contemporary advertising methods, the idea of data privacy has taken center stage in discussions of digital marketing and targeted advertising. Large amounts of personal data are produced by almost every contact in today's digital world, including using mobile apps, social media, websites, and clicking advertisements. Demographic information, purchase histories, device identifiers, behavioral patterns, geolocation data, and even sensitive characteristics like religious or political affiliations are all included in this. Because it makes it possible to create comprehensive consumer profiles, which can then be utilized to offer highly tailored ads intended to sway consumer behavior, such information is extremely important to advertisers. This identical procedure, however, presents serious issues for consumers with regard to autonomy, informed consent, and privacy protection.

Asemah, Nwammuo, and Nkwam-Uwaoma (2017) stress from a theoretical standpoint that data privacy is really about giving people control over how their data is gathered, processed, stored, and shared, rather than just limiting access to personal information. They contend that the basis of the right to privacy is the idea of personal autonomy, which holds that people ought to have control over decisions pertaining to

their own data. When customers are exposed to algorithmic profiling, opaque data collecting methods, and ongoing behavioral monitoring without their express consent, this autonomy is frequently violated in the context of targeted advertising.

In the past, the concept of permission in advertising was simple. Customers actively supplied information when they completed surveys, subscribed to newsletters, or took part in loyalty programs, typically knowing full well how it would be used. But this structure has become more complex in the digital age. These days, data is continuously and passively gathered, frequently without the consumers' express knowledge. Websites use monitoring cookies, mobile apps ask for a lot of permissions, and social media sites collect shares, likes, and comments to fuel their advanced ad algorithms. Critics point out the power disparity between businesses and consumers, where people are frequently unaware of the full extent of their personal information being commodified, despite companies' claims that these practices improve user experiences by providing relevant and personalized content.

The idea of "informed consent" is among the most controversial topics pertaining to data privacy in targeted advertising. Only when people are completely aware of the data being gathered, its intended purpose, and the people who will have access to it can their informed consent be considered meaningful, according to Solove (2021). However, in reality, the majority of users encounter lengthy, intricate privacy regulations that are written in extremely technical legalese. Few people read these contracts through to the

conclusion, and even fewer completely understand their significance, according to studies. Users are exposed to manipulation and exploitation as a result of this disconnect, which results in a type of "implied consent" when they automatically accept agreements they haven't read or comprehended.

The dynamics of data privacy and consent are especially difficult in Nigeria because of things like low levels of digital literacy, lax enforcement of regulations, and a quickly growing online economy. Several studies show notable gaps in awareness and implementation of the Nigeria Data Protection Regulation (NDPR), which was established in 2019 and aims to create criteria for the lawful handling of personal data. Many Nigerian internet users are still ignorant of their data rights, which leaves them vulnerable to unethical advertising techniques and illegal data harvesting (Onyema and Eze, 2022). E-commerce websites and social media platforms, for instance, routinely gather customer information for targeted advertising campaigns without getting adequate notice or gaining meaningful agreement. Data brokers frequently compile information from many sources and sell it to outside parties, posing privacy dangers that users are unaware of or do not consent to.

Globally, historic frameworks like the California Consumer Privacy Act (CCPA) in the US and the General Data Protection Regulation (GDPR) in the EU are efforts to increase individual control over personal data. These rules require enterprises to fully explain their data collection activities and give users the option to opt out, emphasizing

the values of informed consent, openness, and accountability. Even while these regulatory initiatives mark a substantial advancement, their implementation outside of Europe and North America is still uneven, especially in places like Africa where infrastructures for digital governance are still developing. Nigeria's NDPR is theoretically in line with international norms, however it has issues with institutional competence, budget limitations, and compliance monitoring.

Concerns over data privacy in targeted advertising have also grown as a result of developments in machine learning and artificial intelligence. These days, algorithms are able to deduce extremely private information about individuals, like their sexual orientation, health, and socioeconomic position, from seemingly unimportant data points like search searches, shopping patterns, and social media relationships. In her examination of surveillance capitalism, Zuboff (2019) notes that these predictive algorithms do more than just comprehend consumer behavior; they actively mold and impact it, frequently without the user's awareness. For instance, advertisers can use deceptive advertising to deliberately target vulnerable groups, such minors, those with low incomes, or those going through medical problems, in an effort to take advantage of psychological flaws or financial concerns. This presents serious moral dilemmas regarding whether such actions amount to digital exploitation, privacy infringement, or even a breach of autonomy.

Data security is an equally important aspect of data privacy. Businesses are holding a lot of personal data in centralized databases due to the rise of data-driven marketing, which makes them prime targets for data breaches and cyberattacks. Prominent incidents involving multinational corporations like Facebook (now Meta), Cambridge Analytica, and Yahoo have highlighted the dangers of insufficient security procedures, culminating in the hack and unauthorized use of millions of users' data. Similar occurrences have been documented in Nigeria's banking and telecommunications industries, where inadequate security measures have resulted in unapproved data breaches. In addition to undermining consumer confidence, these breaches put people at risk of identity theft, financial fraud, and damage to their reputation.

According to academics, reevaluating the design and operation of permission procedures is necessary to strike a balance between innovation and privacy. Transparency, accessibility, and meaningful participation are given top priority in user-centric frameworks, according to Asemah et al. (2017). These frameworks should guarantee that people are given precise, succinct explanations of data practices, given fine-grained control over personal data, and given the freedom to make their own decisions free from coercion. For Nigeria to increase awareness, develop regulatory capacity, and advance ethical norms throughout the digital ecosystem, multi-stakeholder cooperation between legislators, businesses, civil society organizations, and technological specialists will be necessary.

2.3 Ethical Concerns in Targeted Advertising

The emergence of targeted advertising has changed the nature of marketing communications by allowing advertisers to present customers with material that is tailored to their interests, actions, and digital footprints. This innovation has created serious ethical questions even as it has enhanced consumer engagement and improved advertising efficiency. These issues arise from the conflict between corporate goals and safeguarding the autonomy, dignity, and rights of consumers. Particularly in countries like Nigeria where regulatory frameworks are still developing and digital literacy is still low, academics, policymakers, and advocacy groups have questioned the moral, social, and psychological ramifications of corporations' growing reliance on personal data and algorithmic profiling to influence consumer decisions.

The idea of informed permission and personal autonomy present one of the most basic ethical conundrums in relation to targeted advertising. Theoretically, consumers ought to have the authority to control the collection, processing, and use of their personal data. However, in reality, personalized advertising frequently depends on obfuscated data collection techniques and intricate profile algorithms that function outside the consumer's comprehension or control. The majority of consumers are not aware of how much of their personal data is collected, combined, and sold to outside parties for profit. Consent is often buried in long, jargon-filled privacy regulations that few people read or understand, even in cases where it is officially granted. This fosters an atmosphere in

which customers give their consent without being fully informed, weakening the autonomy principle and casting doubt on the ethicality of such consent.

The use of deceptive advertising raises a related ethical concern. Advertisers may make very accurate predictions about customer preferences, vulnerabilities, and behavioral patterns by examining large datasets. Although customisation is frequently portrayed as advantageous to customers, it can also be abused to sway decisions against what is best for the individual. Targeted advertising, for example, has been used to market unhealthy products like fast food or alcohol to adolescents, push high-interest loans to financially vulnerable populations, and foster compulsive spending by exposing them to persuasive information on a regular basis. These tactics take advantage of emotional responses and psychological flaws, which raise ethical concerns regarding the integrity and fairness of advertising operations. Customers are no longer merely passive recipients of advertising, as Zuboff (2019) emphasizes in her work on surveillance capitalism; rather, they are now the raw material used to extract and profit from behavioral predictions.

