

Social Media Monetization, Developmental Concerns and Media Literacy in Nigeria

Maureen Chidera IGWE

Directorate of General Studies, David Umahi Federal University of Health Sciences, Uburu, Ebonyi State, Nigeria.

*Corresponding Author Email: igwemc@dufuhs.edu.ng; okaformaureen59@gmail.com

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ABSTRACT

The information landscape has shifted to the online environment, where Internet applications like the social media have overtaken almost all of human engagement. Going forward, the owners of social media platforms offer financial rewards for intensive follower engagement and activity across their various outlets. This trend has increasingly encouraged monetization, which is driving different classes of individuals in society to strive towards reaping the financial incentives available on the various social media platforms. As such, there is hardly any dimension of life that is not dramatized and showcased on social media platforms. Although the monetization created opportunities, unfortunately, the manner in which youths and even adults are pursuing it has raised serious developmental concerns in terms of diverse online behaviour that are at variance with societal values, norms, and culture. These concerns include moral decadence, cyberbullying, addiction and alienation, eating disorders, unrealistic lifestyles, the menace of fake news and misinformation, and the like. No doubt that these issues will continue as long as social media thrives; however, moderation could be actualized by enabling individuals in the society to acquire media literacy skills for accessing, evaluating, and appropriately responding to issues in the social media space. Thus, using the technological determinism theory, this work explored social media monetization and associated developmental concerns, alongside the case for media literacy education as a rescue channel for different levels of individuals in diverse sectors of society.

Keywords: Social Media, Social Media Monetization, Developmental Concerns, Media Literacy, Nigeria



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INTRODUCTION

Across the world, development remains one of the most widely debated concepts in the social sciences because of its multidimensional nature and its implications for

human well-being. Development is understood from diverse theoretical and practical perspectives, encompassing economic growth, social inclusion,

environmental sustainability, technological advancement, political stability, and improvements in the quality of human life (Bayar et al., 2024). Contemporary academic discourse increasingly emphasizes sustainable development, which seeks to balance economic progress, social equity, and environmental protection while ensuring that the needs of present generations are met without compromising the ability of future generations to meet their own needs (Lubis et al., 2024). This perspective has become particularly relevant in low- and middle-income countries, especially in Africa, where inadequate infrastructure, widespread poverty, unemployment, weak institutions, and social inequalities continue to impede sustainable development efforts and the realization of the United Nations Sustainable Development Goals (SDGs) (Diop & Asongu, 2026). Consequently, scholarly research in countries such as Nigeria has increasingly focused on identifying pathways for achieving sustainable development across socio-political, economic, educational, agricultural, environmental, health, financial, technological, and behavioural dimensions while simultaneously addressing the structural barriers that hinder progress toward the SDGs (Bayar et al., 2024; Lubis et al., 2024). Recent evidence further demonstrates that digital transformation, information and communication technologies (ICTs), digital governance, and innovation have become critical enablers of sustainable development and inclusive socio-economic transformation in developing countries (Bayar et al., 2024; Koenig, 2025).

Meanwhile, the drive for development and successful living across different sectors of society has also generated increasing developmental concerns requiring multidisciplinary attention. According to the Kennedy Krieger Institute (2026), "developmental concerns include delays or abnormal patterns of development in the areas of communication/language, motor skills, problem solving or social and adaptive behaviour." Beyond these individual dimensions, development-related concerns increasingly extend to institutional and societal systems, particularly the information sector, which has become indispensable for sustainable development in the digital era (Koenig, 2025). The information sector represents a critical component of modern society because it influences virtually every aspect of human activity, including governance, education, healthcare, agriculture, commerce, environmental management, research, innovation, and security (Cordella et al., 2024). Consequently, academic investigations approach information from multiple perspectives, including social information, political information, economic information, health information, agricultural information, educational information, environmental information, business information, and digital information (Koenig, 2025). This broad perspective reflects the understanding that information is a strategic societal resource capable of empowering citizens, strengthening institutions,

promoting transparency, facilitating innovation, and supporting sustainable national development (Cordella et al., 2024).

Information has long been recognized as a vital resource for empowering individuals and transforming societies because it enables informed decision-making, problem-solving, knowledge creation, wealth generation, and socio-economic development (Bayar et al., 2024). Every individual, regardless of age, gender, occupation, or social status, requires timely, reliable, accurate, and relevant information to improve personal well-being and actively participate in national development (Koenig, 2025). The rapid expansion of digital technologies, the Internet, social media platforms, artificial intelligence, mobile communication technologies, and other ICT innovations has fundamentally transformed the ways information is created, disseminated, accessed, and utilized globally (Cordella et al., 2024). These technological advancements have expanded opportunities for learning, innovation, entrepreneurship, and civic participation while simultaneously creating challenges associated with misinformation, digital exclusion, cybersecurity, privacy, and unequal access to digital resources (Koenig, 2025). Consequently, scholars increasingly acknowledge that strengthening digital information ecosystems, improving digital literacy, promoting equitable access to information resources, and enhancing digital governance are essential prerequisites for sustainable development, social inclusion, economic competitiveness, and the successful achievement of the Sustainable Development Goals, particularly in developing countries such as Nigeria (Diop & Asongu, 2026; Lubis et al., 2024).

Nowadays, social media, which are applications for online communications and interactions through digital technologies, have dominated the information management landscape. The society is now occupied by all forms of social media platforms like Facebook, Twitter, LinkedIn, Instagram, TikTok, and many others. These platforms have monetized their activities and have created avenues for users to develop ideas, create content, and realize financial benefits. This has enabled many individuals in the society to develop different perspectives in terms of content ideas, both civil and unruly types, all in the name of attracting traffic, having many viewers, and readers for financial benefits. This, no doubt, has facilitated digital entrepreneurship and created employment opportunities for societal members (Yusuf, Oludoyi & Segun, 2025). Unfortunately, the majority of the diverse types of content created have ethical concerns and have not only eroded ethical boundaries (Chukwu & Ahmed 2025) associated with media and communication, but are also serious concerns and threats to the development of the society. These developmental concerns fueled by social media monetization necessitated this scholarly work, which analysed the media and social media, discussed related

theoretical framework, explored the concept of social media monetization, highlighted developmental concerns associated with social media monetization, as well as provided analysis of media literacy mission for addressing the developmental concerns emerged from social media monetization.

