ASSESSMENT OF INFLUENCE OF CONSUMER INFORMATION AWARENESS ON HOMEMAKERS' DECISION MAKING IN SELECTING FAMILY GOODS AND SERVICES IN SOUTH-EAST, NIGERIA

BY

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DECEMBER, 2017

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A DISSERTATION SUBMITTED TO THE SCHOOL OF POSTGRADUATE STUDIES, AHMADU BELLO UNIVERSITY, ZARIA

IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF THE DOCTOR OF PHILOSOPHY DEGREE IN HOME ECONOMICS

DEPARTMENT OF HOME ECONOMICS (CONSUMER SCIENCE EDUCATION)
FACULTY OF EDUCATION
AHMADU BELLO UNIVERSITY,
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DECEMBER, 2017

DECLARATION

I hereby declare that this Thesis titled Assessment of Influence of Consumer Information Awareness on Homemakers' Decision Making in Selecting Family Goods and Services in South-East, Nigeria, has been carried out by me in the Department of Home Economics Education, Faculty of Education, Ahmadu Bello University, Zaria. The information derived from literature has been duly acknowledged in the text and list of references provided. No part of this dissertation was previously presented for another degree or diploma at this or any other institution.

Josephine Ifeyinwa EKEH

_____ _____ _____

Signature Date

CERTIFICATION

This Thesis titled ASSESSMENT OF INFLUENCE OF CONSUMER INFORMATION AWARENESS ON HOMEMAKERS' DECISION MAKING IN SELECTING FAMILY GOODS AND SERVICES IN SOUTH-EAST, NIGERIA by Josephine Ifeyinwa EKEH meets the requirements governing the award of the degree of Doctor of Philosophy (Ph.D) in the Department of Home Economics Education of the Ahmadu Bello University, Zaria and approved for its contributions to knowledge and literary presentation.

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DEDICATION

This research work is dedicated to my beloved children: Angel and Eugene.

ACKNOWLEDGEMENTS

The researcher is immensely indebted to her supervisors, Prof. E.E. Adamu, Prof. A.Z. Mohammed and Prof. E. Ike who devoted their time and energy in making constructive criticisms, suggestions, corrections and dedicated guidance throughout the period of this work. They stood as pillars to the success of this research work. Their comments and feedback showed high level of commitment and academic excellence. May God Almighty continue to bless, protect and see them through in their endeavours in life. The researcher also expresses her profound gratitude to her internal examiners, Prof. T.O. Ojo, Prof. B.I. Okeh and Prof. R. Bello who willingly accepted to be in the team. She appreciates them for the time they spent reading the work. May God continue to bless and reward their good works.

The researcher's special thanks go to the present and past Heads of Department, Home Economics Education, Prof. E.E. Adamu, Prof. A.Z. Mohammed and Prof. T.O Ojo for their encouragement and support to start and complete this research work. The researcher wishes to sincerely acknowledge Prof. P.E. Onuigbo, Prof. S.L. Ajayi, Dr. S.S. Amoor and Dr. Umar Aminu Ginga for their academic and moral advice towards the success of this study. The researcher appreciates both academic and non-academic staff of the Departments of Home Economics Education and Vocational and Technical Education, Ahmadu Bello University, Zaria who contributed in one way or the other to the completion of this research work. May God reward them abundantly.

The researcher offers special gratitude to her husband, Pastor E.E. Ekeh for his prayers, care, advice and financial support in pursuance of this work. To my beloved children, Angel and Chukwuemela for their prayers and endurance during my absence from home due to this research work. May God bless and keep them. She also appreciates her Head of Department, Department of Home Economics/Hospitality Management and Tourism, Michael Okpara University of Agriculture, Umudike Prof. P. Mbah and her colleagues for their encouragement and patience during the period of this study.

The researcher lack words to appreciate God's faithfulness that has brought her to this level. She returns all glory, praises and worship to God Almighty for the protection, mercy, grace, favour, understanding and love showed on her in the course of this study.

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LIST OF ABBREVIATIONS

NAFDAC:	National Agency for Food and Drug Administration and Control.
SON:	Standard Organization of Nigeria
NIS:	Nigerian Industrial Standard
USEPA:	United State Environmental Protection Agency
EUFIC:	European Union Food Information Centre
NLEA:	Nutritional Labelling Education Act
FDA:	Food and Drug administration
FSIS:	Food Safety Inspection Service
SOP:	Standard Operating Procedure
CPC:	Consumer Protection Council
PMGAN:	Pharmaceutical Manufacturers Group of Manufactures Association of Nigeria
NDLEA:	National Drug Law Enforcement Agency
NIPRD:	National Institute for pharmaceutical Research and Development
PCN:	Pharmacists Council of Nigeria
FEPA:	Federal Environmental Protection Agency
IPAN:	Institute of Public Analysts of Nigeria
PSN:	Pharmaceutical Society of Nigeria
AFBATE:	Association of Food, Beverages and Tobacco Employee
NAFF:	National Association of Government Approved Flight forwarders
ANCLA:	Association of Nigeria Custom Licensed agents
PPMDA:	Patent and Proprietary Medicine dealers Association
NURTW:	National Union of Road Transport Workers

NURTO:	National Union of Road Transport Owners
WHO:	World Health Organization
UNDCP:	United Nations international Drug Control Programme
CACFAO:	Codex Alimentarius Commission of Food and Agricultural Organization
USFDA:	United States Food and Drug Administration
EOHSI:	Environmental and Occupational Health Science Institute

OPERATIONAL DEFINITION OF TERMS

Homemakers: In this study homemakers are referred to as women (females) who are responsible for carrying out domestic activities in the home.

Family Goods: These are the products or items needed by family members to satisfy needs and wants. The family goods covered in this study include clothings, hand bags, shoes, small electrical appliances such as blender, hot plate, food mixer, boiling ring and electric iron.

Services: Services according to this study include delivery agreement, functioning, maintenance and satisfaction obtained from the goods. Functioning includes performance of the items and their durability. Satisfaction is seen in the ability of the goods to serve the purposes for which they are expected and the joy derived in using them. Delivery agreements include guarantee and available instruction on the usage and care of the goods. Maintenance involves services of dry cleaners, shoe shiners and technicians needed for the goods.

ABSTRACT

The study investigated the influence of awareness of consumer information on homemakers' utilization in decision making for selecting family goods and services in South-East of Nigeria. The specific objectives were to: determine the available sources of consumer information for homemakers selection of goods and services; ascertain levels of awareness of consumer information of homemakers in selecting family goods and services; determine levels of awareness sources of consumer information for selecting goods and services; determine extent of utilization of consumer information for purchasing goods and services, determine socio-economic factors affecting homemakers' decision on selection of goods and services; determine factors that influence homemakers' decision making on selection of goods and services. There were six research questions and six hypotheses formulated in line with the objectives. The population of the study was 1031 which was also the sample size for the study. The study used descriptive survey design. A questionnaire titled consumer information awareness was designed and used by the researcher for data collection in this study. The data was analyzed using frequency and percentages for Bio data. Mean and standard deviation were used for educational qualification and level of income of the respondents and the six research questions. Simple linear regression was used for the six hypotheses at $p<0.05$ significance level. The results revealed an overall mean of 2,81 signifying that available sources of consumer information influenced homemakers' selection of goods and services (R^2=.436,AdjustedR^2=.423,p=.000). Result on levels of awareness of consumer information revealed an overall mean of 3.26 signifying significant influence(R^2=.092,Adjusted R^2=.074,$p<0.05$). Result on levels of awareness of sources of consumer information revealed an overall mean of 2.54 signifying influence on homemakers'

selection of goods and services. Result extent of utilization of consumer information has influence on homemakers' purchasing of goods and services (R^2=.166, Adjusted R^2=.153, $p<0.05$). Result on socio-economics factors that influence homemaker' decision revealed an overall mean of 3.14 signifying influence on homemakers' selection of goods and services (R^2=.108,Adjusted R^2=.096,$p<0.05$). Result on factors that influence homemakers decision making revealed an overall mean of 3.00 signifying that the factors influenced homemakers' in selecting goods and services (R^2=.034,AdjustedR^2=.029, $p<0.05$). Based on the findings of this study, it was concluded that availability of sources of information, levels of awareness information, extent of utilization of information, socio-economic factors affecting decision and factors influencing homemakers decision making had significant influence on homemakers' selection of family goods and services. It was therefore recommended among others, that consumer education training and retraining should be carried out through seminars and workshops by home economics teachers to enlighten homemakers, curriculum planners should include consumer education in all levels of education in Nigeria, monitoring team set up by the State Government should check the activities of consumer agencies to ensure that they do their jobs, and National Agency for food and Drugs Administration and Control (NAFDAC) should publish information about new products promptly to enable consumers be informed.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

A consumer is a person who purchases goods and services produced by someone else. Anyakoha and Eluwa (2008) defined a consumer as any person who makes use of goods and services to satisfy personal or household needs. An individual or a business firm or government unit can purchase goods and services to fulfill her desire. Consumers can be classified according to their current position in the consumption processes; either as potential, realized and non consumers (Tanko, 2012). A potential consumer buys products without having a need, it could be to display wealth or to boost ego. A non consumer buys products to resell, because it is to resell he/she may not go far in search of information about the products. A realized consumer buys to satisfy needs.

Generally, a homemaker is a gender-neutral term for a housewife or a husband who is responsible for domestic activities in the family, but in the context of this study only female homemakers were used. In the olden days, homemakers as consumers did not require information in selecting goods and services because they were produced within the families. In recent times, due to advancement in technology better products are being produced. People now purchase goods instead of producing articles for their own needs and desires. This development makes it essential to provide homemakers with the information that will help them in selection of goods and services.

Consumer information are those vital pieces of information that are provided for consumers, to help them be aware of existing goods and services and enable them to assess their values, qualities and quantities for maximum satisfaction. Consumer information

includes rights and responsibilities of consumers in the market place. All efforts to transmit knowledge to consumers for individual use, as undertaken by government agencies, consumer associations, manufacturers, private intermediaries and consumers themselves are referred to as consumer information (European Commission Staff Working Committee, 2010). In line with what is obtainable in other developed countries, National Agency for Food and Drug Administration and Control (NAFDAC) is authorized to set up minimum requirements for both imported and locally manufactured regulated products for the purpose of accurate information, health and safety of consumers (NAFDAC, 2003). Thus, manufacturers and retailers inform consumers about their products through advertising, packaging, labelling and other accompanying documentations, such as instruction manuals or leaflets before or at the time of purchase as contract.

Consumer information awareness can be viewed or expressed as competencies, skills and behaviours required of an informed consumer to operate in the market place while purchasing goods and services. A consumer who is aware of consumer information and knows her rights and responsibilities should be able to utilize them when selecting goods and services to purchase. According to Lachance and Nadia (2004) skilled consumers should be able to use information and advice, know how to access them; as well as know their rights and responsibilities and be able to exercise them. Consumer information awareness enables homemakers to manage their money wisely, to know where to go for advice, to separate facts from fallacy and understand the consequences of their decision making. In support of the above, Nwabah (2009) pointed out that knowledge enables the consumer to eliminate waste in consumption, safeguard consumers from dangerous and inferior goods and services and other unfair selling practices of business

people. Consumer awareness also involves asking questions and subsequently making a decision which are both political and personal. This means voicing a complaint and seeking remedies when displeased with a product, a service or a business practice. Questioning is an important aspect of consumer behaviour as it encourages self-reliance and think- for- yourself attitude. Awareness of consumer information helps consumers exercise their rights when need arises. According to Tanko (2012) awareness of information influences consumers to raise their voices to modify the policies of business and government that affect the workings of the market place.

In Nigerian society, homemakers are faced with the responsibilities of selecting, purchasing and directing the use of family goods and services. There are various types and brands of similar goods in the market for homemakers' selection. Homemakers are therefore challenged with the problem of choice of goods and services that will satisfy their families needs. The satisfaction of needs and wants of a family is best achieved through establishing priority for spending and application of good buying practices. The homemaker must consider the objectives and values to be fulfilled before purchasing family goods and services. This involves a great deal of decision making.

Decision making involves the information gathering of the homemakers in order to make a good choice. Many homemakers have gone to the market without actually knowing the kind of articles to buy. Occasionally such homemakers will return home full of regret for what they purchased. Homemakers should get information about goods and services on regular basis before selection because new products and services with different brand names and prices are constantly coming into the market. Once a homemaker identifies the need to purchase goods and services, she must take time to become familiar with the

available products, available alternatives, inquire for their prices, look for features that make them good or better, ask where and how to purchase them and finally terms of service or delivery. Clear comparable information about price and quality is important for empowering consumers.

Consumer satisfaction should be the point of focus of all manufacturers and sellers of goods and services when performing business activities. On the contrary, homemakers have long been exploited in their exchange relations with business people. This exploitation has remained unabated due to illiteracy, ignorance and poverty. Government efforts to protect these homemakers as consumers have not yielded the desired result. For instance, in July, 2016, a homemaker bought one blender from Umuahia main market, when she plugged it on electricity to use, the blender did not work. Due to fear of unknown problem and ignorance, she did not return the product to the seller. In affirmation, Mukhtar (2012) reported about somebody that made on-line purchase of lap top and what he received was not what he bargained for. Due to the money and time involve in pursuing his right, he decided to bear the loss. Nigerian consumers are exploited on daily basis and their rights abused, in most cases without the exploited consumers seeking redress.

The Federal Government of Nigeria has created awareness of consumer information for consumers. Some regulations and laws have been enacted and some agencies inaugurated to protect consumers against adulterated goods and services. Evidences from literatures and individual experiences revealed that the Government efforts have also not yielded the desired effect. It is therefore necessary to examine the influence of consumer information awareness on homemakers' decision making in selecting family goods and services in Nigeria.

1.2 Statement of the Problem

Due to technological improvement, family members purchase goods and services instead of producing articles for their own needs and desires. This development makes it essential to provide homemakers information that will help them in selecting family goods and services.

In Nigerian society, the homemaker is often responsible for purchasing family goods such as clothing articles, electric cooker, pressing iron, blenders, food mixer and boiling ring. Producers use the opportunities that consumers lack knowledge and fill the market places with all kinds of similar products (Etonyeaku,2010). Different brands of similar items are paraded before the homemaker to make choice through advertisement. She therefore faces the problem of choice among similar items. It has been noted that some homemakers use price as indication of quality goods.

As the result of global crisis, some countries are looking for where to sell their products (Salako, 2009). It has been observed that these unscrupulous foreign countries and companies see Nigeria as a ready market to dump their products and services. This is because the regulation on consumer rights is not enforced. When a product fails to function as indicated by the manufacturer, the homemakers find it difficult to reach the industry with their complaints or obtain help from government consumer agencies due to lack of knowledge and ignorance.

The researcher's interaction with some homemakers revealed that some traders continued to worsen the problems of homemakers by informing the manufacturers to reduce the quality of products in order to maximize profits. The issue of reduction in quality affects almost all goods to the extent that it is difficult to distinguish the fake from

the original. This set of traders also smuggle into the market some goods that do not meet the regulations of Standard Organization of Nigeria (SON).

The researcher has also observed that most homemakers fall victims of purchasing what they do not really need as a result of wrong decision due to speculation of price increase of their regular goods. They find it difficult to choose alternative goods that will equally meet their family needs and desires due to lack of knowledge, ignorance and illiteracy.

Another problem observed by the researcher is that most homemakers purchasing decisions are subject to time constraints. Most homemakers find it difficult to devote time and search for information before selecting goods and services to purchase. This is also applicable to the issues of fighting for their rights. When they purchase a good that is substandard, they see it as waste of time reporting to public complaint commission. Nigerian consumers do not comply with the information that will involve unnecessary wastage of time. Behavioural researchers have proved that consumers ignore certain information that do not allow them to make decision quickly (Obeta,2011).

The Nigerian homemakers are being exploited by business people and their rights being abused, in most cases without seeking redress. The homemakers seem ignorant of the available legal provisions to protect themselves from such exploitations. The problem is that sometimes these information are lacking, even when they are available, the homemakers might not be able to utilize them due to ignorance. The researcher therefore, intends to determine the homemakers level of awareness of consumer information, the influence of awareness on their decision making in selecting goods and services, the

challenges homemakers encounter on utilizing their awareness of information, then suggest ways of improving utilization of consumer information.

1.3 Objectives of the Study

The major objective of this study is to determine the influence of consumer information awareness on homemakers' selection of family goods and services.

The specific objectives of the study are to:

1. ascertain the available sources of consumer information for homemakers selection of family goods and services;
2. determine the homemakers level of awareness of consumer information for selecting family goods and services;
3. assess the homemakers level of awareness of sources of consumer information for selecting family goods and services;
4. determine the extent of homemakers utilization of consumer information on decision for selecting family goods and services;
5. determine the socio-economic factors that influence homemakers' decision making on selection of goods and services;
6. determine factors that influence homemakers' decision making in selecting family goods and services.

1.4 Research Questions

The following questions guided the study:

1. What are the available sources of consumer information for homemakers' selection of family goods and services?

2. What are the homemakers' level of awareness of consumer information on selection of family goods and services?
3. What are the homemakers' level of awareness of sources of consumer information on selection of family goods and services?
4. What is the extent of homemakers' utilization of consumer information on decision for purchasing goods and services
5. What are the socio-economic factors that influence homemakers' decision making in selecting goods and services?
6. What are the factors that influence homemakers' decision making in selecting goods and services?

1.5 Null Hypotheses

The following null hypotheses were tested at 0.05 level of significance:

$Ho_{1.}$ There is no significant influence of available sources of consumer information on homemakers selection of goods and services.

$Ho_{2.}$ There is no significant influence of levels of awareness of consumer information of homemakers on selection of goods and services.

$Ho_{3.}$ There is no significant influence of levels of awareness of sources of consumer information of homemakers on selection of goods and services.

$H_{4.}$ There is no significant influence of extent of utilization of consumer information of homemakers on decision in purchasing goods and services.

$H_{5.}$ There is no significant influence of socio-economic factors that affect homemakers' decision on selection of goods and services.

$H_{6.}$ There is no significant influence of factors that influence decision making of homemakers on selection of goods and services.

1.6 Basic Assumption of the Study

The following assumptions were made in this study, that;

1. Homemakers are being cheated in the market place on daily basis without them taking redress.
2. Homemakers are ignorant and lack knowledge of their rights as consumers of goods and services.
3. Homemakers may have been encountering problems in using consumer information.
4. Homemakers decision making are influenced by level of income rather than awareness of consumer information.

1.7 Significance of the Study

As the study has been successfully completed through meaningful collection and analysis of relevant data, the following personalities and bodies will benefit from the information obtained: The curriculum planners, homemakers /individual consumers, researchers, home economists, teachers, food scientists, prospective researchers and the Nigerian government.

The findings of this study will make the curriculum planners to incorporate consumer education at all levels of Home Economics Education and not only in higher institutions. Just as the curriculum planners have taken cognizance of Home Economics Education at primary school level, the area of consumer education should be emphasized.

This is where the stage of decision making starts and children are eager to learn and practice what they are taught. Moreover, some of the future homemakers as consumers may not have the opportunity to exceed primary education.

The study is important to homemakers because it will educate them on the genuine sources of consumer information while making decision in selecting family goods and services. As the homemakers gather information from different sources about products to purchase, they will be able to discern or assess their authenticity by comparing them with the documented ones and make intelligent choice. The study will encourage any abused homemaker in the market place to speak out and receive help, because some consumer agents are ready to take up such cases. Some homemakers bear some losses due to ignorance and fear of problem that may arise when they return fake products and ask for refund. This study will also safeguard individual consumers from purchasing dangerous and fake products as the study will help to inform them on how to avoid such products.

The findings of the study will also assist the consumers to make intelligent decision on how and where to purchase goods and services to reduce cost and stress. Application of bulk buying and use of buying opportunity can save time, energy and money, thus reducing stress that accompanies financial scarcity among family members. The information from the study will reach consumers through workshops, seminars and during general women meetings.

The Researchers will use the findings of this study as a reference for insights into the purchasing behaviour of the consumers in the study area. Knowing the habits of people that influence their purchasing bahaviour is important in order to discourage the ones that are not good.

Home economists will benefit from the findings as teachers. The information will help in both classroom teaching and extension programme. Students will also benefit from the results as they learn from classroom teaching, by attending conferences or reading the journal when it is published. Teachers in primary, secondary and higher institutions will also help to pass the information to consumers.

Food Scientists need the information as a guide for labelling their products, as well as in purchasing laboratory equipment required for production. They will understand the type of information that should be provided for consumers in label, which will assist them label appropriately. They should benefit from the study by attending conferences where the articles should be presented or reading the journal publication.

Prospective Researchers will benefit from this study when they read the article in a published journal or during conferences at the time of presentation. They can pick topics of their study from the suggested topics for further research.

The findings of the study will help government to assess the functions of the consumer agencies, such as National Agency for Food and Drug Administration and Control (NAFDAC), Standard Organization of Nigeria (SON), Consumer Protection Council (CPC),Ministry of Trade and Industries, (Department of Weights and Measures), Public Complaints Commission among others. The issues of products quality and urgent release of information on new products for consumers should be emphasized. This will go a long way to strengthen and protect consumers against exploitation from business people.

1.8 Delimitation of the Study

The study was focused on the influence of consumer information awareness on decision of homemakers in selecting family goods and services in five States of the South East, Nigeria. The five States are Abia, Anambra, Ebonyi, Enugu and Imo. The emphasis on women is based on the fact that decisions for purchasing family goods rests more on homemakers in Nigerian culture. Women are responsible for management of home activities as well as purchasing of family goods and services. Any where men carry out these activities, they do them on skeletal basis or part-time. Consequently the study was delimited to homemakers working in the twelve Federal Government Secondary Schools in the five States. The Federal Government Secondary Schools are located in the States as follows:- Abia State: Federal Government Girls College Umuahia, Federal Government College Ohafia and Federal Government Technical College Ohanso. Anambra: Federal Government Girls College Onitsha, Federal Government College Awka and Federal Science School Nise. Ebonyi State: Federal Government Girls College Izamgbo and Federal Government College Okposi. Enugu State: Federal Government College Enugu and Federal Government Girls College Lega. Imo State: Federal Government Girls College Owerri and Federal Government College Okigwe.

The homemakers used in the study are both teaching and non teaching staff. Homemakers working in Federal Secondary Schools were used because their employment is based on Federal Character Commission. Therefore, they are from different parts of Nigeria and are directly responsible for decision making in purchasing family goods and services.

The family goods that were covered in this study are clothing articles, blender, hot plate, food mixer, boiling ring and electric iron. Some of the services involved are delivery agreement, functioning, maintenance and satisfaction obtained from the goods. Most delivery agreements believe that the good should be wholesome when purchased with all the parts intact and be functioning well. Functioning includes performance of the item and its durability. Maintenance involves the ability to repair the items and availability of the repairer. Satisfaction is obtained when the item fulfills the need or desire of the homemaker's intention for purchasing it.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

The focus of this chapter is to examine the relevant literature on the influence of consumer information awareness on homemakers' decision making in selecting family goods and services. The literature was reviewed under the following sub-headings:

2.1 Theoretical Framework

2.1.1. Theory of Trying

2.1.2 Theory of Consumer Decision Making Process

2.2 Conceptual Framework:

2.2.1. Concept of Consumer Information

2.2.2 Consumer Rights and Labeling

2.2.3 Concept of Decision Making

2.2.4 Problems Homemakers Encounter in Utilizing Consumer Information

2.2.5 Ways of Enhancing Homemakers' Utilization of Consumer Information

2.3 Empirical Studies

2.4 Summary of Literature Review

2.1 Theoretical framework

The present study was based on the following two theories: Theory of Trying and Theory of consumer purchase decision process.

2.1.1 Theory of Trying

The Theory of trying propounded by Bagozzi and Warshaw (1990) provided an interesting alternative approach to other models of consumer behaviour. Instead of explicit behavior, it assesses 'trying' to act. Subjective norms such as: attitude toward the process or means of trying, attitude and expectations of success; and attitude and expectations of failure are posed as key antecedent variables to intention to try. These are the key precursor to trying. Past behavior has been found to influence choice in a number of studies and is thus integrated as a key influence within the theory.

Bagozzi expressed in the discussion of this theory that rather than consumers having behavioral intensions, they rather have behavioral goals in many situations and they must expend and make purposive endeavor to fulfill these goals. The theory of trying has mostly been applied to health related decisions, and only few studies have applied it to retail consumption decisions. Some parts of the theory have been supported empirically, but not all of the variables have been found to be significant in every test.

In a fillip to the theory, there is published research into the reasons for consumers 'failing to try to consume'. In this case consumers are said to either fail to see or be ignorant of their options, or make a conscious effort not to consume what they did not know. The first of these two points may have relevance in the field of ethical clothing.

The relationship between this theory and the present study is that, theory of trying stated that failure to try the use of certain goods and services was due to ignorance and it

affects consumers' choice. This is why many homemakers do not value Nigerian goods, even when their quality is better than the foreign ones. Homemakers prefer buying foreign clothing articles and some small electrical appliances like hot plate, boiling ring, blender among others, because they think their quality is better. It was stated in the problem of the current study that most homemakers fall victims of purchasing what they do not really need due to speculation of increase in price of their regular goods. They find it difficult to try alternative goods that will equally meet their family needs and wants due to lack of knowledge, ignorance and illiteracy. A homemaker who is aware of consumer information should not hesitate in trying alternative products to find out which one is better. It is the duty of the homemaker to read the instruction, make more inquiry by asking question about the product's function and try it. Trying alternative available goods will help to reduce the pressure mounted on foreign goods that causes their prices to increase on daily basis.

2.1.2 Theory of Consumer Purchase Decision Process

According to Bray (2012) behind the visible act of making a purchase lies a decision process that must be investigated. Decision process is the stages a buyer passes through in making choices about which products and services to buy. The process involves the following:

Problem recognition, information search, alternative evaluation, purchase decision and post purchase behaviour.

(A) Problem recognition: This involves perceiving a need, perceiving a difference between a person's ideal and actual situations big enough to trigger a decision. It can be as

simple as noticing an empty milk carton in the house or it can be activated by marketing efforts.

(B) Information search: This involves seeking value in the products to purchase. This clarifies the options open to the consumer and may involve (i) internal search and (ii) external search.

(i) Internal search: Scanning one's memory to recall previous experiences with products or brands the consumer feels that are often sufficient for frequently purchased products. When past experience or knowledge is insufficient, the risk of making a wrong decision is high. It shows that the cost of gathering information is low.

(ii) External search: The primary sources of external information are:

Personal sources such as friends and family; Public sources which include various product rating organizations such as consumer reports; Marketer-dominated sources, such as advertising, company websites and sales people.

(C) Alternative evaluation: This involves assessing the value of the products.

The information search clarifies the problem for the consumer by suggesting criteria to use for the purchase and developing consumer value perception. A consumer's evaluative criteria represent both the objective attributes of a brand (such as locate speed on a portable mixer) and the subjective factors (such as prestige). These criteria establish a consumer's evoked set of the group of brands that a consumer would consider acceptable from among all the brands in the product class of which he or she is aware.

(D). Purchase Decision: This involves considering the value of the product to purchase. There are three possibilities of doing it; From whom to buy, which depends on the following considerations: Terms of sale, past experience buying from the seller, return

policy and when to buy which can be influenced by store atmosphere, time pressure, a sale, pleasantness of the shopping experience or do not buy.

(E} Post- purchase Behavior: This involves consideration of value in consumption or use. After buying a product, the consumer compares it with expectations and is either satisfied or dissatisfied. Satisfaction or dissatisfaction affects consumer value perceptions, consumer communications, and repeat-purchase behavior. Many firms work to produce positive post purchase communications among consumers and contribute to relationship building between sellers and buyers. Firms often use ads or follow-up calls from sales people in this post-purchase stage to try to convince buyers that they made the right decision.

(F) Consumer involvement and problem-solving variations**:**

	CONSUMER INVOLVEMENT		
	HIGH		LOW
CHARACTERISTICS OF PURCHASE DECISION PROCESS	**EXTENDED PROBLEM SOLVING**	**LIMITED PROBLEM SOLVING**	**ROUTINE PROBLEM SOLVING**
Number of brands examined	**Many**	**Several**	**One**
Number of sellers considered	**Many**	**Several**	**Few**
Number of product attributes evaluated	**Many**	**Moderate**	**One**
Number of external information sources used	**Many**	**Few**	**None**
Time spent searching	**Considerable**	**Little**	**Minimal**

Source: Bray, 2012

Three general problem-solving variations exist in the consumer purchase decision process: Routine Problem Solving, virtually a habit, it involves little effort seeking external information in evaluating alternatives. These are typically used for low-priced, frequently purchased products.

Limited Problem Solving, which involves the use of moderate information-seeking efforts. This is often used when the buyer has little time or effort to spend.

Extended Problem Solving: Each stage of the consumer purchase decision process is used. Considerable time and effort on external information search and in identifying evaluating alternatives is used in high-involvement purchase situations; involvement and marketing strategy.

Low and high consumer involvement has important implications for marketing strategy, which differs for products that are market leaders from their challengers.

{G} Situational Influences:

Five situational influences include the purchase task, the reason for engaging in the decision, social surroundings which include others present when a purchase decision is made, physical surroundings such as decor, music, and crowding in retail stores, temporal effects such as time of day or the amount of time available, antecedent states which include the consumer's mood or amount of cash on hand.

The present study is also related to Jeff Bray's theory as it discussed the steps a consumer should pass through in making choices of which product to buy. Homemakers are consumers that purchase goods and services for their families' needs and desires. Therefore, in their purchases, decision making process is involved. Bray's decision making process theory also mentioned some sources of consumer information that have

low quality information, such as the consumer's personal experience in purchasing, family members, friends /neighbours, among others. He stated that such sources should include further search to ensure they are authentic. Homemakers' knowledge of sources of information is also being emphasized in the present study. This is because some sources of consumer information have limited knowledge and could mislead homemakers. The present study is of the opinion that such information mentioned above by Bray should be compared with the documented ones before making the selection to purchase.

2.2 Conceptual Framework

The definition and explanation of variables involve in this study are presented in this section.

2.2.1 Concept of consumer information

Consumer information includes all efforts to transmit knowledge to consumers for individual use, without a teacher, as undertaken by authorities, consumer associations, businesses, private intermediaries and increasingly consumers themselves (European Commission Staff Working Committee, 2010). Efforts to inform about rights and redress are often referred to as raising awareness. To enable individuals and families handle the complex financial decisions of daily life experiences, they need consumer information.

According to Brobeck (2009) consumer information is referred to as factual circumstantial and often comparative knowledge concerning various goods, services or events, their qualities and entities producing them. This signifies that knowledge of manufacturer and place of production are part of information required by consumers. Consumer information is considered to be any record about an item, whether in writing,

electronic or other form that is a consumer report or is derived from a consumer report. This includes information that results in whole or in part from manipulation of information taken from a consumer report or information that has been combined with other type of information (Fair and Accurate Credit Transactions Act, 2010).

Various governments, both in the Western world and Nigeria have made it mandatory for business people to give specific information about their goods and services to enable consumers make an informed purchasing decision (Business Gov.2009, NAFDAC,2003, Ferri,2008,Todd and Variyam,2008). Manufacturers and retailers inform consumers about their products through advertising, packaging, labeling and other accompanying documentation, such as instruction manuals or leaflets before or at the time of purchase as contracts.

The information on labels is very useful especially on food items . Due to the fact that processed food passes through several treatments that change its original nature for safety reasons, food additives and preservatives may be added. The food may therefore need special handling during the time of its use. The label information helps to highlight such extra information in contrast with what advertisements do (Jegtuiig, 2007) . Consumers need clear, simple and transparent information at the right time and place to make optimal purchasing decisions.

Sources of Consumer Information

Producers and retailers inform consumers about their goods and services through advertising, packaging and other accompanying documentation such as instruction booklets or leaflets before or at the time of purchase. Websites and social media have

become increasingly used as sources of consumer information (European Commission Staff Working Document, 2011).

A well packaged product must contain label information. Tailor and Wilkening (2008) stated that the major objective of labeling packaged foodstuff is to guarantee that consumers have access to complete information on the content and composition of products. This is to enable them make the right decision that will protect their health and interest while purchasing. Mackay and Metz (2007) as well as Stacy (2008) corroborated this assertion by stating that labels serve as message and medium to convey needed product information which must be easy to find and easy to read. Labels are direct communication channels to consumers as posited by European Consumer Summit (2010). They help consumers assess and compare products in the market and guide them towards more sustainable healthy and responsible choices .Part of the information given with products and services about price and quality is mandatory and subject to legal requirements especially where food safety and health are concerned (European Directive ,2011) Mandatory information label requirement is to facilitate the transparency of transactions, as in the consumer right directive and responsible purchasing decisions.

Anyakoha and Eluwa (2008) recommended that consumers should study available information on packaged products before and not after purchase. In this way homemakers will be able to eliminate waste by not buying products that would not meet their desired goal. Labels or leaflets on food items are designed for three main purposes; one of which is to ensure adequate and accurate information relating to health, safety, economic value of consumers. The other two are to protect consumers and manufacturers from fraudulent and deceptive packaging and advertising practices as well as to promote fair competition and

product marketability (Einsiede,2005) .Consumers are supposed to read and understand the nutrients composition, restrictions, expiry dates and general suitability of products before purchasing them (Ukpore,2006).

In Nigeria, low socio-economic status of a substantial part of the population, coupled with illiteracy and ignorance, affect consumers' ability to read information before making decision to purchase. Some products produced in the rural areas may not even carry any information at all because they may not have gone through necessary inspection for safety requirements compliance by regulatory agencies such as NAFDAC and SON.

According to decree number 15 of 1993, National Agency for Food and Drug Administration and Control is authorized to regulate and control the importation, exportation, manufacture, advertisement, distribution, sale and use of drug, food, cosmetics, bottled/sachet water and chemicals. In line with what is obtainable in developed countries, NAFDAC set up certain minimum requirements for both imported and locally manufactured regulated products for the purpose of accurate information , safety and health (CPC,1999;NAFDAC,2003;and Nzeka,2006)

The following are some of the requirements among others:

All the regulated products must register with NAFDAC before they can legally be imported into Nigeria. Apart from being registered with NAFDAC, labeling specification must be adhered to.

Products brand name or common name must appear in bold letters. This appears as the company's or product's symbol. It is a trade mark connected with particular product.

Country of origin with detailed address of the manufacturer's location must be precise enough to enable a complainant contact the named agent whenever necessary.

The production batch number is a batch number on product that makes it possible to identify any group of items that might pose some danger to the consumer.

Expiry date signifies the length of time the product will stay before it goes bad. Best before is recommendation for best quality and flavour. A product can be used after best before date but it may have lost some flavour or quality (Asiamah, 2006).

NAFDAC registration number must be included on the label. Beside this, the Nigerian Industrial Standard (NIS) which is a certification mark given by Standard Organization of Nigeria (SON) must be indicated.

Another useful source of consumer information is advertising. The main purpose of advertising is to inform, persuade and remind consumers about particular product and services (Kottler, 2003). According to Mamman, Tsado and Mohammed (2009) advertising is to draw attention of consumers to the existence or superiority of a firm's products and services. It is a paid communication through a non-personal medium in which the sponsor is identified and the message is controlled.

Most advertisers, however, seldom give enough detail information to help the consumer (Anyakoha and Eluwa, 2008). However, there are three forms of advertisements; namely informative advertising, persuasive advertising and competitive advertising.

Informative advertising is designed to inform the public about the existence of particular goods and services. It can also give information about their quality, quantity, prices etc.

Persuasive advertising just as the name implies is designed to persuade people to buy the goods. It does not concern itself with whether or not people actually need the product. Such advertisement can tell the public the whole benefits to get by buying a particular good. Their main aim is to persuade people to buy the goods. Without the

knowledge of all these tricks, the homemaker may be misled to buy what she does not really need.

Competitive advertising is designed to campaign in order to increase the sales of a particular good at the expense of similar products (Foskett *et al*, 2003). This form of advertising is common where there are several competing brands of commodities. Home-makers should know that the purpose of advertising is not always to favor consumers .As posited by Fosk *et al* (2003), advertising should convey messages which will influence consumer attitudes and behavior favorable to the seller. Sales agents can also be a source of information to consumers. They can often add the details missed out by advertisement. An agent in this sense is a person who is employed to buy and sell goods on behalf of somebody else.

Another source of information is mass media. Manufacturers tell consumers about their products through publications in the newspapers, magazines and journals. This type of publication states facts about the goods and services in order to get the public interested in them and buy. Such consumer information is limited to the learned home makers who care to read newspapers and magazines. With the biting economy many people have even stopped buying newspapers thereby limiting such information. According to Ugwu (2003), the use of information source increases with one's level of education.

Other forms of mass media includes brochures, internet, telephone conversation, video conferencing, television and radio (Communication Resource Centre, 2008-2010 and Household Energy Network, 2005). In recent decades, the use of mass media has become a dominant means of transmitting information to large audience. It has been effectively used to promote products, services and ideas (Bulletin of World Health Organization, 2005). It

is also observed that the mass media- television, radio, newspapers, magazines, billboards and internet are good at reaching people quickly but less personal. In effect, they may not be as effective as interpersonal communication. Sometimes peer counseling or group workshops/seminars are more effective because they provide an opportunity for classification and feedback.

Oftentimes homemakers use personal experience, friends, neighbors and colleagues as sources of consumer information. As opined by Anyakoha and Eluwa (2008), such source of information may be low as it is bias-prone. Moreover most consumers lack knowledge about competing brands of various products.

Other sources of consumer information are as follows:

- Consumer reports. In developed countries, this is one of the best sources of information for consumers. The masses always lodge their reports about goods and services to this body and it serves as a useful guide for consumers when purchasing goods and services.
- Government and non-governmental agencies who are not profit oriented serve as good sources of consumer information. In many countries, including Nigeria governments establish consumer agencies that set standards for manufactured goods and services (Etonyeaku, 2010) .Some of these agencies in Nigeria are stated below.

Standard Organization of Nigeria (SON): This body was formed in 1970 to establish quality assurance system for manufacturers and their goods, which include quality and facilities, laboratories and issuing of standard marks.

Ministry of Trade and Industries which has a department of Weights and Measures. Its function is to stabilize the prices of commodities, control profiteering and inflationary pressures in the economy. This department replaced the former Price Control board.

National Agency for Food and Drug Administration and Control: (NAFDAC).This was established to protect consumers from adulterated foods, cosmetics and counterfeit drugs.

There was an incident in 1989, where over 150 children died as a result of paracetamol syrup containing diethylene glycol. This was one of the issues that led to its formation.

The Trade Description Act of 1968: This safeguards the consumer by imposing criminal liabilities for misleading advertisement and supply of fake goods and services .It works in collaboration with the Consumer Protection Council (CPC, 2004).

Economic and Financial Crimes Commission (EFCC): This was established in 2002 to enforce and investigate all financial crimes including advanced fee fraud, money laundering, counterfeiting, illegal money transfer, future market fraud, and fraudulent encashment of negotiable instruments.

International Organization for Standardization (ISO): This is a family of standards for quality management systems. Some of its requirements include a set of procedures that cover all the processes in the business, monitoring processes to ensure effectiveness of standards, checking outputs for defects, facilitating continual improvement and certifies that formalized business processes are followed.

Rent Tribunal: This agency mediates between landlords and tenants and sees that rents are paid when due, that tenants are not marginalized.

All the above agencies are established to enable homemakers feel free and safe to utilize consumer information. The efforts of the governments are being frustrated by certain group of Nigerians especially the so called middle men.

2.2.2 Consumer Rights and Labeling

Provision of information to consumers is in line with the universal rights of consumers worldwide as declared in the United Nation guidelines release in 1985. Following this declaration, consumers have the right to be adequately informed about goods and services to be purchased. One of the ways to get the needed information is through labels placed on packaged products (Nodenes, 1997).

Manufacturers and governments are said to be increasingly turning to information and warning labels to communicate information to consumers (Teagne and Anderson, 1995). In the developed countries, a number of legislations have been put in place to guide producers in displaying label information for the benefit of consumers.

The label and packaging of products are forms of advertising. Whatever claims that are made on products, they are expected to comply with some basic truth in packaging and labeling rules. The claims include descriptions of ingredients, packaging size and volume. Under Fair Packaging and Labeling Act of 1967, the Federal Trade Commission and Food and Drug Administration emphasized that all consumer commodities are to be labeled to disclose net contents, identity of products, the name and place of product manufacturer and the distributor. In addition there are rules for specific products like Food Advertising and Labeling, Appliances and Electronics, as well as Textile Acts, among others (Business Gov., 2009). All these aim at providing needed information on various goods and services to the consumers.

Labels on all products are considered as vital tools at the disposal of consumers. This belief prompted the United States Environmental Protection Agency (USEPA) to launch Consumer Labeling Initiative campaign in 1996. The campaign was designed to improve product labels so that they become easier for consumers to understand; help consumers to become more aware of product labels and the information they contain; give better tools for understanding label information; and encourage consumers to consistently and thoroughly read consumer product labels before purchase, use, storage and disposal of items. The campaign slogan was 'Read the Label First'. A wide range of participants from many interested bodies related to consumer labeling issues including federal and state government agencies, private industries, Public interest groups and individual citizens participated in the exercise (USEPA). The importance of labels on processed and packaged food items is equally stressed by European Union Food Information Centre (EUFIC). The report stated that consumers needed to understand what the food they buy contains. This is to enable them make a wise choice.

Following consumer complaints about earlier Label Acts, the American Congress, in 1990 passed the Nutritional Labeling Education Act (NLEA). The act, which came fully into use in 1994, rectified earlier formats which were rather confusing and difficult to follow because of ambiguous terminologies like jumbo size and fractions.

In the revised act, packaged goods sold in the United States from 1994 carried a standard Nutrition Facts label. The label provides information on the amount and percentage of daily value per serving of calories, saturated fat, dietary fibre, and other major nutrients, vitamins and minerals. The Act authorized the Food and Drug Administration (FDA) to regulate nutrition labeling, health claims, and nutrient content claims for most packaged

foods, fish, fresh fruits and vegetables. For meat and poultry products not covered by the NLEA, the Food Safety Inspection Service (FSIS) of the US Department of Agriculture instituted a parallel legislation for all multi-ingredient and processed meat and poultry products to carry Nutrition Facts panel (Ferrer, 2008; Todd and Variyam, 2008).

The Food and Drug Administration (FDA) in September 1998 revised its food labeling regulation to require a warning statement on fruit and vegetable juice products. This was to inform consumers of the risk of food borne illness to children, the elderly persons with weakened immune systems. (Kim, Sung-Young, Nayga and Capps (2000).

The same interest of getting consumers properly informed is exhibited by the Nigerian government. This is reflected in the activities of agencies like Standard Organization of Nigeria (SON) and National Agency for Food and Drug Administration and Control (NAFDAC) in setting up specifications for display of pertinent information on all packaged food items sold in Nigeria.

Consumer Information Awareness

Consumer information awareness is perceived as competencies, skills and behaviors required of an informed consumer to operate in the market place while purchasing goods and services. Competent, skilled and confident consumers capable of forestalling individual and public problems evolve when consumers are adequately advised, informed, educated and are aware of their rights and responsibilities (Dittmar, 2005). As posited by Lanchance and Nadia (2004) skilled consumers should be able to use information and advice, know how to access both, as well as know their rights and responsibilities and be able to exercise them.

According to Longman English Dictionary, consumer awareness is a term used to describe the awareness of a potential or current buyer about a particular product or company. Consumer awareness can be as simple as a shopper remembering a television commercial or as specific as a consumer delving into the manufacturing origins of a specific product (Consumer Awareness ehow.html).

Nwabah, (2009) explained consumer awareness as the abilities and skills needed by individuals, families and corporate bodies to become competent consumers in the world that is constantly changing. She further stated that consumer awareness involves asking questions and making decisions that exposes ways of minimizing wastes and maximizing opportunities for purchasing and utilizing goods and services.

Anyakoha and Eluwa (2008) pointed out some reasons why homemakers should be equipped with knowledge of consumer information. It helps the consumer buy goods and services that are worth the price .With knowledge of consumer information, the consumer will be aware of the product he or she is buying, whether it will be durable, serviceable and easy to care for or too expensive. It is necessary that homemakers become informed consumers of goods and services through the acquisition of skills in the act of obtaining the best values for their money.

Olabisi (2003) observed that manufacturers of goods and services advertise their products in different exciting ways which may at times deceive the consumers. Advertising is not always for the benefit of the consumer. Nwankwo (2004) stated that knowledge of consumer information enables the consumer in selecting how and where to buy the goods and services needed and obtain the best value for her money. In support of the above, Nwabah (2009) pointed out that knowledge enables the consumer to eliminate waste in

consumption , safeguard consumers from dangerous and inferior goods and services and other unfair selling practices of business people. Consumer information awareness plays a key role in consumer decision making. As it increases the potential of current consumers about products, services or businesses, a healthy economic environment is established in which consumers are well informed, protected and businessmen are accountable of their products.

According to Grohoj (2004) consumer information awareness is proactive and pre-emptive and as such makes consumers to know their rights and responsibilities as well as understand information in a way that enables them to see the wider consequences of their decision making. This suggests that a knowledgeable or competent consumer can only be made through effective education. Thus consumer education is an indispensible aspect of consumer information awareness as it delivers the skills, attitudes and understanding necessary to become an intelligent consumers.

In this study, consumer information awareness is perceived as a vital life skill and part of a larger purpose of empowering people with the skills necessary for general health and well- being in all areas of their lives. It enables consumers to make right decisions about food, clothing, shelter, financial security, education and healthcare (Asogwa and Igbokwe, 2010). It can also help homemakers to live within their means and resources. It is a process not only of gaining skills and abilities in purchasing but of actions or practices needed in managing personal resources and positively influencing the economic, social, political, technological and environmental issues that negatively affect consumer well-being. Consumer awareness also involves knowing how traders react to consumers in the market place. Experience has shown that some traders exhibit one kind of reaction to

intimidate the customer. If somebody priced an item and the seller starts talking to him/her angrily indicating that the person priced it too low, it is just a disguise to intimidate that person. An experience consumer will move away from that trader and go to another person. This type of behaviour is very common in the South-East. Somebody that does not know his/her right as a consumer or a visitor will become afraid to price, thereby accepting any price they offer. Though few others (Green, 1985; Bran, 2001; Lanchance and Nadia, 2004) perceived consumer knowledge, awareness, competency and education to be different, majority of researchers used them interchangeably.

2.2.3 Concept of Decision Making

Plate (1994) viewed decision making as the act of making a choice, which involves deciding what to buy or the type of good to purchase in the market. Degenova (2001) suggested that in decision making, the homemaker has to identify the problem following these steps:

(a) obtaining information and searching for possible alternatives;

(b) considering the consequences of each alternative and

(c) selecting an alternative. After due consideration, the homemaker finally makes a decision by selecting an alternative considered best. As the choice is made, the homemaker accepts responsibility for the decision made.

Anyakoha and Eluwa (2009) considered decision making as an action taken in selecting from alternative courses of action. For instance, a homemaker who has just five thousand naira (#5,000) to spend on family goods such as beverages, clothes, rice, yam, meat and blender is faced with decision making she has to decide on which items to select and which brand or make.

Lewis (1990) asserted that resources required to achieve family goals, such as money, energy, time, abilities and skills are always scarce. The homemaker has to learn how to use the limited resources wisely in order to satisfy her family's needs. Decision requires mental ability and physical ability of the homemaker to meet family needs or goals.

Factors that influence decision making

Contemporary research on consumer behaviour considered a wide range of factors influencing the consumer decisions as follows: need recognition, information search, evaluation of alternatives, building of purchase intension, the act of purchasing, consumption and finally disposal (Bray,2012). Sciffman and Kanuk (2007) took a similar approach in defining consumer behaviour thus; "the behaviour consumers display in searching for, purchasing, using, evaluating and disposing of products and services that they expect will satisfy their needs and wants".

According to Tanko (2012) various factors influencing purchasing decision include personal, social, psychological and cultural factors.

(a) Personal factors: These include the consumers' age, occupation, economic status, life style, personality and self-concept. Age determines the changes in purchasing choice made over a life time. For example, personal taste in food, clothing, furniture and recreation change over the years and change the buying decisions of the consumer. Occupation and economic status determine where a person shops and the type of products she selects. Life style determines the types of products the consumer chooses. Personality and self- concept are demonstrated in individuals' buying behaviour patterns.

(b) Social factor: Social factors that influence consumer purchasing include family members, peers, roles in the society and status. Family members such as a spouse, children and parents can exert influence on homemakers' purchasing decisions. Peer pressure is also a factor that influences a consumer's selection of goods and services. People purchase products that make them fit into the group they belong. A person's role in the society, for instance as a manager and status that comes with the position determines purchasing choices.

(c) Psychological factors: Psychological factors such as perception, motivation, learning, beliefs and attitudes influence consumers' decision making. Perception is a process by which people select and interpret information to form purchasing decisions. Motivation is the drive that pushes a person to seek satisfaction through the purchase of a product. Learning is the changes that occur in a consumer's purchasing choices due to experience. Beliefs are descriptive thoughts a consumer has about a product and attitudes are the person's feelings and tendencies toward a product.

(d) Cultural factors: Cultural factors that influence consumer decisions include basic values, behaviours and ideals. Culture is the basic reason for an individual's wants and specific behaviour in satisfying those wants. In the main culture, there are subcultures and social classes. Subcultures are made of people that share the same value system based on common life situations, such as nationalities, tribes, religion, geographic regions, among others. The social classes are within the subculture which share similar interests and behaviour that determine purchasing decisions. The underlying principles are conformity to social class and culture.

Decision Making in Selecting Goods and Services

According to Harris (2012) decision making is the study of identifying and choosing alternatives based on the values and preferences of decision maker. Making decision implies that there are alternative choices to be considered, and in such a case the homemaker is not only to identify as many of these alternatives as possible but to choose the one that has the highest probability of effectiveness and fits her goals, desires, lifestyle and values. Harris also identified two important ideas about decision making .The first is that there must be some genuine alternatives to choose from, Secondly, every decision must be made in the light of some standard of judgment. This standard is expressed in the form of criteria, which reflects the values and preferences of the decision maker. These values and preferences are often influenced by corporate rules or law from government concerning business and good buying practices.

Decision making is the process of sufficiently reducing uncertainty and doubt about alternatives to allow a reasonable choice to be made from among them (Harris, 2009). This definition stresses the information gathering function of decision making. It should be noted here that uncertainty is reduced rather than eliminated. Very few decisions are made with absolute certainty because complete knowledge about all the alternatives is hardly possible. Therefore, every decision involves a certain amount of risk, but with the knowledge of consumer information, the risk or uncertainty is reduced.

As posited by Anyakoha and Eluwa (2008) decision making is the action taken in selecting from alternative courses of action. For instance, the homemaker who needs some kitchen equipment such as cooker, refrigerator, pressure cooker, dinner set etc and wants to purchase them, is faced with decision making .She has to decide on the brand, size, colour

and place to purchase them. Decision making is a mental process which involves weighing the benefits and cost of the action taken.

As put by Anozie (2003) decision making implies choice making among many alternatives. Consumers go for those things they value when compared with something else. Based on the values, they set goals which they intend to achieve the standard required. Home makers make decisions based on their values and the standard they want to attain.

Consumer decision making has long been of interest to researchers .According to Richarme (2007), about 300years ago, early economists led by Nicholas Bemoulli, John von Neumann and Oskar Morgenstem started to examine the basis of consumer decision making. These early researchers approached the topic from an economic perspective and focused only on the purchase. The most prevalent model research from this perspective is 'Utility Theory' which proposes that consumers make choices based on the expected outcome of their decisions. Consumers are viewed as rational decision makers who are only concerned with self interest (Schiffman and Kanuk, 2007).

Since utility theory views the consumer as a rational economic man, contemporary research on consumer behavior considers a wide range of factors influencing the consumer, and acknowledges a broad range of consumption activities beyond purchasing (Bray, 2012). These activities include the following; need recognition, information search, evaluation of alternatives, building of purchase intention, the act of purchasing, consumption and finally disposal. This more complete view consumer behavior has evolved through a number of careful stages over the past century in light of new research methodologies paradigmatic approaches being adopted.

As posited by Blackwell and Miniard (2001), it is only since the 1950s that the notion of consumer behavior has responded the conception and growth of modern marketing to encompass the more holistic range of activities that impart upon the consumer decision making. This is evident in contemporary decisions of consumer behaviour. Consumer behavior is the study of the processes involved when individuals or groups select, purchase, use or dispose of products, services, ideas or experiences to satisfy needs and desires (Solomon and Bamossy, 2006). Schiffman and Kanuk (2007) took a similar approach in defining consumer behavior thus;" the behavior consumers display in searching for, purchasing, using, evaluating and disposing of products and services that they expect will satisfy their needs"

Decision making also involves cause and effect. Understand that there are consequences to any decision. There good and bad decisions. Sometimes consumers make decisions without adequate information. A decision made in this case is a bad decision (Decision making confidence.com.html) It is much more appropriate to gather all the necessary information so that you can make an informed decision.

Decision making confidence- monthly newsletter outlined some of the effects of bad decision making as follows:

The individual compromises himself/herself that someone else will decide for her on what to do. She does not get what she actually wants. Bad decision leads to anxiety, distress and guilt. Physical symptoms lead to aches and pains on the individual. It makes the individual to learn lessons in the hard way. It leads to wasted effort, time and energy either by going back for amendment or doing unnecessary things. The most insidious and damaging effect is loss of life. Financial cost is also involved. So we can see that making

the correct decision is not just what we want to do, but it includes what we have to do (Asham, 2002) . Asham added that the fear of making the wrong decision is what pushes and guides us to make a decision by utilizing a systematic approach. A decision usually involves three steps; (1) The recognition of a need, that is a dissatisfaction within oneself that there is a void or need; (2) A decision to change, to fill the void or meet the need; (3) A conscious dedication to implement the decision.

Asham emphasized that making a decision and implementing it are two different things. A protracted decision is only one part of the process of choosing because it lacks the commitment to implement the decision. There is a big difference between making a decision and implementing it. It does not take much strength to decide what to do, but it requires great strength to do it.

Systemic Approach to Effective Decision Making

A systemic approach to decision making is a logical and systemic decision making process which helps an individual address the critical elements that result in a good decision (Mankelow and Carlson, Mind Tools). By taking an organized approach, the consumer is less likely to miss important factors and can build on the approach to make his/her decision better.

Asham (2007, http://www. Webhosting.com) stated the following logical and systemic decision making process as a guide for decision makers:

1. **Value and Objective:** Consider the full range of objectives to be fulfilled and the values implicated by your action.
2. **Consider the Alternatives:** Thoroughly consider a wide range of possible alternative courses of action. This includes the study of identifying and choosing

alternatives based on the values and preferences of the decision maker. Therefore making a decision implies that there are alternatives to be considered, and in such a case we want not only to identify as many of these alternatives as possible but to choose the one that best fits our goals, desires, lifestyles values and so on.

3. **Evaluate the Alternatives:** Carefully weigh what you know about the costs and risks of negative and positive consequences that could flow from each alternative.
4. **Gathering Information:** Intensively search for relevant information for further evaluation of the alternatives. Information can be classified as explicit or tacit forms. The explicit information can be explained in structured form while tacit information is inconsistent and unclear. Decision making process must include the reduction of uncertainty and doubt about the alternative choice. This can be achieved by gathering reliable information. Although the uncertainty cannot be completely eliminated in most cases, however the more useful information reduces certain amount of risk.
5. **Information Processing:** Carefully assimilate and take care of any new information or expert judgment, even when the information does not support the course of action initially preferred.
6. **Action Assessment:** Re-examine positive and negative consequences of known alternatives including those originally regarded as unacceptable, before making a final decision.
7. **Implementation of Your Decision:** Make detailed provisions for implementing and executing the chosen course of action, including contingency plans for known risks and adjustments.

2.2.4 Challenges Homemakers Encounter in Utilizing Consumer Information.

There are various problems homemakers face in purchasing goods and services. It is not enough to have money to spend or other resources to manage but it is equally important to utilize them wisely and derive maximum satisfaction (Nwabah, 2009). This is not an easy task, particularly in Nigeria, where there are a lot of economic problems. Some of the problems encountered by consumers of goods and services include; (a) the issue of differentiating between wants and needs to be cared for. (b) Finding goods to meet the needs and wants; (c) identifying qualities in the goods that make them desirable for us; (d) deciding what the goods are worth to the family as well as paying for the cost. It takes an intelligent consumer who is versatile in knowledge of consumer information to provide solution to those problems.

Other problems include choosing from varieties of brands in the market. Pressure exerted by advertising on sales and the more complicated technical nature of these goods, place the consumer in a difficult situation for which she lacks knowledge (Etonyeaku, 2010). Anyakoha and Eluwa (2008) also expressed that great varieties of new products in the market offer the home makers many alternatives she knows little about. Different brands of the same basic items for instance beverages, such as Milo, Pronto, Ovaltine, Bournvita, Nescao, among others are paraded before the homemaker through advertisement. All these compete for the consumer's limited knowledge and income.

Problem also exists as a result of communication gap between the consumers and the manufacturers. When a product fails to function as instructed by the manufacture the consumer finds it difficult to reach the industry with her complaint. There is a need for open cooperation between industries and the consumers which can be coordinated by the

government agencies. This should be strengthened by the system of law and regulation which will enforce rules of proper economic conduct in the interest of consumers (Federal Trade Commission, 2004; Harries, 2012).

Another problem is lack of understanding of the information by the homemakers. Some of the information given by the manufacturers on their products are not clear enough for the consumer's interpretation, especially those on labels. For instance the labels on food package products may include fat content but percentage of cholesterol has never been indicated. The major objectives of labeling packaged foodstuffs is to guarantee that consumers have access to complete information on the content and composition of products (Taylor and Wilkening, 2008).

Moreover, a careful observer will note that there are a lot of irregularities in the methods of selling goods in the Nigerian markets today. One set of people have continued to worsen the effect of depressed economy on the populace. These set of people are traders (Salako, 2009). A trader simply means someone who buys and sells goods. In this context trader includes the manufacturers, the distributors and the retailers. The last two groups and their activities constitute a problem to consumers. They engage in such activities as hoarding of goods and sudden inflation of prices of goods. The manufacturers are not left out in the actual prices the goods are sold.

Considering the above view point, one finds that a home maker who is not knowledgeable will be placed at a disadvantage as far as her purchasing decision is concerned. It is important therefore that the homemaker should know the control price which she is legally required to pay for desired goods regardless of the place she buys them (Anyakoha and Eluwa,2008).

The Consumers problems do not end with knowing the control price because it has not been easy for the government to enforce prices of goods and services, especially in the open markets. Moreover, some of the goods go through many hands with the result that before they reach the consumer, the price increase becomes double compared to the control price (Federal Trade Commission, 2004).

Another problem faced by consumers in Nigeria is fluctuation in the prices of goods and services. All attempts made by the Federal Government to regulate prices of goods and services are often frustrated by traders. Traders create artificial scarcity of goods, thereby inflating their prices .When the prices of a particular brand of goods go high like this, the consumer who is not knowledgeable may not know the alternative goods with which to substitute those who are scarce. It can also be noted that the quantity of goods and services are not directly under the control of those who consume them. Shortage or form rationing may place a limit on consumption. In such a situation distributors and retailers are likely to hoard the limited quantity of goods in order to make extra gain at the expense of the consumers (Harris, 2012).

Problem also exists due to uncertainty about prices and availability of goods and services. Presently in Nigeria, uncertainty of prices, quality and availability of goods and services are problems for most consumers. According to Harris (2012) very few decisions have been made with absolute certainty because complete knowledge of all the alternatives is hardly possible. Thus, every decision involves a certain amount of risk. Uncertainly is persuasive in almost all decisions and its consequences are separated by a space of time, however short. Most consumers fall victims of purchasing what they do not really need as a result of wrong decision due to speculation.

Another problem consumers' face in utilizing knowledge of consumer information is the bureaucratic bottlenecks of the government consumer agencies (Nzeka, 2006). This seems common to all government institutions in Nigeria especially when the victim has no one in the set up concerned. Consumers prefer to forfeit their hard earned money and bear their losses than to face the troubles of sitting in an office for a whole day without good result. At times one has to go there several times before somebody listens to him or her. So the pains and losses resulting from the purchase of substandard or faulty products and services fade away, when compared to this kind of treatment, if one decides to seek redress.

The most threatening problem consumers' face is the corruption and ineptitude of some of the consumer agencies. According to Harris (2012), it is the implementation of a law that delivers benefit to the people and not its formulation. Unfortunately our law enforcement consumer agencies are grossly unequipped and completely untrustworthy to handle the enforcement aspect of this act (Nzeka, 2006). It is unimaginable that the agencies demand money from the aggrieved consumer before hearing her case .This is a common fact of life in our dear country which the researcher experienced with the rent tribunal agency. The exact story went thus:" I paid for accommodation for one year, and after six months the landlord sold the house to someone else. The new landlord served me and the other occupants quit notice saying that our deals with the former landlord had expired. When the issue became unbearable we reported to the Rent Tribunal. This agency demanded eighteen thousand naira, which we paid. The case was settled through another means and the money was never refunded till date". This is one of the reasons why some homemakers are skeptical about soliciting for their assistance.

2.2.5 Ways of Enhancing Utilization of consumer Information

It is not enough that producers make goods available to consumers in the markets, there is need also to let consumers know about the goods, their worth and use in order to make wise decisions about their purchases. The task of informing the consumer so that he or she can make more intelligent choice on the market is tremendous and complex.

Consumers can be motivated in the use of information concerning goods and services by government agencies, consumer associations, university and research organizations, advertisement and other publicity articles. Advertisement and publicity articles have been discussed in the previous sub heading of this review.

Government Agencies: In many countries, Nigeria inclusive, governments establish consumer agencies and regulations (Anyakoha and Eluwa, 2008). These bodies and regulations set standards for manufactured goods and services, examine commodities set on sale to ensure that certain minimum standards are met and goods are safe for consumption. They also ensure that goods are adequately labeled so that the consumer knows exactly what he/she is buying.

Below are some of these agencies:

1. **The standard Organization of Nigeria:** This Parastatal was formed in 1970 to establish quality assurance system for manufacturers and their products. It has also made it mandatory that all goods produced in Nigeria, such as tinned, canned, bottled and sachet food products should carry expiration date (Etonyeaku, 2010).
2. **National Agency for food and Drug administration and Control (NAFDAC):** This is a Nigerian agency under the Federal Ministry of Health that is responsible for regulating and controlling the manufacture, importation, exportation, advertisement,

distribution, sale and use of food, drugs, cosmetics, medical devices, chemicals and prepackaged water. The formation of NAFDAC was inspired by 1988 World Health Assembly resolution, which requested all countries to help in combating the global health threat caused by fake drugs (Etonyeaku,2010). Moreover, there was one incident in 1989 that lead to death of 150 children as a result of paracetamol syrup containing diethylene glycol .The problem of fake drugs was so severe in Nigeria that period. In1994, NAFDAC replaced the former Directorate of Food and Drug Administration and Control which was ineffective.

Functions of NAFDAC:

According to Decree No.15 of 1993, NAFDAC is authorized to:

- Regulate and control the importation, exportation, manufacture, advertisement, distribution, sale and use of drugs, cosmetics, medical devices, bottled water and chemicals.
- Conduct appropriate tests and ensure compliance with approved standard of quality of foods and other necessary items.
- Take appropriate investigation of production premises and raw materials including certification of the production sites of the regulated products.
- Undertake inspection of imported food, drugs, cosmetics, medical devices, bottled water, chemicals and establish quality assurance system.
- Compile standard specifications, regulations and guidelines for the production, importation, exportation, sale and distribution of regulated products.

Undertake the registration of foods, drugs, cosmetics, medical devices, bottled water and chemicals.

- Control the exportation and issue quality certification of foods, drugs, medical devices, bottled water and chemicals intended for export. * Establish and maintain relevant laboratories or institutions in strategic areas of Nigeria for the performance of its functions (Bulletin of the World Health Organization, 2005).

Despite the establishment of NAFDAC, the sale of fake drugs and other items did not stop. Based on this the then president Chief Olusegun Obasanjo dissolved the board of management in August 2000. In April 2001, a new management team with Dr. Dora Akunyili as Director General was inaugurated. The team reorganized the agency which became successful to some extent due to three additional federal policies (Federal Trade Commission,2004).The policies include the following:

1. The ban on the importation of drugs through land borders.
2. The designation of Calabar and Apapa sea ports, Murtala Mohammed and Mallam Aminu Kano International Airports as exclusive ports of entry for the importation of drugs and pharmaceutical raw materials.
3. Release of shipping and cargo manifests by the Nigerian Ports Authority, Shipping lines and Airways to NAFDAC inspectors (NAFDAC, 2005: nafdac achievements-2002-2007).
4. For many years Nigeria has been notorious for the sale of fake drugs and other items. Dr Dora Akunyili approached her job with zeal and was able to cleanse Nigerian market of fake drugs and contaminated water sold as pure water. Before NAFDAC started operation, the sale of contaminated water as pure water was the

easiest business any category of people could do. The only requirement was just a sealing machine.

AFDAC made several achievements which include ; the creation of six zonal offices and thirty-six state offices for easy accessibility to consumers, organization of workshops to enlighten various stakeholders of what is expected from them , raising awareness of its functions not only in Nigeria, but also in other countries noted for fake products , such as China, India, Pakistan, Indonesia and Egypt ; holding meetings in concert with the Chairmen House Committee on Health and his members with Ambassadors of Countries identified with exportation of fake products into Nigeria and solicited their support to stop the trend. Sending proposals for reviewing obsolete laws to the National Assembly (http://www.nassnig.org); and putting new guidelines and standard operating procedures (SOP) in place for all regulatory processes.

NAFDAC works in collaboration with some national agencies whose activities relate to its functions. These agencies are stakeholders who help it in different ways to achieve its objectives. Such agencies include the following:

Consumer Protection Council of Nigeria (CPC)

Standard Organization of Nigeria (SON)

National Drug Law Enforcement Agency (NDLEA)

National Institute for Pharmaceutical Research and Development (NIPRD)

Pharmacists Council of Nigeria (PCN)

Pharmaceutical Manufacturers Group of Manufacturers Association of Nigeria (PMGAN)

Consumer Association of Nigeria.

Federal Environmental Protection Agency (FEPA)

Institute of Public Analysts of Nigeria (IPAN)

Pharmaceutical Society of Nigeria (PSN)

Association of Food, Beverages and Tobacco Employees of Nigeria (AFBTE)

National Association of Government Approved Freight Forwarders (NAGAFF)

Association of Nigeria Custom Licensed Agents (ANCLA)

Patent and Proprietary Medicine Dealers Association (PPMDA)

National Union of Road Transport Workers (NURTW)

National Association of Road Transport Owners (NARTO) (stakeholders: http://www.nafdacnigeria.org/stakeholders.html)

Moreover, in order to keep in touch with the international agencies for consumer information, training, cooperation, assistance and financing of specific projects NAFDAC relate closely with the following international agencies:

World Health Organization (WHO)

United Nations International Drug Control Programme (UNDCP)

Codex Alimentarius Commission of Foods and Agricultural Organization (CACFAO)

United States Food and Drug Administration (USFDA)

Environmental and Occupational Health Science Institute (EOHSI). (NAFDAC Achievements: http://www.nafdacnigeria.org/achievements.html).

The target of NAFDAC is to make Nigerian markets free from adulterated goods and services and let consumers know that they are being protected from fraudulent business people. NAFDAC was successful because of the support given by the federal government.

3. The Price Control Board : This was formed in 1970. It has a price control committee in each state of the federation. The committee assists the board in achieving its objectives.

Some of its functions are to stabilize general price levels, control profiteering and inflationary pressures in the economy. It also protects the interest of low income groups by checking the hoarding of goods and fixing control prices on food items (Etonyeaku,2010). Hoarding is a system traders adopt to create artificial scarcity of certain goods. If they succeed, they will then increase the prices of such goods and make double gain at the expense of consumers.

4. Weights and Measures: This is a department under the Ministry of Commerce and Industries. It has a representative in every state in Nigeria. The local governments of every state in Nigeria made provision for regulated weights and measures for our local products. The home maker has the right to return any purchased good that does not meet the regulated weight and for refund of her money.

The Director of Weights and Measures, Olayinka Joseph Sikuade said that his Department has all it takes to look at the metering system of the marketers of oil and gas to conform to the weights and measures regulation. The purpose of regulating the meter is for accuracy, equity, fairness and conformity. (Weights and Measures Regulation 25, vol.99 of April16, 2012: Consumer affairs.nic.in/consumer/?9=node/44) If this is achieved it will help to control the prices of other items in the country. Increase in the prices of fuel and gas automatically leads to increase in both local and foreign goods.

Consumer Protection Council of Nigeria (CPC) : It is a common practice for nations to make laws that are designed to protect the interest of its citizenry in the course of buying and using goods and services .This action usually referred as consumer protection, guards against exploitation of consumers, reduce risk of exposure to harm from

the usage of goods and services as well as provide a platform for the consumer to seek redress in case of any eventuality (Nigeria Consumers :http//Nigeria consumers.com)

In Nigeria, this is provided for in the Consumer Protection Act, under chapter C25, laws of the Federation of Nigeria 2004. The Council is made up a Chairman, a representative of each state in Nigeria and persons representing the ministries of Health, Commerce, Industries Science and Technology, and Petroleum Resources. The functions of the Council include the following among others:

1. Provide speeding redress to consumers' complaint through negotiation and conciliation.
2. Seek ways and means of eliminating from the market hazardous products and causing offenders to replace such products with more appropriate alternatives.
3. Cause an offending company or individual to protect, compensate and provide relief and safeguards to injured consumers or communities from adverse effects of technologies that are inherently harmful.
4. Ensure consumers' interest receive due consideration at appropriate forums and provide redress for the exploitation of consumers (Consumer Protection Council, 2004:http// Nigeria consumer.com/classified).

New standard Encyclopedia maintained that consumer protection is a measure taken to ensure that the public receives fair value in the goods and services it purchases and that dangerous or defective products do not come into the market. The concept of protecting the buying public is based on the principle of consumer right of a buyer to expect fairness, honesty and competency on the part of both manufacturers and sellers.

This expectation contrast with the 'caveat emptor' (let the buyer beware), the philosophy of the early times.

However there are still some unscrupulous manufacturers, merchants as well as those who produce and sell unintentionally shoddy or dangerous goods. On the whole consumers are poorly equipped with either deliberate or accidental infringement of their rights. This inadequacy is a motivating force behind the consumer movement known as consumerism and other consumer associations. The term consumerism according to Kotler, Armstrong, Brown and Adam (1998) is an organized movement of consumers whose aim is to improve the rights and powers of buyers in relation to sellers. Kotler and Keller (2009) see it as an organized movement of citizens and government to strengthen the rights and powers of buyers in relation to sellers. In essence, consumerism is all about ensuring a shift in power from producers to consumers, which could be organized by the consumers themselves for their own protection or where necessary by the government through legislation (Mukhtar, 2012).

In developed countries consumers organized themselves to form consumer associations to protect their rights. These associations are empowered by the government legislation (Lysonski, Durvasula and Watson, 2003). The most effective way of empowering consumers to utilize information is through education .European Commission Staff working document 2012 on consumer empowerment opined that consumer education has traditionally focused on the transfer of skills in responsible household consumers on budget management and healthy eating habits. Understanding advertising and marketing strategies, knowledge about consumer rights and redress, education in sustainable lifestyles and media literacy have over the past years become increasingly important. The growing

emphasis in policy making on the freedom and responsibility of consumers to make their own informed choices means that consumer education is seen as a key tool in ensuring the smooth operation of markets. However, the development of consumer education practices in formal or informal education appears in most countries not to reflect this emphasis (European staff working document(2012): http://ec.europa.eu/information society/evouguide/index en.htm).

According to European staff working document (2012), March 2011 Consumer Summit Workshop on consumer education, provided policy orientations and recommendations for specific actions to national governments on consumer education. It advocates incorporating consumer education in school curricula and life-long learning programmes, basing policy on the results of research about the educational needs of consumers, and balancing regulatory and other policy options. In particular the study underlines that the ex-post examination of the effectiveness of consumer information programmes is rare, but it is important and should be taken serious. Examining the materials/ actions existing already and who does what , evaluating with experts the available materials and selecting the most useful ones to create a knowledge base, and providing teachers and other experts in consumer education with a forum for communication and exchange of ideas are all necessary actions that should be pursued.

a. Compulsory education in schools; Consumer education like most education that tends to influence social attitudes, is most effective in school at an adolescent / young adult age when most attitudes are formed . The best way to ensure that consumer education reaches its target is through inclusion in regular school curricula. This is first and foremost the task of national authorities. If consumer

education materials are to be taught in classrooms and nomadic schools, there will be a high level of consumer empowerment (European Staff Working Document, 2012).

b. Adult education: European Commission Staff Working Document (2010) showed that opportunities for educating adults in a real teaching situation are limited. The data revealed that about 9% of the adult population (25-64 years) effectively took part in education and training. Therefore, knowledge of consumer information cannot be inculcated to adults in a real teaching context. Barriers to participation in adult education ranged from lack of transparency in the sector to inability to pay course fees, distance to learning opportunities, bad experiences of previous education, language difficulties and lack of time due to family responsibilities and work schedule. In addition some countries do not have active learning culture or policy, which is the case of Nigerian home makers.

European Staff Working Committee (2010) advocated that reaching out to most vulnerable consumers is probably most done via specialized advice services or institutions that enjoy communicating with them on specific issues, such as financial literacy. Best practices are found where trade unions and social workers play a key role in reaching out to consumers. In Nigerian setting, trade unions and social workers could be consumer agencies, consumer associations and nongovernmental organizations who are supposed to educate consumers on their rights and responsibilities in the market place.

The online consumer education site is to fulfill an adult education role or self education role. Close monitoring and visitor surveys will help to identify the site that are used and appreciated, which will inform decision making and the phasing out of the

resource and the use of relevant materials in the website of teachers or trainers (European Staff Working Committee, 2010).

European Staff Working Committee expressed that University education in consumer policy is to produce professionals that will find employment in relevant fields. In Nigeria consumer education materials are incorporated in areas, such as Home Economics, Business studies, Economics and Marketing, but not in secondary and primary school levels. Consumer education should be included in secondary and primary school curricula because, that is where learning is more active and formation of habits in consumption of goods and services starts.

Moreover, government should publish information on new products as soon as possible and the price guide of products should be released on monthly basis. This will help the homemakers to make comparative shopping from different stores or market places. At times some goods may be scarce in a particular place within the town and traders use the opportunity to inflate the prices. So it is necessary to compare prices in different places.

2.3 Review of Empirical Studies

This section reviewed the empirical studies related to this study.

Themba and Tanjo (2013) carried out a study on Consumer Awareness and Usage of Nutrition Information in Botswana. The objectives of the study are as follows:

1) How aware consumers in Batswana were of nutrition information on food products? Did awareness of nutrition information vary across demographic segments of the population?

2) How did consumers in Botswana use nutrition information on food products? For what purpose and to what extent do consumers in Botswana use nutrition information? Did usage of nutrition information vary across demographic segments of the population? Under what situations do consumers use nutritional information? What were the main reasons for reading and for not reading nutrition information on food products? The study used descriptive design and questionnaire was the instrument used to elicit information from the respondents. The population of Botswana at the time of this research was 2,310,953. A convenience sample was selected using the mall-intercept technique (Subramaniam and Marinuthu, 2010). The sample size was 150 consumers randomly selected from fixed locations at the main shopping centers in Gaborone, the capital city of Botswana. The findings of the study revealed that 78 percent of the respondents demonstrated a high level of awareness of nutritional information on food products. Those who claimed that they read nutrition information when purchasing food products were in the majority (88 percent) while 12 percent never read nutrition information.

The respondents admitted that they read information at the first time of purchasing the items.

The present study shares similarities with Themba and Tanjo (2013) study because the focus was on nutrition information awareness for purchasing food products and the present study is on the influence of consumer information awareness on homemakers' selection of goods and services. The reviewed study used six objectives, six research questions and six hypotheses and the present study also used the same number of objectives, research questions and hypotheses. Themba and Tanjo's study sample size was

150 for the whole Botswana while the present study used 1,031 sample size for five states in the South -East of Nigeria. Both studies assessed the respondents awareness of consumer information and how they utilized it in purchasing products. The only variation is that, the reviewed study used both male and female consumers in the study while the present study used female homemakers working in twelve Federal Government Collages.

Oguche and Sanni (2013) did a study on Awareness and Utilization of Consumer Information by Homemakers in Kogi East Senatorial District of Kogi State. The objective of the study was to ascertain whether or not homemakers in Kogi East Senatorial District are aware and utilize consumer information. The study was carried out in Kogi East Senatorial District of Kogi State which comprised of nine Local Government Areas. Survey design was employed for the study and questionnaire designed by the researchers was used to get information from the homemakers. The population for the study was 3,000 married homemakers from the nine Local Government Areas while the sample size was 750 randomly selected from the population. The homemakers were from both urban and rural areas. The findings of the study revealed that homemakers in Kogi East District Local Government Areas were aware and utilize some consumer information. The homemakers in urban areas were more aware and utilize consumer information more than the rural homemakers.

The current study is related to Oguche and Sanni reviewed study because the study was on awareness and utilization of consumer information by homemakers in Kogi Stste. Oguche and Sanni's research was on awareness and utilization of consumer information while the present study is on the influence of consumer information awareness on homemakers' decision making in selecting family goods and services. Oguche and Sanni's

study was in Kogi state alone but the present study covered the five states of South East Geopolitical Zone of Nigeria. The reviewed study used only two research questions to find out the homemakers awareness and utilization of consumer information while the present study used six research questions and six hypotheses. The use of hypotheses provided more substance to the study and made the result clearer. There is also deference is in the location of the target population. The reviewed study used homemakers from nine Local Government Areas of Kogi State while the present study used homemakers from twelve Federal Government Collages in the five States of South-East.

Awasthi (2013) conducted a research on awareness of consumers regarding consumer organizations and various information sources in India. The objectives of the study were to:

1. assess the awareness of respondents towards consumer terminology (ii) legal laws;
2. ascertain the awareness of respondents regarding consumer organizations and various information sources. The study was survey design and questionnaire was used to elicit information from the respondents. The specific population of the study was not stated but the population of India at the time of this study was 252 million. The researcher gave out 150 questionnaire items. The actual sample size was 120 which comprised of half (50%) males and half (50%) females respondents. The findings of the study revealed that the respondents had low level of awareness regarding consumer terms. Majority of the respondents had partial awareness. Male respondents had more awareness than female respondents.

The reviewed study above is relevant to the current study because awareness of legal laws protecting consumers and various sources of information are important parts of

consumer information. The reviewed study did not indicate the specific population of the study and the sample size of 120 respondents may not be a true representative of consumers in India. Therefore, it may not be used to generalize the awareness of consumers regarding various sources of consumer information in the entire nation.

Harsha, Jha, Taneja, Kabra and Sadiq (2013) conducted a study on consumer awareness, safety perceptions and practices about food preservatives and flavoring agents used in packed/canned foods in India. The objectives of the study were to assess the consumers' awareness safety perceptions and practices about food preservatives and flavoring agents in commonly purchased food items. The study design was survey and questionnaire was the instrument used for data collection. The population comprised of people who came to popular malls in the city and bought packed foods. Those who refused to participate were excluded from the study. The study used non-random sampling with sequential inclusion of the study subjects who met the inclusion criteria till the required sample size was reached. The total sample size was 126. The finding of the study showed that the participants were aware about the presence of food preservatives and flavouring agents in packed/ canned foods but they lack the knowledge about their specific effects on human health. It was observed that their practices were unfavourable to healthy living.

The reviewed study above is relevant and related to the present study. One of the variables in the problem statement of this study is that homemakers purchase harmful products for their families use due to lack of knowledge. The reviewed study focused on awareness of food preservatives, flavouring agents in canned/packed foods while the present study is on the influence of the awareness on homemakers' utilization in selecting goods and services. The findings of the reviewed study showed that the consumers were

not aware of the specific effects of such preservative and flavouring agents on human health, which is dangerous. The results of the present study will show whether the homemakers are aware or not.

Gwantwa (2012) conducted a study on awareness of food labelling and use of the information in purchasing pre packaged food products among consumers in Ilala Municipality, Dar Es Salaam. The objectives of the study were to:

1. determine level of awareness on the basic pre packaged food labeling among consumers in Ilala Municipality;
2. determine perceptions on the importance of pre packaged food labeling information among the consumers;
3. determine factors associated with reading pre- packaged food labels among the consumers. Survey design was the method employed for the study and questionnaire was used to elicit information from the respondents. The population comprised of people who were 18 years and above found purchasing pre packaged foods in the 5 selected supermarkets in Ilala Municipality. The sample size for the study was 208 respondents. Findings showed that consumers in Ilala Municipality had low awareness and use of food labeling information. Awareness and use of food label information was significantly associated with age, occupation and educational level of respondents. Difficulties consumers encountered in reading food labels included small font size, use of scientific and technical language, unfamiliar language, time constraint and purchase of routine products.

Gwantwa's study above was on awareness and use of food labeling information in purchasing; while the present study is on influence of information awareness on home

makers decision making in selecting family goods and services. The present study is related to Gwantwa's (2012) study in the aspect of awareness of information and use in purchasing goods. Gwantwa's study was in Dar Es Salaam where workers are concentrated. Likewise the present study was carried out in the South-East Geopolitical zone of Nigeria where economic activities are concentrated using homemakers working in Federal Government Secondary schools. The major difference is in the population of the study and the area of the study. The reviewed study population was 208 which was also the sample size while the present study used 1031 for the population as well as sample size. The former study was done in Ilala Municipal of Dar Es alone but the present study covered the whole South-East of Nigeria. Moreover, the reviewed study focused on awareness of food labelling information while the present study emphasized on influence of awareness of information on decision making in selecting goods and services.

Vesna and Kristina (2012) carried out a research on Analysis of Consumer Awareness and Trust in Organic Food Legislation in Croatia. The objectives of the study were to investigate the households' use of label information on organic food products, their trust on the information presented on organic food and consumer trust on organic food monitoring and control system in Croatia. A survey design was used. A constructed questionnaire was the instrument employed to elicit information from the respondents. The sample for the study was 1000 consumers selected from the Croatian citizens who were older than 15 years. The result of the research conducted in March, 2012 on a representative sample of the citizens of the Republic of Croatia in households showed that the majority of the respondents (76.6%) were familiar with organic food. In the survey, special emphasis was put on the purchase of organic food, especially among regular

buyers. Regular buyers were asked about their familiarity with the information on the organic food declaration and their trust in the reliability of the information. The findings also indicated that consumers were very familiar with the organic food consumer protection council in Croatia.

Vesina and Kristina's study focused on consumer awareness for organic foods and trust in Croatian food legislations, while the present study will determine the influence of consumer information awareness on homemakers' decision making in purchasing. Therefore, the reviewed study is related to the present study as it dwelt on consumer awareness of information, used survey and questionnaire to elicit information from the respondents and the present study also used survey and questionnaire. The present study used six objectives but the number of objectives used in Vestina and Kristina's study was not stated. Another difference is in the selection of the subjects for the study. The reviewed study used households that were above 15 years old while the present study used homemakers working in twelve Federal secondary Schools for the study. The study in Croatia focused only on organic foods but the present study is on consumer awareness of information in selecting general products for the family. Apart from the few observations, the study has provided an important information as a point of reference for the current study. This is in the area of consumers trust in Croatia food legislation bodies for their protection. The result of the present study revealed that some respondents were not aware of some sources of consumer information in Nigerian.

Abibio, Adi and Amoah (2012) conducted a study on Evaluating the awareness and importance of food labelling information among consumers in the Kumasi metropolis of Ghana. The objective of the study was to determine the awareness and importance of food

labeling information to consumers in Kumasi metropolis of Ghana. A total of 455 respondents buying in various malls in Adum, a popular area in Kumasi were randomly selected for the study. The study was survey design. A structured questionnaire was designed to establish the motivating factors that influence the respondents' choice of packaged food products, health concern, awareness and use of date markings and storage instructions. Findings of the study indicated the most important factors that influence the respondents' choice of package food products as follows: expiry date, nutritional information, ingredient, taste, appearance and price. Factors such as brand name, country of origin of the products and storage instruction were not too important to the respondents in their choice of packaged food products.

The present study is related to above reviewed study as it focused on consumer awareness of information in purchasing packaged food products. The present study is on the influence of information awareness on decision making in purchasing goods and services. The reviewed study above used research questions and questionnaire items to elicit information from the respondents which was the same methodology the present study used. Though the former study did not mention the specific population of the study, the present study used 1031 population which was also the sample size for the study. The reviewed study was only on nutrition information awareness of consumers while the present study was on influence of consumer information awareness on decision making in selecting general goods and services. Obeta (2011) conducted a research on consumer education awareness of household in Umudike community, Abia State. The objectives of the study were: Challenges facing households in Umudike Community as consumers and the level of consumer education awareness of households in Umudike community. The

population comprised 450 households and the sample size was 225 families randomly selected from the households. The study adopted survey design methodology and questionnaire was the instrument used to elicit information from the respondents. Two research questions were used and the data generated were statistically analyzed using percentages, frequency and mean. The study revealed that households were aware of consumer education and agreed that it could help them purchase wisely. The findings also revealed that consumers were faced with numerous untold hardship from different sources – the sellers, unfair selling techniques or unwarranted pressures to make a consumer buy even what is not of immediate need. The findings observed that different brands of goods and services are everywhere in the market and make it difficult to choose intelligently. The study also indicated lack of adequate information concerning the goods and services the person wants. The study cited example of a person that bought a fairly used car because the price was low. Later, he discovered that it will cost him more to put the vehicle in order to be road worthy than the initial cost. It was emphasized that the above situation can be prevented by use of available information.

Though Obeta's study is not on the influence of information awareness on decision making, it showed that awareness of consumer education alone cannot prevent consumers from encountering problems in the market place. The present study was to find out whether the homemakers are aware of the information or not, and if they are aware, why are they not utilizing it. The study by Obeta was in Abia State, which is one of the study areas that was covered by the present study.

Asogwa and Igbokwe (2010) carried out a study on household competencies necessary for effective consumption of goods and services in Enugu State. The objectives of the study were to investigate the households' knowledge of:

1. concepts of consumer education;
2. objectives of consumer education;
3. attributes of a competent consumer;
4. benefits of consumer education/competence;
5. consumer rights and consumer responsibilities.

Survey design was used and the population comprised of every member of Enugu State, which was 3,789,5779 as at the time of this study. The sample size was 1,377 literate consumers randomly selected for the study. Questionnaire was the instrument used to elicit information from the respondents. The findings revealed that the overall consumers have low knowledge of consumer competency/education and consumers possess very low knowledge of concepts of consumer education, consumer rights and consumer responsibilities. The consumers also have low knowledge of attributes of consumer education.

Asogwa and Igbokwe (2010) study focused on households' knowledge of competencies necessary for consumption of goods and services while the present study focused on influence of information awareness on homemakers' selection of goods and services. Therefore, the reviewed study is relevant and related to the present study because both were concerned about consumer information awareness of consumers in purchasing goods and services. Asogwa and Igbokwe's study was conducted in Enugu State which is just one out of the five States covered by the current study. The reviewed study used five

objectives and questionnaire but the present study used six objectives, six research questions in addition to six hypotheses that were tested at 0.05 significant level.

Etonyeaku (2010) researched on the consumer protection awareness level of students of faculty of education, University of Nigeria, Nsukka. The purpose of the study was to assess the students' awareness of their rights and legislation that protect them. The study used the following two objectives;

1. The students' awareness level of their rights and responsibilities as consumers.
2. The students' awareness level of the consumer protection agencies and legislations that protect their rights as consumers.

The researcher used survey design for the study. The population was 1,430 which comprised of 2nd and 3rd year students of faculty of Education University of Nigeria, Nsukka. The sample size was 452 students. Questionnaire was the instrument used to elicit information from the students. The findings of the study revealed that students as consumers were aware of their basic consumer rights including access to safety right to protest against inferior services, right to honest information.

Etonyeaku's study is relevant to the current study as the research was on awareness of consumer information. Etonyeaku's study appears too narrow because the focus was only on students of faculty of Education; while the current study focused on the influence of consumer information awareness on homemakers working in the twelve federal secondary schools of South Eastern Nigeria. The reviewed study used survey design and research questions while the present study used survey design, research questions and hypotheses which will make the analyzed results clearer

Obilor (2009) also carried out a study on evaluation of consumers' decision making on the purchase of food items in Imo State. The objectives of the study were to:

1. examine the roles played by various family size in purchasing food items;
2. identify the food items consumers often purchase;
3. examine the factors that influence the respondents choice of food items;
4. examine the consumers awareness of food labeling.

The population for the study was 2,559 and the sample size was 331. The study was survey design and questionnaire was the instrument used to elicit information from the respondents. Data collected were analyzed using simple descriptive statistic such as mean and standard deviation. The four null hypotheses were tested with the use of Pearson Product Moment Correlation Statistics. The result showed that consumer awareness could significantly help consumers to avoid buying expired and dangerous foods.

All the methods used in Obilor's study were adequate. The present study adopted almost all the methods. The only difference is that Obilor's study was solely on decision making of households in purchasing food items while the present study is on influence of information awareness for selecting general goods and services. Obilor's study is related to the present study because in selection of goods and services decision making must be involved. Moreover, Obilor's study was only in Imo State but the present study covered the whole five States in the South East Geopolitical zone of Nigeria.

Prajapati (2009) carried out a research on consumer information awareness among females of Mehsana city on household goods and services. Mehsana city is situated in the North Zone of Gujarat State, India. The objective of the study was on the effect of occupation and education of females of Mehsana city on consumer awareness regarding

household goods and services. The population of Mehsana city at the time of this study was 184,233 and the sample was selected according to different wards of Mehsana municipality distribution. The sample size was 192 females selected by purposive sampling technique. Constructed self-design questionnaire was the instrument used to elicit information from the respondents and the study was survey design. The result revealed that working status played an important role in the general awareness of consumer information on household goods and services. It also revealed that working female status had great influence on awareness of consumer protection acts. The result showed that education is an important variable in awareness of household goods and protection acts available for consumers in Mehsana city.

Prajapati's study was on consumer information awareness among women of Mehsana city on household goods and services. The study is therefore relevant and related to the current study. The reviewed study focused only in Mehsana city, India but the present study covered the five states of South East Geopolitical zone of Nigeria. The sample size is just 192 and it may not be appropriate to generalize the findings to the entire country of India.

Yang, Yeh and kuang (2009) conducted a study on the impart of brand awareness on consumer purchase intention; the mediating effect of perceived quality and brand loyalty in Taiwan.

The objectives of the study were to explore (1) The influence of brand awareness, perceived quality on purchase intention, (2) the effect of perceived quality on brand loyalty (3) whether perceived quality mediates the relations between brand awareness and purchase intention and (4) whether brand loyalty mediates the relations between brand

awareness and purchase intention. The convenience sampling method was used to collect data from cellular phone users living in Chiyi (Taiwan) with a questionnaire. Simple (linear) regression analysis was used to examine the relationship between brand awareness, perceived quality, brand loyalty and purchase intention .The findings revealed that consumers' brand awareness significantly influenced purchase intention. It signifies that consumers will buy a familiar and well known brand product. The result also revealed that consumers brand awareness significantly influenced perceived quality.

The reviewed study above is relevant to the current study because brand awareness is one of the important consumer information homemakers should check when selecting family goods and services as it relates to perceived quality. The reviewed study used simple regression analysis to test eight null hypotheses and the present study also used regression to test the hypotheses. The reviewed study was only on brand but the present study covered more areas of consumer information.

Mahgoub, Lesoli and Gobotswang (2007) conducted a research on awareness and use of nutrition information on food packages among consumers in Maseru (Lesotho). The objective of the study were to evaluate the level of knowledge and use of nutrition information on food packages among consumers in Maseru, Lesotho. Lesotho is a small landlocked nation in Southern Africa, completely surrounded by South Africa, with a population of less than 2 million. The study was survey design with a sample size of two hundred and sixty. A structured questionnaire covering aspects of knowledge and use of food labels and nutrition information was used to collect information from the respondents. The study also included open-ended questions on what consumers expected to be on the food label, what they understand by nutrition information, what its importance is, and if

they think it should be included on the food package labels and why. The findings indicated that the main demographic features of the participants were: 67.3% female, 59.6% married, 55.9% completed primary, middle or high school, and 68.4% were poor. Majority of the participants claimed that they use a shopping list. Less than half of the participants indicated that nutrition information on food labels, rather than price, taste, appearance, convenience, or brand name, were their main motivator to purchase foods. With regard to food label and nutrition information awareness, a majority of the participants said they knew about them (59.6% for food label knowledge, and 69.2% for nutrition information knowledge). The same trend has been observed with respect to use of nutrition information on food labels when shopping, where 63.8% claimed that they utilize that knowledge when shopping. For the lowest income group, food price was the major determining factor of the types of foods they buy. A positive relationship between age of the participants and nutrition information knowledge was observed. It was noted that as the level of education increased, the level of knowledge about food label increased. The level and use of nutrition knowledge when purchasing foods increased with age, educational level and family income.

The present study is related to Mohgoub *et al* (2007) study in the aspects of consumer information awareness and utilization in purchasing products. The reviewed study used survey design and questionnaire was used to elicit information from the respondents, which is the same methodology the present study used. The present study used a larger sample size which will be more relevant in making generalization than the small sample used in Lesotho study.

Yun (2005) conducted a study on Role of Consumer Knowledge in Brand Extension Evaluations. The major objective was to investigate the effects of consumer knowledge on consumer fit perceptions between an extension and its parent brand. Two specific objectives and two research questions were addressed in this study. First objective, do both product knowledge and brand knowledge have an impact on consumer fit perceptions in brand extension evaluations? Second objective, If both product and brand knowledge affect consumer fit perceptions, do they have equal influences or do they play different roles? Four hypotheses were formulated based on the literature; two were for the first objective and two for the second objective. The study was a survey design and data was collected from students at a University in New Zealand. The population for the study consisted of 308 and a sample size of 160 postgraduate students of Business and Computer studies. Yun's research on role of consumer knowledge in brand extension evaluations in New Zealand, suggested consumer awareness as one of the moderating factors, like advertising, consumer mood, brand breadth and so on, which have an impact on consumer brand extension evaluations (Czellar, 2003; Grime and Smith, 2002). The results and findings of this study confirmed that knowledge or awareness is an influencing factor that plays a role in consumer brand extension evaluations. It appears to have an impact on consumer fit perceptions between an extension and its parent brand. Higher knowledge seems to give consumers more and better abilities, skills to access the fit between an extension and its parent brand.

The present study shares similarities with Yun (2005) study because both focused on the influence of consumer awareness for selection of goods and services .The present study used survey method, six objectives, research questions and questionnaire to elicit

information from the respondents but the former study used two research questions and mostly interview in the study which were analyzed with percentages. The present study used mean and standard deviation to analyze the data generated from research questions which will make the results clearer. The present study observed from literature the inability of the homemakers to make choice among similar brands of products and Yun's study revealed the need for consumer information awareness to alleviate the problems. The former study was conducted in New Zealand but the present study was conducted in Nigeria to determine the influence of information awareness on homemakers' choice of goods and services.

2.3 Summary of Reviewed Literature

The review focused on the different theories used by researchers to explain consumer awareness of information and decision making in selecting family goods and services. It revealed different models and approaches researchers used to outline consumers behaviour. One of the most prevalent models which is utility theory believes that consumers make choices based on the expected outcomes of their decisions. Consumers are viewed as rational decision makers who are more concerned with their own gain. Consumers weigh the probability of outcomes of their decisions and select the one which maximizes their interest.

However the review highlighted that decision making of consumers is very complex and identified some important factors that influence consumer decision making in selecting goods and services. Some of these factors include need recognition which involves value and objective, consideration of alternatives, evaluation of the alternatives,

gathering information about the alternatives, processing the information, re-examining positive and negative consequences of known alternatives and finally implementing the decision. It is difficult for one theory to claim to have included all the factors that influence consumer decisions in selecting family goods and services.

One of the important lessons learnt from the literature review is that, promoting consumer education in any society or country will only succeed if there is a shared desire to work for a change. This requires a partnership of government, education, business, consumers themselves, non- governmental organization and other community leaders to work hand in hand.

In all the empirical studies reviewed concerning this research work, there is least or none on the influence of consumer information awareness on homemakers' decision making in selecting family goods and services in the South Eastern Nigeria. For instance, the study in Kogi State was on awareness and utilization of consumer information by homemakers, not on influence of consumer information awareness on homemakers. The study on consumer education awareness of households in Umudike, was not on influence of consumer information awareness on homemakers.The study on household competencies necessary for effective consumption of goods and services in Enugu State, was not on influence of consumer information awareness on homemakers' decision making in selecting family goods and services. The study on evaluation of consumers' decision making on the purchase of food items in Imo State, was not on influence of consumer information awareness on homemakers decision making in selecting family goods and services. It is on this note that the present study tends to bridge the gap. Moreover, the reviewed studies in the South East did not cover the whole Eastern zone of Nigeria. The

present study covered the whole five States of South-East geopolitical zone of Nigeria. Furthermore, most of the reviewed studies the present research borrowed idea on how to help homemakers become wise/intelligent consumers were conducted outside Nigeria. It is therefore necessary to conduct similar studies in Nigeria, which is also the target of this present study. To the best of researcher's knowledge and related reviewed studies, there was no study on the Influence of Consumer Information Awareness on Homemakers Decision Making in Selecting Family Goods and Services in South-East Geo-political Zone of Nigeria. So the present study was to fill this gap.

CHAPTER THREE

RESEARCH METHODOLOGY

This chapter explains the methodology and procedures that were used in this study. The chapter is discussed under the following sub-headings:

3.1 Research Design

3.2 Population for the Study

3.3 Sample and Sampling Procedure

3.4 Instrument for Data Collection

3.4.1 Validation of the Instrument

3.4.2 Pilot Study

3.4.3 Reliability of the Instrument

3.5 Procedure for Data Collection

3.6 Procedure for Data Analysis

3.1 Research Design

The survey research design was adopted for this study. In a survey research method, information is collected from a large number of subjects by personal interview, written questionnaire, mail questionnaire and telephone amongst others (Berger,2005).The survey research design is convenient and is the method often used by researchers to elicit relevant information from any targeted group of people (Owioduokit, 2000 and Perner (2007). This was considered appropriate for this study, since data were collected from different schools which are located in the five states in South East Geopolitical zone, Nigeria.

3.2 Population for the Study

The total Federal Secondary Schools in the South-East are twelve and all were involved in this study. The population for the study was obtained by addition of all the homemakers in the twelve secondary schools which gave the total of 1031 (Table 3.1).

The population for the study consisted of all female homemakers working in the Federal Government Secondary Schools from the five states in the South-East geo-political zone. The five states are Abia, Anambra, Ebonyi, Enugu and Imo.

Table 3.1: Population for the Study

STATE	SCHOOL	NO OF HOMEMAKERS	TOTAL
Abia	F.G.G.C. Umuahia	97	
"	F.G.C. Ohafia	78	225
"	F.G.T.C Ohanso	50	
Anaambra	F.G.G.C. Onitsha	156	
"	F.G.C. Awka	71	
"	F.S.C. Nise	65	292
Ebonyi	F.G.G.C. Izamgbo	70	
"	F.G.C. Okposi	69	139
Enugu	F.G.C. Enugu	108	
"	F.G.G.C. Leja	68	176
Imo	F.G.G.C. Owerri	121	
"	F.G.C. Okigwe	78	199
TOTAL			**1031**

Source: Staff Nominal Roll 2014 (South-East , Nigeria).

3.3 Sample and Sampling Procedure

There was no sampling for this study. The sample size was the whole population of 1031 homemakers since it is a survey research. According to Ndiyo (2005) a survey

research requires a larger sample frame to allow generalization to be made. When the population is not too large, the entire population can be used for the study. Saltkind (1997) also recommended increase of sample size in survey research to account for the lost questionnaire and those that will not be correctly filled. Therefore, the whole population of homemakers drawn from the twelve federal secondary schools in the five states was used as sample for this study.

3.4 Instrument for Data Collection

The instrument for data collection was a questionnaire titled Influence of Consumer Awareness. The questionnaire items were constructed by the researcher based on the objectives, research questions, hypotheses and information gained from the literature review. The questionnaire was made up of seven sections; Section A, dealt with the personal data of the homemakers. Section B consisted of nineteen questionnaire items which answered research question 1, based on the availability of sources of consumer information. Section C consisted of seventeen items which answered research question 2, based on level of homemakers' awareness of consumer information. Section D consisted of nineteen items which answered research question 3, based on influence of homemakers' awareness of sources of consumer information. Section E consisted of fourteen items which answered question 4, based on extent of homemakers' utilization of consumer information. Section F consisted of fourteen items which answered question 5, based on socio-economic factors affecting homemakers' decision in selecting family goods and services. Section G consisted of four items that answered question 6, based on homemakers' decision making in selecting family goods and services.

A four- point scale was used to measure the subjects' responses as follows:

Strongly Agree = 4

Agree = 3

Disagree = 2

Strongly Disagree = 1.

3.4.1 Validation of the Instrument

Validity is the ability of the instrument to measure what it is supposed to measure. The instrument was validated by three experts in the field of Home Economics Education and two other experts in Measurements and Evaluation in the ranks of Readers and Professors in the Faculty of Education, Ahmadu Bello University Zaria. A total of five people were used for validation of the instrument. These experts checked the questionnaire for accuracy and made some corrections. In line with their corrections, amendment was made on some of the items and acronyms that are not familiar to respondents were written in full for correction of the instrument. Therefore, face validation was carried out on the instrument.

3.4.2 Pilot Testing

The aim of the pilot study is to pre-test the instrument for its appropriateness for the study and to identify logical problems that may occur in using the proposed method. Pilot Study provides some indications of the tenability of the instrument and suggests whether further adjustment is needed. This is in line with Olayiwola (2007) who asserted that pilot study is the best way of validating an instrument before data collection.

The pilot testing was carried out in Delta State to determine the reliability of the designed instrument. A total of thirty (30) copies of the questionnaire were administered to

homemakers selected from Federal Government Girls' College Ibussa, Asaba Delta State. Asaba was used because it is not in the study area, but it has similar characteristics with those towns in South East Geopolitical Zone. The researcher gave the questionnaire to the homemakers through the help of the principal, and these were filled and returned within one week.

3.4.3 Reliability of the Instrument

Reliability of an instrument has to do with the consistency of measures obtained from the same instrument when retested (Ndiyo, 2005). The reliability of the instrument for this study was ascertained using Cronbach's alpha coefficient through pilot study. Cronbach's alpha is the appropriate measure for assessing the reliability of attitude scale (Akuezuilo and Agu, 2003). The data collected from the pilot study were statistically analyzed with descriptive statistical tools for the purpose of the reliability coefficient. Cronbach's alpha reliability method was used to analyze the data collected. Consequently the reliability coefficient of 0.758 was obtained from the homemakers' test of instrument. This reliability coefficient was considered adequate for the internal consistencies of the instrument. This was a confirmation of test of reliability by Siegel (1992) and Stevens (1986). According to them an instrument is considered reliable if it lies between 0 and 1, and that the closer the calculated reliability coefficient is to zero, the less reliable is the instrument and the closer it is to one, the more reliable is the instrument. This therefore confirms the reliability of the instrument used for pilot's study data collection as fit for the main work.

3.5 Procedure for data collection

In order to proceed for data collection a letter of introduction was obtained from the Head of Department, Vocational and Technical Education, Ahmadu Bello University, Zaria. Familiarization visits were made to all the Federal Secondary Schools involved in the study. The Researcher made herself known to the Principals of the schools and explained her purpose of the visit. The principals assisted the researcher in getting the lists of the staff that were used for the population of the study. The list was obtained from the twelve Federal Secondary Schools that were involved in the study.

The second visit was made during data collection. Five research assistants were selected and instructed on how to fill the questionnaire who helped the researcher to administer and collect the questionnaire. One research assistant was selected from each of the five States who helped to administer and collect questionnaire in the federal secondary schools involved in the study. One thousand and thirty-one (1031) copies of the questionnaire were distributed. It took three weeks to administer the questionnaire to the respondents in twelve schools and three weeks to collect them with the help of the research assistants. The number of copies duly filled and collected were eight hundred and ninety-six (896) copies, which represented 86.9% returned. This was used for the analysis.

3.6 Procedure for Data Analysis

The data obtained from the questionnaire were subjected to statistical analysis using percentages, frequency counts, means, standard deviations, and simple linear regression. The personal data generated from section A were organized in frequency and analyzed with percentages. Mean and Standard deviation were used to compute data

generated from research questions 1 to 6, which is section B to G . In research question 2 and 3, four point scales were ≥assigned as follows: High Awareness = 4, Moderate Awareness = 3, Low Awareness = 2, No Awareness = 1. Research question 4 has the following four point scale: Always = 4, Sometimes = 3, Rarely = 2, Never = 1. Research questions 1,5 and 6 have four point scale as follows; strongly agree = 4, Agree = 3, disagree =2 ,Strongly disagree= 1.Any item with 2.5 and above was accepted as applied as the case may be and any item that has below 2.5 was not accepted.

The null hypotheses 1 to 6 were analyzed using simple linear regression statistical analysis. All the null hypotheses were tested at 0.05 significant level. The decision rule was that if the p-value is equal or less than 0.05(≤ 0.05) or when the critical value is greater than the table value, the null hypothesis was rejected. On the other hand, when the p-value is greater than 0.05 (> 0.05) or the critical value is less than the table value, the null hypothesis was retained. All statistical analysis was carried out using SPSS statistic for window (version 20).

CHAPTER FOUR

DATA PRESENTATION AND ANALYSIS

This chapter presented and discussed the data collected for the study. The chapter is discussed under the following sub-headings:

4.1 Analysis of Bio data.

4.2 Answers to research questions.

4.3 Testing of Null hypotheses.

4.4 Summary of major findings.

4.5 Discussion of findings.

4.1 Analysis of Bio Data

The Bio data of respondents were presented in Table 4.1, 4.2 and 4.3.

Table 4.1: Distribution of respondents by state of residence

State of Residence	Frequency	Percentages (%)
Abia	206	23.0
Anambra	242	27.0
Enugu	158	17.4
Ebonyi	127	14.2
Imo	165	18.4
Total	**896**	**100**

Source: Field survey, 2015

Table 4.1 above revealed that 242 (27.0%) of the respondents were from Anambra state, 206 (23.0%) Abia state, 165 (18.4%) Imo state, 158 (17.4%) Enugu state and 127 (14.2%) Ebonyi state respectively. Thus, most of the respondents were from Anambra and Abia States.

Table 4.2 Means and Standard Deviations on Respondents educational qualification

Qualification	Frequency	Percent	Mean	SD
FSLC	118	13.17	2.5641	0.40517
SSCE/GCE	87	9.71	2.6243	0.33311
OND/NCE	64	7.14	2.4580	0.32333
B.Sc/HND	430	47.99	2.8267	0.45725
M.Sc/M.Ed and above	197	21.99	2.7510	0.44106
Total	**896**	100	**2.7295**	**0.44373**

Table 4.2 presents the means and standard deviations on the respondents' educational qualification. All the qualifications had mean scores that are above the cut-off mean of 2.50, except the OND/NCE which was having a mean of 2.4580. The result also revealed that most of the respondents were B.Sc/HND and M.Sc/M.Ed graduates and above.

Table 4.3 Means and Standard Deviations on Respondents Level of Income

Level of Income	Frequency	Percent	Mean	SD
N10,00 - N20,000	168	18.75	2.6652	0.44254
N21,000 - N30,000	83	9.26	2.6589	0.47129
N31,000 - N40,000	61	6.81	2.9037	0.46373
N41,000 - N50,000	76	8.48	2.8051	0.35809
N51,000 - N60,000	115	12.83	2.6609	0.38794
N61,000 and above	393	43.86	2.7503	0.45603
Total	**896**	100	**2.7295**	**0.44373**

Table 4.3 presents the means and standard deviations on the respondents' level of income. All the levels of income had mean scores that are above the cut-off mean of 2.50, with N31,000-N40,000 having the highest mean of 2.9037 and N21,000 to N30,000 with

a least mean of 2.6589.The result also revealed that N61,000 and above had the highest respondents.

Table 4.4: Distribution of Respondents according to schools

Schools	Frequency	Percent (%)
F.G.G.C Umuahia	90	10.0
F.G.C Ohafia	68	7.6
F.G.T.C. Ohanso	48	5.4
F.G.G.C. Onitsha	114	12.7
F.G.C. Awka	68	7.6
F.S.C. Nise	60	6.7
F.G.G.C. Izamgbo	65	7.3
F.G.C. Okposi	62	6.9
F.G.C Enugu	98	10.9
F.G.G.C. Leja	58	6.5
F.G.G.C. Owerri	95	10.6
F.G.C. Okigwe	70	7.8
Total	**896**	**100**

Source: Field survey, 2015

Responses from the respondents on the distribution according to schools (table 4.4) showed that F.G.G.C. Onitsha had the highest respondents of 114 (12.7%), followed by F.G.C. Enugu with 98 (10.9%) and F.G.G.C. Owerri with 95 (10.6%), while the least was F.G.T.C. Ohanso with 48 (5.4%). The table above revealed that most respondents were from F.G.G.C. Onitsha.

Answer to Research Questions

This section shows the presentation and analysis of data collected, which answered research questions 1-6 using $\bar{x}$ and standard deviation. The benchmark of 2.5 for agreed and below 2.5 for disagreed was used in decision making. This is shown in Tables 4.5 to 4.10.

Research Question 1: What are the sources of consumer information available for homemakers' selection of goods and services?

Questionnaire items 1-19 of section B answered research question 1.

Table 4.5 Means and Standard Deviations on sources of consumer information available for homemakers' selection of goods and services

	Items	N	Mean	SD	Remark
1	Advertisement	896	3.75	0.44	Available
2	Sales agents	896	3.46	0.68	Available
3	Product packages	896	3.44	0.76	Available
4	National Agency for Food and Drug Administration and Control (NAFDAC)	896	3.42	0.8	Available
5	Television and Radio Programmes on Consumer Affairs	896	3.38	0.8	Available
6	Instruction booklets/leaflets	896	3.15	0.93	Available
7	Standard Organization of Nigeria (SON)	896	3.00	0.87	Available
8	Internet for consumer	896	2.76	1.05	Available
9	Telephone Conversation	896	2.76	0.93	Available
10	Magazines for monthly price list	896	2.74	1.05	Available
11	Journals and newspapers publications for consumer information	896	2.63	1.00	Available
12	Non-governmental Organization	896	2.58	0.92	Available
13	Consumer Protection Council (CPC)	896	2.51	1.01	Available
14	Consumer reports magazines for consumers' knowledge	896	2.44	0.98	Available
15	Public Complaint Commission	896	2.42	0.99	Not Available
16	Department of Weights and Measures	896	2.40	0.95	Not Available
17	Economic and Financial Crimes Commission (EFCC)	896	2.26	1.11	Not Available
18	Ministry of Trade and Industries	896	2.23	0.89	Not Available
19	Rent Tribunal	896	2.05	0.97	Not Available
	Overall mean		**2.81**	**0.9**	**Available**

Source: Field survey 2015.

The decision on Table 4.5 on sources of consumer information available for homemakers' selection of goods and services revealed an overall mean of 2.81 signifying that sources of consumer information available influence homemakers' selection of goods and services. That is, the overall mean of 2.81 is above the decision mean of 2.50. The sources that made significant contributions on sources of consumer information available for homemakers' selection of goods and services with a mean of 2.50 and above are from item 1-13, while those that contributed less, with a mean less than 2.50 are from 14-19. The results of the finding signify that too many sources of consumer information available can influence homemakers' selection of goods and services.

Research Question 2: What are the homemakers' level of awareness of consumer information for selecting family goods and services?

Questionnaire items 1-17 of section C answered research question 2.

Table 4.6 Means and Standard Deviations on levels of awareness of consumer information for homemakers' selection of goods and services

	Item	N	Mean	SD	Remark
1	Consumers have right to be informed about the items they purchase	896	3.59	0.73	Aware
2	Fake items purchased should be returned and ask for refund	896	3.23	0.94	Aware
3	Consumer has right for safe environments	896	3.40	0.88	Aware
4	Consumer should protest against deceitful packaging	896	3.23	0.92	Aware
5	Consumer should redress against deceitful product	896	3.13	0.94	Aware
6	Consumer should be compensated for insult received from trader	896	3.01	1.02	Aware
7	Consumer has right to basic needs of life e.g. House, water, food, road etc.	896	3.38	0.90	Aware
8	Consumer has right to choose	896	3.45	0.79	Aware
9	Consumer should have indication on product use	896	3.24	0.88	Aware
10	NAFDAC number is approval of quality product	896	3.20	0.96	Aware
11	Brand name should be boldly written on product	896	3.48	0.79	Aware
12	Ordered goods should be received as stated in agreement	896	3.44	0.81	Aware
13	Instruction booklet or leaflet	896	3.30	0.91	Aware
14	Consumers should report any fake product brought to market for sale	896	3.25	0.98	Aware
15	A product can still be used after the date "Best Before" but it has lost some quality	896	3.11	1.06	Aware
16	Canned food products with dents should not be purchased	896	3.06	1.04	Aware
17	NIS (Nigerian Industrial Standard) is approval of quality given by SON	896	2.94	0.94	Not Aware
	Overall mean		**3.26**	**0.91**	Aware

The decision on Table 4.6 on the levels of awareness of consumer information available for homemakers' selection of goods and services revealed an overall mean of 3.26 signifying that all the levels of awareness of consumer information can influence homemakers' selection of goods and services. That is, the overall mean of 3.26 is above the decision mean of 2.50. All the levels of awareness have made significant contributions on sources of consumer information available for homemakers' selection of goods and services with a mean of 2.50 and above. The results of the finding signify that the levels of awareness of consumer information available can influence homemakers' selection of goods and services.

Research Question 3: What are the homemakers' level of awareness of sources of consumer information for selecting family goods and services?

Questionnaire items 1-19 of section D answered research question 3.

Table 4.7 Means and Standard Deviations on levels of awareness of sources of consumer information available for homemakers' selection of goods and services

	Item	N	Mean	SD	Remark
1	Product labels	896	3.59	0.69	Aware
2	Instruction booklets/leaflets	896	3.36	0.63	Aware
3	Standard Organization of Nigeria (SON)	896	3.13	1.00	Aware
4	Telephone Conversation	896	2.97	0.97	Aware
5	Advertisement	896	2.94	0.94	Aware
6	Non-governmental Organization	896	2.94	1.00	Aware
7	Internet for consumer	896	2.73	1.01	Aware
8	Ministry of Trade and Industries	896	2.62	1.05	Aware
9	Television and Radio Programmes on Consumer Affairs	896	2.59	1.07	Aware
10	Rent Tribunal	896	2.35	0.99	Not Aware
11	Public Complaint Commission	896	2.31	0.95	Not Aware
12	Consumer reports magazines for consumers' knowledge	896	2.21	0.97	Not Aware
13	Consumer Protection Council (CPC)	896	2.18	0.91	Not Aware
14	Department of Weights and Measures	896	2.16	0.91	Not Aware
15	Journals and newspapers publications for consumer information	896	2.11	0.97	Not Aware
16	Magazines for monthly price list	896	2.10	0.88	Not Aware
17	Sales agents	896	2.08	0.96	Not Aware
18	Economic and Financial Crimes Commission (EFCC)	896	1.97	0.96	Not Aware
19	National Agency for Food and Drug Administration and Control (NAFDAC)	896	1.93	0.86	Not Aware
	Overall mean		**2.54**	**0.93**	Aware

The decision on Table 4.7 on the levels of awareness of sources of consumer information on homemakers' selection of goods and services revealed an overall mean of 2.51 signifying that the levels of awareness of sources of consumer information influence homemakers' selection of goods and services. That is, the overall mean of 2.54 is above the decision mean of 2.50. The sources that made significant contributions on the levels of awareness of sources of consumer information on homemakers' selection of goods and services with a mean of 2.50 and above are from item 1-9, while those that contributed less, with a mean less than 2.50 are from 10-19. The results of the finding signify that the levels of awareness of sources of consumer information can influence homemakers' selection of goods and services.

Research Question 4: What is the extent of homemakers' utilization of consumer information on decision for purchasing goods and services?

Questionnaire items 1-14 of section E answered research question 4.

Table 4.8 Means and Standard Deviations on extent of utilization of consumer information for homemakers' selection of goods and services

	Item	N	Mean	SD	Remark
1	NAFDAC quality assurance number	896	3.63	0.65	Utilize
2	Read instruction before buying	896	3.30	0.84	Utilize
3	Ask for guarantee when purchasing appliances (e.g. Blender, boiler)	896	3.14	0.81	Utilize
4	Compare prices in different shops/markets	896	2.98	1.02	Utilize
5	Bulk buying of items	896	2.98	0.73	Utilize
6	NIS (Nigerian Industrial Standard) given by SON	896	2.76	0.99	Utilize
7	Price guide	896	2.76	1.04	Utilize
8	Return fake product and ask for refund of money	896	2.69	1.00	Utilize
9	Ask for where to buy	896	2.60	1.00	Utilize
10	Read storage information	896	2.45	0.86	Not Utilize
11	Ask for Delivery terms	896	2.34	0.98	Not Utilize
12	Try alternative products	896	2.30	0.90	Not Utilize
13	Take redress against false packaging	896	2.27	0.94	Not Utilize
14	Take redress against unfair pricing	896	2.17	0.89	Not Utilize
	Overall mean		**2.74**	**0.90**	

The decision on Table 4.8 on the extent of utilizing consumer information of homemakers purchasing goods and services revealed an overall mean of 2.74 signifying the extent of utilizing consumer information of homemakers purchasing goods and services. That is, the overall mean of 2.74 is above the decision mean of 2.50. The extent of utilizing that made significant contributions on homemakers purchasing goods and

services with a mean of 2.50 and above are from item 1-9, while those that contributed less, with a mean less than 2.50 are from 10-14. The results of the finding signify that the extent of utilizing consumer information can influence homemakers purchasing goods and services.

Research Question 5: What are the socio-economic factors that influence homemakers' decision on selection of goods and services?

Questionnaire items 1-12 of section F answered research question 5.

Table 4.9: Means and Standard Deviations on socio-economic factors that influence homemakers' decision on selection of goods and services

	Item	N	Mean	SD	Remark
1	Written information about the goods	896	3.35	0.89	Agree
2	Children's demand	896	3.32	0.64	Agree
3	Husband's interest	896	3.29	0.79	Agree
4	Friends/Colleagues in the office	896	3.24	0.82	Agree
5	The goods reigning at that time	896	3.21	0.72	Agree
6	Family background	896	3.19	0.82	Agree
7	Your experience in buying goods	896	3.18	0.83	Agree
8	Influence of the Society	896	3.12	0.93	Agree
9	Time or season of the year	896	3.03	0.95	Agree
10	Previous knowledge about the goods	896	2.97	0.82	Agree
11	Personal habit of buying at a particular shop	896	2.95	0.85	Agree
12	Value of the goods to you	896	2.83	0.85	Agree
	Overall mean		**3.14**	**0.83**	Agree

The decision on Table 4.9 on the socio-economic factors that influence homemakers' decision on selection of goods and services revealed an overall mean of 3.14 signifying that the socio-economic factors influence homemakers' decision on selection of

goods and services. That is, the overall mean of 3.14 is above the decision mean of 2.50. All the socio-economic factors listed above can influence homemakers' decision on selection of goods and services with a mean of 3.00 and above. The results of the finding signify that the socio-economic factors can influence homemakers' decision on selection of goods and services.

Research Question 6: What are the factors that influence homemakers' decision making in selecting goods and services?

Questionnaire items 1-4 of section G answered research question 6.

Table 4.10 Means and Standard Deviations on factors that influence homemakers' decision making in selecting goods and services

	Item	N	Mean	SD	Remark
1	Buying Opportunity	896	3.38	0.84	Agree
2	Standard of Living	896	3.29	0.77	Agree
3	Family Value	896	2.87	0.78	Agree
4	Window Shopping	896	2.44	0.99	Not Agree
	Overall mean		**3.00**	**0.85**	Agree

The decision on Table 4.10 on the factors that influence homemakers' decision making in selecting goods and services revealed an overall mean of 3.00 signifying that the factors can influence homemakers' decision making in selecting goods and services. That is, the overall mean of 3.00 is above the decision mean of 2.50. All the factors listed above can influence homemakers' decision on selection of goods and services with their means of above 2.50, except item number 4 (window shopping) with a mean of 2.44 which is less than 2.50. The results of the finding signify that the factors can influence homemakers' decision on selection of goods and services.

Test of Null Hypotheses

All the six null hypotheses raised for the study were tested at $p \leq 0.05$ using simple linear regression. This is shown in Tables 4.11 - 4.16.

Null Hypothesis One

There is no significant influence of available sources of consumer information on homemakers selection of goods and services.

Table 4.11 Regression analysis showing sources of consumer information available for homemakers' selection of goods and services

Variables	Coefficients	SE	t	Sig.
Constant	515.195	72.290	7.127	.000
Advertisement	-46.772	18.187	-2.572	.010
Sales agents	18.799	10.753	1.748	.081
Product packages	48.957	9.362	5.229	.000
National Agency for Food and Drug Administration and Control (NAFDAC)	3.012	8.959	.336	.737
Television and Radio Programmes on Consumer Affairs	-47.154	7.338	-6.426	.000
Instruction booklets/leaflets	21.803	9.496	2.296	.022
Standard Organization of Nigeria (SON)	-117.587	9.631	-12.209	.000
Internet for consumer	-59.435	11.474	-5.180	.000
Telephone Conversation	102.473	10.254	9.993	.000
Magazines for monthly price list	40.610	8.794	4.618	.000
Journals and newspapers publications for consumer information	-11.667	8.362	-1.395	.163
Non-governmental Organization	-24.971	8.224	-3.036	.002
Consumer Protection Council (CPC)	89.586	9.110	9.834	.000
Consumer reports magazines for consumers' knowledge	-15.506	7.552	-2.053	.040
Public Complaint Commission	-22.731	10.299	-2.207	.028
Department of Weights and Measures	-17.219	9.570	-1.799	.072
Economic and Financial Crimes Commission (EFCC)	-6.121	8.912	-.687	.492
Ministry of Trade and Industries	2.017	11.585	.174	.862
Rent Tribunal	46.534	9.682	4.806	.000

$R^2 = .436$, Adjusted $R^2 = .423$

Regression analysis in Table 4.11 shows that the R^2 of 43.6 percent and the adjusted R^2 of 42.3 percent explains the total sources of consumer information available (independent variable) on the homemakers' selection of goods and services (dependent variable). Of the total number of the variables studied, the coefficients shows the percentage contribution of each independent variable, which revealed that, Sales agents (18.799, p= .081), Product packages (48.957, p= .000), NAFDAC (3.012, p= .737), Instruction booklets/leaflets (21.803, p= .022), Telephone Conversation (102.473, p= .000), Magazines for monthly price list (40.610, p= .000, CPC (89.586, p= .000), Ministry of Trade and Industries (2.017, p= .862), and Rent Tribunal (46.534, p= .000) had positive influence on homemakers' selection of goods and services. That is, an increase of one source of information will increase homemakers' selection of goods and services. However, Advertisement (-46.772, p= .010, Television and Radio Programmes on Consumer Affairs (-47.154, p= .000), SON (-117.587, p= .000), Internet for consumer (-59.435, p= .000), Journals and newspapers publications for consumer information (-11.667, p= .163), Non-governmental Organization (-24.971, p= .002), Consumer reports magazines for consumers' knowledge (-15.506, p= .040), Public Complaint Commission (-22.731, p= .028), Department of Weights and Measures (-17.219, p= .072, and EFCC (-6.121, p= .492) has negative influence on homemakers' selection of goods and services. This implies that as the above sources with negative values increases, homemakers' selection of goods and services decreases. The overall finding of this study is that sources of consumer information available significantly influenced the homemakers' selection of goods and services. The null hypothesis which stated that sources of consumer information

available do not significantly influence homemakers' selection of goods and services was rejected.

Null Hypothesis Two

There is no significant influence of levels of awareness of consumer information of homemakers on selection of goods and services.

Table 4.12 Regression analysis showing Levels of awareness of consumer information available for homemakers' selection of goods and services

	Coefficients	SE	t	Sig.
Constant	285.003	64.794	4.399	.000
Consumers have right to be informed about the items they purchase	11.278	15.353	.735	.463
Fake items purchased should be returned and ask for refund	-2.909	13.313	-.219	.827
Consumer has right for safe environments	-22.081	12.486	-1.768	.077
Consumer should protest against deceitful packaging	-29.754	15.535	-1.915	.056
Consumer should redress against deceitful product	53.121	14.430	3.681	.000
Consumer should be compensated for insult received from trader	-2.721	11.634	-.234	.815
Consumer has right to basic needs of life e.g. House, water, food, road e.t.c.	-29.311	13.861	-2.115	.035
Consumer has right to choose	7.832	14.240	.550	.582
Consumer should have indication on product use	9.510	12.740	.747	.456
NAFDAC number is approval of quality product	27.139	10.692	2.538	.011
Brand name should be boldly written on product	-15.442	13.615	-1.134	.257
Ordered goods should be received as stated in agreement	-1.217	13.320	-.091	.927
Instruction booklet or leaflet	-19.284	12.247	-1.575	.116
Consumers should report any fake product brought to market for sale	-.595	12.113	-.049	.961
A product can still be used after the date "Best Before" but it has lost some quality	64.505	10.845	5.948	.000
Canned food products with dents should not be purchased	.997	10.667	.094	.926
NIS (Nigerian Industrial Standard) is approval of quality given by SON	6.748	10.948	.616	.538

R^2 = .092, Adjusted R^2 = .074

Regression analysis in Table 4.12 shows that the R^2 of 9.2 percent and the adjusted R^2 of 7.4 percent explains the total levels of awareness of consumer information available (independent variable) on the homemakers' selection of goods and services (dependent variable). Of the total number of the variables studied, the coefficients shows the percentage contribution of each independent variable, which revealed that, Consumers have right to be informed about the items they purchase (11.278, p= .463), Consumer should redress against deceitful product (53.121, p= .000), Consumer has right to choose (7.832, p= .582), Consumer should have indication on product use (9.510, p= .456), NAFDAC number is approval of quality product (27.139, p= .011), A product can still be used after the date "Best Before" but it has lost some quality (64.505, p= .000, Canned food products with dents should not be purchased (0.997, p= .926), and NIS (Nigerian Industrial Standard) is approval of quality given by SON (6.748, p= .538) had positive influence on homemakers' selection of goods and services. That is, an increase in one level of awareness of consumer information available will increase homemakers' selection of goods and services. However, Fake items purchased should be returned and ask for refund (-2.909, p= .827, Consumer has right for safe environments (-22.081, p= .077), Consumer should protest against deceitful packaging (-29.754, p= .056), Consumer should be compensated for insult received from trader (-2.721, p= .815), Consumer has right to basic needs of life e.g. House, water, food, road e.t.c. (-29.311, p= .035), Brand name should be boldly written on product (-15.442, p= .257), Ordered goods should be received as stated in agreement (-1.217, p= .927), Instruction booklet or leaflet (-19.284, p= .116, and Consumers should report any fake product brought to market for sale (-.595, p= .961) has negative influence on homemakers' selection of goods and services. This implies that as

the above sources with negative values increases, homemakers' selection of goods and services decreases. The overall finding of this study is that Levels of awareness of consumer information available significantly influence homemakers' selection of goods and services. The null hypothesis which stated that levels of awareness of consumer information available do not significantly influence homemakers' selection of goods and services was rejected.

Null Hypothesis Three

There is no significant influence of levels of awareness of sources of consumer information of homemakers on selection of goods and services.

Table 4.13 Regression analysis showing Levels of awareness of sources of consumer information available for homemakers' selection of goods and services

Variables	Coefficients	SE	T	Sig.
Constant	364.691	74.211	4.914	.000
Product labels	2.449	13.202	.186	.853
Instruction booklets/leaflets	38.667	15.388	2.513	.012
Standard Organization of Nigeria (SON)	1.616	10.023	.161	.872
Telephone Conversation	7.457	10.726	.695	.487
Advertisement	9.166	10.161	.902	.367
Non-governmental Organization	9.629	10.343	.931	.352
Internet for consumer	15.990	11.268	1.419	.156
Ministry of Trade and Industries	-.557	10.010	-.056	.956
Television and Radio Programmes on Consumer Affairs	-61.465	9.702	-6.336	.000
Rent Tribunal	34.597	10.673	3.241	.001
Public Complaint Commission	20.272	11.314	1.792	.074
Consumer reports magazines for consumers' knowledge	19.244	11.332	1.698	.090
Consumer Protection Council (CPC)	-27.871	10.726	-2.598	.010
Department of Weights and Measures	10.282	8.623	1.192	.233
Journals and newspapers publications for consumer information	-13.199	9.205	-1.434	.152
Magazines for monthly price list	-44.391	9.716	-4.569	.000
Sales agents	-49.066	9.406	-5.217	.000
Economic and Financial Crimes Commission (EFCC)	19.746	9.216	2.142	.032
National Agency for Food and Drug Administration and Control (NAFDAC)	30.511	10.400	2.934	.003

R^2 = .140, Adjusted R^2 = .121

Regression analysis in Table 4.14 shows that the R^2 of 14.0 percent and the adjusted R^2 of 12.1 percent explains the total levels of awareness of sources of consumer

information (independent variable) on the homemakers' selection of goods and services (dependent variable). Of the total number of the variables studied, the coefficients shows the percentage contribution of each independent variable, which revealed that, Product labels (2.449, p= .853), NAFDAC (30.511, p= .003), Instruction booklets/leaflets (38.667, p= .012), Telephone Conversation (7.457, p= .487), Rent Tribunal (34.597, p= .001), Advertisement (9.166, p= .367, SON (1.616, p= .872), Internet for consumer (15.990, p= .156), Non-governmental Organization (9.629, p= .352), Consumer reports magazines for consumers' knowledge (19.244, p= .090), Public Complaint Commission (20.272, p= .074), Department of Weights and Measures (10.282, p= .233, and EFCC (19.746, p= .032) had positive influence on homemakers' selection of goods and services. That is, an increase of one level of awareness of sources of consumer information will increase homemakers' selection of goods and services. However, Sales agents (-49.066, p= .000), Magazines for monthly price list (-44.391, p= .000, CPC (-27.871, p= .010), Ministry of Trade and Industries (-.557, p= .956), Television and Radio Programmes on Consumer Affairs (-61.465, p= .000), Journals and newspapers publications for consumer information (-13.199, p= .152), had negative influence on homemakers' selection of goods and services. This implies that as the above levels of awareness of sources of consumer information with negative values increases, homemakers' selection of goods and services decreases. The overall finding of this study is that levels of awareness of sources of consumer information significantly influenced the homemakers' selection of goods and services. The null hypothesis which stated that levels of awareness of sources of consumer information do not significantly influence homemakers' selection of goods and services was rejected.

Null Hypothesis Four

There is no significant influence of extent of utilization of consumer information of homemakers on decision in purchasing goods and services.

Table 4.14 Regression analysis showing Extent of utilization of consumer information available for homemakers' selection of goods and services

Variables	Coefficients	SE	t	Sig.
(Constant)	125.853	63.230	1.990	.047
NAFDAC quality assurance number	26.293	12.793	2.055	.040
Read instruction before buying	-27.736	9.925	-2.795	.005
Ask for guarantee when purchasing appliances (e.g. Blender, boiler)	-9.312	8.681	-1.073	.284
Compare prices in different shops/markets	52.691	9.099	5.791	.000
Bulk buying of items	4.802	9.164	.524	.600
NIS (Nigerian Industrial Standard) given by SON	-33.196	10.721	-3.096	.002
Price guide	-17.465	11.260	-1.551	.121
Return fake product and ask for refund of money	36.020	11.038	3.263	.001
Ask for where to buy	-51.173	12.028	-4.254	.000
Read storage information	31.864	12.236	2.604	.009
Ask for Delivery terms	72.909	10.801	6.750	.000
Try alternative products	-32.036	9.764	-3.281	.001
Take redress against false packaging	18.743	10.534	1.779	.076
Take redress against unfair pricing	34.088	9.001	3.787	.000

R^2 = .166, Adjusted R^2 = .153

Regression analysis in Table 4.14 shows that the R^2 of 16.6 percent and the adjusted R^2 of 15.3 percent explains the total extent of utilization of consumer information (independent variable) on the homemakers' selection of goods and services (dependent variable). Of the total number of the variables studied, the coefficients shows the percentage contribution of each independent variable, which revealed that, NAFDAC

quality assurance number (26.293, p= .040), Compare prices in different shops/markets (52.691, p= .000), Bulk buying of items (4.802, p= .600), Return fake product and ask for refund of money (36.020, p= .001), Read storage information (31.864, p= .009), Ask for Delivery terms (72.909, p= .000), Take redress against false packaging (18.743, p= .076), and Take redress against unfair pricing (34.088, p= .000) had positive influence on homemakers' selection of goods and services. That is, an increase in one level of awareness of consumer information available will increase homemakers' selection of goods and services. However, Read instruction before buying (-27.736, p=.005, Ask for guarantee when purchasing appliances (e.g. Blender, boiler) (-9.312, p= .284), NIS (Nigerian Industrial Standard) given by SON (-33.196, p= .002), Price guide (-17.465, p= .121), Ask for where to buy (-51.173, p= .000), and Try alternative products (-32.036, p=.001), had negative influence on homemakers' selection of goods and services. This implies that as any of the above extent of utilization of consumer information with negative values increases, homemakers' selection of goods and services decreases. The overall finding of this study is that extent of utilization of consumer information significantly influenced homemakers' selection of goods and services. The null hypothesis which stated that extent of utilization of consumer information does not significant influence their decision in the purchase of goods and services was rejected.

Null Hypothesis Five

There is no significant influence of socio-economic factors that affect homemakers' decision on selection of goods and services.

Table 4.15 Regression analysis showing Socio-economic factors that influence homemakers' decision on selection of goods and services

Variables	Coefficients	SE	t	Sig.
(Constant)	860.893	78.869	10.915	.000
Written information about the goods	32.902	10.631	3.095	.002
Children's demand	-4.958	11.908	-.416	.677
Husband's interest	-15.245	10.540	-1.446	.148
Friends/Colleagues in the office	56.003	12.800	4.375	.000
The goods reigning at that time	-15.870	11.951	-1.328	.185
Family background	-26.990	12.941	-2.086	.037
Your experience in buying goods	8.452	11.683	.723	.470
Influence of the Society	-75.093	11.775	-6.377	.000
Time or season of the year	-12.109	13.225	-.916	.360
Previous knowledge about the goods	-17.372	11.461	-1.516	.130
Personal habit of buying at a particular shop	-25.925	13.404	-1.934	.053
Value of the goods to you	-36.974	17.496	-2.113	.035

R^2 = .108, Adjusted R^2 = .096

Regression analysis in Table 4.15 shows that the R^2 of 10.8 percent and the adjusted R^2 of 9.6 percent explains the total Socio-economic factors that influence homemakers' decision (independent variable) and the homemakers' selection of goods and services (dependent variable). Of the total number of the variables studied, the coefficients showed the percentage contribution of each independent variable, which revealed that, Written information about the goods (32.902, p= .002), Friends/Colleagues in the office (56.003, p= .000), and Your experience in buying goods (8.452, p= .470), had positive influence on homemakers' selection of goods and services. That is, increase in one Socio-

economic factors will increase homemakers' selection of goods and services. However, Children's demand (-4.958, p=.677, Husband's interest (-15.245, p= .148), The goods reigning at that time (-15.870, p= .185), Family background (-26.990, p= .037), Influence of the Society (-75.093, p= .000), Time or season of the year (-12.109, p=.360), Previous knowledge about the goods (-17.372, p=.130), Personal habit of buying at a particular shop (-25.925, p=.053), and Value of the goods to you (-36.974, p=.035) had negative influence on homemakers' selection of goods and services. This implies that as any of the above Socio-economic factors with negative values increases, homemakers' selection of goods and services decreases. The overall finding of this study is that Socio-economic factors significantly influence homemakers' selection of goods and services. The null hypothesis which stated that Socio-economic factors that influence homemakers' decision do not significantly influence their selection of goods and services was rejected.

Null Hypothesis Six

There is no significant influence of factors that influence decision making of homemakers on selection of goods and services.

Table 4.16 Regression analysis showing Factors that influence homemakers' decision making on selection of goods and services

	Coefficients	SE	t	Sig.
Constant	601.592	54.053	11.130	.000
Buying Opportunity	24.778	11.089	2.234	.026
Standard of Living	-27.095	8.653	-3.131	.002
Family Value	-39.714	13.898	-2.858	.004
Window Shopping	-8.154	12.731	-.641	.522

R^2 = .034, Adjusted R^2 = .029

Regression analysis in Table 4.16 shows that the R^2 of 3.4 percent and the adjusted R^2 of 2.9 percent explains the Factors that influence homemakers' decision making (independent variable) and the homemakers' selection of goods and services (dependent variable). Of the total number of the variables studied, the coefficients showed the percentage contribution of each independent variable, which revealed that only Buying Opportunity (24.778, p= .026), had positive influence on homemakers' selection of goods and services. That is, increase in one factor will increase homemakers' selection of goods and services. However, Standard of Living (-27.095, p=.002, Family Value (-39.714, p= .004), and Window Shopping (-8.154, p=.522) had negative influence on homemakers' selection of goods and services. This implies that as any of the above factors with negative values increases, homemakers' selection of goods and services decreases. The overall finding of this study is that factors that influence homemakers' decision making significantly influenced homemakers' selection of goods and services. The null hypothesis which stated that factors that influence homemakers' decision making do not significantly influence their selection of goods and services was rejected.

4.4 Summary of Major Findings

Frequency tables and percentages were used to describe the respondents residential states and the number of respondents in each of the twelve federal secondary schools. The result revealed that most of the respondents were from Anambra and Abia states. Educational qualification and level of income were analysed using mean and standard deviations. The result of educational qualification of the respondents showed that most of the respondents were B.Sc/HND and M.Sc/M.Ed graduates and above. Level of income of

the respondents (table 4.3) revealed that majority of the respondents earned N61, 000 and above.

1. The result of research question one (1) on available sources of consumer information revealed an overall mean of 2.81 signifying that sources of consumer information available influence homemakers' selection of goods and services. This is supported by the result of hypothesis one (1) that available sources of consumer information significantly influenced homemakers selection of goods and services.
2. The result of research question two (2) on homemakers' levels of awareness of consumer information revealed an overall mean of 3.26 signifying that most of the levels of awareness of consumer information can influence homemakers' selection of goods and services. That is, the overall mean of 3.26 is above the decision mean of 2.50. All the levels of awareness have made significant contributions on the items of consumer information for homemakers' selection of goods and services. The result of hypothesis two (2) confirmed that levels of awareness of consumer information significantly influenced homemakers selection of goods and services (P = .000).
3. Research question three (3) on the levels of homemakers' awareness of sources of consumer information revealed an overall mean of 2.54 signifying that the levels of awareness of sources of consumer information influenced homemakers' selection of goods and services. The result of regression analysis showed that levels of awareness of sources of consumer information significantly influenced the homemakers' selection of goods and services.

4. The result of research question four (4) on the extent of homemakers' utilization of consumer information in purchasing goods and services revealed a total mean of 2.74 which was higher than the benchmark mean of 2.50. The result of regression analysis of hypothesis four (4) revealed that extent of utilization of consumer information significantly influenced homemakers' in purchasing goods and services.

5. The result of research question five (5) on the socio-economic factor that influence homemakers' decision on selection of goods and services revealed a total mean of 3.14 signifying that the socio-economic factors influenced homemakers' decision on selection of goods and services. The regression analysis of hypothesis five (5) also revealed that socio-economic factors significantly influenced homemakers' selection of goods and services.

6. The result on the factors that influenced homemakers' decision making in selecting goods and services revealed a total mean of 3.00 signifying that the factors can influence homemakers' decision making in selecting goods and services. The regression analysis also revealed that factors that influenced homemakers' decision making significantly influenced homemakers' selection of goods and services.

4.5 Discussion of Findings

The study was conducted to determine the influence of homemakers' awareness of consumer information on decision making in selecting family goods and services in the South-East of Nigeria.

Frequency tables and percentages were used to describe the respondents residential states and the number of respondents in each of the twelve federal secondary schools.

The result revealed that most of the respondents were from Anambra and Abia states. Educational qualification and level of income of the respondents were analysed with means and standard deviations. The result of educational qualification of the respondents revealed that all the educational qualification had mean scores of above the cut-off mean of 2.50, except the OND/NCE which had a mean score of 2.4580. The result in table 4.2 also showed that most of the respondents were B.SC/HND and M.Sc/M.Ed graduates and above. The level of income of the respondents (Table 4.3) revealed that majority of the respondents earned N61, 000. All the levels of income had mean scores of above cut-off mean 2.50.

The result of research question one (1) (Table 4.5) on the sources of consumer information available for homemakers' selection of goods and services revealed an overall mean of 2.81 which implied that sources of consumer information available influenced homemakers' selection of goods and services. That is, the overall mean of 2.81 is above the decision mean of 2.50. the sources that made significant contributions on sources of consumer information available for homemakers' selection of goods and services with mean scores above cut-off mean of 2.50 are from items 1-13, while those that contributed less, with mean less than 2.50 are from 14-19. This was further confirmed by hypothesis one (1) which showed that availability of sources of consumer information significantly influenced the homemakers' selection of goods and services. This signified that availability of many sources of information improves homemakers' decision in selecting family goods and services. The findings agreed with Jeff (2012) that sources of information is an important variable in decision making for selecting goods and services. Using the right sources of information which Jeff (2012) called external sources, e.g

company websites, consumer reports, advertising, sales agents among others enable consumers minimize high risk of making wrong decisions.

The findings of research question two (2) on homemakers' levels of awareness of consumer information revealed a total mean score of 3.26 signifying that most of the levels of awareness of consumer information can influence homemakers' selection of goods and services. The overall mean score of the variables was 3.26 which is above decision mean score of 2.50. All the levels of homemakers' awareness have made significant contributions on the items of consumer information available for selection of goods and services with the mean scores of 2.50 and above. Regression analysis in Table 4.12 shows that the R^2 of 9.2 percent and the adjusted R^2 of 7.4 percent explains the total levels of awareness of consumer information available (independent variable) on the homemakers' selection of goods and services (dependent variable). Of the total number of the variables studied, the coefficients showed the percentage contribution of each independent variable, which revealed that, Consumers have right to be informed about the items they purchase (11.278, p= .463), Consumer should redress against deceitful product (53.121, p= .000), Consumer has right to choose (7.832, p= .582), Consumer should have indication on product use (9.510, p= .456), NAFDAC number is approval of quality product (27.139, p= .011), A product can still be used after the date "Best Before" but it has lost some quality (64.505, p= .000, Canned food products with dents should not be purchased (0.997, p= .926), and NIS (Nigerian Industrial Standard) is approval of quality given by SON (6.748, p= .538) had positive influence on homemakers' selection of goods and services. That is, an increase in one level of awareness of consumer information available will increase homemakers' selection of goods and services. However, Fake items purchased should be

returned and ask for refund (-2.909, p= .827, Consumer has right for safe environments (-22.081, p= .077), Consumer should protest against deceitful packaging (-29.754, p= .056), Consumer should be compensated for insult received from trader (-2.721, p= .815), Consumer has right to basic needs of life e.g. House, water, food, road e.t.c. (-29.311, p= .035), Brand name should be boldly written on product (-15.442, p= .257), Ordered goods should be received as stated in agreement (-1.217, p= .927), Instruction booklet or leaflet (-19.284, p= .116, and Consumers should report any fake product brought to market for sale (-.595, p= .961) has negative influence on homemakers' selection of goods and services. This implies that as the above sources with negative values increases, homemakers' selection of goods and services decreases. The overall finding of this study is that Levels of awareness of consumer information significantly influence homemakers' selection of goods and services.

In the bio-data of this study, educational qualification of the respondents made significant contribution. The result in Table 4.2 revealed that most of the respondents were B.Sc/HND, M.Sc/M.Ed and above. Therefore, it is not surprising that the homemakers' recorded more level of awareness of consumer information. This agreed with Oguche and Sanni (2013) study on awareness and utilization of consumer information in Kogi state. They observed that educated homemakers' were more aware of consumer information. Gwantwa (2012) study on awareness of food labelling information in Dar Es Salam, confirmed that awareness of consumer information increased as level of education increased. In summary of this result, awareness of consumer information does not occur by chance, it is through training and retraining of the consumers.

The result of research question three (3) on the levels of awareness of sources of consumer information revealed an overall mean score of 2.54 signifying that the levels of awareness of sources of consumer information influenced homemakers' selection of goods and services. The evidence was that, the overall mean response of all the items under levels of awareness of sources of consumer information was 2.54 with standard deviation of 0.93. The result of hypothesis three (3) revealed that levels of awareness of sources of consumer information significantly contributed to homemakers' selection of goods and services. The sources that made significant contributions on the levels of awareness of sources of consumer information on homemakers' selection of goods and services with mean score of 2.50 and above are from item 1-9, while those that contributed less, with means less than 2.50 are from 10-19. Regression analysis in Table 4.14 shows that the R^2 of 14.0 percent and the adjusted R^2 of 12.1 percent explains the total levels of awareness of sources of consumer information (independent variable) on the homemakers' selection of goods and services (dependent variable). Of the total number of the variables studied, the coefficients shows the percentage contribution of each independent variable, which revealed that, Product labels (2.449, p= .853), NAFDAC (30.511, p= .003), Instruction booklets/leaflets (38.667, p= .012), Telephone Conversation (7.457, p= .487), Rent Tribunal (34.597, p= .001), Advertisement (9.166, p= .367, SON (1.616, p= .872), Internet for consumer (15.990, p= .156), Non-governmental Organization (9.629, p= .352), Consumer reports magazines for consumers' knowledge (19.244, p= .090), Public Complaint Commission (20.272, p= .074), Department of Weights and Measures (10.282, p= .233, and EFCC (19.746, p= .032) had positive influence on homemakers' selection of goods and services. That is, an increase of one level of awareness of sources of consumer information will

increase homemakers' selection of goods and services. However, Sales agents (-49.066, p= .000), Magazines for monthly price list (-44.391, p= .000, CPC (-27.871, p= .010), Ministry of Trade and Industries (-.557, p= .956), Television and Radio Programmes on Consumer Affairs (-61.465, p= .000), Journals and newspapers publications for consumer information (-13.199, p= .152), had negative influence on homemakers' selection of goods and services. This implies that as the above levels of awareness of sources of consumer information with negative values increases, homemakers' selection of goods and services decreases. The overall finding of this study is that levels of awareness of sources of consumer information significantly influenced the homemakers' selection of goods and services.

Though, it was observed that nine out of the nineteen sources of consumer information items influenced the respondent on selection of goods and services. A possible explanation is that most of them hardly have time to read papers or go to internet as they were not enlightened on available sources. The researcher's personal interaction with some homemakers' revealed that homemakers' ignored some of these sources of information because they had not offered them any help in times of problems. Homemakers' stated emphatically, that any case reported died naturally without them taking action. They cited Public Complaint Commission (PCC) as one of those sources of information that had never taken action on the cases reported. This creates lack of trust to Nigerian consumer agencies. Vesna and Kristina (2012) study on analysis of awareness and trust consumers had on organic food legislators in Croatia revealed that consumers had full trust on their legislators. This was because the legislators do what they say. Our Nigerian consumer

agencies should learn from some of these foreign agencies on how to encourage homemakers' to recognise them.

The result of research question four (4) which is the extent of utilization of consumer information on homemakers' purchasing of goods and services revealed a total mean of 2.74. This showed that the total mean score of 2.74 is above the decision mean of 2.50. the extent of utilization that made significant contributions on homemakers' purchasing of goods and services with means of 2.50 and above are from item 1-9, while those that contributed less, with mean less than 2.50 are from 10-14. The null hypothesis four (4) regression result revealed that extent of utilization of consumer information significantly influenced homemakers' purchasing of goods and services. Regression analysis in Table 4.14 shows that the R^2 of 16.6 percent and the adjusted R^2 of 15.3 percent explains the total extent of utilization of consumer information (independent variable) on the homemakers' selection of goods and services (dependent variable). Of the total number of the variables studied, the coefficients showed the percentage contribution of each independent variable, which revealed that, NAFDAC quality assurance number (26.293, p= .040), Compare prices in different shops/markets (52.691, p= .000), Bulk buying of items (4.802, p= .600), Return fake product and ask for refund of money (36.020, p= .001), Read storage information (31.864, p= .009), Ask for Delivery terms (72.909, p= .000), Take redress against false packaging (18.743, p= .076), and Take redress against unfair pricing (34.088, p= .000) had positive influence on homemakers' selection of goods and services. That is, an increase in one level of awareness of consumer information available will increase homemakers' selection of goods and services. However, Read instruction before buying (-27.736, p=.005, Ask for guarantee when purchasing appliances (e.g.

Blender, boiler) (-9.312, p= .284), NIS (Nigerian Industrial Standard) given by SON (-33.196, p= .002), Price guide (-17.465, p= .121), Ask for where to buy (-51.173, p= .000), and Try alternative products (-32.036, p=.001), had negative influence on homemakers' selection of goods and services. This implies that as any of the above extent of utilization of consumer information with negative values increases, homemakers' selection of goods and services decreases. The overall finding of this study is that extent of utilization of consumer information significantly influenced homemakers' selection of goods and services.

However, some consumer information items were not utilized by the homemakers. A possible explanation could be that homemakers' do not want to spend time and money seeking for their rights and information. According to Obeta (2012), some Nigerian consumers do not comply with information that will cost them unnecessary waste of money and time. Utilizing the available consumer information and asking for one's right is not waste of resources. Nwaba (2009) explained that consumer awareness involves asking question and making decisions that exposes ways of minimizing waste and maximizing opportunities for purchasing and utilizing goods and services.

The findings of research question five (5) on Scio-economic factors that influenced homemakers' decision on selection of goods and services revealed an overall mean of 3.14. This showed that socio-economic factors influenced homemakers' decision on selection of goods and services. The evidence is that the overall mean of 3.14 is above the decision mean of 2.50. All the socio-economic factors listed in Table 4.9 can influence homemakers' decision in selecting goods and services with mean scores of 2.50 and above. The null hypothesis 5 (Table 4.15) also revealed that socio-economic factors significantly

influenced homemakers' selection of goods and services. Regression analysis in Table 4.15 shows that the R^2 of 10.8 percent and the adjusted R^2 of 9.6 percent explains the total Socio-economic factors that influence homemakers' decision (independent variable) and the homemakers' selection of goods and services (dependent variable). Of the total number of the variables studied, the coefficients showed the percentage contribution of each independent variable, which revealed that, Written information about the goods (32.902, p= .002), Friends/Colleagues in the office (56.003, p= .000), and Your experience in buying goods (8.452, p= .470), had positive influence on homemakers' selection of goods and services. That is, increase in one Socio-economic factors will increase homemakers' selection of goods and services. However, Children's demand (-4.958, p=.677, Husband's interest (-15.245, p= .148), The goods reigning at that time (-15.870, p= .185), Family background (-26.990, p= .037), Influence of the Society (-75.093, p= .000), Time or season of the year (-12.109, p=.360), Previous knowledge about the goods (-17.372, p=.130), Personal habit of buying at a particular shop (-25.925, p=.053), and Value of the goods to you (-36.974, p=.035) had negative influence on homemakers' selection of goods and services. This implies that as any of the above Socio-economic factors with negative values increases, homemakers' selection of goods and services decreases. The overall finding of this study is that Socio-economic factors significantly influenced homemakers' selection of goods and services.

Most of the respondents agreed that socio-economic factors exert great influence on decision making for selecting family goods and services. This agrees with Bray (2012) who stated a wide range of factors influencing consumers decision as follows: need recognition, information search and evaluation of alternatives. Tanko (2012) also included

socio-factors such as family members, peers, rolls in the society, economic status and lifestyle. Many families that have enough money purchase goods to show their economic factors and rolls in the society, because people in the South-East respect societal values.

Research question six (6) (Table 4.10) on the factors that influenced homemakers' decision making in selecting goods and services revealed the total mean of 3.00, signifying that the factors influenced homemakers' decision in selecting goods and services. The evidence is that the total mean of 3.00 is above the decision mean of 2.50. All the factors listed in Table 4.10 had the mean of 2.50 and above, except item four (4) (window shopping) with a mean of 2.44 which is less than 2.50. Regression analysis in Table 4.16 shows that the R^2 of 3.4 percent and the adjusted R^2 of 2.9 percent explains the Factors that influence homemakers' decision making (independent variable) and the homemakers' selection of goods and services (dependent variable). Of the total number of the variables studied, the coefficients showed the percentage contribution of each independent variable, which revealed that only Buying Opportunity (24.778, p= .026), had positive influence on homemakers' selection of goods and services. That is, increase in one factor will increase homemakers' selection of goods and services. However, Standard of Living (-27.095, p=.002, Family Value (-39.714, p= .004), and Window Shopping (-8.154, p=.522) had negative influence on homemakers' selection of goods and services. This implies that as any of the above factors with negative values increases, homemakers' selection of goods and services decreases. The overall finding of this study is that factors that influenced homemakers' decision making significantly influenced homemakers' selection of goods and services. Schiffman and Kanuk (2007) showed distinction between good and bad decision making. A decision made without gathering adequate information could be

regarded as bad decision. It could lead to wasted efforts, time and energy, either by going back or forfeiting the money

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATION

This chapter discussed the summary, conclusion and recommendations, as well as suggestions for further studies. The chapter is presented under the following sub-headings:

5.1 Summary

5.2 Conclusion

5.3 Contribution to knowledge

5.4 Recommendations

5.5 Suggestion for Further Studies

5.1 Summary

The study was conducted to determine the influence of consumer information awareness on homemakers' decision making in selecting family goods and services in South-East Geopolitical Zone of Nigeria. The study had six specific objectives, six research questions and six formulated null hypothesis.

The theory of trying propounded by Bogazzi and Warshaw (1990) and theory of consumer purchase decision process (Jeff, 2012) were adopted for this study because the focus was on influence of awareness of information on homemakers' utilization for selecting family goods and services. From the review, it was discovered that consumers exhibit many behaviours while purchasing goods and services that cannot be discussed by one theory alone. The theory of trying stated that consumers fail to try alternative goods due to fear of failure or success as they try. Theory of consumer purchase decision making

process focused on the steps consumers should follow when making decision to select goods and services to purchase.

Descriptive survey design was used for the study. The population for the study was 1031 and this was used as the sample size of the study. The instrument for data collection was self-designed questionnaire. Out of the 1031 questionnaire administered, 896 copies were duly filled and collected, which represented 86.9% returned. This was used for data analysis for the study. Data was analyzed using descriptive and inferential statistics. Frequency and percentages were used to analyze the personal data of the respondents while the research questions were analyzed using mean and standard deviation. For research questions, four- point scale was used in which 2.5 mean score and above was accepted, and below 2.50 was rejected. The inferential statistics which is simple linear regression was used to test the six null hypotheses at 0.05 level of significance. The study revealed that:

- Availability of sources of consumer information had significant influence on homemakers selection of family goods and services (R^2= .436, Adjusted R^2= .423, p = 0.000).
- Simple linear regression analysis on levels of awareness of consumer information of homemakers revealed that significant influence existed (R^2=.092,AdjustedR^2= .074,p=.000).
- Simple linear regression analysis on levels of awareness of sources of consumer information of homemakers showed that significant influence existed (R^2=.140, R^2=.121, p =.000). This implies that awareness of sources of consumer information improves homemakers' decision in selecting family goods and services.

- Simple linear regression on extent of utilization of consumer information on homemakers selection of family goods and services showed significant influence (R^2=.166, AdjustedR^2=.153, p=.047).
- The finding in Table 4.15 revealed that socio-economic factors affecting decision significantly influence homemakers in selecting goods and services (R^2=.108, AdjustedR^2=168, p=.000). The result showed that socio-economic factors influence homemakers' decision making in selection of goods and services.
- Table 4.16 revealed that factors that influence homemakers' decision making significantly influenced homemakers' selection of goods and services (R^2=.034,Adjusted R^2=.029, p=.000).

5.2 Conclusion

Based on the findings of this study, it was concluded that awareness of consumer information has significant influence on homemakers' utilization of consumer information on family decision making for selecting goods and services. Other factors that had significant influence on homemakers' utilization of consumer information are availability of consumer information, awareness of sources of information, education of homemakers, availability of income and socio-economic factors.

5.3 Contribution to knowledge

The study established that:

- Availability of sources of consumer information helps homemakers in selecting family goods and services.

- Level of awareness of consumer information enhances homemakers' utilization of information on decision making for selecting family goods and services.
- Training and retraining of homemakers increase awareness of consumer information.
- The study also established that, Socio-economic factors, such as societal influence, friends/colleagues, previous knowledge about goods and family background influenced homemakers' selection of goods and services.

5.4 Recommendations

1. Effort should be intensified by the State Government to enable homemakers know the available sources of consumer information through radio, television, bill board, posters and hand bills.
2. Curriculum planners should include consumer education in all levels of education in Nigeria, starting from primary to the highest level to enable both young and adult consumers be aware of consumer information. Consumer education should be taught to young people in secondary schools because this is where the stage of reasoning and making decision begins. Consumer education should also be taught in nomadic schools.
3. Home Economics extension workers should mount workshop/seminars to enlighten homemakers on the sources of consumer information and their importance in decision making for family purchases. Monitory team set up by the state government should make sure that the consumer agencies do their jobs.

4. Home Economics extension workers should enlighten homemakers on how to utilize consumer information especially their rights as consumers in the market place.
5. National Agency for Food and Drug Administration and Control should publish information about new products promptly to enable consumers be informed, and prices of goods should be published on monthly basis. Knowledge of information about products in relation to their prices will encourage consumers to make the right decisions.
6. Companies with false consumer information should be sanctioned by NAFDAC. Various women groups whether social, religious or political in the South-East should be used in disseminating consumer information to homemakers.

It is important to note that promoting consumer information awareness in Nigeria will only succeed if there is a combined effort among the Government, education, business people, consumers themselves, non-governmental organization and community leaders to work hand in hand.

5.5 Suggestions for further studies

The following topics are suggested for further studies.

1. Assessment of influence of consumer agencies on homemakers' utilization of consumer information in South-East, Nigeria.
2. Challenges encountered by homemakers in utilizing consumer information in South-East, Nigeria.
3 A replica of this study should be conducted in other zones in Nigeria.

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APPENDICES

APPENDIX I

DEPARTMENT OF VOCATIONAL & TECHNICAL EDUCATION

AHMADU BELLO UNIVERSITY ZARIA, NIGERIA.

FACULTY OF EDUCATION

VICE CHANCELLOR: **Prof. Ibrahim Garba** (B.Sc., M.Sc. (ABU) Ph.D (London) D.I.C) Telephone: 069-51755, 50692

HEAD OF DEPARTMENT: **Dr. E.E. Adamu,** OND (Kad Poly), B.Sc (Hons) ISU (USA) PGDE (ABU) M.ED (ABU) Ph.D. (ABU)

Your Ref: _____ *Date:* _____

Our Ref: _____ 18th May, 2016

Ph.D/Educ/01712/2008-09

Letter of Identification

EKEH JOSEPHINE IFEYINWA - PH.D/EDUC/01712/2008-09

This is to certify that the above mentioned name is a Postgraduate student (Ph.D Home Economics) in the Department of Vocational and Technical Education, Faculty of Education, Ahmadu Bello University, Zaria, carrying out a research topic: Influence of Consumer Information Awareness on Homemakers' Decision Making in Selecting family Goods and Services in south East Geopolitical Zone, Nigeria.

Please, kindly give her every assistance she may require .

Dr.(Mrs) E.E. Adamu
HEAD OF DEPARTMENT

APPENDIX II

QUESTIONNAIRE

LETTER TO RESPONDENTS

Home Economics Section
Department of Vocational and Technical Education
Faculty of Education
ABU, Zaria.

Dear Respondents,

REQUEST TO FILL QUESTIONNAIRE

I am a postgraduate student of the Department and Institution stated above, embarking on a study on the "Influence of Consumer Information Awareness on Decision of Homemakers in selecting family goods and services in South East Geo-political zone, Nigeria. Kindly give your honest responses to these items to enable me conduct the research successfully.

Be rest assured that all information provided will be treated with high level of confidentiality and will be used strictly for the purpose of this research.

Thanks for your cooperation

Yours faithfully,

Ekeh, Josephine Ify

SECTION A: PERSONAL INFORMATION

Please mark a tick (✓) in the box provided as it relates to you.

1. State of Residence

   (a) Abia [ ]

   (b) Anambra [ ]

   (c) Enugu [ ]

   (d) Ebonyi [ ]

   (e) Imo [ ]

2. Educational qualification

   (a) First School Leaving Certificate [ ]

   (b) SSCE/GCE [ ]

   (c) OND /NCE [ ]

   (d) B.Sc /HND [ ]

   (e) M.Sc/M.Ed and above [ ]

3. Monthly income

   (a) ₦10,000 - ₦20,000 [ ]

   (b) ₦21,000 - ₦30,000 [ ]

   (c) ₦31,000 - ₦40,000 [ ]

   (d) ₦41,000 - ₦50,000 [ ]

   (e) ₦51,000 - ₦60,000 [ ]

   (f) ₦61,000 and above [ ]

SECTION B: AVAILABILITY OF SOURCES OF CONSUMER INFORMATION

Please tick (✓) in the box the option that best represent your response for the under listed information. SA=Strongly Agree, A=Agree, D=Disagree, SD=Strongly Disagree

The following sources of consumer information are available for homemakers' selection of goods and services:

S/N	Information	SA	A	D	SD
1	Advertisement				
2	Product packages				
3	Instruction booklets /leaflets				
4	Internet for consumers				
5	Magazines for monthly price list				
6	Journals and newspaper publications for consumer information				
7	Consumer reports magazines				
8	National Agency for Food and Drug Administration and Control (NAFDAC)				
9	Standard Organization of Nigeria (SON)				
10	Rent Tribunal				
11	Ministry of Trade and Industries				
12	Consumer Protection Council (CPC)				
13	Department of Weights and measures				
14	Economic and Financial Crimes Commission (EFCC)				
15	Television and Radio Programmes on Consumer Affairs				
16	Telephone Conversation				
17	Public Complaint Commission				
18	Sales Agents				
19	Non-Governmental Organization				

SECTION C: LEVEL OF AWARENESS OF CONSUMER INFORMATION

Please tick (✓) in the box the option that best represents your response. