



Original Research Article

Effect of consumer education on consumer skills of adolescents in senior secondary schools in Nigeria: Implication for national peace and security

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The study investigated the effect of consumer education on consumer skills of adolescents in Senior Secondary Schools in Edo and Delta States of Nigeria. The study was guided by three research questions and three null hypotheses. It adopted an ex-postfacto research design. A multi-stage sampling technique was used to sample 270 students from six Senatorial Districts of the two States selected for the study. A structured questionnaire was used to collect data from the respondents. Data collected for this study were analyzed using inferential statistics. The hypotheses were tested with multiple regressions at 0.05 level of significance. The findings indicated that consumer education had significant effect on questioning, participation and purchasing skills components of consumer skills among adolescents. Based on the findings, it was recommended that home economics teachers should assist the adolescents to be exposed to consumer education in order to be competent consumers in the area of purchasing and using goods and services. Furthermore, the study highlighted how adolescents can apply the skills of consumer education in ensuring peace and security.

Key words: Consumer education, effect, consumer skills, adolescents, peace, security, Nigeria.

INTRODUCTION

Consumer Education is a broad concept which is about people and behaviour. (Flowers et al., 2001) argued that it is not just a matter of delivering content to consumers; it is also a matter of supporting them to take control and responsibility for learning about consumers with skills, attitudes and an understanding of what is needed to live and navigate efficiently in this complex consumer society. The foregoing definitions show that consumer education involves acquisition of skills needed to become competent consumers. Ukpore (1996) defined competent consumers as individuals who are aware of their values and capable of establishing priorities by taking rational decisions and act efficiently in the marketplace.

To ensure that people become competent consumers, many nations have emphasized the inclusion of consumer education in schools (Ukpore, 2010). For instance, since the mid-1960s, there has been an increasing emphasis on consumer education in primary and secondary schools in the United States of America (Langrehr, 1978).

Nigeria has also shown her interest in making the citizens competent consumers through the National Policy on Education (2004). The policy stipulates that the post-primary school students should, among other things, be prepared for useful living within the society. This useful living within the society includes intelligent consumption of goods and services. Ukpore (2010) stated that with the

introduction of the 6-3-3-4 education system, a Consumer Education unit has been specified in the three major areas of Home Economics subjects: namely, Food and Nutrition, Clothing and Textiles, and Home Management. Today consumer education is taught as a course in Home Economics programme in tertiary institutions. The consumer concept taught includes financial planning, budgeting, credit, shelter, energy use, food and nutrition, clothing and textiles, personal services and transportation, financial security, recreation, health, consumer rights and responsibilities and consumer citizenship in relation to environment (Ukpore, 2010).

Adolescent is a transitional period between childhood and adulthood from ages (13-19 years) and this is mostly a secondary school period whereby they are very extravagant in spending. They are centred on novelty fashion change desire always to be in vogue and even buy at impulse, (non-essential) which usually create problem between them and their parent. Hence they need the skill of consumer education in order to consume effectively (questioning, participating and purchasing). These skills are what adolescent consumers' display in decision making on their available resources.

Traditionally, consumer education focused on developing skills for the individual consumer-skills such as buying quality goods, finding low prices, and avoiding seller deception in the marketplace. The focus should be on maximizing personal satisfaction at minimum cost.

Consumer Education is needed by consumers for several reasons. Accordingly, both the efficient functioning of the nation's economic system and the well-being of society depend on consumer survey, practical knowledge or understanding (Department of Financial Institution n.d.) It is believed that Consumer Education will lead to a nation's success in the global marketplace, increase productivity of workers and reduce financial difficulties affecting the health of individuals and their families, adding more pressure to an already stressed health care system.

Teline (2010) asserted that knowledge of consumer education will help the consumer make proper purchase and familiarize him with the problem which he faces while making purchases. Also, he will be aware of sources of purchases with reference to where to get cheap, better and durable goods; various Acts of Parliament enacted by the Government from time to time will be available to them so that producers and sellers will not take the consumer for granted.

