

RESEARCH

The Role of Digital Marketing Governance in Protecting Data Privacy and Consumer Rights in the AI Era

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ABSTRACT

PURPOSE: To shed the light on the concept of digital marketing governance and its role to guarantee data privacy and consumer rights from the perspective of consumers themselves in terms of governance (data security, consent management, data governance frameworks, ethical use of data and continuous improvement) in the age of Artificial Intelligence (AI).

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DESIGN/METHODOLOGY/APPROACH: A quantitative methodology was employed through a self-administered online questionnaire.

FINDINGS: Digital marketing governance has a positive role in guaranteeing data privacy and consumer rights from perspective of consumer themselves. Ethical use of data was reported to be the most influential.

ORIGINALITY/VALUE: The present research is the first attempt to empirically investigate consumers' perceptions.

PRACTICAL IMPLICATIONS: Findings provide the marketers, platforms and regulators with concise consumer priorities towards credible digital marketing regulation. This study is the first to provide empirical evidence from the perspective of the consumer in the relationship between digital marketing governance and data privacy and rights in an AI-powered context.

KEYWORDS: *Artificial Intelligence; Digital Marketing; Digital Marketing Governance; Consumer Rights; Ethical use of Data; Data Security.*

INTRODUCTION

Digital Marketing Governance is the system of policies, standards and accountability measures that govern an organisation's digital marketing activities (Li *et al.*, 2025). According to Alyami *et al.* (2026), digital marketing governance involves data privacy compliance, ethical AI usage, branding consistency and regulatory adherence on digital touchpoints. In today's data-driven, automated marketing landscape, transparency, risk minimisation and alignment with an organisation's goals are vital for effective governance as consumer trust is essential (Mardika *et al.*, 2026).

Bax (2025) appear to agree with what was mentioned above, adding that the capability of aggressive marketing technologies such as real-time bidding, cross-device tracking, and AI-based behavioural profiling makes unprecedented surveillance capitalism possible. Bax (2025) seemed to have the same point noting that consumers unwillingly give up their rights to internet trails, which are sold to third parties or stolen in data breaches (e.g., the 2021 breaches that affected millions of users in the region) (Pergolizzi *et al.*, 2025).

This has exposed consumers – as according to Groenewolt (2025) - to discriminatory pricing, exploitative personalised advertising, and intelligent monitoring by the state through weak regulation, digital illiteracy, and lack of independent data-protection agencies. Therefore, the very same digital revolution, which was meant to empower the citizens, has most often flipped power bases where individuals have become transparent subjects, whose privacy and agency are destroyed in a systematic manner (Zard, 2025).

Even though the recent scholarship (Li *et al.*, 2025; Bax, 2025; Pergolizzi *et al.*, 2025; Groenewolt, 2025; Zard, 2025) has holistically recorded how the rapid digital development in the Arab world has led to the erosion of data privacy and consumer rights via surveillance capitalism, lack of regulation, and manipulative practices, the existing literature is more inclined towards institutional failures and technological risks, however, it does not pay much attention to the level of awareness, trust, and required protection among Arab consumers regarding particular aspects of governance. The present study fills this gap.

From the above argument, we sought in the current research to shed light on the concept of digital marketing governance and its role in guaranteeing data privacy and consumer rights from the perspective of consumers themselves. We have taken into consideration the following variables of digital marketing governance: Data Security, Consent Management, Data Governance Frameworks, Ethical Use of Data, and Continuous Improvement.

Realising the aim of the study required achieving the following objectives:

- To explore the role of digital marketing governance in enhancing data privacy and consumer rights according to consumers themselves.
- To assess the level of consumers' awareness of data privacy and consumer rights in the digital era.

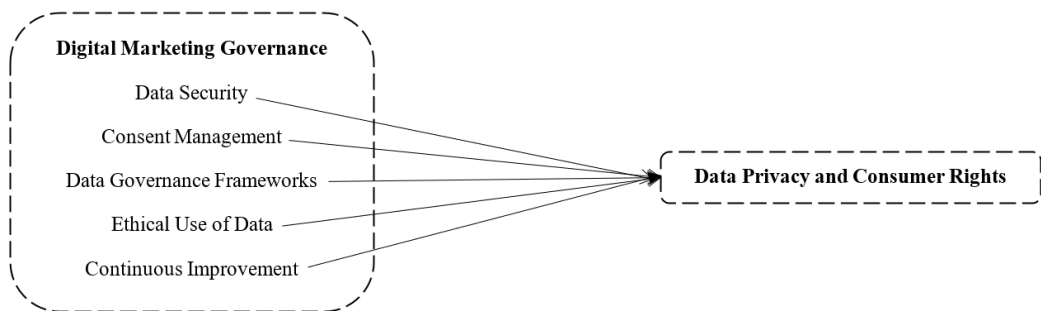


Figure 1: Conceptual Framework

Source: (Li *et al.*, 2025; Bax, 2025; Pergolizzi *et al.*, 2025; Groenewolt, 2025; Zard, 2025)

Formulating the hypotheses of the current study was based on Figure 1 above, with the aid of previous studies, including Li *et al.* (2025), Bax (2025), Pergolizzi *et al.* (2025), Groenewolt (2025), and Zard (2025). The following are the research hypotheses (H):

H: Digital marketing governance is able to ensure data privacy and consumer rights from the perspective of customers themselves.

H1: Data Security is able to ensure data privacy and consumer rights from perspective of customers themselves.

H2: Consent Management is able to ensure data privacy and consumer rights from perspective of customers themselves.

H3: Data Governance Frameworks is able to ensure data privacy and consumer rights from perspective of customers themselves.

H4: Ethical Use of Data is able to ensure data privacy and consumer rights from perspective of customers themselves.

H5: Continuous Improvement is able to ensure data privacy and consumer rights from perspective of customers themselves.

LITERATURE REVIEW

Data Privacy in the Digital Environment

According to Abbadi and Lachkar (2025), the security of information in the modern digital world has emerged as one of the most urgent global issues especially in the world where digital penetration has triumphed before safety measures have become mature. Without fully developed enforcement, consumers unwillingly give sensitive data (biometrics, health records, political preferences, religious activities) that could be used to manipulate them through hyper-personally, charge them discriminatory prices, or spy on them in a large scale (Hashem and Qudah, 2025).

Renuka *et al.* (2024) argued that sustainable data privacy thus does not require only technical solutions. It must enforce rights to access, rectification, erasure, and restriction of processing, and contain independent oversight and harsh penalties for violations. New Arab data-protection legislation (Saudi Arabia's PDPL – Personal Data Protection Law; Egypt's DPL – Data Protection Law; and the UAE's PDPL – Personal Data Protection Law) is a promising development, but is not well implemented, and consumer awareness is insufficient.

Uche-Soria *et al.* (2025) argued that true data privacy can transform people from a transparent commodity into a self-sufficient agent. The digital world will further accentuate power imbalances, discredit human dignity, and compromise the same consumer trust that the digital economy is built on until platforms are designed to focus more on privacy-by-design, consent-by-default and ethical restraint instead of profit.

Consumer Rights in the Age of Artificial Intelligence (AI) and Big Data

Koolen (2023) concentrated on the importance of enhancing consumer rights in the age of AI, whereas Krämer *et al.* (2025) argued that the big data explosion has completely changed the status quo of the balance between consumers and corporations. Online consumers cease being merely consumers and become an unending supply of behavioural, biometric and preference data that powers algorithmic pricing, predictive advertising and credit scoring. Although consumers technically have the rights to fair treatment, transparency, and non-discrimination, the practice of big data often nullifies these rights (Al-Zagheer *et al.*, 2024; Beyari *et al.*, 2024).

According to Ashta (2025), dynamic pricing discrimination (offering more than half the price of the same product based on estimated income or device) and targeted manipulation of vulnerable populations and exclusion in insurance and lending are made possible by hidden profiling. When given, consent is usually a figment – buried in protracted Arabic terms and conditions of service or forced through “accept or lose access” doors. The right to be informed or to correct or erase personal information is in most Arab jurisdictions a mere formality, as the enforcement agencies are not sufficiently resourced, and corporations largely adhere to the laws voluntarily (Beyari and Hashem, 2025).