Bias and discrimination that are ingrained in targeted advertising systems present another ethical dilemma. Large datasets are used to train algorithms that segment viewers and provide tailored content, which may represent current racial, social, and economic disparities. Targeted advertising may therefore inadvertently perpetuate preconceptions or routinely deny chances to particular populations. Algorithmic

profiling, for instance, has been shown to reduce the frequency with which credit offers and job ads are shown to women and minority groups. Similar to this, in Nigeria, richer people are targeted with premium services and investment opportunities, while consumers in lower-income areas could be overloaded with ads for betting sites or payday loans. As a result, advertising techniques feed a vicious circle of inequity, posing moral questions about justice, fairness, and social responsibility.

Another aspect of the moral dilemmas raised by targeted advertising is violation of privacy. Customers frequently find targeted advertisements to be intrusive, especially when they depict private conversations, hobbies, or activities that they did not expressly reveal. Advertisers can create extremely thorough profiles that reveal private information about a person, such as romantic connections, political affiliations, and health issues, using technologies like browser tracking, geolocation monitoring, and cross-platform data aggregation. In severe situations, tailored advertising techniques erode customer trust and create a sense of ongoing surveillance by obfuscating the line between personalization and surveillance. In countries like Nigeria, where enforcement mechanisms under the Nigeria Data Protection Regulation (NDPR) are still in their infancy and understanding of data rights is very low, this erosion of privacy is particularly worrisome.

Data security is another issue that exacerbates ethical concerns in targeted advertising. Businesses that gather and keep personal data are in charge of protecting it

from security lapses, abuse, and illegal access. However, well-known incidents like the Cambridge Analytica scandal, in which Facebook user data was used to sway political outcomes, draw attention to the risks associated with collecting vast amounts of data. Because of inadequate cybersecurity infrastructures and governmental monitoring, Nigeria faces comparable dangers. Unauthorized access to customer data puts users at risk for identity theft, financial fraud, and reputational harm in addition to endangering their privacy. Businesses have an ethical duty to protect data that goes beyond merely following the law; it is based on the values of accountability, trust, and human dignity.

2.4 Regulatory and Ethical Frameworks

Strong ethical and regulatory frameworks that can balance the interests of companies, customers, and society at large are desperately needed in light of the explosive expansion of personalized advertising and data-driven marketing. Concerns regarding the defense of consumer rights, the function of governments, and the moral obligations of businesses have taken center stage in conversations about digital marketing as digital platforms develop and new technologies make the gathering, storing, and analysis of personal data more seamless. National laws, international legal frameworks, and industry-led ethical standards all interact in the current, extremely complicated global advertising ecosystem, frequently with overlapping mandates and differing degrees of enforcement. Because targeted advertising primarily depends on the gathering and processing of personal data—much of which is acquired through opaque tracking systems

and prediction algorithms—it presents special regulatory concerns. Globally, data protection laws have been developed to protect people's privacy and guarantee that businesses operate openly. However, how well they are implemented and how well-informed consumers are determines how successful these laws are. The General Data Protection Regulation (GDPR) is one of the most extensive and far-reaching frameworks for controlling the use of personal data in advertising in developed regions like the European Union. It gives people broad control over the collection, storage, and use of personal data while establishing the values of accountability, transparency, and legality. Because consent must be freely provided, explicit, and informed under the GDPR, advertisers are obligated by law to tell customers exactly what data is being gathered and why. Due to the harsh penalties for noncompliance, which can reach billions of dollars, businesses have been compelled to reconsider how they use data-driven advertising.

Similar to this, although there isn't a single federal law that fully regulates data privacy in the US, frameworks like the California Consumer Privacy Act (CCPA) have set significant precedents by giving customers more control over their personal data. The CCPA gives people the right to know what information businesses gather, to ask for that information to be deleted, and to refuse to have their personal data sold to outside parties. However, detractors contend that there are important gaps that consumers might not fully comprehend or successfully navigate due to the disjointed nature of US privacy regulations and the advertising industry's strong dependence on self-regulation. These

discrepancies show how difficult it is to develop consistent, legally binding rules in a field dominated by strong tech firms with international operations.

Regulatory frameworks in emerging nations like Nigeria and Africa are still changing to keep up with the digital economy. One of the nation's first thorough initiatives to control the gathering and use of personal data was the Nigeria Data Protection Regulation (NDPR), which was unveiled in 2019 by the National Information Technology Development Agency (NITDA). Similar to the GDPR, the NDPR lays down principles that require enterprises to secure data, get legitimate consent, and respect people's right to privacy. Additionally, it enforces fines for non-compliance and requires data controllers and processors to have strong safeguards in place to protect customer information. Scholars and practitioners have pointed out a number of issues that compromise the efficacy of the NDPR, including as low public awareness, ineffective enforcement strategies, a lack of institutional capacity, and a lack of cooperation between regulatory agencies. Advertisers and IT companies can take advantage of gaps in compliance and transparency because many Nigerian customers are still ignorant of their data protection rights.

Regulation of targeted advertising has an ethical component that goes beyond legal frameworks to address more general issues of justice, responsibility, and consumer autonomy. Even though regulations like the NDPR and GDPR give privacy protection a legal basis, they don't necessarily address more fundamental ethical issues like

algorithmic bias, deceptive advertising, and the monetization of personal information. In an effort to close these gaps, academics, advocacy organizations, and trade associations have created ethical frameworks that support accountability and equity in digital marketing. For instance, advertising should be truthful, socially conscious, and considerate of the dignity of consumers, according to the International Chamber of Commerce's (ICC) Code of Advertising and Marketing Communication Practice. In a similar vein, the Interactive Advertising Bureau (IAB) and the Digital Advertising Alliance (DAA) have developed self-regulatory guidelines that encourage advertisers to refrain from dishonest tactics, allow users control over how their data is used, and increase transparency.

Notwithstanding these efforts, self-regulation in advertising has frequently come under fire for putting business interests ahead of those of consumers. Because of their enormous financial clout, tech firms and advertising networks usually use it to sway laws and prevent more stringent regulation. Major social media companies, for instance, have been charged with lobbying against strict data protection laws in order to maintain their behavioral advertising revenue streams. It is especially difficult to guarantee adherence to ethical standards in Nigeria due to the absence of impartial oversight systems and the concentration of power among a few number of powerful platforms. Low levels of digital literacy make matters worse because many customers are unaware of how their personal information is gathered, profiled, and used for profit.

The discussion of regulations also touches on more general political and societal ramifications. More and more, targeted advertising is being used to affect political opinions and election results in addition to consumer behavior. The potential risks of uncontrolled behavioral targeting were made clear by the Cambridge Analytica affair, in which the personal information of millions of Facebook users was obtained in order to influence voter preferences during elections. Widespread public outrage was sparked by this tragedy, and calls for stronger data protection regulations globally were redoubled. Concerns have also been raised in Nigeria regarding the use of microtargeted political advertising during elections, in which political parties use consumer data to create messages that are specifically designed to appeal to particular voter groups. This activity runs the risk of weakening democratic processes, promoting division, and influencing public opinion in ways that are neither visible nor responsible in the absence of explicit regulatory safeguards.

2.5 Gaps and Future Directions

Although the fields of data privacy and targeted advertising have advanced quickly over the last 20 years, there are still large conceptual, methodological, legal, and practical gaps in both corporate practices and scholarly study. These gaps highlight the shortcomings of current frameworks as well as new issues that demand immediate attention from academics, decision-makers, IT firms, marketers, and consumer rights activists. The long-term social, ethical, and psychological effects of targeted advertising

remain poorly understood despite the growing sophistication of digital marketing tactics, especially in areas with low levels of digital literacy and lax regulatory enforcement. Global technology companies' increasing influence and reliance on customer data for financial gain have outpaced the creation of sufficient safeguards for people's privacy and autonomy, creating a complex environment that necessitates more inclusive and progressive solutions.

The lack of consumer knowledge and comprehension of targeted advertising's operation and data collection procedures is one of the most obvious gaps. A significant portion of internet users in many places, including Nigeria, are not aware that their personal information—including browsing history, geolocation, financial data, and even offline behaviors—is continuously gathered, combined, and examined in order to provide tailored advertisements. Because privacy policies, terms of service agreements, and data-sharing procedures are frequently written in extremely technical and unclear language, most customers still find it difficult to understand them, even if laws like the GDPR and the NDPR place a strong emphasis on transparency and informed consent. As a result, there is an information asymmetry in which consumers are largely unaware of the dangers and ramifications of data-driven marketing, while advertisers and tech companies have substantial power over consumer data. This disparity emphasizes how urgently improved consumer education initiatives, streamlined privacy disclosures, and standardized technologies that provide people more control over their data are needed.

The regulatory and enforcement environment is another important gap, particularly in emerging nations like Nigeria. Even though international frameworks like the GDPR have established strict guidelines for data privacy, their impact is frequently restricted in countries with less developed institutional systems. For instance, the NDPR is a positive start in protecting digital privacy, but because of a lack of financing, technological know-how, and regulatory agency coordination, implementation is still uneven. Because of this, a large number of domestic and foreign businesses function with little regulation, taking advantage of weaknesses and using dubious data methods that would be forbidden under more stringent regulatory frameworks. Furthermore, because targeted advertising is international in scope and crosses national boundaries, it might lead to jurisdictional disputes that make enforcement more difficult. There are concerns regarding which country's laws apply and how infractions can be successfully handled when foreign-based businesses gather Nigerian customer data and keep it on servers located in other countries. Consumers are left susceptible by these unresolved jurisdictional difficulties, which also highlight the need for increased international collaboration in harmonizing data protection laws and enforcement practices.

Additionally, empirical research on targeted advertising and its impact on customers' behavior and psychology has a methodological flaw. While the human experience of targeted advertising has received less attention, a large portion of the existing literature has concentrated on technological and business viewpoints, such as

optimizing ad delivery algorithms and calculating return on investment for advertisers. The ways that continuous exposure to tailored advertisements affects mental health, alters buying patterns, creates a sense of monitoring, and makes people feel out of control are not well understood. Research on the emotional and cognitive effects of tailored advertising is scarce, especially in African environments where infrastructure, socioeconomics, and culture may influence customer reactions differently than in Western markets. To close this gap and offer a comprehensive knowledge of the phenomenon, additional multidisciplinary study is needed that incorporates ideas from behavioral economics, psychology, sociology, and communication studies.

This is closely tied to the ethical dilemma around algorithmic bias, deceptive advertising, and taking advantage of consumer weaknesses. Although legal regimes place a strong emphasis on informed consent, they frequently overlook more fundamental issues of autonomy and justice. In order to offer highly individualized messages intended to elicit emotional reactions rather than logical decision-making, targeted advertising occasionally makes use of sensitive personal information, such as political affiliations, health state, or financial worries. In severe situations, these tactics verge on manipulation, undermining consumer agency and adding to the imbalance of power between people and advertisers. For example, advertisements for gambling or payday loans may disproportionately target low-income individuals, whereas offers for investment products and premium services are made to wealthy clients. These disparities bring up pressing

moral issues regarding the appropriateness of restricting or outright prohibiting some types of behavioral targeting.

2.6 Review of Empirical Studies

Empirical research on targeted advertising and data privacy has expanded dramatically over the last 20 years as academics, marketers, and politicians have attempted to comprehend the intricate relationships between consumer behavior, technical innovation, ethical dilemmas, and legislative frameworks. Although there has been much discussion of the development of targeted advertising from theoretical and conceptual standpoints, empirical research has offered a more grounded understanding of how consumers interact with targeted advertising, how their data is gathered and utilized, and how ethical and privacy concerns influence attitudes toward personalized marketing. In addition to consumer response patterns, a thorough examination of these studies identifies important research gaps, contextual variances, and technical differences, especially in developing nations like Nigeria.

Numerous studies have looked at how consumers view targeted advertising and how much personalization influences their interactions with brands on a global scale. Personalization boosts consumer attention and purchase intent, according to studies done in technologically advanced countries like the US and Europe. However, these advantages are sometimes outweighed by increased privacy invasion concerns. In a seminal study, for example, Tucker (2014) examined the responses of more than 1,200

participants to personalized display ads and discovered that although personalization at first increased click-through rates, the beneficial impact was greatly reduced when users realized that their browsing histories and personal information were being monitored. This result demonstrates the fine line that separates the discomfort brought on by data surveillance from the perceived value of personalization. According to similar research done in Germany by Boerman, Kruikemeier, and Zuiderveen Borgesius (2017), European consumers had more negative opinions about targeted advertising than their American counterparts because they were more aware of the GDPR framework and had stricter cultural expectations regarding data protection. These comparative results highlight the ways in which legislative frameworks influence consumer attitudes and show that privacy-related practices cannot be broadly applied.

Studies conducted in developing nations, on the other hand, show distinct dynamics, primarily as a result of disparities in digital literacy, laxer legal frameworks, and a lack of public awareness regarding data rights. For example, empirical research is still very rare but expanding in Nigeria. Okoro and Chikwendu (2020) conducted a noteworthy study that examined consumer knowledge of the Nigerian Data Protection Regulation (NDPR) and how it affects targeted advertising. Only 23% of respondents were aware of the NDPR and its requirements, according to a survey of more than 500 internet users in Lagos, Abuja, and Port Harcourt. Additionally, over 70% of respondents knew very little or nothing about how their data was gathered or utilized for advertising.

More than 65% of respondents said they regularly received tailored advertisements, despite this ignorance, suggesting a substantial gap between digital practices and consumer comprehension. According to the study's findings, corporations in Nigeria use lax enforcement to boost consumer profiling without obtaining sufficient agreement, creating a significant ethical dilemma given the disconnect between targeted advertising methods and public awareness.

The conflict between customer participation and mistrust of digital platforms has been further emphasized by other Nigerian studies. Eze and Nwachukwu's (2021) study looked at the connection between Nigerian millennials' shopping habits and targeted advertising. To determine the emotional and behavioral reactions of participants to customized advertisements, the researchers employed a mixed-methods approach, surveying 700 people and interviewing 30 in-depth. The results showed that while 61% of respondents acknowledged buying things that were advised by targeted advertising, 73% also said they were uneasy about the amount of personal data that advertisers seemed to have. Respondents said they felt "manipulated" and "watched" by online platforms, indicating a growing sense of vulnerability associated with common data collection methods. It's interesting to note that the survey also found regional variances, with urban consumers showing greater acceptance of tailored advertising than rural respondents, who were more wary of revealing personal information online and less trusting of digital technologies. This emphasizes how crucial it is to take socioeconomic

and geographic aspects into account when assessing how Nigerian consumers react to tailored advertising.

In addition to Nigeria, a number of cross-national empirical research have examined how consumers respond to consent procedures and privacy rules. Martin and Murphy (2020) conducted a thorough meta-analysis of 65 peer-reviewed research from North America, Europe, and Asia and discovered that two of the most important factors influencing customer confidence in tailored advertising are transparency and control. Because they believed that regulatory frameworks protected their interests, participants in nations with robust data protection legislation showed greater confidence in online platforms. However, studies have consistently found lower levels of trust and higher perceived dangers connected with digital marketing in areas like Sub-Saharan Africa where enforcement mechanisms are weaker. This worldwide discrepancy highlights how institutional strength shapes consumer privacy expectations and calls into question whether Nigeria's current regulatory frameworks are sufficient to shield people from data misuse.

The psychological impacts of targeted advertising have also been the subject of a significant body of empirical research, with a focus on manipulation, autonomy, and decision-making. Lambrecht and Tucker's (2019) noteworthy study examined the ways in which hyper-personalized advertising affects customer choice in digital marketplaces. The study, which involved 2,000 participants in a series of controlled trials, discovered

that consumers who were exposed to behavioral tracking-based predictive targeting felt less in control of their purchases than those who were shown generic ads. Participants talked about feeling "pressured" to purchase goods they had only briefly explored before, highlighting the subtle yet important ways that predictive advertising can influence preferences and actions without the express consent of the customer. This is consistent with research by Susser, Roessler, and Nissenbaum (2019), who contend that when targeted advertising takes advantage of emotional or cognitive biases to sway decisions beyond the rational knowledge of consumers, it can be fundamentally manipulative. These psychological impacts have significant ramifications for advertising ethics, especially in situations where the general public may not be as knowledgeable about the workings of data-driven technologies.

The topic of algorithmic bias and prejudice in targeted advertising systems is another expanding field of empirical research. In a comprehensive analysis of more than 140,000 internet commercials disseminated to various demographic groups in the US, Ali et al. (2021) found notable differences in the distribution of adverts according to socioeconomic position, gender, and race. For instance, adverts for higher-paying jobs were disproportionately displayed to male users, whereas marketing for payday loans and other high-interest credit products were more likely to target users with lower incomes. Despite the paucity of empirical research on algorithmic bias in Nigeria, preliminary studies and anecdotal evidence point to comparable trends. Some Nigerian fintech

companies, for example, disproportionately promoted high-risk lending products to low-income users, according to an exploratory study by Adeyemi and Salami (2022). This raised worries about predatory advertising and systemic exploitation of vulnerable groups. These results highlight the critical need for further regional empirical studies on discrimination, equity, and fairness in targeted advertising.

2.7 Theoretical Framework

The entire study of ethical issues in targeted advertising and data privacy is based on the theoretical framework, which offers the intellectual underpinnings. It links the study question to accepted theories, models, and academic viewpoints that clarify the intricate connection between consumer behavior, marketing tactics, technological advancement, and moral decision-making. Because targeted advertising is intricately entwined with the socio-technical systems that regulate data collecting, permission, personalization, privacy, and consumer autonomy, it is imperative that theories be integrated. We can better comprehend the moral dilemmas raised by targeted advertising, the psychological and behavioral effects on consumers, and the larger social and legal frameworks in which these activities develop by firmly establishing the study in accepted theories.

The Privacy Calculus Theory, which holds that people rationally choose to share their personal data by balancing the perceived benefits against potential hazards, is one of the most pertinent theoretical foundations for this study. Customers frequently grant

access to their browser histories, social media accounts, and purchasing preferences in the context of targeted advertising in return for more individualized offers and improved online experiences. Empirical research has shown that this decision-making process is rarely simple, though. Customers usually misjudge the scope of data acquisition and potential exploitation, despite the fact that personalization offers ease, discounts, and relevance. The power disparity between consumers and advertising brought about by this knowledge asymmetry raises concerns about the sufficiency of informed consent. For example, consumers in Nigeria are less able to appropriately weigh these trade-offs due to a lack of knowledge about data protection regimes like the Nigerian Data Protection Regulation (NDPR), which increases the danger of manipulation and abuse. This theoretical viewpoint highlights the moral conundrums raised by customization tactics and explains why customized advertising can both entice and unnerve people.

The Theory of Planned Behavior (TPB), which sheds light on how attitudes, subjective standards, and perceived behavioral control influence how consumers react to targeted advertising, is closely associated with the privacy calculus. This hypothesis states that consumers' intents to accept or reject personalized advertisements are impacted by their views of social expectations, their perceived control over their privacy, and their personal attitudes regarding data sharing. Customers may feel helpless to safeguard their personal information in countries with low data literacy and unclear consent procedures, even if they object to marketing tactics that rely heavily on surveillance. Because of the

convenience of personalized experiences and the social normalcy of data sharing, younger consumers—especially digital natives—show more acceptance of targeted advertising, which is another way that the TPB explains the widening age gap seen in empirical research. Older consumers, on the other hand, frequently show distrust toward digital platforms because they link forceful personalization to invasion and possible injury. These patterns of conduct highlight the need for more robust ethical protections, particularly in areas like Nigeria where cultural norms, a lack of understanding, and disparities in technology combine to make consumer protection vulnerable.

The Communication Privacy Management (CPM) Theory is another critical lens that this study uses to analyze data privacy and targeted advertising. CPM, which was created by Sandra Petronio, focuses on how people set limits on their personal information in interpersonal and professional settings. Customers are continuously navigating these lines within the digital advertising ecosystem, frequently without fully understanding how their data moves between other parties such as advertisers, data brokers, social media platforms, and outside analytics companies. According to CPM, privacy is dynamic and subject to change depending on circumstances, perceived dangers, and trust. Customers are unable to successfully manage their privacy boundaries when advertisers fail to provide clear information about data practices or when privacy policies are excessively complicated, which makes them feel vulnerable and violated. Studies conducted in Nigeria, for instance, have revealed that a large number of users are

ignorant that their personal information is being tracked across several platforms and that there is little openness regarding the ways in which this data is combined and made profitable. This highlights the need for paradigms that value consumer agency in the data economy and presents ethical questions regarding autonomy, informed consent, and corporate accountability.

The Uses and Gratifications Theory (UGT) offers a more comprehensive explanation of why users interact with digital platforms that enable targeted advertising in the first place, whereas the previously mentioned theories address personal decision-making and privacy management. According to UGT, people utilize media to satisfy a variety of needs, including those for self-expression, amusement, social contact, and information. Customers willingly divulge personal information on social media and e-commerce platforms in order to obtain services and improve their online experiences. In order to provide highly tailored content, advertisers take advantage of this propensity by integrating tracking tools and algorithms into these platforms. But the tension comes when users don't realize how much of their data is being collected and used for purposes other than the instant satisfaction of utilizing a site. There are serious ethical issues with this manipulation of consumer motives, especially when users' psychological weaknesses are used to sway decisions or control behavior. For example, research has shown that social media algorithms frequently amplify emotionally charged information to increase engagement, which unintentionally promotes obsessive consumption and impairs users'

ability to make logical decisions. These results demonstrate the relationship between the ethical ramifications of targeted persuasion and gratification-driven consumption.

Furthermore, the Elaboration Likelihood Model (ELM) offers insightful information about how customer attitudes and behaviors are influenced by targeted advertising messages. According to ELM, people can be persuaded via two different cognitive pathways: the central pathway, where they carefully consider the message's substance, and the peripheral path, which is dominated by surface-level cues like emotional triggers, celebrity endorsements, or aesthetics. By using personalization to avoid conscious examination and encourage instinctive reactions, targeted advertising frequently takes use of the peripheral approach. Users are more likely to react positively to advertisements that seem specifically customized to their tastes, for instance, without thoroughly assessing the risks or underlying motivations. This calls into doubt informed consent and manipulation from an ethical perspective, particularly when cognitive biases are exploited using predictive analytics. Targeted advertising tactics that rely on peripheral persuasion may disproportionately influence vulnerable consumers in Nigeria, where socioeconomic groups differ greatly in their levels of digital literacy. This could exacerbate concerns of exploitation and inequality in digital markets.

The Stakeholder Theory offers a normative framework for assessing the moral responsibilities of companies using targeted advertising, going beyond behavioral and psychological theories. According to this view, businesses have obligations to a wider

range of stakeholders, such as customers, authorities, and society at large, in addition to their shareholders. Businesses that put profit maximization ahead of customer welfare frequently use data-driven marketing strategies that violate privacy, take advantage of knowledge asymmetries, and undermine trust. According to stakeholders, ethical advertising should be transparent, equitable, and accountable, making sure that personalization and data collecting respect the rights and preferences of impacted parties. But in Nigeria, a lack of industry self-regulation and lax enforcement of regulations foster an atmosphere where business goals usually take precedence over those of consumers. Stakeholder theory's incorporation into this research emphasizes how urgently ethical frameworks that strike a balance between social duty and commercial innovation are needed.

Digital Surveillance Theory, which places targeted advertising into the larger framework of surveillance capitalism as defined by Shoshana Zuboff, provides another crucial component of this theoretical framework. According to this viewpoint, personal information has emerged as the primary economic resource of the digital age, turning people into "data commodities" whose actions are constantly tracked, forecasted, and profited from. At the core of this system is targeted advertising, which uses behavioral profiling, predictive algorithms, and vast tracking infrastructures to predict customer demands and impact decision-making. Critics contend that customization compromises autonomy, privacy, and democratic liberties, while supporters of surveillance capitalism

portray it as a technological advancement that improves user experience. Mobile advertising, social media use, and the quick growth of fintech services have all contributed to the commercialization of personal data in Nigeria, frequently without matching expenditures for consumer education or regulatory safeguards. In an increasingly data-driven economy, this presents basic ethical issues regarding permission, power, and human dignity.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

Any scientific investigation is supported by research methodology, which offers a methodical framework that directs the collection, analysis, and interpretation of data. A strong methodological framework is necessary for this study on targeted advertising ethics and data privacy in order to guarantee the validity, reliability, and credibility of the results. Complex ethical conundrums involving algorithmic manipulation, permission management, privacy infringement, and the exploitation of customer data have been brought about by the explosive expansion of digital marketing. In order to critically analyze these problems and record the viewpoints of customers, advertisers, and regulatory agencies, a suitable methodological approach must be used.

In order to provide thorough insights, this study uses a mixed-methods research design, integrating quantitative and qualitative techniques. While qualitative approaches enable a greater comprehension of the moral conundrums faced by regulators and digital marketers, quantitative approaches enable the collecting of statistical data regarding consumer attitudes and views regarding targeted advertising. Triangulation is ensured by combining these techniques, which improves the reliability and comprehensiveness of the study results (Asemah, 2018).

3.2 Research Design

The research design describes the procedures that direct data collecting, measurement, and analysis and acts as a guide for carrying out the study. A descriptive survey research design within a mixed-methods framework is chosen due to the nature of this study. This strategy is suitable since it allows the researcher to gather information from a sizable sample of respondents and conduct a thorough investigation of viewpoints and experiences pertaining to data privacy and targeted advertising. Because descriptive surveys help capture the current facts without changing factors, they are especially useful for studies concerning consumer behavior and ethical perceptions. For example, this study explores if Nigerian digital consumers understand the ethical constraints that advertisers must adhere to, whether they consent to such practices, and whether they are aware of how their data is gathered and utilized for targeted advertising.

Additionally, adding qualitative techniques like semi-structured interviews with data analysts, marketing specialists, and attorneys enhances the quantitative results by offering contextual interpretations. This dichotomy enables the study to fill in knowledge gaps by addressing both what consumers believe and why (Creswell & Creswell, 2018).

3.3 Population of the Study

Nigerian consumers that actively use digital platforms like Facebook, Instagram, YouTube, Google, and other online spaces where targeted advertising is common make

up the study's demographic. Professionals in advertising and regulatory bodies in charge of creating and implementing data privacy laws in Nigeria are also included.

The market for digital advertising in Nigeria has grown quickly due to rising smartphone and internet usage. Nigeria is one of Africa's biggest digital markets, with over 63% of its people actively using the internet as of 2024 (Statista, 2024). Concerns over the collection and use of customer data by social media businesses, data brokers, and advertising agencies have increased as a result of this expansion. By concentrating on this demographic, the study gathers perspectives from a varied and pertinent group that is directly impacted by targeted advertising strategies.

3.4 Sampling Size and Sampling Technique

The study uses a stratified random sample technique to guarantee reliable and representative results. To guarantee that various consumer segments are fairly represented, this approach separates the population into pertinent strata, such as age groupings, educational attainment, and frequency of internet usage.

The sample size is determined using Yamane's formula:

$$n = \frac{N}{1 + N(e)^2}$$

$$\text{Therefore: } n = N / 1 + N[0.05]^2$$

$$n = 978 / 1 + 978(.10)^2$$

$$n = 978 / 1 + 9$$

$$n = 978 / 10$$

n = 97.8 ~ 98

n = 98

Based on current internet user statistics, a total of 98 respondents selected from 978 students is considered adequate to generate statistically significant findings. And this respondents would be selected from the department of mass communication, university of Benin, Ekehuan campus.

3.5 Research Instruments

The primary data collection instruments include structured questionnaires. The questionnaire is designed to collect quantitative data from consumers and is divided into five sections: demographic information, awareness of targeted advertising, attitudes towards data collection practices, perceptions of consent mechanisms, and ethical concerns regarding data privacy.

3.6 Validity and Reliability of Instruments

For research instruments to yield reliable results, their validity and reliability must be guaranteed. To ensure content validity, the questionnaire is reviewed by professionals in the fields of advertising, ethics, and data protection to make sure it aligns with the goals of the study. According to recognized research, construct validity is attained by precisely defining important terms like "targeted advertising," "data privacy," and "informed consent" (Asemah, 2020).

Cronbach's Alpha, which gauges the internal consistency of survey items, is used to test for reliability. According to Nunnally (1978), a dependability coefficient of 0.7 or above is deemed satisfactory. Before implementing the questionnaire widely, a pilot research with 30 participants is carried out to improve it and remove any misunderstandings.

3.7 Data Collection Procedures

A meticulously planned procedure is followed during data collection in order to optimize accuracy and participant comfort. The questionnaire is disseminated offline in specific urban areas and online through tools like Google Forms collecting quantitative data.

All participants give their informed consent before any data is collected, and confidentiality guarantees are given in accordance with the NDPR and GDPR regulations. Participants are made aware of their freedom to leave at any time without incurring any fees.

3.8 Method of Data Analysis

To evaluate quantitative data, the Statistical Package for the Social Sciences (SPSS) is utilized. Data is summarized using descriptive statistics like means, frequencies, and percentages, and hypotheses are tested using inferential statistics like regression analyses and chi-square tests.

Thematic analysis is a technique used to examine qualitative data from interviews by discovering recurrent themes, ideas, and classifications in participant responses. To improve the validity and trustworthiness of the results, triangulation is used to combine the findings from the two approaches.

3.9 Ethical Considerations

The study's emphasis on data privacy makes ethical issues crucial. Informed permission, confidentiality, data protection, and non-maleficence are all rigorously upheld in this study. Digital records are safely maintained in encrypted formats, and respondents' sensitive personal information is anonymized.

The research also conforms to regulatory frameworks, such as the General Data Protection Regulation (GDPR), the Nigeria Data Protection Regulation (NDPR), and the Advertising Practitioners Council of Nigeria (APCON) rules, to guarantee the rights of participants.

3.10 Limitations of the Methodology

The study admits a number of shortcomings even though it followed strict protocols. First, response bias could be introduced by depending too much on respondents' self-reported data. Second, time limits and confidentiality requirements may make it difficult to interview professionals and regulatory officials. Finally, the findings' long-term relevance may be constrained by the speed at which digital advertising technologies and data privacy laws are developing.

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

4.1 Introduction

This chapter presents and analysis the data collected through the questionnaire. The data collected were analyzed using a simple percentage method. A total of 98 questionnaires were distributed online to students only in the department of mass communication, University of Benin, more than 98 responses were gotten and 114 became the sample size. The questionnaire administration accounted for 114% returned and no percent was lost, 114 respondents therefore representing 100% of the sample size being studied.

4.2 Data Presentation and Analysis

Section A

This section represents the demographic data of the respondents.

Table 1: Distribution of Respondents by Gender

Gender	No. of Respondents	Percentage %
Male	51	44.7%
Female	63	55.3%
Total	114	100%

Source: Online Survey, 2025.

Table 1 shows data of the respondents by Gender. A greater percentage of females made up the respondents. This is because female students make up the greatest number of students in under the department of mass communication, University of Benin.

Table 2: Distribution of Respondents by Age Bracket

Age Bracket	No. of Respondents	Percentage %
16 - 20	25	21.9%
20 - 24	74	64.9%
25 - 30	12	10.5%
30 and Above	3	2.7%
Total	114	100

Source: Online Survey, 2025.

Table 2 shows the data of respondents by age bracket. It indicates that a greater percentage of the respondents from the students are between the age of 20 - 24 years.

Table 3: Distribution of Respondents by Educational Qualification

Educational Qualification	No. of Respondents	Percentage %
100lvl	11	9.6%
200lvl	25	21.9%
300lvl	25	21.9%
400lvl	53	46.5%
Total	114	100%

Source: Online Survey, 2025.

Table 3 shows the data of respondents by educational qualification. It shows that a greater percentage of the respondents are in 400lvl.

Table 4: Distribution of Respondents by Frequency of Internet Use

Frequency of Internet Use	No. of Respondents	Percentage %
Daily	80	70.2%
3 - 5 times a week	20	17.5%
Once a week	9	7.9%
Rarely	5	4.4%
Total	114	100%

Source: Online Survey, 2025.

Table 4 shows the data of respondents by frequency of Internet Use. It shows how frequently respondents use the Internet. The results show that 70.2% of the respondents use the internet daily, 17.5% use the internet 3 - 5 times a week, 7.9% use the internet once in a week, and 4.4% use the internet rarely.

Section B:

This section presents the psychographic data from respondents that address the awareness of targeted advertising.

Table 5: Have you ever come across an advertisement online that seemed related to your recent searches or online activities?

Variables	No. of Respondents	Percentage %
Yes	99	86.8%
No	8	7%
Not Sure	7	6.1%
Total	114	100%

Source: Online Survey, 2025.

Table 5 shows that 86.8% which have 99 respondents agree that they have come across an advertisement online that seemed related to their recent searches or online activities, 7% which has 8 respondents beg to differ, while 6.1% which has 7 respondents are not sure.

Table 6: How frequently do you encounter targeted advertisements?

Variables	No. of Respondents	Percentage %
Very Frequently	23	20.2%
Frequently	52	45.6%
Occasionally	33	28.9%
Rarely	5	4.4%
Never	1	0.9%
Total	114	100%

Source: Online Survey, 2025.

Table 6 shows that a greater proportion of the respondents (45.6%) encounter targeted advertising frequently. The other proportion varies in their opinions.

Table 7: In your opinion, targeted advertisements are?

Variables	No. of Respondents	Percentage %
Very Helpful	47	41.2%
Somewhat Helpful	48	42.1%
Neutral	9	7.9%
Annoying	10	8.8%
Intrusive	0	0%
Total	114	100%

Source: Online Survey, 2025.

Table 7 indicates that a greater percentage of respondents (42.1%) sees targeted advertising in their opinion as somewhat helpful. The remaining percentage of respondents varies in their opinion.

Table 8: Do you believe advertisers use personal data to customize online advertisements for you?

Variables	No. of Respondents	Percentage %
Yes	84	73.7%
No	20	17.5%
Not Sure	10	8.8%
Total	114	100%

Source: Online Survey, 2025.

Table 8 shows that 84 respondents believe that advertisers use personal data to customize online advertisements for them, 20 respondents do not believe, while 10 respondents are not sure.

Table 9: Where do you most often see targeted advertisements?

Platforms	No. of Respondents	Percentage %
Social Media(Facebook, Instagram, TikTok etc.)	73	64%
Search Engines(Google, Bing, etc.)	21	18.4%
Streaming Platforms(YouTube, Spotify, etc.)	16	14.1%
E-commerce websites(Jumia, Amazon, etc)	3	2.7
All of the above	1	0.9%
Total	114	100

Source: Online Survey, 2025.

Table 9 reveals that a greater proportion of respondents (64%) often see targeted advertisements on social media(Facebook, Instagram, Tiktok). The other proportion of respondents have different medium where they see targeted advertisements.

Section C: DATA PRIVACY AND CONCERNS

Table 10: Are you aware that your personal data(e.g, browsing history, location, preferences) is collected by websites and apps?

Variables	No. of Respondents	Percentage %
Yes	101	88.6%
No	13	11.4%
Total	114	100%

Source: Online Survey, 2025.

From the above table, it is shown that 88.6% of the respondents are aware that their personal data are being collected by websites and apps while 11.4% of the respondents are not aware.

Table 11: Do you usually read the privacy policies or apps before granting access to your data?

Variables	No. of Respondents	Percentage %
Always	13	11.4%
Sometimes	53	46.5%
Rarely	34	29.8%
Never	14	12.3%
Total	114	100%

Source: Online Survey, 2025.

Table 11 shows that majority of the respondents (46.5%) usually read the privacy policies or apps sometimes before granting access to their data. The remaining percentage have varied opinions.

Table 12: Do you feel that companies ask for clear consent before collecting your personal data?

Variables	No. of Respondents	Percentage %
Yes	45	39.5%
No	40	35.1%
Sometimes	29	25.4%
Total	114	100%

Source: Online Survey, 2025.

Table 12 shows majority of the respondents (39.5%) feels that companies ask for clear consent before collecting their personal data.

Table 13: How comfortable are you with companies collecting your personal data for advertising purposes?

Variables	No. of Respondents	Percentage %
Very Comfortable	14	12.3%
Somewhat Comfortable	25	21.9%
Neutral	39	34.2%
Uncomfortable	34	29.8%
Very Uncomfortable	2	1.8%
Total	114	100%

Source: Online Survey, 2025.

Table 13 shows that 12.3% of the respondents are very comfortable with companies collecting their personal data for advertising purposes, 21.9% of the respondents are just somewhat comfortable with it, 34.3% of the respondents are neutral, 29.8% of the respondents are uncomfortable with it, while 1.8% of the respondents are very uncomfortable with it.

Table 14: Have you ever refused to use a website, app or service because of its data collection practices?

Variables	No. of Respondents	Percentage %
Yes	91	79.8%
No	23	20.2%
Total	114	100%

Source: Online Survey, 2025.

From the table above, it is shown that 79.8% of the respondents agree that they have refused to use a website, app or service because of its data collection practices while 20.2% of the respondents did not agree.

SECTION D: Ethical Concerns in Targeted Advertising

Table 15: Do you think targeted advertising violates users' right to privacy?

Variables	No. of Respondents	Percentage %
Strongly Agree	32	28.1%
Agree	30	26.3%
Neutral	42	36.8%
Disagree	8	7%
Strongly Disagree	2	1.8%
Total	114	100%

Source: Online Survey, 2025.

Table 15 reveals that a greater proportion of the respondents (36.8%) are being neutral if targeted advertising violates users' right to privacy. The other proportion of respondents have different opinions.

Table 16: In your opinion, do advertisers manipulate consumer behavior through targeted ads?

Variables	No. of Respondents	Percentage %
Yes, very often	48	42.1%
Sometimes	58	50.9%
Rarely	5	4.4%
Not at all	3	2.6%
Total	114	100%

Source: Online Survey, 2025.

Table 16 shows that majority of the respondents 50.9% believes that in their opinion, advertisers manipulate consumer behavior through targeted ads.

Table 17: Have you ever felt pressured or manipulated into making a purchase after seeing a targeted advertisement?

Variables	No. of Respondents	Percentage %
Yes	77	67.5%
No	37	32.5%
Total	114	100%

Source: Online Survey, 2025.

From the above table, 67.5% of the respondents agree that they've felt pressured into making a purchase after seeing a targeted advertisement while the remaining 32.5% beg to differ.

Table 18: Do you think targeted advertising discriminate against certain groups based on age, gender, location or income?

Variables	No. of Respondents	Percentage %
Yes	45	39.5%
No	32	28.1%
Not sure	37	32.5%
Total	114	100%

Source: Online Survey, 2025.

Table 18 indicates that majority of the respondents (39.5%) believes that targeted discriminate against certain groups based on age, gender, location and income, 28.1% of the respondents do not believe, while 32.5% of the respondents are not sure.

Table 19: Do you believe companies should disclose how they collect and use consumer data for advertising?

Variables	No. of Respondents	Percentage %
Yes, always	56	49.1%
Sometimes	47	41.2%
No	11	9.6%
Total	114	100%

Source: Online Survey, 2025.

Table 19 shows that 49.1% of the respondents believes that companies should always disclose how they collect and use consumer data for advertising, 41.2% of the respondents agreed that companies should disclose how they collect and use consumer data for advertising sometimes while 9.6% of the respondents also think that companies shouldn't disclose how they collect and use consumer data for advertising.

SECTION E: Regulatory and Ethical Frameworks

Table 20: Are you aware of any data protection regulations in Nigeria such as the Nigeria Data Protection Regulation (NDPR)?

Variables	No. of Respondents	Percentage %
Yes	63	55.3%
No	51	44.7%
Total	114	100%

Source: Online Survey, 2025.

From the table above, it is revealed that majority of the respondents 55.3% agree that they are aware of data protection regulations in Nigeria such as the NDPR while the remaining 44.7% of the respondents don't agree.

Table 21: Do you think the Nigerian government is doing enough to protect consumers privacy online?

Variables	No. of Respondents	Percentage %
Strongly Agree	23	20.2%
Agree	14	12.3%
Neutral	37	32.5%
Disagree	32	28.1%
Strongly Disagree	8	7%
Total	114	100%

Source: Online Survey, 2025.

The above table shows that a greater proportion of respondents (32.5%) are being neutral whether Nigerian government is doing enough to protect consumers privacy online. The rest proportion varies in their opinion.

Table 22: In your opinion, who should be most responsible for protecting your data?

Variables	No. of Respondents	Percentage %
Government agencies	35	30.7%
Companies/advertisers	29	25.4%
Consumers themselves	16	14%
All stake holders equally	34	29.8%
Total	114	100%

Source: Online Survey, 2025.

Table 22 shows that majority of the respondents 30.7% agree that in their opinion government agencies should be most responsible for protecting their data. The rest proportion varies in their opinion.

Table 23: Do you think Nigeria should adopt stricter data privacy laws similar to the General Data Protection Regulation (GDPR) used in Europe?

Variables	No. of Respondents	Percentage %
Yes	88	77.2%
No	10	8.8%
Not sure	16	14%
Total	114	100%

Source: Online Survey, 2025.

Table 23 shows that 77.2% of the respondents believes that Nigeria should adopt a stricter data privacy laws similar to the General Data Protection Regulation (GDPR) used in Europe, 8.8% of the respondents believes that Nigeria should adopt a stricter data privacy laws similar to the General Data Protection Regulation (GDPR) used in Europe, while 14% of the respondents are not sure if Nigeria should adopt stricter data privacy laws similar to the General Data Protection Regulation (GDPR) used in Europe.

4.3 Discussion of Findings

4.3.1: Research Question 1: What extent are consumers aware of how their personal data is collected and used in targeted advertising?

In answering research question 1, data presented in Tables 5 and 6 will be used. In trying to know about the awareness of consumers of how their personal data is collected in targeted advertising, a few questions were asked on 5 and 6 of the questionnaire.

Table 5 sought to know if the respondents have come across an advertisement online that is related to their recent searches or online activities. The data presented in table 5 revealed that 99 respondents (86.8%) agreed that they've come across an advertisement online that is related to their recent searches, 8 respondents (7%) did not agree and 7 respondents (6.1%) are not sure.

Table 6 sought to know how frequently they encounter targeted advertising. Data presented in Table 6 reveals that 52 respondents (45.6%) encounter targeted advertising

frequently, 23 respondents (20.2%) encounter targeted advertising very frequently and 33 respondents (28.9%) encounter targeted advertising occasionally.

This is in line with the findings of Boerman et al (2017), in his study. The study found out that a majority of Internet users are aware of being targeted by ads based on their online behavior.

4.3.2 Research Question 2: Major Ethical Concerns associated with targeted advertising practices?

Data presented from Tables 15 and 19 will be used to answer this question. A few questions were raised in 15 and 19 of the questionnaire to answer question 2 of the research study.

Table 15 sought to know if the respondents think targeted advertising violates users' right to privacy. The data presented in Table 15 revealed that 42 respondents (36.8%) are neutral to the fact that targeted advertising violates users' right to privacy, 32 respondents (28.1%) strongly agree that targeted advertising violates users' right to privacy and 30 respondents (26.3%) agree that targeted advertising violates users' right to privacy.

Table 19 sought to know if the respondents feel that companies should disclose how they collect and use consumer data for advertising. Data presented in the table revealed that 56 respondents (49.1%) concur to the fact that companies should disclose

how they collect and use consumer data for advertising, 47 respondents (41.2%) responded to sometimes, while 11 respondents (9.6%) did not agree.

From the analysis carried out on both tables, it can be inferred that majority of the respondent are convinced that targeted advertising violates users' right to privacy and feels that companies should always disclose how they collect and use consumer data for advertising.

This is in line with the findings in the study of Turrow, Hennessy, Draper (2015) and Martin (2018)

4.3.3 Research Question 3: The effectiveness of existing data privacy regulations in safeguarding consumer information?

Data presented in Tables 20 and 21 will be used to answer this research question.

From Table 20, findings reveal that 55.3% of respondents are aware of the existence of data protection regulations in Nigeria, such as the Nigeria Data Protection Regulation (NDPR), while 44.7% are not. This indicates a moderate level of awareness among consumers, suggesting that although the NDPR has gained some recognition since its introduction in 2019, awareness and understanding remain uneven among the public.

However, Table 21 reveals that only a small proportion of respondents (20.2% strongly agree and 12.3% agree) believe the Nigerian government is doing enough to protect consumer privacy online, while a significant number (32.5%) are neutral and 35.1% (disagree + strongly disagree) express dissatisfaction. This pattern suggests that

many consumers lack confidence in the effectiveness of existing privacy regulations or in their enforcement mechanisms.

When Tables 20 and 21 are considered together, the findings imply that while awareness of data protection laws like the NDPR is growing, public perception of their effectiveness remains low. The neutral stance of many respondents could indicate limited understanding of how these regulations function in practice, or skepticism about their impact in curbing data misuse by companies and advertisers.

This is in line with the findings of Okunola, Rowland & Adebayo (2021) found that while the NDPR provides a legal framework for data privacy in Nigeria, its enforcement and public awareness remain inadequate, limiting its effectiveness.

4.3.4 Research Question 4: What strategies can be adopted to ensure more ethical and transparent targeted advertising practices?

Data presented in Tables 22 and 23 were used to answer this research question.

From Table 22, it is revealed that 30.7% of respondents believe that government agencies should be most responsible for protecting consumer data, followed by 29.8% who believe that all stakeholders (government, companies, and consumers) should share equal responsibility. A smaller percentage (25.4%) assign this duty to companies or advertisers, while 14% feel that consumers themselves should take charge.

Data from Table 23 shows that an overwhelming 77.2% of respondents believe Nigeria should adopt stricter data privacy laws similar to the General Data Protection

Regulation (GDPR) in Europe. This strong majority indicates that consumers are increasingly aware of the ethical challenges posed by targeted advertising and favor a comprehensive legal framework that enforces transparency, consent, and fair data usage. Such findings emphasize that stronger legal reforms, along with clear disclosure policies, are perceived as crucial strategies for protecting user rights and ensuring fairness in digital marketing.