Langrehr and Mason (1977) opined that if consumers' market performance is improved, gross national satisfaction will be improved and the negative economic effects of inefficient and uneducated consumption will decrease.

Ukpore (2010) gave the following reasons amongst others why consumer education is taught in schools:

- One's resources are limited. Thus consumer educators, namely Home Economics, economics and

commerce teachers have a major role not only in imparting to parents and children sound consumer advice but also in demonstrating the relationship between consumer practices and management of resources such as money, time and energy.

- A little of consumer education is virtually a *sine qua non* for every consumer including adolescents; as such knowledge goes a long way in rationalizing the consumer skill of such on individual. The consumer skill includes coping, questioning, planning, purchasing, conserving, participating and influencing as previously stated.

- Consumer Education helps consumers to be aware of laws which give them right and responsibilities to obtain help if they meet dishonest practices. These rights are the rights to basic needs, healthy environment, consumer education, redress, safety, information, choice and representation.

Lazell (1980) posited that family relationships are affected by inflation because it creates so much tension in working life, the home and shopping situation. For instance in Nigeria, with the present –meltdown of the global economy, the prices of goods and services especially food and fuel have risen astronomically (Dike, 2005). Thus, people including adolescents at secondary school level need help on how to cope with inflationary in order to be happy.

The term "consumer skill" is defined as the behaviour that consumers display in purchasing, using, evaluating and disposing of product and services that they expect with satisfy their needs. Consumer skill focuses on how individuals make decisions to spend their available resources (time, money, effort) on consumption related items. This includes what they buy, why they buy it, how often they buy it, how they evaluate it after the purchase and the impact of such evaluation of future, and how they dispose of it (National Open University of Nigeria, M/CT 724).

Consumer skill can also be defined as the decision-making process and physical activity involved in acquiring, evaluating, using and disposing of goods and services. This underscores the fact that it is not just the buying of goods/services that receives attention in consumer skill; the process starts much before the goods have been acquired or bought (New Age International, n.d.). Hence Ukpore (2010) posited that consumer skill includes coping, questioning, planning, purchasing, conserving, participating and influencing. Such skills will enable him function as informed and responsible consumer in terms of writing a letter of complaint, spotting sales gimmicks and using products knowledgeably (Yahoo, 2007). In spite of the introduction of consumer education into the 6-3-3-4 educational system Consumer Education is not yet an examinable subject in Nigeria.

PURPOSE OF STUDY

Determine whether there was significant effect amongst adolescent whom acquired questioning skills in consumer

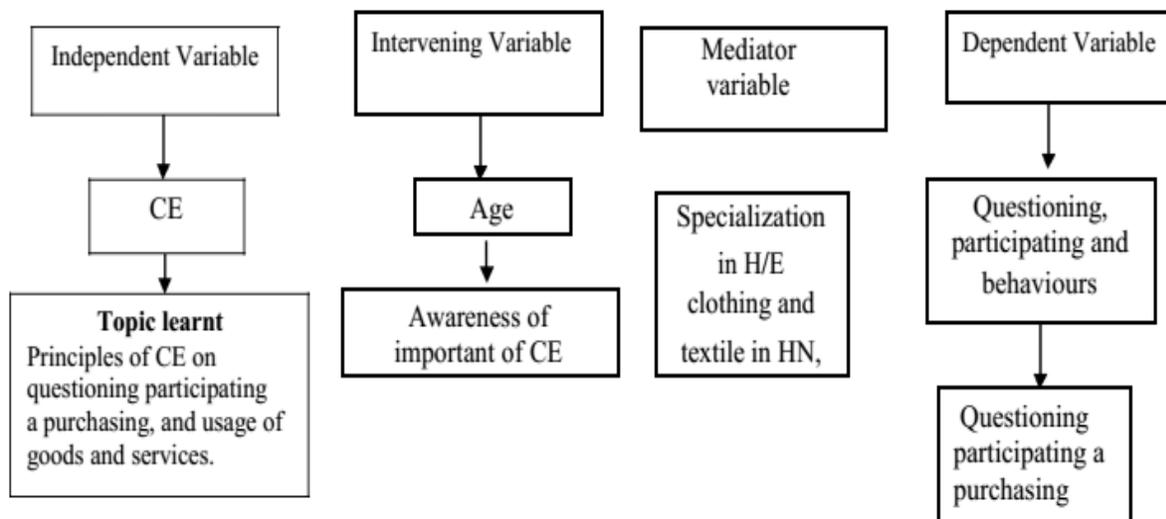


Figure 1: A conceptual framework of the study: The source from McGregor's SLT theory

education consumer behaviour through Home Economic subject in Senior Secondary Schools in Edo and Delta State in Nigeria.