LITERATURE REVIEW

Information is disseminated through different channels collectively referred to as the media. Media constitute the primary means through which information is created, transmitted, and received by individuals and societies. They encompass traditional communication platforms such as newspapers, magazines, radio, television, and digital communication technologies that facilitate information exchange on a local and global scale. According to Aberystwyth University (2025), the media are the principal channels of mass communication through broadcasting, publishing, and internet-based platforms, serving as powerful tools for informing, educating, entertaining, and influencing public opinion. With the rapid advancement of digital technologies and internet infrastructure, the media landscape has evolved significantly, enabling instantaneous access to information across geographical boundaries and transforming the way individuals communicate and interact.

The emergence of the internet has fundamentally reshaped media systems by facilitating global connectivity, real-time communication, content creation, and information sharing. This digital transformation has given rise to various forms of media, including print media, broadcast media, digital media, and social media. Although traditional media such as radio and television remain relevant, they increasingly integrate social media platforms into their communication strategies to expand audience reach, encourage audience participation, and disseminate information more effectively. This convergence of traditional and digital media has significantly enhanced the speed, accessibility, and interactivity of information dissemination.

Social media represent one of the most transformative developments within the digital communication ecosystem. According to the University of South Florida (2026), social media are internet-based communication platforms that facilitate user interaction, knowledge sharing, content creation, entertainment, collaboration, and social networking. Similarly, Johannes (2025) defines social media as electronic communication platforms through which individuals establish online communities to create, exchange, and discuss information, ideas, opinions, and multimedia content. These platforms enable users from diverse geographical, cultural, and socioeconomic backgrounds to communicate seamlessly, participate in public discourse, and access information in real time.

Contemporary evidence demonstrates that social media have evolved beyond simple communication tools into strategic platforms that shape public opinion, organizational communication, marketing, governance, education, healthcare, diplomacy, and decision-making processes. A recent bibliometric analysis by Risca et al. (2025) revealed a substantial increase in global scholarly research on social media between 2019 and 2024, with studies increasingly focusing on political communication, public engagement, elections, and digital participation. The authors concluded that while social media provide unprecedented opportunities for civic participation and democratic engagement, they simultaneously create significant challenges associated with misinformation, disinformation, political polarization, algorithmic bias, and the creation of digital echo chambers. These findings illustrate the dual nature of social media as both an instrument for social development and a potential source of societal disruption.

The influence of social media extends beyond political communication into public education and behavioural change. Križanec Cvitković et al. (2024) demonstrated that social networking platforms have become valuable tools for implementing educational and promotional campaigns aimed at improving road safety. Their findings showed that government institutions increasingly employ social media to disseminate preventive educational messages, engage citizens, and evaluate public responses through metrics such as views, comments, shares, and audience engagement. This demonstrates the growing effectiveness of social media in supporting public awareness campaigns and influencing positive behavioural change across different sectors.

Furthermore, social media have become indispensable tools for business development, entrepreneurship, branding, and digital marketing. Advances in digital advertising technologies have enabled organizations to engage highly targeted audiences with greater efficiency than traditional advertising methods. Dogan (2026) reported that strategically designed social media retargeting campaigns significantly reduce customer acquisition costs while substantially increasing consultation bookings compared with conventional digital advertising approaches. These findings highlight the economic value of social media platforms in promoting products and services, supporting small businesses, strengthening brand visibility, and enhancing customer engagement.

The growing integration of social media into organizational environments has also transformed collective decision-making and knowledge management. Pratama et al. (2026), through a bibliometric review of scholarly publications, found that enterprise social media platforms facilitate collaboration, knowledge exchange, collective intelligence, and inclusive decision-making in digital and hybrid work environments. Nevertheless, the study also cautioned that algorithm-driven content

recommendation systems may reinforce cognitive bias, ideological polarization, and echo chamber effects if not properly managed. Consequently, organizations are encouraged to establish governance mechanisms that maximize the collaborative benefits of social media while minimizing associated risks.

Similarly, governments and public institutions increasingly utilize social media as strategic communication tools for public diplomacy and international engagement. Matvyeyeva (2024) observed that Ukraine's digital transformation of public diplomacy relied heavily on social media integration to facilitate real-time communication, counter misinformation, strengthen national narratives, and influence international public opinion during periods of geopolitical conflict. This demonstrates the capacity of social media to transcend interpersonal communication and become an essential component of national strategic communication and global information management.

The relationship between media, governance, and democracy has also attracted considerable scholarly attention. Brandt (2026) argued that media serve not only as channels for disseminating information but also as influential institutions capable of shaping democratic participation, political accountability, and public trust. The study illustrates how media narratives influence public perceptions of governance, social justice, and civic engagement, emphasizing the central role of both traditional and digital media in contemporary democratic societies.

Despite their numerous advantages, unrestricted access to social media presents significant societal challenges. The widespread availability of smartphones, affordable internet services, and digital technologies has exposed users particularly adolescents and young adults to vast quantities of information from diverse and often unregulated sources. While many digital contents promote education, entrepreneurship, innovation, and social interaction, others encourage misinformation, cyberbullying, hate speech, digital addiction, violent content, and unethical behaviours. Risca et al. (2025) further emphasized that misinformation and digital polarization remain among the greatest contemporary challenges associated with social media utilization. These concerns underscore the importance of promoting responsible digital citizenship and critical media engagement.

The increasing dependence of modern societies on digital communication has elevated the importance of media literacy as an essential life skill. According to Rasi-Heikkinen (2026), media literacy encompasses individuals' ability to access, analyse, evaluate, interpret, create, and responsibly utilize media content across rapidly evolving digital environments. The author argues that media literacy is fundamental to digital inclusion and effective participation in highly mediatized societies. Individuals equipped with strong media literacy skills are

better positioned to distinguish credible information from misinformation, understand the technological and institutional mechanisms underlying media production, and participate meaningfully in digital communication while minimizing exposure to manipulation and harmful online content.