Li (2025) pointed out that enforceable principles are required to protect true consumer rights in the big data age: automated decisions must be transparent, the results of discriminatory actions must be prohibited, the option of genuine, granular consent must exist, data must be easily ported, and consumers must have the right to refuse profiling without forfeiting access to essential services. Lack of these protections means that big data does not strengthen the consumer, but rather turns consumers into a commodity, making citizenship a form of continuous surveillance, and even making daily decisions into actionable data.

Digital Marketing Governance

Zekan *et al.* (2025) argued that digital marketing governance is a structured set of policies, processes, technologies and oversight mechanisms that ensure that digital marketing conducted in all consumer-facing areas is legal, transparent, ethical and does not violate individual rights. It incorporates data protection, consumer protection, and corporate responsibility into daily marketing activities. According to Alfarisi *et al.* (2025), in the Arab region, where digital use has surpassed regulatory maturity, good governance will transform marketing from extraction-based surveillance towards trust-enabling relationships (Hashem and Qudah, 2024). It turns opaque profiling and dark patterns into transparent and responsible practices, restoring consumer trust and allowing brands to operate in a sustainable manner under a new regional data-protection regime. Good governance is no longer a choice; it is an ingredient of successful and sustainable operations in the digital market (Nair and Gupta, 2021).

Data Security

Data security is the term that denotes the technical and organisational measures that are used to secure the personal and behavioural data of consumers against unauthorised access, leakage, alteration, or destruction throughout all phases of the marketing data lifecycle. Regarding digital marketing governance, it incorporates end-to-end encryption, secure storage, zero-trust architecture, frequent vulnerability testing, penetration testing, incident response procedures, and strict access controls.

Consent Management

Consent management, according to Sharma and Sharma (2025), is the systematic act of acquiring, recording, updating and respecting the explicit, informed, and freely given permission of consumers to collect, process or share their personal information for marketing purposes. It substitutes take-it-or-leave-it interfaces with granular and plain-language (preferably Arabic) interfaces that enable users to choose a particular type of data (location, purchase history, biometrics) and purpose (advertising, profiling, third-party sharing).

Data Governance Frameworks

Data Governance Frameworks, according to Sanchini *et al.* (2025), are the official policies, roles, procedures, and supervisory processes that make sure that all marketing activities are executed in line with the relevant laws and internal standards. The major aspects are the appointment of Data Protection Officers (DPOs), the mandatory completion of Data Protection Impact Assessments (DPIAs) for new campaigns, periodic independent audits, limits on data minimisation, predetermined retention, and a cross-functional governance committee.

Ethical Use of Data

Ethical Use of Data is more than legal compliance; it entails moral principles in marketing decisions. It outlaws deceptive nudging, discriminatory algorithmic practices (e.g. high prices charged due to perceived vulnerability), selling or processing sensitive information (health, religion, political opinion) without substantial reason, and misleading practices that exploit cognitive biases (Reed *et al.*, 2025).

Continuous Improvement

According to Ahmad Al Serhan and Zhang (2025), continuous improvement is the active, cyclical approach to overseeing, assessing, and optimising every aspect of governance in response to emerging threats, technologies, customer feedback, and regulation. It includes frequent consumer surveys, review of post-incidents, new staff training, introduction of privacy-enhancing technologies (differential privacy, federated learning), and annual governance maturity checks.

RESEARCH METHODOLOGY

Quantitative methodology was adopted in order to collect primary data, as it was best suited to collecting primary data from a larger sample size. A questionnaire was designed using a 5-point Likert scale with statements for (Data Security, Consent Management, Data Governance Frameworks, Ethical Use of Data, and Continuous Improvement). The scale adopted was (1 strongly disagree, 2

disagree, 3 neutrals, 4 agree, and 5 strongly agree). The questionnaire was uploaded online through Google Forms in order to collect data from participants. Ethical consent was received. Google Forms was used to obtain informed consent electronically. Participation was voluntary and anonymous, with no identifiers being obtained. Data were used only for research purposes, without any violation of confidentiality or the Declaration of Helsinki.

