

# **Research Paper**

# **PSYCHOLOGY**

Consumer Right Knowledge And Factors That influence Consumer Choice of Products Among Students of Abia State University Uturu, Nigeria

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# **ABSTRACT**

The purpose of the study was to determine the consumer right knowledge and factors that influence consumer choice of product among students of Abia State University Uturu. The study adopted a descriptive research design. Specifically, three researchquestions and four null hypotheses guided the study. A multistage sampling procedure using simple

random sampling technique of balloting without replacement was used to select the sample size of 240 students. The instrument for data collection was a researcherself developed questionnaire. Data generated were analyzed using frequencies and percentages. The chi square statistics was used to test the null hypothesis at .05 level of significance. The result showed that student had low knowledge of consumer right and students were easily influenced through frequent exposure to advertisement, brand name, and quality of product among others. There is no significant difference on consumer right knowledge based on gender but there is significant difference on factors affecting consumer choice among students of AbiaState University based on gender and age. Based on these findings, the researchers recommended among others that consumer health education should be a compulsory course in the school, public health educators and all health professionals should intensify efforts towards effective implementation of consumer health education.

# **KEYWORDS:** Consumer right knowledge and consumer choice of products.

#### Introduction

Consumers are the final buyers of product, they buy for domestic use. Consumer decision-making is usually depicted as a cognitive process as they become aware of a need or want and search for a possible means of satisfying their needs most times. A consumer according to Nnamani (2009) is a person or cooperate body that procures or uses goods or services. Ukpobi in Nnamani(2009) stated that every one can be a consumer, the rich, the poor, employed, or the unemployed, the literate or the illiterate, the young and the old, the producer or the seller and so on. Lewis (2009) defined consumer as a person who purchases, uses, maintains and disposes of goods and services. In the context of this paper a consumer is defined as any one or individual who buysgoods and services from others. Since a consumer means anyone who buys and uses products and services, there is need for the consumer to know their rights because producers and manufacturers are busy cheating the consumers through non quality goods and at exorbitant prices. This is why Carol (1997) stated that the consumers need to be protected through consumer health education which can help the consumer to be equipped with the right to defend his or herself and also to direct his or her choice aright.

Consumer right can be defined as the right of a consumer to quality goods and services. Nnamani(2009) stated that consumer right is the right not be exploited whether by individuals or by social or economic systems. Consumer right according to klien(2008) is being in agreement with what is good, just, or proper when dealing with consumer as well as ensuring that the consumer is protected from harm and wrong doing when dealing with a provider of a service or distributor of a product. Consumers have the right to quality goods and services paid for at a non exorbitant price and supplied regularly. Durojaiye in Nnamani (2009) reported that President Kennedy revealed four rights for consumers which include: the right to safety, the right to be informed, the right to chose and the right to be heard. Other rights are right to consumer education and the right to seek redress. South Africa National Consumer Union (SANCU) (2013 has documented eight key rights. These consumer rights are in agreement with the rightsof Durojaiye (1990). These rights are:

 Right to satisfaction of basic needs and services which guarantee survival, such needs are adequate food, clothing, shelter, education, clean water and sanitation.

- Right to a healthy environment. To have a physical environment that will enhance quality of life. It includes protection against environmental danger over which the individual has no control. It acknowledges the need to protect and improve the environment for present and future generation.
- Right to consumer education. Right to acquire the right knowledge and skill necessary to be an informed consumer throughout life. The right to consumer education incorporate the knowledge and skills needed for taking actions to influence factors which affect consumer decision
- Right to redress. The right for fair settlement of honest and just claims. It includes the right to receive compensation for misrepresentation of shoddy goods or unsatisfactory services and the availability of acceptable forms of legal aid or redress for small claims where necessary.
- Right to safety. The consumer deserves the right to be protected against the production and the marketing of goods or the provision of services that are dangerous to health and life. It includes the concern for consumer long time interest as well as their immediate requirements.
- Right to be informed. The right to receive the information and facts to make an informed choice or decisions. Consumers must be provided with adequate information enabling them to act wisely and responsibly. They must be protected from misleading and inaccurate publicity materials which include advertisement, labeling and packaging.
- Right to choice. The right to have access to a variety of product and services at competitive prizes and where there is monopolies, they must have the assurance of satisfactory quality goods and services at fair prices.
- Right to be represented and be heard. Right to advocate consumer's interest with a view to their receiving full and sympathetic consideration in the formulation and execution of economic and other policies.

A critical look at these rights shows the need for the students to be informed and have knowledge of their decision power and their choice making. Therefore, students of Abia state university who are consumers are entitled to these rights but the problem is whether these stu-

dents have knowledge of the right they have over the products they choose, buy and use.

Knowledge has been variously defined. Read (2003) defined knowledge as all that the mind knows from whatever sources, obtained or by whatever process the aggregate fact, truths or principles acquired or retained by the mind including all that had been learned such as phenomenon, cause, laws, principles and literature. According to Agbor (2003) knowledge is the sum of conceptions, views and proposition which has been established and tested. In the context of this study, knowledge refers to the act of having enough information about ones right over product and service so as to avoid being a victim to manufacture's fraudulent practices. Thus one of the right to which the consumer should have knowledge of is the right to consumer choice.

Consumer choice is the decision making power of a consumer to patronize a given product. Igwe (1998) defined consumer choice as the decision that consumers make with regard to product and services. He further stated that consumer choice is used to examine how consumers decide which product to purchase and use over time. Consumer choice is related to consumer behaviour which is the process whereby individual decide whether, when, where, how and from whom to purchase goods and services. It is all about decision whether to buy and use a product or service. Consumer decision or choice is generally viewed as consisting of stages through which the buyer passes in purchasing of a product or service (Igwe&Emeharole (1993). In the context of this present study, consumer choice refers to consumer preferences for the consumption of goods and services which can be affected by some factors.

There are a lot of factors that influence consumer choice. These factors according Nnamani (2009) are personal interest, advertisement, product availability, opportunity cost or cost of product, consumer's attitude, profitability among others. According to Klien (2008), motivation, perception, learning, beliefs and attitudes are psychological factors to be considered while advertising is one word that attracts immense attention all over the world because of the important role it plays in consumer buying of products. In this study, the factors to consider are attitude, advertisement, availability of product, brand name and quality, cost analysis or price of the product or service

Attitude is one of the factors that influence consumer choice of product. The implication of attitude is that attitude occupies core positions in decision making process. Attitude is what we believe about something, what we feel about something and how we respond to something. According to Mitchel and Olsson (2000) attitude is defined as an individual's internal evaluation of an object such as branded product. They further asserted that it is the most important concept in the marketing research for the past 20 years. The major reason for this is that attitudes are often considered as a relatively stable and enduring predisposition to behave; consequently they are useful predictors of consumer behaviour towards a product or service. Marketing psychologist sees consumer as individual with peculiar needs to be catered for so their attitude most times influence their buying choice and habit.

Advertisement is another factor that attracts the consumers to patronize certain product. Advertising is a paid form of non personal communication that is transmitted through the mass media such as radio, television, newspaper, magazine, outdoor media etc.De burin, Parker, andFischof (2007) stated that advertizingis one important and effective tool through which organization can use to reach a variety of audience. They further stated that advertising canbe seen as mediated message paid for by an identified sponsor with a business institution that seeks to increase the likelihood that those who consume these messages will act and think as the advertisers wish. Advertising is a communication strategy aimed at a mass audience. Igwe (1998) posits that advertising has been and is still been used in many countries to sell or promote ideas, which development-oriented individual required to meaningfully contribute their quota to nation's socio-economic development.

Many studies have shown that advertisers and manufacturers use advertising in informing the consumers about a new product, reminding them about an existing product, persuading them to buy, sell or

consume a product by first influencing or affecting the consumption behavior of the consumer or prospect and maintaining their market share. (Dietrich 2010, De burin, Parker,&Fischof(2007).Furthermore, it has been observed that consumers could be greatly influenced by a good advert that understands the attitude of consumer towards buying decision process. Advertising in a nutshell does not at times achieve its goal immediately, it require gradual effect until it finally accomplish its goals which include; information, influencing, persuasion, motivation among the other thrust of advertising.

Trade mark or brand name can be used to attract the attention of the users of the products. Nnamani (2009) stated that a trade mark is used to encourage consumers to ask for the product again after it is used for the first time. Nnamani also stated that brand names are valuable for their reasons: it tells the consumer to be sure of what he is purchasing, it offers consumers more warranties, and the brand names may have large number of facilities in case of repair. Hilbrand, Alcanter, Cervantes, and Barrons (2013) asserted that the choice of brand namefor a product can alter the consumer judgment about the product and their decision making process. They stated that a better brand name can be decision in product choice if consumers compare several products. They observed that brand name has positive effect on consumer choice. It is observed that sometimes brand names might not be reliable, so consumers have the right to try to use a product at first time before a second purchase or they may be attracted to the product through a friend or their social class grouping.

Cost analysis takes care of the price of the product, the value and the price the buyer wants to pay. The price of an item is the most important aspect of purchasing a product.ltama (2008) suggested that price plays a multidimensional role in influencing purchase decision, further price is referred to as a product dimension and as a brand attributes. This implies that price at time is used to measure the quality of product and the brand. Itama (2013) averred that price is correlated to the quality and quantity of products, he postulated that as the product cost more to produce, the higher the quality, therefore product of higher quality are priced higher, further more buyers have also perceived that the higher the priced product the higher the quality. Price is used as decision making process particularly if differences between the final alternative are perceived as significant to the decision maker. Therefore the consumer considers his or her income and money at hand before venturing into purchase of their needed product. For instance, if one has 500 naira to spend, the person is financially inhibited to buying anything over that amount.

Quality of product can be seen as the make up of the product or the standard of the product. It considers the worth, the attractiveness, the satisfaction and the durability of the product. Quality of the product can be correlated with the brand name and the price of that product. There are companies that has made a name in the marketing industry due to the quality of service they render and because of that the brand name appeal to the consumer no matter the high price consumer still go for them. Hilebrand et al (1992) opined that a buyer social class determines the quality and types of product that they purchase. Such classes as age, race, gender, religion, and socio-economic status. For example people of low economic status will likely purchase low quality goods at the discount stores or market while those of high socioeconomic status willlikely buy from super market where there are quality products with fixed prices. In the context of this study these factors as mentioned affects students' choice of product with regards to Abia State University students.

Abia State University is one of the state owned universities in Nigeria. It was created to expand admission and bring professional skills and expertise and modern research facilities close to the city and rural dwellers. The inception of the University was in 1981 in the former Imo State under the name of Imo State University Uturu, Okigwe. The University was established by Sam Mbakwe, the then Governor of Imo State. Following the creation of Abia State in 1991, the Uturu campus of the University was ceded to Abia State and is now known as Abia State University Uturu, Isuikwuato Local Government Area, Abia State, Nigeria. Abia State University offers undergraduate, postgraduate and doctorate degrees and offer programmes across ten colleges among others are college of medicine and health science and college of Education. College of education or faculty of education offers courses

in education department. In the context of this study, education students are used which comprises of male and female students of different age brackets (18-21, 22-25, 26-30, 31 and above).

Male students tend to have more knowledge of their consumer right and they are not easily influenced by producers' tricks as the researchers observed. While the females that are always in shopping spree complain most time ofbeing cheated or having purchased expired goods or adulterated good especially in consumable goods and cosmetics. According to Dandyal and Dandyal (2003) male and female think differently and have varying need even in the same situation. They further stated that generally males are more inclined to consumable food because they consume more food. While the females are more inclined to fashion, trend and cosmetics, thus always fall prey to manufacturers' dubious act.

Age also plays an important role in level of knowledge and in choice of products. As a person ages certain product consideration need to be taken. It is likely that students aged 26-30 years have more knowledge of their right due to more exposure to certain products as well as in their choice of product. While the younger would always buy what they want as far as it satisfies them. Dandyal and Dandyal (2003) affirmed that age affects choice of product where children will engage in purchasing things that appeals to them and make them acceptable in their groups while the elderly will go fro the ones that they mostly need considering the implication to their health and life. Furthermore younger ones do not really understand the effect of going for anything they see and cannot weigh the effect.

However male and female students of Abia State University are easily influenced by many factor in their choice of product coupled with their consumer right knowledge which most them are not aware of.It is therefore against the backdrop of health and safety among these students and the society at large that the researchers were motivated to find out the level of students knowledge of their right as consumer and to determine those factors that influence their choice of product as well as to ascertain the relative effect of advertisement on students' patronage of product. This will help the students to know their rights and use them accordingly, the general public and the manufacturers of products will benefit as well. It will also encourage advertisers to go into extensive research on consumer buying behavior of their products and services regarding to the effectiveness of their advertisement. This work has health implication which is helping students know their right and beware of counterfeit and adulterated goods that can endanger their lives. It is a contribution of the body of existing knowledge especially on the need for consumer right and protection in this nation so that students and most especially student of AbiaState UniversityUturu know the impact of their choices on their health and their families as well. Therefore the purpose of this study was to ascertain the consumer right knowledge and factors that influence consumer's choice of product. Specifically the study seeks to:

- 1. find out level of consumer right knowledge of students.
- 2. find out the factors that influence students buying behavior.
- determine the relative effect of frequency of advertisement on consumption of products.

The following researchquestions and hypotheses were designed to guide this study;

- What is the knowledge level of consumer right among students of Abia State University Uturu.
- 2. What are the factors that influence students buying behaviour?
- 3. What is the relationship between consumption of product and advertisement?

Ho1: There is no significant difference between student knowledge of their right based on gender

Ho2: There is no significant difference between student knowledge of their right based on age.

Ho3: There is no significant difference in factors influencing choice of product based on gender

Ho4: There is no significant difference in factors influencing choice of

product based on age

#### Methods

The research design was a descriptive survey design, Nwogu (2006) describes it as a type of design in which a group of people are studied by collecting and analyzing data from only a few people considered being representative of the entire group over a short period of time. The population of the students comprised the level 3 Education Students of the Abia State University. The total population of the Students consistsof 2400 students. The sample for the study consistsof 240 subjects representing 10 percent of the students. This is in line with Nwana's (1990) rule of thumb which stated that when the population is a few thousand, the sample could be 10 percent. The instrument for data collection is a question titled "Consumer right knowledge and factors that influence consumer behaviour questionnaire (CRKFCCQ). The questionnaire consists of 2 sections; Section A is the personal data while Section B consists of the consumer right knowledge and factors that influence consumer buying behaviour among students. The face validity was established through the judgment of experts from education department of Abia State University, Uturu. 240 copies of the questionnaires were distributed to the respondents through the assistance of their course representatives. The distributed copies were collected which about 2 copies were not returned, 3 were not properly completed thus rejected giving a return rate of 97 percent. The data generated were analyzed using frequency and percentages for the questions and chi-square for the testing of the null hypothesis at 0.05 level of significance. In order to ascertain the consumer right knowledge of students of Abia State University Uturu, percentages using modified Okafor's (1997) criteria for describing level of knowledge was adopted. In this regard a proportion of less than 20 percent was considered very low; 21-39 percent 'low'; 40-59 percent 'moderate'; 60-80 percent 'high'; and above 80 percent 'very high'. On the factors that influence students' choice of products and relative effect of advertisement, abenchmark of 50 percent was used to determine the level of agreement of the respondents.

#### Results

### Research question one.

What is the consumer right knowledge of students? Data answering the above research questions are contained in Table 1

Table 1
Consumer right knowledge of students (n=235).

ResponseF	16	Decision	
I know I can buy	anything I	want at any prize I want 14	45 61.7 HL
I know I can retur	n any proc	uct if found faulty 1104	46.8 M.L
I know I can repo	rt any frau	dulent transaction to the 10	4.3VL
right authority			
I know that justice	will be do	ne on my behalf 20 8.5	VL
I know the consu	ner protect	ion agencies in Nigeria 105	44.7ML
Grand %		33.1LL	

Table 1 shows low level (33.1%) of consumer right knowledge among students of Abia State University Uturu. The item with high level of consumer right knowledge appears to be insignificant. Those with very low knowledge are knowledgeof reporting to the right authority (4.3%) and knowledge of justice for my behalf (8.5%).

Research question two.

What are the factors that influence your buying choice? Data answering the above research question are contained in Table 2

Table 2
Factors influencing consumers choice of product (n=235)

Response F %		
Advertisement 230	97.9	
Brand name	200	85.1
Quality of product	20386.	3
Prize of product	200	85.1
Availability of product	198	84.3
Grand % 86.1		

Table 2 showed that most of the factors listed affect consumer's buying behaviour with advertisement having the highest percentage of 97.5 percent. Thus the overall grand percentage of 86.1 percent is far higher than the benchmark of 50 percent.

#### Research questionnaire three.

What is the relationship between frequency of advert and increase in choice of patronage? The data answering this question is contained in Table 3

Table 3
Relative influence of advertisement on consumer choice (n=235)

Items	F %	
Yes	155	75
No	25	17.5
Cant Say	45	7.5
Total	235	100

Data in the table 4 indicated that majority of the respondent which represent 75 percent said yes to increase in their patronage while 7.5 percent said they cannot really say if it increases their patronage or not. From the above, it is deduced that there is significant relationship between frequencies of exposure to adverts and increasein patronage.

#### Hypothesis one.

There is no significant difference between male and female students knowledge on their consumer right. Data testing this hypothesis is contained in Table 4.

Table 4
Consumer right knowledge based on gender. (n=235)

Variable	Cal x2	Table x2	level of significance	df	Decision
Age	7.89	9.49	0.05	4	accepted

Table 4 showed calculated  $X^2$ =(7.89)and tabulated $x^2$ = (9.49) at .05 level of significance and 4df. Thus the null hypothesis was accepted which shows that male and female students have same level of knowledge.

### Hypothesis two.

There is no significant difference in the level of consumer right knowledge based on age. Data testing this hypothesis are contained in Table 5

Table 5
Consumer right knowledge based on age. (n=235)

Variable	Cal x <sup>2</sup>	Table x-Level of significance		dfDecision	
Gender	46.5	9.49	0.05	4	reject

Table 5 shows the calculated value  $X^2$ =71 and table value (21.03) at 12 df and at .05 level of significance. The null hypothesis was therefore rejected showing that students consumer right knowledge differ with their age.

# Hypothesis three.

There is no significant difference on factors influencing choice of product based on gender. Data testing this hypothesis are contained in Table 6.

Table 6
Factors affecting consumer choice based on gender

Variable	Cal x <sup>2</sup>	Table x <sup>2</sup> Level of significance		dfDecision	
Gender	46.5	9.49	0.05	4	reject

Table 6 showsthe calculated chi square (46.5) is greater that table value( 9.49) at 0.05 level of significance (4df). The null hypothesis was rejected implying that there is significant difference between male and female students on factors affecting their choice of products.

### Hypothesis four.

There is no significant difference on the factors influencing choice of product based on age. Data testing this hypothesis are contained Table 7.

Variable cal x <sup>2</sup>	Table x <sup>2</sup>	level of	ignificance	df	Decision	
Age	32.5	21.03	0.05		12	reject

Table 7 shows the calculated chi square (32.5) is greater than the table value (21.03) at 0.05 level of significance (12df). The null hypothesis was rejected inferring that there is significant difference in factors that influence choice product among students of different age group.

### **Discussion of Findings**

Table 1 showed that there is low level of knowledge of studentson their consumer right. This is not surprising but expected as some of thestudents always complain when they to find themselves being duped or cheated by the manufacturers, some end up buying low quality goods in an exorbitant prize. This is in line with Igwe (1998) who emphasized the need for consumer health education in order to equip the consumers with the knowledge of their right. By implication, it means that consumer health education is urgently needed and the teaching to be intensified so that students will get acquainted with their consumer rights.

Table 2results showed thefactors that influence consumer

Table 2 showed that most of the factors listed affect consumer'schoice of product revealing that advertisement influence(97.9%),followed by quality of product(86.3%) brand name (85.1%), price of product (85.5%)and availability of product (84.3%). This is not surprising because advertisement has proved to be a strong factor in persuading buyers to buy a product that is why manufactures spends lots of money in advertising their product in order to increase sales. For other factors they are very high in influencing choice as well, these Nnamani (2009) has already identified as attitude, advertisement, product availability, consumer choice, opportunity cost or cost of product, profitability among othersand noted that such factors are liable of influencing consumer buying behaviour.

Table 3 showed that the response on the increase in the frequency of advertisement and consumer patronage of product. The response proved that increase in advertisement influences consumer behavior and choice of purchase. This is not surpising but expected because the mass media is busy with enticing consumers into partronage of some products through frequent advertising. This is in accordance with the report of Klien (2008), who stated that advertising is one word that attracts immense attention all over the world. By implication, it means that all consumers should take heed ofmanufacturers charm in advertising and should be mindful of the one that will lure them into foolish spending or endanger their lives. Meanwhile the advertizing agents should be mindful of the impress they give to some consumable good that are below standard. Thus there should be a check on the advertising agent in the country.

Table4 shows the null hypothesis that says that there is no significant difference on the male and female students' knowledge of their right as consumers. The calculated  $X^2$  (7.89) is greater than tabulated  $x^2$  (7.88), thus the null hypothesis was rejected at .05 level of significance and at 4df showing that the consumer right knowledge of male and female students of AbiaState University are the same. This issurprising because these students, females complain on daily basis over fraudulent and unhealthy experience they have over purchase of certain products in Nigerian market while the males are the ones the ones that do not easily complain or cry over cheating. This contradicts Dandyal and Dandyal (2003) who stated that male and female think differently and have varying need even in the same situation.

Table 5 shows that there is significant difference on student knowl-

edge of their right based on age. (x2=71, T-val=21.03). This is expected because the older students are more knowledgeable of their right due to the fact that they are more experience and will have the chance to use their right accordingly. This is in line with Dandyal and Dandyal (2003) who stated that age plays a significant role in consumer's action and reaction. It implies that the students need more orientation on how to spend their money.

Table 6 shows that there is a significant difference on factors influencing choice of product based on gender (x2=46.5, 9.49). This is not surprising but expected as it is generally observed that females most often buy by impulse and they are easily influenced by trends and fashions unlike males that are more calculative on how to face their future. This is in line with Dandyal and Dandyal (2003) who stated that male and female think differently and have varying need even in the same situation. They further stated that generally males are more inclined to consumable food because they consume a lot of food. While the females are more inclined to fashion, trend and cosmetics, thus always fall prey to manufacturers' dubious act.

Table 7 shows that there is significant difference on factors influencing choice of product based on age( X2=32.5, 21.03). This is not surprising because younger ones tend not to consider any factor as they make their purchase, the only thing that ginger them is their group preferences unlike the adults who will consider a lot of factors to avoid making mistake and being cheated. This is also in line with Dandyal and Dandyal (2003) who affirmed that age affects choice of product where children will engage in purchasing things that appeals to them and make them acceptable in their groups while the elderly will go for the ones that they mostly need considering the implication to their health and life. Furthermore younger ones do not really understand the effect of going for anything they see and cannot weigh the effect. This underscores the need to increase student'sawareness on the factors that affect their choice of product irrespective of their age through effective implementation of consumer health education at all levels of education.

### Conclusion/Recommendations

Based on the results and discussions, it is revealed that both male and female students have low knowledge of their consumer right thereby always fall prey to manufactures' duping techniques. It also revealed that frequency of advertisement most times affect the consumer buying habits thereby care should be taken on what we make of the advertisements that are watched everyday around us. Based on these the following recommendations were made:

- Curriculum planners should make consumer health education a compulsory subject in schools
- Government at all level should ensure that all schools adopt the new health education curriculum and ensure strict implementation of consumer education.
- Consumer health education should as well be correlated with other subjects
- Health educators, institutions and other health professional should design better strategies to improve the level consumer right knowledge.
- Seminars and workshop should be organized for health educators to inform them on the need for effective implementation of consumer education in school
- The mass media should be used for mass enlightenment of all consumers on their right and to be aware of the tricks of the manufacturers of goods
- All consumer protection agencies national, international and privates should be active to grant consumers maximum protection

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