Today, social media exist in numerous forms, including blogs, microblogs, social networking platforms, wikis, instant messaging applications, podcasts, video-sharing platforms, photo-sharing applications, virtual communities, and collaborative online environments (University of South Florida, 2026). In Nigeria, commonly used platforms include Facebook, Instagram, X (formerly Twitter), YouTube, TikTok, Snapchat, LinkedIn, WhatsApp, Telegram, and several emerging digital platforms. These platforms are readily accessible across age groups and socioeconomic backgrounds, enabling users to create, consume, and disseminate text, images, videos, live streams, podcasts, and other multimedia content almost instantaneously.

Theoretical Framework

This scholarly article adopted the technological determinism theory, which is associated with technology, media, and development. The theory argues that evolving media technologies drive social change, shape human behaviour and modify social structures, and can be traced to the works of early scholars like Karl Max and Thorstein Veblen, who believed that advancement in diverse technologies contributes to societal transformation, cultural revolution, social organization and overall development (Hauer, 2017; Ide & Nwonsu, 2024). Recent developments that led to the modifications of the theory are linked to Marshal McLuhan (1962).

According to Ticaú and Hadad (2021), technological developments determine human behavioural changes, either positively for joy and excitement, or negatively with anxiety and pressure. Technology is the major instrument for societal transformation, and it is influenced by the user and his environment (Hauer, 2017). The technological determinism theory is an appropriate theoretical framework for this article, considering that social media like TikTok, YouTube, Facebook, Instagram, etc., emerged as a result of advances in information and communication technologies, leading to sophisticated development and evolution of the Internet for socialization, communication, and other lifestyles requiring media use for moving information from one location to another. Advances in the development of social media platforms led to social media monetization, whereby commercial and social activities of the platforms with continuous engagement lead to financial benefits. Thus, social media monetization is a product of technological advancement, which unfortunately has led to social change and modification of behaviour in terms of enabling creation of inappropriate content that is not in

tandem with societal norms and values. The unfortunate and unacceptable content on social media platforms is resulting in the emergence of many developmental concerns, demanding media literacy rescue in the digital knowledge society.

Concept of Social Media Monetization

The monetization of social media refers to the strategy of content creation and audience engagement for making money from posts one makes on social media pages and walls on the Internet. According to Yusuf, Oludoyi, and Segun (2025), the revolutionization through social media involving various manners of communication and the conduct of businesses by inhabitants in the society created economic and entrepreneurial opportunities, especially for the youth via YouTube, Instagram, Facebook, and TikTok. The level of awareness of social media monetization is high as it provides economic benefits as an additional source of income and entrepreneurship opportunities (Ide & Nwonsu, 2024). Social media monetization enables getting financial rewards from content shared on social media platforms, specifically pushing commercial and social elements into cyberspace for the optimization of economic benefits (Martinez-Lopez, Li & Young, 2022). The content covers different aspects of life depending on the areas of interest of the social media content developer. The Notoire Media House (2024) described social media monetization as a playground where creativity and commerce collide, meaning turning posts on social media platforms into paychecks. This is also known as social media entrepreneurship or digital media entrepreneurship (Mei & Genet, 2024; Yusuf, Oludoyi & Segun, 2025). The monetization is a commercial strategy put in place by the proprietors/owners of these social platforms to facilitate the integration of more followers and enable eligible users to earn money and other benefits through different means like selling digital products and services, ambassadorship of brands, partnership with companies and corporate organizations, affiliate marketing, and allied entrepreneurial engagements. These social media owners also benefit in their own way and have made many countries eligible for monetization, including Nigeria. This has created significant income generation opportunities that require a steady online presence with a choice of either having a niche or create many styles that resonate with one's audience and community built over time.

With the direction monetization is moving, it can be inferred that the drive for financial rewards through engagements and views, regardless of whether the message is factual, fictitious, or raises safety concerns for users and the society at large, is the mission of social media monetization. With the monetization of social media, many content creators and handlers/owners of social platforms have deviated from the decency

expected from posts on the social space that is accessible to all and sundry in the society. These content creators have turned majority of the platforms into avenues for the dissemination of all kinds of unverifiable information. More worrisome is the use of artificial intelligence tools for creating fake contents on social media that have negative influence on the society, including contents that depict and support weaponization of information (Rakhshan, 2025). Many content creators have developed diverse content lines, including irresponsible channels that promote unruly behaviours that are at variance with the norms and values of the society, thereby raising developmental concerns.

Developmental Concerns through Social Media Monetization

Despite the numerous educational, economic, and entrepreneurial opportunities associated with social media monetization, its rapid expansion has generated several developmental concerns that threaten sustainable social development, ethical standards, public health, and national cohesion. The increasing commercialization of digital platforms has shifted content creation from a means of communication to a competitive economic activity in which creators strive to maximize audience engagement, visibility, and financial returns. While monetization has empowered many individuals and businesses to generate income, it has also encouraged the production and dissemination of sensational, misleading, and morally questionable content designed primarily to satisfy platform algorithms rather than promote societal well-being.