Determine whether there was significant effect among adolescents who acquired participating skills in consumer education on consumer behaviour through Home Economic subject in Senior Secondary, Schools in Edo and Delta State in Nigeria.

Determine whether there was significant effect amongst adolescents who acquired purchasing skill in Consumer education on consumer behaviour through Home Economic subject in Senior Secondary Schools in Edo and Delta State in Nigeria.

Research Questions

What is the effect of consumer education on consumer skills component on consumer behaviour amongst adolescents in Senior Secondary Schools in Edo and Delta States?

What is the effect of consumer education on questing skills participating skills component of consumer behaviour amongst adolescents in Senior Secondary School in Edo State and Delta States?

Hypotheses

The following hypotheses were tested in this study at 0.05 level of significance.

There is no significant effect of consumer Education on consumer skills of Consumer skills among adolescents in Senior Secondary Schools in Edo and Delta States.

There is no significant effect of consumer education on questing participation skill of consumer skills among

adolescents in Senior Secondary Schools in Edo and Delta States.

Related Theory

Theoretical Framework

This conceptual framework of McGregor theory on social learning theory (SLT) is a model that assumed the people especially adolescents can learn prolong questioning participating and purchasing behaviour in marketplaces through emulating and watching people realizing relationship and interference between people, attitude and society. This theory focuses on learning condition that engages adolescents in order of decision making, quick understanding of subject matter while participating in the classroom which inculcates the adolescents to new idea in the society. McGregor's theory we immensely the adolescent effective and satisfactory purchase (Figure 1).

Satisfactory Purchase

This theory also dwells on consumer behavior and satisfaction which, rightly contributed to consumer attitudes of the young's. In America, the following programmes have been found useful in improving consumer behaviours of their citizens

METHODOLOGY

Research Design

The study employed the ex-post facto design. This was

particularly preferred because it is concerned with the collection of data for the purpose of describing and interpreting existing condition and attitudes in an ongoing process.

The study population and sample

The population of this study is 270 students and targeted at those offering Home Economics Senior Secondary Schools in Edo and Delta States, Nigeria. The sample size from each was 90 Home Economics students.

Instrumentation

The instrument for data collection for this study were structured questionnaire titled "effect of Consumer Education questioning, participating and purchasing skills on the behavior of adolescents in Senior Secondary Schools' (ICE PBA SSS).

The questionnaire consists of 4 items in Likert scale namely strongly Agree (A) Strongly Agree (SA) Disagree (D) for positively worded items.

Three experts validated the instrument and made comments which are incorporated in the final study of instrument thereby certifying both content of face validity.

Method of data analysis

Data collected were analyzed using inferential and descriptive statistics. Percentages were used to analyze the data in Section A. For Section B, the mean was used to answer the research questions. The hypotheses however were tested with multiple regressions at 0.05 level of significance. For the research questions a cut-off point of 2.50 and above was used to determine the effect of consumer education on consumer behaviour of the adolescents. A mean score below 2.50 was considered negative while a mean score above 2.50 were considered positive.

Reliability

The reliability of the instrument was tested using Cronbach alpha for the estimating of the internal consistency. This yielded an alpha 0.82, $p < 0.5$ level of significant. The data for this study was obtained from each school with the assistance of school vice principals and class teachers, acting with the permission from the school principals. On-the-spot collection method was adopted in order to guarantee high return rate. The students were presented with the questionnaires and monitored to ensure that they responded to all questions. The hypotheses however were with multiple regressions at 0.05 level of significance.