This is in line with findings in the study of Boerman, Kruikemeier & Borgesius (2017) argue that transparency in how advertisers collect and use data is a key ethical obligation that builds user trust.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary

This study examined the ethical concerns surrounding targeted advertising and data privacy in the digital era. The research sought to understand how consumers perceive data collection, the extent of their awareness regarding personal information usage, and the ethical implications of such advertising practices. The study was guided by four key objectives: to assess consumers' awareness of targeted advertising, to identify the ethical concerns that arise from data collection, to examine the effectiveness of existing privacy regulations, and to suggest strategies for promoting ethical practices in advertising.

Findings revealed that most respondents were aware of targeted advertisements appearing on digital platforms, especially on social media, but only a few understood the extent of data collected to generate such ads. Many respondents expressed discomfort and concern over privacy violations and the lack of informed consent. The study also showed that while Nigeria's data protection framework, particularly the Nigeria Data Protection Regulation (NDPR), provides a foundation for privacy protection, enforcement remains weak and awareness among users is low. The research further established that many advertisers prioritize profit and market competitiveness over consumer privacy, thereby creating ethical concerns in the digital advertising ecosystem.

5.2 Conclusion

The study concludes that targeted advertising, though a powerful marketing tool, raises significant ethical challenges related to data privacy and consumer rights. The widespread collection and use of personal data without explicit consent undermine users' trust and autonomy. Ethical advertising requires transparency, accountability, and the protection of consumer data. It is therefore imperative that advertisers, technology companies, and policymakers collaborate to ensure that digital marketing practices are conducted within ethical and legal boundaries.

The findings underscore the need for a balance between business interests and the moral obligation to respect individuals' privacy. Without strong ethical standards and enforcement mechanisms, targeted advertising risks becoming exploitative rather than beneficial. The study affirms that consumer trust can only be sustained when advertising practices respect personal boundaries and comply with established data protection principles.

5.3 Recommendations

Based on the findings, the following recommendations are made to enhance ethical compliance and consumer protection in targeted advertising:

First, public awareness about data privacy should be increased through continuous education, workshops, and digital literacy programs. Second, the Nigerian government should strengthen the implementation of the NDPR by ensuring compliance monitoring

and imposing stricter penalties on violators. Third, advertisers and digital platforms should disclose their data collection methods and obtain clear, informed consent from users before using their information for targeted marketing. Finally, academic institutions should integrate courses on media ethics and data privacy into their communication programs to prepare future professionals for ethical decision-making in digital advertising.

5.4 Limitations of the Study

During this study, the researcher encountered numerous challenges that served as limitations. Some of these include finance, the high cost of printing, difficulty sourcing relevant materials, and some other challenges too broad to mention. However, the researcher was able to overcome them, all thanks to the help of God Almighty and some special friends.

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APPENDIX

Department of Mass Communication,
University of Benin,
Benin City.
2nd of September, 2025.

Dear Respondent, my name is Emmanuel Toluwani Sarah and I am conducting a research on the topic “Ethical Concerns in Targeted Advertising and Data Privacy” as part of my academic research. This questionnaire is designed to gather your opinions and experiences regarding targeted advertising and the handling of your personal data online.

All responses will be treated with strict confidentiality and used solely for academic purposes. Please answer all questions as honestly as possible.

Thank you for your time and cooperation.

Yours faithfully,

Emmanuel Toluwani Sarah
Researcher

QUESTIONNAIRE

Section A: Demographic Information

(This section helps categorize responses by personal characteristics.)

1. Gender:

- ☐ Male
- ☐ Female
- ☐ Prefer not to say

2. Age Bracket:

- ☐ 18–24
- ☐ 25–34
- ☐ 35–44
- ☐ 45–54
- ☐ 55 and above

3. Educational Qualification:

- ☐ Secondary school
- ☐ Undergraduate
- ☐ Graduate
- ☐ Postgraduate
- ☐ Other (please specify): _____

4. Frequency of Internet Use:

- ☐ Daily
- ☐ 3–5 times a week
- ☐ Once a week
- ☐ Rarely

Section B: Awareness of Targeted Advertising

(Measures respondents' awareness of targeted ads and how they perceive them.)

5. Have you ever come across an advertisement online that seemed related to your recent searches or online activities?

- ☐ Yes
- ☐ No
- ☐ Not sure

6. How frequently do you encounter targeted advertisements?

- ☐ Very frequently
- ☐ Frequently
- ☐ Occasionally
- ☐ Rarely
- ☐ Never

7. In your opinion, targeted advertisements are:

- ☐ Very helpful
- ☐ Somewhat helpful
- ☐ Neutral
- ☐ Annoying
- ☐ Intrusive

8. Do you believe advertisers use personal data to customize online advertisements for you?

- ☐ Yes
- ☐ No
- ☐ Not sure

9. Where do you most often see targeted advertisements?

- ☐ Social media (Facebook, Instagram, TikTok, etc.)
- ☐ Search engines (Google, Bing, etc.)
- ☐ Streaming platforms (YouTube, Spotify, etc.)
- ☐ E-commerce websites (Jumia, Amazon, etc.)
- ☐ Other: _____

Section C: Data Privacy and Consent

(Examines how respondents perceive data collection and their understanding of consent.)

10. Are you aware that your personal data (e.g., browsing history, location, preferences) is collected by websites and apps?

- ☐ Yes
- ☐ No

11. Do you usually read the privacy policies of websites or apps before granting access to your data?

- ☐ Always
- ☐ Sometimes
- ☐ Rarely
- ☐ Never

12. Do you feel that companies ask for clear consent before collecting your personal data?

- ☐ Yes
- ☐ No
- ☐ Sometimes

13. How comfortable are you with companies collecting your personal data for advertising purposes?

- ☐ Very comfortable
- ☐ Somewhat comfortable
- ☐ Neutral
- ☐ Uncomfortable
- ☐ Very uncomfortable

14. Have you ever refused to use a website, app, or service because of its data collection practices?

- ☐ Yes
- ☐ No

Section D: Ethical Concerns in Targeted Advertising

(Assesses perceptions of fairness, manipulation, and exploitation in advertising.)

15. Do you think targeted advertising violates users' right to privacy?

- ☐ Strongly agree
- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly disagree

16. In your opinion, do advertisers manipulate consumer behavior through targeted ads?

- ☐ Yes, very often
- ☐ Sometimes
- ☐ Rarely

☐ Not at all

17. Have you ever felt pressured or manipulated into making a purchase after seeing a targeted advertisement?

☐ Yes

☐ No

18. Do you think targeted advertising discriminates against certain groups based on age, gender, location, or income?

☐ Yes

☐ No

☐ Not sure

19. Do you believe companies should disclose how they collect and use consumer data for advertising?

☐ Yes, always

☐ Sometimes

☐ No

Section E: Regulatory and Ethical Frameworks

(Explores respondents' knowledge of privacy laws and ethical protections.)

20. Are you aware of any data protection regulations in Nigeria, such as the Nigeria Data Protection Regulation (NDPR)?

☐ Yes

☐ No

21. Do you think the Nigerian government is doing enough to protect consumers' privacy online?

☐ Strongly agree

- ☐ Agree
- ☐ Neutral
- ☐ Disagree
- ☐ Strongly disagree

22. In your opinion, who should be most responsible for protecting your data?

- ☐ Government agencies
- ☐ Companies/advertisers
- ☐ Consumers themselves
- ☐ All stakeholders equally

23. Do you think Nigeria should adopt stricter data privacy laws similar to the General Data Protection Regulation (GDPR) used in Europe?

- ☐ Yes
- ☐ No
- ☐ Not sure