One of the major developmental concerns associated with social media monetization is the promotion of moral decadence. Most social media platforms employ algorithm-driven recommendation systems that prioritize content generating high levels of engagement—including likes, comments, shares, watch time, and views—regardless of its ethical or educational value. Consequently, many content creators are compelled to produce controversial, emotionally provocative, or sensational materials that maximize audience interaction and advertising revenue. Such algorithmic optimization often rewards misinformation, deceptive narratives, violence, nudity, drug abuse, cyber fraud, sexual content, hate speech, and other forms of unethical behaviour that negatively influence societal values. Pandiani et al. (2026) argue that platformized digital environments increasingly create what they describe as *vulnerabilizing data practices*, where algorithmic optimization and monetization systems expose users to exploitative digital experiences while reinforcing harmful online behaviours. This "protection paradox" demonstrates that digital platforms designed to connect and protect users may simultaneously amplify harmful content because such content often attracts greater user engagement and

advertising revenue. The influence of social media algorithms has contributed significantly to the normalization of behaviours previously considered socially unacceptable. Terms such as *hook-up* for prostitution, *hustling* for internet fraud or theft, and *Gen Z baddies* for lifestyles characterized by moral irresponsibility have gradually become normalized through repeated exposure on social media platforms. Continuous exposure to such content influences impressionable adolescents and young adults, who may imitate these behaviours in pursuit of online popularity, social acceptance, or financial rewards. Warren (2026), in a systematic review of technology overconsumption among Generation Z and Generation Alpha, identified excessive exposure to digital media as a major contributor to behavioural disorders, emotional instability, exposure to violent and sexual materials, reduced academic performance, and unhealthy developmental outcomes among children and adolescents. These findings underscore the urgent need for ethical content regulation and responsible digital engagement.

Another significant developmental concern is the erosion of privacy, personal security, and digital safety. The pursuit of online popularity and monetization encourages many users to disclose excessive personal information, family activities, financial status, and geographical locations to attract followers and increase engagement. Such practices expose users to cyberbullying, identity theft, online harassment, financial scams, stalking, and other forms of cybercrime. Earlier evidence by Nikolaou (2017) established that cyberbullying and online victimization are associated with depression, emotional distress, anxiety, and suicidal ideation among vulnerable individuals. Expanding this concern, Pandiani et al. (2026) emphasize that extensive data collection, algorithmic profiling, and artificial intelligence-based analyses of users' online activities raise profound ethical concerns regarding privacy, surveillance, digital exploitation, and the commercialization of personal information without adequate protection. These developments threaten Sustainable Development Goal (SDG) 3 on Good Health and Well-being and challenge efforts to create safe and inclusive digital environments.

Social media monetization has also intensified the problem of digital addiction and social alienation. Since continuous online activity, frequent content uploads, audience interaction, and sustained visibility directly influence monetization opportunities, many creators and users spend excessive amounts of time on social networking platforms. This constant digital engagement often results in reduced face-to-face communication, weakened family relationships, diminished workplace productivity, and declining participation in community and cultural activities. Xu and Fang (2026) observed that prolonged engagement with virtual communities frequently produces loneliness, anxiety, sleep disorders,

emotional exhaustion, and reduced interpersonal relationships despite increased online connectivity. Similarly, Warren (2026) identified excessive screen exposure as a significant contributor to attention deficits, emotional disorders, behavioural problems, and social isolation among younger generations. Such outcomes undermine healthy human relationships and social cohesion, which are essential components of sustainable development.

The pursuit of online popularity has equally encouraged unrealistic lifestyles, unhealthy body image perceptions, and poor consumption behaviours. Influencers and content creators frequently display luxury lifestyles, expensive fashion, exotic vacations, cosmetic surgeries, and material possessions that are sometimes exaggerated or fabricated to attract followers and sponsorship opportunities. Many vulnerable users, particularly adolescents, develop unrealistic expectations regarding beauty, wealth, success, and social status, leading to low self-esteem, anxiety, financial irresponsibility, and unhealthy competition. Likewise, viral food challenges and misleading nutritional advice circulated on social media may promote poor dietary habits, eating disorders, and unsafe consumption practices that contradict the objectives of responsible consumption and production under Sustainable Development Goal 12.

The proliferation of fake news, misinformation, disinformation, and mal-information constitutes another major developmental concern associated with social media monetization. Since emotionally provocative and controversial content generally attracts greater engagement, platform algorithms frequently amplify sensational stories irrespective of their factual accuracy. Content creators seeking advertising revenue or audience growth may intentionally produce fabricated news, manipulated videos, misleading headlines, or deceptive narratives that spread rapidly across digital platforms. Dhiman (2023) observed that the monetization ecosystem of social media has accelerated the circulation of fake news by rewarding content that generates strong emotional reactions and high user engagement. Similarly, Kumar and Veerla (2026) argue that centralized social networking platforms remain particularly vulnerable to the rapid dissemination of misinformation because algorithmic recommendation systems often prioritize popularity over credibility. Their proposed decentralized social networking framework demonstrates how blockchain technologies and dynamic reputation protocols can improve information credibility, strengthen user trust, and reduce the spread of false information through transparent verification mechanisms.

Furthermore, the commercialization of social media has transformed user data into a valuable economic resource. Digital platforms continuously collect, analyse, and monetize user behaviours to optimize advertising, personalize recommendations, and maximize commercial

returns. While these practices enhance business performance and targeted marketing, they also intensify ethical concerns regarding data ownership, surveillance capitalism, algorithmic discrimination, and digital manipulation. Kong et al. (2026) demonstrated that organizations leveraging data-driven digital capabilities achieve superior business performance by effectively utilizing digital resources and analytics. However, the increasing commercialization of personal data raises important concerns regarding transparency, informed consent, and ethical governance, particularly where user information becomes a primary source of corporate profit rather than public value.

Nevertheless, it is important to recognize that social media monetization itself is not inherently detrimental to development. When responsibly governed, digital platforms create enormous opportunities for entrepreneurship, employment generation, digital innovation, knowledge sharing, and sustainable economic growth. Adelmant et al. (2025) emphasize that digital transformation represents an important pathway for socioeconomic development, provided that adequate governance frameworks are established to manage associated risks. Likewise, Velychko (2026) argues that sustainable social media practices based on organic content distribution, credibility, transparency, and resource-efficient digital marketing can support entrepreneurship while minimizing dependence on expensive advertising models. These findings suggest that the developmental outcomes of social media monetization depend largely on regulatory policies, platform accountability, ethical content moderation, digital literacy, and responsible user behaviour.

Social media monetization has become a significant driver of innovation, entrepreneurship, and economic empowerment, it also presents substantial developmental challenges relating to moral decline, misinformation, privacy violations, digital addiction, unrealistic lifestyles, data exploitation, and mental health. Addressing these concerns requires coordinated efforts by governments, educational institutions, technology companies, civil society organizations, parents, and users to strengthen media literacy, enforce ethical platform governance, promote responsible content creation, improve algorithmic transparency, and establish regulatory frameworks that prioritize societal well-being alongside economic growth. Such interventions are essential to ensuring that social media monetization contributes positively to sustainable development rather than undermining the social, moral, and developmental fabric of society.

Media Literacy to the Rescue

Media literacy has emerged as one of the most effective interventions for addressing the growing developmental concerns associated with social media monetization and the rapidly evolving digital communication ecosystem. As

digital technologies continue to transform the production, dissemination, and consumption of information, individuals are increasingly exposed to enormous volumes of user-generated content, algorithmically recommended information, commercial advertisements, manipulated images, artificial intelligence-generated materials, misinformation, disinformation, and other forms of digital content that require critical interpretation. Consequently, the ability to access, understand, critically evaluate, verify, create, and responsibly share media content has become an indispensable competency for promoting responsible digital citizenship and sustainable societal development (Cho et al., 2022).

Media literacy extends beyond the traditional ability to read and write by equipping individuals with the knowledge, skills, attitudes, and ethical competencies necessary to effectively navigate contemporary digital environments. Rather than merely consuming information, media-literate individuals critically examine the credibility of information sources, identify hidden intentions behind media messages, distinguish factual information from manipulated content, recognize algorithmic influences, and make informed decisions regarding media production and consumption. In today's highly interconnected information society, media literacy has become an essential life skill that empowers citizens to participate meaningfully in democratic discourse while resisting digital manipulation and information disorder. Recent scholarship increasingly conceptualizes media literacy as a dynamic and context-dependent capability rather than a fixed collection of technical skills. McDougall (2025) argues that media literacy should be understood as a continuous process of learning, adaptation, and critical engagement shaped by cultural, political, technological, and social contexts. According to this perspective, effective media literacy enables individuals not only to interpret media messages but also to understand how digital ecosystems influence public opinion, civic participation, freedom of expression, and knowledge production. Rather than promoting simplistic solutions to misinformation, media literacy encourages reflective thinking, contextual understanding, and responsible participation within complex communication environments.

The increasing sophistication of digital technologies has simultaneously expanded opportunities for communication while intensifying challenges associated with misinformation, algorithmic manipulation, and declining public trust. Cho et al. (2022) observed that media literacy significantly improves individuals' ability to recognize misleading information, evaluate source credibility, verify digital content, and reduce susceptibility to false narratives circulating through online platforms. Their findings suggest that strengthening media literacy competencies enhances resilience against information manipulation while promoting responsible engagement with digital media.

Beyond combating misinformation, media literacy also

contributes significantly to strengthening social cohesion, cultural identity, and transnational communication. Peláez Alegría (2025) demonstrated that digital media platforms have become essential infrastructures for maintaining family relationships, preserving cultural identity, and strengthening transnational communities among migrants. The study found that social media applications such as WhatsApp, Facebook, and YouTube facilitate emotional support, cultural continuity, and knowledge exchange across geographical boundaries. However, the author also cautioned that these benefits can only be fully realized when users possess sufficient media literacy to critically evaluate online information, navigate digital interactions responsibly, and maintain authentic social relationships despite increasing digital dependence.

The growing complexity of digital communication further reinforces the importance of media literacy as a strategy for sustainable development. Contemporary digital platforms operate through sophisticated algorithms that prioritize user engagement, personalize content, and influence information exposure based on behavioural data. While these systems improve information accessibility, they also create filter bubbles, echo chambers, and algorithmic biases that shape users' perceptions of reality. Consequently, media literacy enables individuals to recognize these technological influences, question automated recommendations, diversify information sources, and make independent judgments rather than becoming passive recipients of algorithmically curated information.

Within the context of social media monetization, media literacy serves as a protective mechanism against numerous developmental concerns, including misinformation, cyberbullying, online fraud, privacy violations, digital addiction, unrealistic lifestyle expectations, and unethical content creation. Media-literate individuals are more likely to verify information before sharing it, critically evaluate online influencers, understand persuasive communication techniques, identify commercial motivations behind digital content, and resist manipulation through sensational or emotionally charged narratives. These competencies not only protect individual users but also contribute to healthier digital communities characterized by responsible communication, ethical content production, and informed civic participation.

Furthermore, media literacy supports the achievement of several Sustainable Development Goals (SDGs), particularly SDG 4 (Quality Education), SDG 3 (Good Health and Well-being), SDG 9 (Industry, Innovation and Infrastructure), SDG 11 (Sustainable Cities and Communities), and SDG 16 (Peace, Justice and Strong Institutions). By fostering critical thinking, responsible communication, digital inclusion, and informed decision-making, media literacy strengthens democratic institutions, promotes social resilience, and enhances society's capacity to respond effectively to the

challenges posed by rapidly evolving digital technologies (Figure 1). Taken together, contemporary scholarship increasingly recognizes media literacy as more than an educational intervention; it is a strategic societal competency essential for safeguarding individuals against digital harms while maximizing the developmental opportunities presented by social media and emerging communication technologies. In the era of social media monetization and artificial intelligence-driven communication, strengthening media literacy should therefore become a central priority for governments, educational institutions, policymakers, technology companies, civil society organizations, and families seeking to build resilient, informed, and ethically responsible digital societies.



Figure 1: Media Literacy to the Rescue

Media Literacy Competencies for Responsible Social Media Use

The increasing complexity of digital communication ecosystems has elevated media literacy from a desirable educational outcome to an indispensable competency for responsible participation in the digital society. The proliferation of social media platforms, algorithm-driven information distribution, artificial intelligence (AI)-generated content, and user-generated media has fundamentally transformed how individuals access, interpret, evaluate, and disseminate information. Consequently, media literacy now encompasses a broad range of cognitive, technical, ethical, and social competencies that enable individuals to navigate digital

environments responsibly while minimizing exposure to misinformation, manipulation, and other online risks. These competencies are particularly important in the era of social media monetization, where economic incentives often influence content production and dissemination.

Media literacy involves more than the ability to access information through digital devices; it requires the capacity to critically analyse media messages, evaluate the credibility of information sources, recognize persuasive and manipulative communication techniques, understand algorithmic influences on information exposure, and make informed decisions before creating or sharing digital content. These competencies empower individuals to distinguish between factual information and misinformation, identify hidden commercial or political motives behind online messages, and participate responsibly in digital discourse. Such critical engagement is fundamental for promoting digital citizenship, protecting democratic values, and strengthening societal resilience against information disorder.

One of the most important competencies within media literacy is critical evaluation of information credibility. Social media users encounter an overwhelming volume of multimedia content every day, much of which is generated without editorial oversight or professional fact-checking. Therefore, responsible users must verify information through multiple credible sources before accepting or disseminating it. Sorokhaibam and Chanda (2026) argue that during periods of crisis, rumours and misinformation spread rapidly because social media platforms prioritize emotionally engaging content through algorithmic amplification. Their analysis demonstrates that misinformation extends beyond issues of truth and falsehood by influencing public trust, collective memory, emotional responses, and civic behaviour. Consequently, they advocate media literacy and ethical communication as essential mechanisms for reducing misinformation, strengthening public confidence, and improving crisis communication.

Another essential component of media literacy is understanding how digital platforms influence individual and collective decision-making. Social media algorithms personalize information based on users' preferences, browsing history, and engagement patterns. While personalization improves user experience, it may also create filter bubbles, reinforce ideological polarization, and encourage confirmation bias by limiting exposure to diverse viewpoints. Pratama et al. (2026), through a comprehensive bibliometric review of scholarly publications, found that enterprise social media platforms increasingly function as strategic infrastructures supporting collaboration, knowledge sharing, and collective intelligence in modern organizations. However, the authors equally observed that algorithmic bias, polarization, and echo chamber dynamics remain persistent challenges capable of distorting rational group decision-making.

They therefore recommend strengthening digital governance and media literacy to ensure that users benefit from collective intelligence while minimizing algorithm-driven manipulation. The effectiveness of media literacy also depends on individuals' ability to evaluate information within its broader social, cultural, political, and technological contexts. Rather than accepting online messages at face value, media-literate individuals question who created the content, why it was produced, who benefits from its dissemination, and whether sufficient evidence supports its claims. Loh (2026), in examining media literacy practices within Malaysia's rapidly evolving digital environment, emphasizes that effective media literacy increasingly depends on *network confirmation*, whereby individuals verify information through multiple trusted networks rather than relying on isolated digital sources. This approach enhances users' ability to identify manipulated information, recognize coordinated misinformation campaigns, and make evidence-based judgments in increasingly complex digital environments.

Media literacy competencies are equally important in shaping responsible behavioural and life decisions, particularly among young people. Social media increasingly influence educational aspirations, career choices, migration intentions, consumer behaviour, political participation, health decisions, and interpersonal relationships. De-Santis and Torres-Toukoumidis (2026) demonstrated that digital media platforms significantly influence migration perceptions and decision-making among young people by shaping their understanding of economic opportunities, social mobility, and quality of life. Their findings reveal that platforms such as YouTube, Facebook, and X exert stronger influence on migration-related perceptions than traditional media. Consequently, the authors advocate culturally sensitive media literacy programmes that enable young people to critically evaluate online narratives before making life-changing decisions based primarily on digital information. Beyond information evaluation, responsible social media use requires ethical communication practices. Media-literate individuals recognize their responsibility not only as consumers of information but also as producers and distributors of digital content. Ethical content creation involves respecting privacy, protecting intellectual property rights, avoiding defamatory statements, verifying information before publication, acknowledging sources appropriately, and considering the broader societal implications of online communication. Responsible digital participation therefore extends beyond technical competence to include honesty, accountability, empathy, and respect for diversity within online communities.

The emergence of artificial intelligence, deepfake technologies, automated content generation, and algorithmic recommendation systems further reinforces the necessity of advanced media literacy competencies. As digital technologies become increasingly capable of

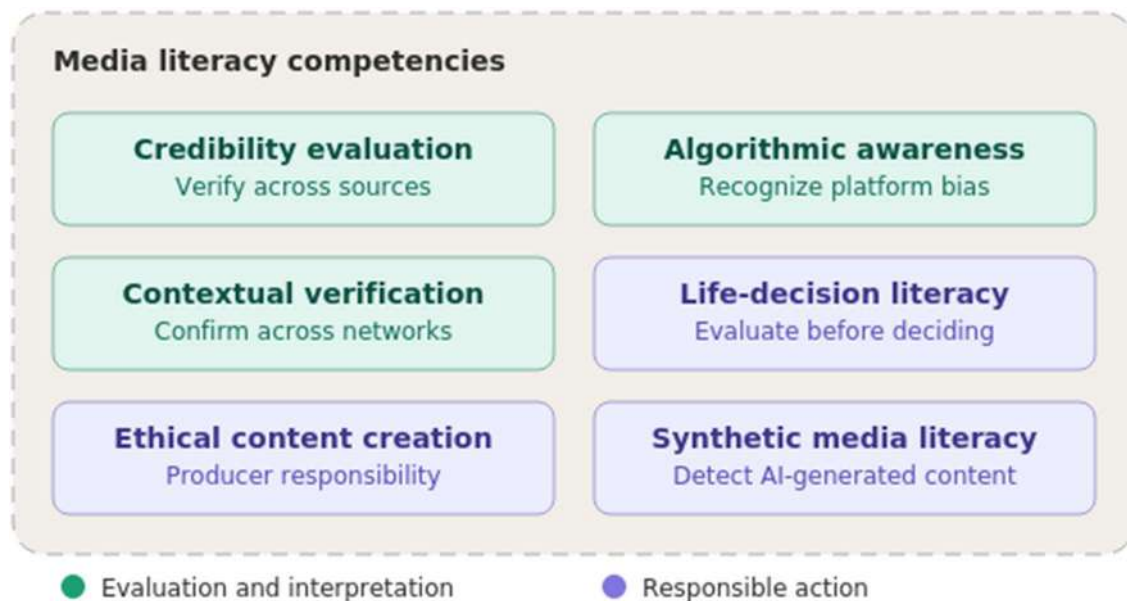


Figure 2: Media Literacy Competencies for Responsible Social Media Use

producing highly convincing synthetic content, individuals must develop sophisticated analytical skills to identify manipulated images, fabricated videos, AI-generated texts, and other forms of computational misinformation. This evolving technological landscape requires continuous media literacy education that adapts to emerging digital threats while equipping users with the critical thinking skills necessary to navigate increasingly complex information environments (Figure 2).