FINDINGS

The Results are presented as follows:

Research Question 1

What is the effect of consumer Education on questioning skills of consumer behaviour amongst Adolescents in Senior Secondary Schools in Edo and Delta States, Nigeria?

In order to answer research question 1, the means and standard deviation was used for computation for items 1-4 measuring the effect of questioning skill aspect of consumer education on consumer behaviour of adolescents in Senior Secondary Schools. The Result obtained from the analysis are parents in Table 1.

In Table 1, the items were presented in 4 clusters of Consumer Behaviour related to questioning skills. In Edo and Delta States the adolescents agreed because their Mean is above the bench of 2.50. The Grand mean were 3.13 and 2.87 respectively in Edo and Delta States, Nigeria indicating that consumer behaviour of adolescents were affected by Consumer Education.

Hypothesis One: There is no significant influence of consumer education on questioning skill of consumer skills among adolescents in Senior Secondary Schools in Edo and Delta States.

Table 1, contains the correlation, regression coefficients and beta – standard regression coefficients on the influence of consumer education on questioning skill in consumer skills amongst adolescents. The results showed that there was significant influence of consumer education on questioning skills in consumer skill among adolescents. The prediction model summary revealed R value of 159 and overall R² of .025. R² explains the extent to which the ID variable impacts on the DV. It shows how well the combination of the ID accounts for the behaviour of the DV which indicates that only 25% of the variation in consumer education is explained by questioning skills in consumer skill. The model passed the overall significance. This was statistically significant at 0.05% alpha level, suggestion a relationship. The variable in the specification can, in the light of the empirical findings be considered to a good predictor of consumer education (amongst senior secondary School in Edo States.) Therefore, the Hypothesis was rejected.

Research Question 2

What is the effect of Consumer Education on participation aspect of consumer Behaviour among Adolescents in Senior Secondary Schools in Edo and Delta States, Nigeria?

In order to answer research question 2, the means and standard deviation was used for computation for items 5-8 measuring the measuring the effect of consumer education on participation aspect of consumer Behaviour among Adolescents in Senior Secondary Schools in in Edo and Delta States, Nigeria. The results obtained from the analysis are presented in Table 2.

In Table 2, the items were presented in 4 item statements of Consumer Behaviour related to participating component.

Table 1: Mean and Standard Deviation of the effect of Consumer Education on questioning skills component of the Consumer Behaviour of Adolescents in Senior Secondary Schools in Edo and Delta States, Nigeria.

Edo State Adolescent in SSS = 270				Delta State Adolescent in SSS = 270			
item		SD	SD	SD	MEAN	SD	DECISION
Questioning							
1	I voice a complaint and seek remedies when displeased with a good, a service or a business practice.	3.03	0.77	Agree	2.73	0.57	Agree
2	Questioning helps me to think for yourself attitude.	3.09	0.77	Agree	2.57	1.02	Agree
3	I seek question in the marketplace as it empowers me to get the best for my money's worth.	3.17	1.16	Agree	2.03	1.08	Disagree
4	I challenge misinformation and fraud.	3.23	0.69	Agree	3.07	0.57	Agree

Table 1. Regression Analysis of the effect of Consumer Education on questioning skill component of Consumer skills of Adolescents in Senior Schools in Edo and Delta States, Nigeri

R	r ²	r ² adj	Std. Error of the Estimate		
.159	.025	.023	3.082		
ANOVA					
SS	Df		MS	F	Sig
Regression	128.331	1	128.331	13.999	.000
Residual	4977.753	543	9.167		
Total	5106.084	544			
Coefficient					
Un-standardized Coefficient			Standardized Coefficient		
	B	Std.Error	Beta	T	Sig.
Consumer Education	0.23	.006	.159	3.742	.000
(Constant)	8.592	.531		16.186	.000

P < .05 level of significance

In Edo and Delta State the respondents agreed to the items because their mean were above the bench mark 2.50.

Hypothesis Two: There is no significant influence of consumer education on participating skill of consumer skills among adolescents in Senior Secondary School in Edo and Delta States.