The study population consisted of consumers from Jordan. A convenience sample of (500) was chosen. After the application process, we were able to retrieve (389) properly filled questionnaires, which indicated a response rate of (77.8%), a statistically acceptable ratio. The Statistical Package for the Social Sciences (SPSS) was used to analyse the collected primary data. Frequencies and percentages were adopted to analyse the demographics. The questionnaire's reliability was evaluated using Cronbach's alpha, and the alpha coefficients of all variables exceeded the acceptable threshold of 0.70, as shown in Table 1.

This research was conducted in accordance with the ethical standards for research. Informed consent was obtained, anonymity was protected, and there were no conflicts of interest.

Table 1: Alpha Value

<i>Variable</i>	<i>α</i>
Data Security	0.744
Consent Management	0.731
Data Governance Frameworks	0.778
Ethical Use of Data	0.751
Continuous Improvement	0.803
Data Privacy and Consumer Rights	0.785

Source: Data is analysed using SPSS

RESULTS

Demographics

We have taken into consideration variables of (gender, occupation, income and qualification). Results indicated that the gender aspect (57.8% male and 42.2% female) represents a fairly balanced ratio and aligns with the information about the slightly majority male-dominated active online population in the majority of sample. Occupation exhibits a strong preponderance of the employees of a private sector (51.2%), which is succeeded by the retired (11.1%), then business owners (12.3%). The most vulnerable to the digital marketing governance is private employees and business owners. Income level shows skewed sample of middle-income: 42.7% have less than 1000 and 35.7% 1001-1999 monthly income. The education level is really impressive (51.9% have a BA, 20.3% have a PhD, 13.9% have an MA), which means that respondents are rather digital and

legally literate. This learned profile is optimal in substantially evaluating consciousness and fidelity to the variables of digital governance in marketing. In general, the sample group is a digitally active, educated, middle-income consumer of the private sector, who is the most vulnerable, but also most likely, to judge, the practices of digital marketing governance in the Arab world critically.

Questionnaire analysis

Regarding questionnaire, mean (μ) and standard deviation (σ) were utilised to assess data of questionnaire variables as in table 2. It was noticed that all statements scored a mean that was higher than mean of scale 3.00 indicating that all statement were positively received by respondents.

Table 2: Questionnaire Results

Variable	μ	σ
Data Security	4.328	.447
Consent Management	4.306	.527
Data Governance Frameworks	4.380	.511
Ethical Use of Data	4.410	.537
Continuous Improvement	4.189	.534

Source: Data is analysed using SPSS

Hypotheses Testing

Multiple regression was utilised to assess the proposed hypothesis, with an r value of 0.722 signifying a significant correlation between the independent and dependent variables. The independent variables account for 52.2% of the variation in the dependent variable. Furthermore, the F value was statistically significant at the 0.05 level, indicating that Digital Marketing Governance is able to ensure data privacy and consumer rights from the perspective of customers themselves (See Table 3).

Regarding the sub-hypotheses, it was found from the coefficient and the t value that each variable was significant at the 0.05 level. This meant that:

Data Security is able to ensure data privacy and consumer rights from the perspective of customers themselves.

Consent Management is able to ensure data privacy and consumer rights from the perspective of customers themselves.

Data Governance Frameworks are able to ensure data privacy and consumer rights from the perspective of customers themselves.

Ethical Use of Data is able to ensure data privacy and consumer rights from the perspective of customers themselves.

Continuous Improvement is able to ensure data privacy and consumer rights from the perspective of customers themselves.

Table 3: Digital Transformation Requirements

<i>H: Digital marketing governance is able to ensure data privacy and consumer rights from perspective of customers themselves</i>								
<i>Model</i>		<i>Unstandardised Coefficients</i>		<i>Standardised Coefficients</i>	<i>t</i>	<i>Sig.</i>	<i>R</i>	<i>R²</i>
		<i>B</i>	<i>Std. Error</i>	<i>Beta(β)</i>				
1	(Constant)	.213	.212		1.008	.314	.722 ^a	.522
	Data Security	.228	.050	.196	4.539	.000		
	Consent Management	.164	.046	.166	3.532	.000		
	Data Governance Frameworks	.126	.051	.124	2.458	.014		
	Ethical Use of Data	.240	.044	.248	5.439	.000		
	Continuous Improvement	.220	.042	.225	5.296	.000		

Source: Data is analysed using SPSS

Explanation of Statistical Terms and Symbols

- B = Unstandardised regression coefficient
- Std. Error = Standard error of the regression coefficient
- Beta (β) = Standardised regression coefficient (Beta coefficient)
- t = t-statistic (or t-value)
- Sig. = Significance level (p-value)
- R = Correlation coefficient / Multiple correlation coefficient
- R² = Coefficient of determination (R-squared)

DISCUSSION

We have aimed in this research to shed light on the concept of digital marketing governance and its role in guaranteeing data privacy and consumer rights from the perspective of consumers themselves. We have taken into consideration the following variables of digital marketing governance: Data Security, Consent Management, Data Governance Frameworks, Ethical Use of Data, and Continuous Improvement. A total of (389) Jordanian consumers responded to the online questionnaire. SPSS was used to analyse primary data. Results indicated the acceptance of the main hypothesis, as digital marketing governance is able to ensure data privacy and consumer rights from the perspective of customers themselves. Among the chosen variables, it was noticed that Ethical Use of Data scored $b = 0.240$, which was the highest level of influence. Ethical Use of Data considers the moral aspect that has been overlooked in a commercially driven market. Banning discriminatory algorithmic pricing, manipulative nudging, and selling sensitive information (health, affiliation to a religion, political beliefs) without direct explanation protects the vulnerable population and

ensures that surveillance capitalism does not strengthen social inequality. This agrees with Reed *et al.* (2025), who argued that customer confidence is restored by ethical practices that are enforced by ethics boards and transparency reports that are publicly published to bring marketing practices in line with Islamic and Arab cultural ideals of dignity and fairness.

The second rank was Data Security, with $b = 0.228$, as the basic layer of protection. Strong encryption, zero trust, periodic penetration testing, and secure data storage eliminate unauthorised access, breaches, and the type of massive leaks experienced by millions of Arab users in recent years. Strong data-security practices serve the primary purpose of safeguarding the basic right of the consumer to the safety of their personal data, thereby eliminating the danger of identity theft, financial fraud, and reputational damage.

The third rank was held by Continuous Improvement, with $b = 0.220$. Continuous Improvement makes governance dynamic in response to technology and threats. Defences are maintained through regular feedback loops between consumers and companies, review of policies after each breach, training marketing teams on privacy matters, and the implementation of privacy-enhancing technologies (PETs), including federated learning or differential privacy. Ahmad Al Serhan and Zhang (2025) agreed and added that this dynamic strategy recognises that privacy threats are not fixed, and consumer rights can only be maintained through continuous improvement in the region, where AI-assisted marketing technologies are advancing at a faster rate than regulation.

The fourth rank was held by Consent Management, with $b = 0.164$. Consent management restores actual agency. Granular, plain-language consent interfaces, instead of pre-ticked boxes and incomprehensible Arabic privacy policies, give consumers the power to selectively determine the type of data (location, biometric, purchase history) that can be collected and the specific purpose for which that type of data will be used in marketing. Sharma and Sharma (2025) agreed with this result, noting that revocable consent that is easily withdrawn will transform consent from a fiction into a genuine consumer right, breaking dark patterns and enforced data-sharing inherent in regional apps.

The least influential variable was Data Governance Frameworks, with $b = 0.126$. Data governance frameworks offer the framework. Well-defined internal policies, the appointment of Data Protection Officers, and periodic independent audits of all marketing campaigns help ensure that every marketing project, such as real-time bidding or hyper-personalised advertising, does not defy the laws of different countries (e.g., Saudi Arabia's PDPL, the Egyptian DPL) and international norms. Sanchini *et al.* (2025) agreed with such results, adding that such models standardise responsibility and end arbitrary, unchecked processing that is common in the Arab digital ecosystem.