Media Literacy, Digital Ethics, Critical Thinking, and Responsible Digital Citizenship in the Era of Social Media Monetization

The rapid expansion of social media monetization has fundamentally transformed digital communication by creating unprecedented opportunities for information dissemination, entrepreneurship, education, civic participation, and economic development. However, these opportunities are increasingly accompanied by profound ethical, social, psychological, and developmental challenges that require a higher level of media literacy than ever before. Beyond technical competence, contemporary media literacy encompasses critical thinking, digital ethics, information verification, responsible content creation, algorithm awareness, and civic responsibility. These competencies collectively constitute the foundation of responsible digital citizenship, enabling individuals to participate constructively in digital ecosystems while mitigating the harmful effects of misinformation, algorithmic manipulation, online polarization, unethical monetization practices, and

declining public trust. Ethical digital citizenship refers to the responsible, informed, and accountable use of digital technologies in ways that uphold honesty, respect, transparency, privacy, social responsibility, and democratic values. Within the contemporary social media ecosystem, individuals are no longer passive consumers of information but active creators, influencers, entrepreneurs, journalists, opinion leaders, and digital citizens whose online activities shape public perceptions and behaviour. Consequently, media literacy education should extend beyond technological skills to include ethical reasoning and responsible decision-making that promote healthy digital engagement and sustainable societal development.

Recent studies have demonstrated that one of the greatest challenges associated with social media monetization is the growing conflict between commercial interests and ethical communication. Suamba (2025) argues that although monetization has significantly expanded opportunities within the digital economy, it has simultaneously generated serious ethical concerns relating to content authenticity, user privacy, psychological well-being, misinformation, and social responsibility. Through qualitative analysis involving social media users and media literacy experts, the study found that monetization pressures frequently encourage sensationalism, clickbait, emotionally manipulative content, and engagement-driven communication strategies that compromise content integrity and user welfare. The author therefore concludes that strengthening media literacy through collaborative efforts involving educational institutions, platform providers,

policymakers, and digital users is essential for promoting ethical content production and responsible participation within the digital economy.

Critical thinking remains the cornerstone of media literacy because it enables individuals to question assumptions, evaluate evidence objectively, recognize logical fallacies, identify misinformation, and distinguish factual information from manipulated narratives. Rather than accepting digital content at face value, media-literate individuals critically investigate the credibility of information sources, compare multiple perspectives, examine supporting evidence, and understand the political, commercial, ideological, or technological interests that may influence media production. Such analytical competencies have become increasingly indispensable within algorithm-driven communication environments where artificial intelligence and recommendation systems continuously shape users' exposure to information.

The importance of ethical reasoning alongside media literacy is further reinforced by Zuhriyah (2025), who examined the relationship between digital ethics education, media literacy, and social polarization within diverse educational settings. The study demonstrated that educational institutions integrating media literacy with digital ethics produced significantly higher levels of awareness regarding misinformation, ideological manipulation, and political polarization among students than institutions where such integration was limited. The findings suggest that media literacy should not merely emphasize technical information evaluation but should also cultivate ethical judgment, civic responsibility, empathy, and democratic participation. Accordingly, the author advocates transformative educational frameworks that integrate critical media analysis, ethical reasoning, and civic education to prepare resilient digital citizens capable of resisting misinformation and reducing social polarization in the post-truth era.

Similarly, Alрахman and Fauzi (2025) demonstrated that Digital Citizenship Education significantly improves ethical decision-making among university students using social media. Employing both quantitative and qualitative approaches, the study found that students exposed to structured digital citizenship education exhibited greater awareness of responsible online communication, privacy protection, respectful interactions, and ethical content sharing than those without such educational exposure. These findings reinforce the argument that media literacy should be embedded within higher education curricula to cultivate responsible online behaviour and prepare graduates for meaningful participation within increasingly digital societies.

Media literacy also reinforces ethical journalism and responsible information production. As journalism increasingly operates within highly competitive digital ecosystems, media professionals are confronted with complex ethical dilemmas involving speed of publication,

audience engagement, commercial pressures, and algorithmic visibility. Zhu (2026) argues that the contemporary media environment has shifted journalistic challenges from predominantly physical risks toward ethical dilemmas concerning professional integrity, moral judgment, and responsible communication. Journalists must therefore continuously balance public interest with commercial pressures while resisting sensationalism and misinformation. These findings illustrate that media literacy should be promoted not only among media audiences but equally among journalists, influencers, educators, and digital content creators whose communication practices significantly influence public discourse.

The relationship between media literacy and democratic participation has become particularly important due to the rapid spread of fake news, propaganda, and algorithmically amplified misinformation. Karakatsani and Pliogou (2026) observe that although misinformation predates digital technologies, contemporary social media platforms have dramatically accelerated its dissemination by removing geographical and temporal barriers to information sharing. The authors argue that fake news undermines trust in credible institutions, distorts democratic discourse, polarizes communities, and threatens electoral integrity by manipulating public opinion. They therefore emphasize that citizenship education should be closely integrated with critical media literacy to enable citizens to evaluate information critically, seek multiple perspectives, verify sources, and support trustworthy journalism. Such competencies are essential for preserving democratic governance within increasingly complex digital communication environments.

