

THE ROLE OF TERTIARY EDUCATION ON THE BEHAVIOUR OF NIGERIAN CONSUMERS

Cosmas Anayochukwu Nwankwo 

Department of Marketing, Anambra State University, Igbariam, Nigeria

caokoro@yahoo.ie

Adaobi Patricitia Ifejiolor

Department of Educational Foundations, Anambra State University, Igbariam, Nigeria

adaobi_ifejiolor@yahoo.com

Abstract

Nigeria in recent time is witnessing a change in the behaviour of consumer. The market is now predominantly consumer driven. The focus is shifting for product based marketing to need based marketing. All these are attributed to change caused by evolutionary and educational advancement. There is an old adage that says "knowing and not doing is equal to not knowing." The aim of educational programmes is to equip people with knowledge, skills and tools needed to make lasting changes that positively impact their lives. Therefore, this study is conducted to examine the relationship between tertiary education and the behaviour of Nigeria consumers. The study made use of cross-sectional survey design. The study area was Anambra, South-Eastern Nigeria; Using multi-stage probability sampling technique, sample of 150 postgraduate students were selected from three Universities in Anambra State (Anambra State University, Uli, Nnamdi Azikiwe University, Awka and Paul's University Awka). Necessary data were collected through Likert Scale type questionnaire and hypotheses were done using the Pearson correlation tool. The result revealed that there is a significant relationship between tertiary education and consumer behaviour. The study also shows that majority on Nigerians with tertiary education are aware of consumer buying process. The study therefore recommends the incorporation of consumer behaviour in the curriculum of higher learning as this will help reduce some extravagant expenditure incurred by consumers.

Keywords: Role, Tertiary Education, Consumers Behaviour, Decision process, Nigeria

INTRODUCTION

Education is closely related to social change, because inventions and discoveries take place due to education. Consequently, change comes in society also. Kumar (2013) observed that the changed society again gives direction to education according to its new form. The education and social change have a sort of action and inter-action. It is the duty (function) of society (tertiary institution) to bring progressiveness in society and make the attitude of its members liberal and wide. But liberal outlook does not mean that one should adopt a thing without properly knowing and understanding it. Instead, it means that he should not hesitate or discriminate in accepting a correct fact or product.

Education is generally fundamental to the development of knowledge, economy and society in all nations (World Bank, 1999). It is vital in the sense that formal education in Nigeria and the world beyond has an established process. But the issue of discourse in this investigation centres on the education acquired in the tertiary institution of higher learning. Tertiary Education according to Bababola (2007) is the third stage, third level and post secondary education. It is educational level following the completion of school that provides secondary education. Tertiary Education on the other hand is defined by World Bank as universities as well as institutions that teach specific capacities of higher learning such as colleges, technical training institute, community colleges, nursing schools, research laboratories, centers of excellence and distance learning centers. One of the goals of Nigerian tertiary education is the acquisition of both physical and intellectual skills which will enable individuals to be self-reliant and become useful members of the society (FGN, 2004). It is the statutory duty of the Nigerian tertiary education to groom the required human capital through relevant manpower training, abilities, attitudes, skills and knowledge (Bababola, 2007). It is assumed that after graduation, young people can then develop additional skills through training and experience that could further enhance their opportunities, capabilities and second chances in life.

Tertiary Institution is a learning environment where independent study is central to education. Hence for a successful academic result, students must strive hard and utilize all possible resources and available materials using the supportive mediums provided by the institutions. Tertiary Education provides society with vast array of new communication capabilities and it helps in improving lives of everyone by exposing them on how to organize their lives and environs, by making use of the information they acquire in their tertiary learning. It also gives consumers opportunities for employment, political empowerment, access to resources and information with a world outside the boundaries of homes. The study of consumer behaviour in higher institutions is so crucial to the development of human mindset because consumers have several stages they must pass before the purchase of a product is

finally achieved. This is why Hawkins, Motherbaugh and Best (2007) observed that consumer behaviour is the study of individuals, groups, organizations and the processes they use to select, secure and dispose of products, services, experience or ideas to satisfy needs and the impacts that these processes have on the consumer and society. This notion attempts to say that the decision making process of buyers affect the consumer buying behaviour. The study went further to explain consumer playing the three distinct roles of user, payer and buyer with cognizance of the importance of tertiary education. Consumer behaviour in addition is the behaviour customers or clients display in searching for, buying, using, evaluating and disposing of products, services and ideas which they expect will satisfy their needs and wants (Okpara, 2012). Therefore, it is against this backdrop that the study is poised to investigate the relationship between tertiary education and Nigerian buying behaviour as well as examine the extent to which Nigerian consumers have fully understood buying decision process. This is hypothesized as;

Ho₁: There is no significant relationship between tertiary education and Nigerian buying behaviour.

Ho₂: Nigerian consumers have not fully understood the buying decision process.

Significance of the Study

The significance of any research study is to improve on the area of immediate concern. Therefore this study will be useful to educational planners, marketing practitioners, consumers, counselors and students to enable them understand the importance of tertiary education on consumer behavior and use it in formulating educational policies. It will provide government and educational planners with information on whether tertiary education play important role on the consumer behavior or not. It will also help to ascertain whether the compulsory acquisition of formal education is a tool for achieving marketing organizational goal. It will provide guidance counselors with information which will act as a basis for counseling. Finally it will contribute to the entire body of knowledge and serve as a resource material to researchers who will undertake studies in this area in future.

LITERATURE REVIEW AND THEORETICAL CONSIDERATION

Theoretical Framework

The theoretical framework of this study is anchored on the Transtheoretical Model of Behavioural Change (TTM) developed by James Prochaska and colleagues in late 1970's and was remodeled by Prochaska, Norcross and Diclemente in (1994). The theory provides the processes that help predict and motivate movement across the stages of change among

consumers. According to Guion and Free (2010), TTM is a widely used behavioural change model that has been tested, validated and applied in all spheres of human existence. Several schools of thought argued that TTM has been used to empirically explore variety of behaviours such as smoking sensation, weight control efforts, mammography screening and condom use, as well as other family and consumer related disciplines including financial and consumer education. (Seiling and Shockey, 2006; Lown 2007; Noar, Benac and Harris, 2007; Guion and Free, 2010). Prochaska et al (1994) presented five stages incorporated in the TTM to include (1) Precontemplation (2) Contemplation (3) Preparation (4) Action (5) Maintenance.

According to them, during the stage of precontemplation an individual has no intention of changing his behaviour in the near future because he is not informed. On the other hand, other stages get the individual informed, prepare them towards future actions and retain in them the possible ways of handling challenges if need be. This theory views change as a process rather than a single event. In attempting to change behaviours through act of education, a person is typically circled through different stages of change and each stage describes a person's emotional and motivational readiness to progress towards changing his behaviour. The stages are not linear such that a person can start at any stage further, revert back to an earlier stage or skip forward base on internal and external factor. This process is called spiral path way which vary from individual (Prochaska et al 1994) In addition, TTM incorporated ten processes at different stages of change that help to motivate individual movement across stages which includes: (1) Consciousness raising (2) Dramatic relief (3) Environment revaluation (4) Self revaluation (5) Self Liberation (6) Social Liberation (7) Reinforcement Management (8) Helping relationships (9) Counter condition (10) Stimulus Control. TTM as an essential model explains the behavioural aspect of consumer education most especially among undergraduates and graduates in their behaviour towards buying of products. It is basically believed that consumers are never aware of the functional features of a product except when they are informed on how the product functions. Therefore, tertiary education is very important because it will drive consumers through all the stages of this model.

Conceptual Review

There is no generally acceptable definition of Tertiary Education but for the purpose of this paper, we shall examine some definitions incorporated by some renowned scholars. SFGN (2004), in Ojerinde (2009) saw Tertiary Education as the Education given after secondary education in universities, colleges of education, polytechnics and monotechnics including those institutions offering corresponding courses. In another vain, tertiary education could be broadly referred to all post secondary education including but not limited to universities. That is to say

that universities are clearly a key part of all tertiary system, but the diverse and growing set of public and private tertiary institutions in every country – colleges, Technical Training, Institutes, community colleges, nursing of excellence, distant learning centres and many more – forms a network of institutions that support of the higher order capacity necessary for development World Bank (2014). Brick (2006) in his contribution saw tertiary education as further education as well as higher education. From the above definitions of tertiary education, it is clear that tertiary education could be seen as a formal type of teaching and learning of behaviours which is acquired in institutions of higher learning like the universities, polytechnics, colleges of education and other awarding professional institutions.

It will be academically imbalance if this paper fails to introduce the concept of consumer and consumer behaviour. Consumer is an individual who purchase or has the capacity to purchase goods and services offered for sell by marketing institutions in order to satisfy personal needs, wants and desires (Mojekeh 2011). Consumer behaviour on the other hand, refer to whatever the consumer does in the process of satisfying their needs or wants which could be overt and covert behaviour. Hawkins, Motherbaugh and Best (2007) sees Consumer Behaviour as a field of study of individuals, group or organization and processes they use to select, secure, use and dispose of products, services, experiences or ideas to satisfy need and impact that these processes have on the consumer and the society. To further Buttress this, Agbanifoh, Ogwo and Nnolim (1998) defined Consumer behaviour as the study of a decision making processes, an overt act of both final and intermediate users and buyers. To clearly understand the above conceptions, Olson (2005) opines that Consumer behaviour involves the thought and feelings people experience and the actions they perform in consumption process. They went further to say that it includes all the things in the environment that influence these thought, feelings and actions such as comment from other consumers, advertisements, price information, packaging, product appearance and many others.

Empirical Review

Law and Zanna (2013) in their study investigated the socio-cultural factors influencing consumer buying behaviour of clothes in Borno State, Nigeria. The study adopted the non parametric statistical tool (Chi-Square) as well as ANOVA. It was revealed that socio – cultural factors have significant influence on Consumer behaviour. In another work conducted by African Research Review (2010) on Secondary School Students' attitude towards consumer education, study was conducted using questionnaire instrument and mean tool for analysis. Finding shows that students in both Urban and rural areas have positive attitude towards Consumer Education. It was also discovered that inadequate facilities in schools impede the success of consumer

education among the student. Badat (2010) investigated the impact of educational interventions on Consumer behaviour. Post measurement questionnaire approach was adopted and the findings revealed that the range of educational interventions implemented has significant potentials in effecting a change in intention to act pro-environmentally among respondents. Though there is discrepancy between respondent's intention to act pro – environmentally and the physical manifestation of this in their behaviour. To further buttress this, Vadim (2011) in his empirical study, examined income as a factor of consumer behaviour of Latvian inhabitants in Economics and Tourism. The study reviews that income has a significant effect on the consumers. The significant effects are revealed on the earnings of the inhabitant of Latvian.

METHODOLOGY

The study made use of cross-sectional survey design. The study area was Anambra, South-Eastern Nigeria; a choice based on its strategic location as one of the commercial centers in Nigeria. Also, majority of awarding institutions that could be used for the study were located in this area. Using multi-stage probability sampling technique, sample of 150 postgraduate students were selected from three Universities in Anambra State. The universities are Anambra State University, Uli, Nnamdi Azikiwe University, Awka and Paul's University Awka. Necessary data were collected through questionnaire to ascertain the role of tertiary education on the behaviour of Nigerian consumers. Likert Scale measurement was used to indicate a degree of agreement or disagreement. For the purpose of this study, tertiary education is the independent variable while the consumer behaviour is the dependent variables. SPSS was used to obtain the result. Pearson correlation was used to test whether there is a linear relationship and the level of linearity between tertiary education and consumer behaviour in Nigeria.

EMPIRICAL FINDINGS AND DISCUSSION

The Relationship between Tertiary Education and Consumer Buying Behaviour

Ho₁: There is no significant relationship between tertiary education and Nigerian buying behaviour.

Table 1: Pearson Correlations Ho₁

N=143		Tertiary Education	Consumer Behaviour
Tertiary Education	Pearson	1	.597**
	Correlation		
	Sig. (2-tailed)		.000
Consumer Behaviour	Pearson	.597**	1
	Correlation		
	Sig. (2-tailed)	.000	

** . Correlation is significant at the 0.01 level (2-tailed).

From the study conducted, the absolute value of the Pearson correlation indicates the strength with the absolute value showing the stronger relationship or strength of the variables. However, the absolute value of the correlation is 0.597 with a significant value of .000. Therefore, we reject the null hypothesis and state that there is a strong significant relationship between tertiary education and Nigerian buying behaviour.

This is clearly shown in Table 1 which shows the result of the absolute value of the Pearson correlation. This implies that tertiary education in Nigeria plays significant role on how Nigeria consumers prepare themselves before they purchase a product. From the study conducted, it is clear that consumers undergo several buying stages before they finally execute the decision of buying a given product. The stages are; recognition of problem(s), searching for the rightful information regarding the product, evaluating the information already sourced, product preferences, then purchase proper and finally examination of the product(s) satisfaction content whether it met the purpose for which is being bought. If the customer gets satisfied, there will be repeat purchase which will eventually lead to “good mouthing” but if it doesn’t, it will lead to “cognitive dissonance”. Therefore, almost all the academic department of higher learning in Nigeria taught their students consumer behaviour and this has greatly influenced the students on a better way of taking decision in their buying decision process.

Nigeria Consumers Understand the Buying Decision Process

Ho₂: Nigerian consumers have not fully understood the buying decision process.

Table 2: Pearson Correlations Ho₂

		Nigerian Consumers	The Knowledge of Buying Decision Process
Nigerian Consumers	Pearson Correlation	1	.880**
	Sig. (2-tailed)		.000
	N	143	143
The Knowledge of Buying Decision Process	Pearson Correlation	.880**	1
	Sig. (2-tailed)	.000	
	N	143	143

** . Correlation is significant at the 0.01 level (2-tailed).

From the Pearson Correlation table above, the absolute value of the Pearson correlation shows a strong relationship with the two variables linearly related. The absolute value is 0.880 with a significant value of .000. In this case, Nigerian consumers understood the buying decision

process but more effort need to be establish to educate Nigerians on the need for understanding the buying process.

Based on the study, it is established that consumer with tertiary education are more informed of the buying decision process because they have directly or indirectly be tutored on the study of how to handle their respective customers or clients. Consumer buying decision process has a simplified order. This implies that consumers who go through this decision process most often do not know they undergo such processes of problem(s) recognition, information search, information evaluation, product preference, purchase and post-purchase experiences. What obvious the consumers are very much familiar with is the post-purchase experience which either left them satisfied or installs in them an internal disagreement (cognitive dissonance). Therefore, Nigerians mainly those who acquired tertiary education is aware of the processes involve in the purchase of a product.

CONCLUSION

Consumer behaviour consists of human behaviour that goes in making purchase decisions. An understanding of the consumer behaviour enables a consumer to take marketing decisions which are compatible with its needs. There are four major classes of consumer behaviour determinants and expectations, namely, cultural, socio-economic, personal and psychological. The socio-economic determinants of consumer behaviour consist of age, marital status, occupation, education, income, family size etc.

Realizing the importance of tertiary education in the present economic situation, the study has analyzed the behaviour of consumers as it relate to the purchase of goods and services. It is rightly said; yesterday's luxuries are today's necessities. Hence in this digital world, most products are not luxury. There are certain product attributes which are identified in marketing literatures as influencing the purchase decision and satisfying the consumers. The growth in the population of Nigeria and the increasing number of middle class consumers has attracted the need for introducing the study of consumer behaviour in tertiary institution in several institutions of higher learning. The people who study the behaviour of consumers and understand the stages involve will be successful in their buying pattern. However, tertiary education has a greater role to play in the behaviour of consumers if the study is fully incorporated and made compulsory in the curriculum of tertiary institutions as this will help the consumers to be very sensitive in their decisions making process as well as reduce the extravagant expenditure.

LIMITATIONS OF THE STUDY

The main limitation of the study is the reliance on information supplied by students of the institutions understudy. It was observed that some students are not aware of the fact that tertiary education contributes directly or indirectly to consumer buying behaviour and because of this, they never cared taking into cognizance the importance of tertiary institution in reshaping the buying behaviour process. The study was limited to three Universities within Anambra State, Southwest, Nigeria implying that the results obtained may not be generalized to other universities or the general public that were not included in the study. It was also discovered that few studies have been done in this area, thus making some necessary information very difficult to access. However, the study relies on scientific methods to obtain the data and the analysis is based on superior analytical techniques, which we believe allow us to generalize our findings.

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