RECOMMENDATIONS

These results are a strong signal that to regain consumer confidence in the digital economy, one not only needs to comply with the law but also to engage in activities that are morally responsible and

based on strong, consumer-oriented protections. Ethical use of data has a great significance as far as it is connected with cultural and religious values. Ethical Boards that marketers and platforms use in the markets should be independent and publish annual ethical data-use transparency reports to regain lost trust and to show dedication beyond the regulatory minimums.

- Regulators need to focus more on making data security and continuous improvement standards mandatory and subject to audit, in addition to the current legislation, and on imposing penalties for ethical breaches rather than procedural ones.
- Businesses must re-architect consent interfaces with simple Arabic language, granular choices, one-click withdrawal, and frequent consumer feedback, and turn consent into a substantive exercise of consumer rights.

Future studies need to adopt a longitudinal design and incorporate underrepresented countries (e.g., Yemen, Sudan) to consider the changing regulatory effects after 2025, when the data-protection laws came into effect.

CONCLUSIONS

Results of the current research demonstrate that digital marketing governance leads to a substantial improvement in data privacy and consumer rights in the eyes of consumers themselves. All five dimensions were found to be positive and significant, and Ethical Use of Data was found to be the strongest predictor ($b = 0.240$), as consumers are extremely concerned about fairness, dignity, and protection against manipulative and discriminatory actions. The next were Data Security ($b = 0.228$) and Continuous Improvement ($b = 0.220$), with much emphasis being placed on the prevention of breaches and the provision of progressive, evolving protection in an ever-changing technological environment. Consent Management ($b = 0.164$) and Data Governance Frameworks ($b = 0.126$) remain influential; however, they were less important, which indicates that Jordanian customers currently consider visible ethical commitment and technical protection more valuable than formal processes or consent mechanisms, which are usually regarded as complex or artificial.

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BIOGRAPHY



Professor Tareq Nael Hashem is a Full Professor at Applied Science Private University in Jordan and serves on the Dissertation Committee at Westcliff University, USA. His academic career includes roles as Assistant and Associate Professor at Philadelphia University and, later, as Associate Professor, Head of the Marketing Department, and Full Professor at Isra University. His research and teaching focus span management, digital marketing, and marketing information systems across various industries. He actively contributes to academia as an author, editor, and reviewer for scholarly publications and serves on editorial boards. Complementing his academic work, Hashem has substantial professional experience, having worked as a credit officer at the Islamic International Arab Bank and as a marketing manager in the hotel furnishings industry.



Dr Prabha Kiran is an Associate Professor and Head of the Business Case Centre at Westminster International University in Tashkent (WIUT), Uzbekistan. With expertise in international marketing, design thinking, case-based learning, artificial intelligence, and business innovation, she is committed to bridging the gap between academia and industry through experiential education. As the founder of Central Asia's first Business Case Centre, she leads initiatives in case development, faculty training, and industry engagement. Dr Kiran is a Senior Fellow of the Higher Education Academy (SFHEA), an active researcher, reviewer, and speaker, whose work focuses on developing future-ready graduates through innovative, evidence-based teaching practices.



Dr Eman Mohamed Abd-El-Salam is an Associate Professor of Marketing at Arab Academy for Science and Technology and Maritime Transport, College of Management and Technology, Marketing and International Business Department, an AACSB-accredited institution in Alexandria, Egypt. She earned her PhD in Customer Relationship Marketing Management from Southampton Solent University and Nottingham Trent University, United Kingdom.



Ala' Adili is the General Director of the Bethlehem Chamber of Commerce and Industry and a Ph.D. candidate in Business Administration at Palestine Ahliya University. He holds a B.Sc. in Pharmacy from Al-Ahliyya Amman University and an MBA from Al-Quds University. Mr. Adili has substantial experience in strategic leadership, business development, and organisational management, particularly within the context of chambers of commerce. He also serves as a part-time lecturer in the Faculty of Business Administration. His research interests focus on talent development, marketing, leadership, organisational performance, and change management.