The emergence of artificial intelligence, deepfake technologies, automated content generation, and algorithmic recommendation systems further reinforces the necessity for advanced digital literacy competencies. Rodríguez-Díaz and Rodríguez-Ferrándiz (2026) found that although postgraduate students demonstrated considerable awareness of misinformation and fake news, this awareness did not consistently translate into responsible verification practices. Many respondents acknowledged regularly sharing information online despite possessing limited knowledge of professional fact-checking organizations. Their findings reveal a significant gap between theoretical understanding and practical digital verification skills, highlighting the urgent need to integrate critical thinking, fact-checking strategies, algorithm awareness, and digital literacy across educational curricula.

The family and educational environments equally play indispensable roles in cultivating responsible digital behaviour among younger generations. Khotimah and Laksono (2026) found that excessive dependence on digital devices, inadequate parental supervision, and limited educational adaptation significantly contributed to

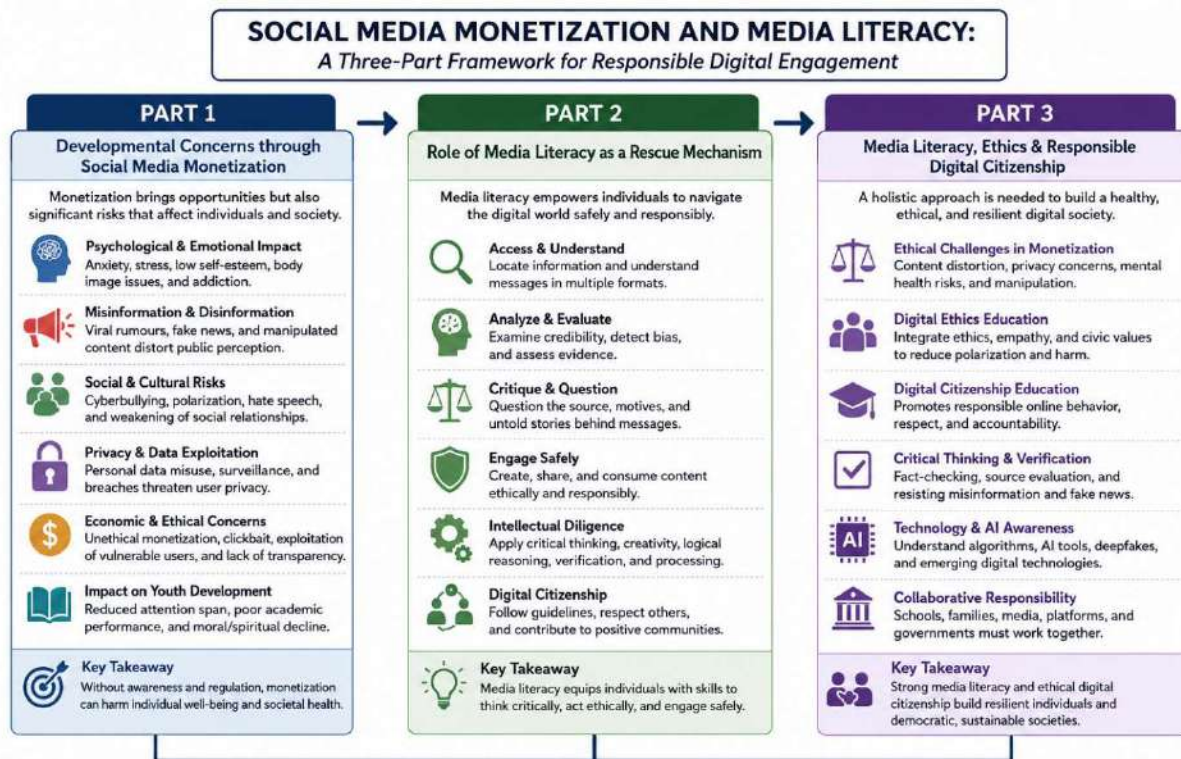


Figure 3: A three part framework on social media monetization and media literacy

declining literacy engagement, fragmented attention, and moral challenges among the Alpha Generation. Their findings suggest that media literacy interventions should extend beyond formal education by engaging parents, religious institutions, and community organizations in promoting digital discipline, ethical technology use, and healthy media consumption habits.

The effectiveness of media literacy also depends upon society's ability to adapt continuously to technological innovation. Mandenaki et al. (2026) investigated digital transformation across media organizations in four European countries and found that despite growing interest in artificial intelligence, many media professionals possessed limited awareness of AI applications and emerging digital tools capable of transforming journalism and communication. The study further revealed that media organizations continue to depend heavily on traditional advertising and sponsored content while underutilizing AI-driven opportunities for innovation and sustainable business development. Consequently, the authors advocate targeted digital literacy training that equips media professionals with the knowledge required to responsibly integrate artificial intelligence, data analytics, and emerging technologies into contemporary journalism while maintaining ethical standards and public trust (Figure 3).

Furthermore, the importance of media literacy extends beyond individual protection to strengthening sustainable

development and democratic resilience. Ghio (2026) argues that institutional reforms cannot achieve their intended objectives unless individuals possess adequate literacy to recognize challenges, understand available options, and make informed decisions. Although presented within the context of insolvency law, this principle equally applies to digital communication governance. Regulatory frameworks alone cannot effectively address misinformation, digital manipulation, or unethical monetization without complementary investments in media literacy education that empower citizens to critically evaluate information and make responsible digital choices.

Conclusion

There is no doubt the fact that social media monetization has increased developmental concerns, diverse disorders, and various behavioral characteristics that are not in tandem with established norms and values in the society. From moral decadence, cyberbullying, addiction and alienation, eating disorders, to unrealistic lifestyles, and the like, these concerns will continue as long as social media lives and thrives. However, these concerns could be moderated through deepening media literacy education in the society, by enabling different classes of individuals in the society to acquire skills for accessing, evaluating, applying critical thinking, and appropriately

responding to posts and allied issues on social media platforms. Thus, using media literacy education channel for different levels and sectors in the society would empower the citizens to become media literate and conscious of all posts on the social media platforms. In addition, policies put in place to check cybercrimes and other social media influences are not enough. Media literacy should be incorporated into the school curriculum at all levels to enable individual users to be more ethical and responsible in creating, adapting and using content on all social media platforms.

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