Table 2, contains the correlations, regression coefficients and beta-standard regression coefficient of the influence of consumer education on participating skill in consumer skills amongst adolescents. The results showed that there was significant influence of consumer education on

participating skill in consumer skills among adolescents. $F(1,343) = 23.448$ $P < .05$, $r = .203$, which accounted for 2.5% variance of questioning skill in consumer skills. Therefore, the null hypothesis was rejected. This finding indicated that there was significant influence of consumer education on participating skill in consumer skills among adolescents involved in this study.

Educational Implication of the Study

The findings of the study have far reaching educational implications, which will guide policy makers, curriculum

Table 2. Mean and Standard Deviation of the effect of Consumer Education participating skills aspect of the Consumer Behaviour of Adolescents in Senior Secondary Schools in Edo and Delta States, Nigeria.

Edo State Adolescent in SSS = 270				Delta State Adolescent in SSS = 270			
Item	Question	MEAN	SD	Decision	MEAN	SD	DECISION
5	I play role in matters concerning goods and services in my nation.	2.73	0.99	Agree	3.80	0.41	Agree
6	I play active role in matters concerning Goods and services in my state.	3.21	0.83	Agree	1.87	1.03	Disagree
7	My peers and I participate in the community decisions we take concerning welfare	3.04	0.75	Agree	3.27	0.68	Agree
8	I participate in consumer's decision-making in my family, school and society, out of interest.	3.04	1.00	Agree	3.87	0.50	Agree

Table 2: Regression Analysis of the influence of consumer education on participating skill component of consumer skills among Adolescents in Senior Secondary Schools in Edo and Delta States

R	r ²	r ² adj	Std. Error of the Estimate
.203	.041	.040	11.312

ANOVA

	SS	Df	MS	F	Sig.
Regression	3000.242	1	3000.242	23.448	.000
Residual	4977.753	543	127.951		
Total	72447.552	544			

Coefficient

	Un-standardized Coefficient		Standardized Coefficient		Sig.
	B	Std. Error	Beta	T	
Consumer Education (Constant)	0.111	.023	.203	4.842	.000
	44.024	1.983		22.199	.000

P < .05 level of significance

planners, principals, teachers and the entire educational system. They are going to learn from the study and value he findings of the followings reasons.

1. The effect of consumer behaviour of adolescents as a subject will help to develop necessary skills that will enable them to consume goods and services satisfactorily in this present technologically changing world.

Findings

In the consideration of the findings from the study, the researcher had made the following suggestions

1. There was significant relationship between consumer education and questioning skills component of consumer behaviour amongst adolescents in Senior Secondary Schools in Edo and Delta States in Nigeria.

2. There was no significant relationship between consumer education and participation skills component of consumer behavior amongst in Senior Secondary consumer behaviour amongst in Senior Secondary Schools in Edo and Delta States in Nigeria.

3. There was significant relationship between consumer education and purchahsing component behaviour amongst adolescents in Senior Secondary Schools in Edo and Delta States in Nigeria. From the above it show that the skills of consumer education acquired by the adolescents is assisted with consumer behavior and could be used in further decision making in market place.

Summary, Conclusion and Recommendation

In this study Consumer Education on consumer skills of adolescents could help in decision making in future in order words a review of related literature revealed that in

developed countries, the status given to Consumer Education in schools is higher in level than Nigeria a developing country. For instance France and Germany lay more emphasis on consumer skills. In United Kingdom, Consumer Education is now offered as a special course at doctorate level (Ukpore, 2006). Okeke (1992) has observed that the study was not yet given adequate attention in many developing countries for instance, Nigeria was far behind then. In this case, if parents at the grass root impact in their children the foundation of how to minimize spending on their wards the school will build on that foundation and this will help to improve interpersonal relationship especially among family members in the environment. On the part of the Government, there should be impartation of these skills right from the primary School to tertiary institution there should be emphasis on Consumer Education and this should be encouraged especially on the adolescent stage upright

The Educational Bodies with the assistance of consumer education intellectuals should provide the curriculum for schools for outcome competencies and attitudes towards better future in the area of usage of goods and services by the adolescents.

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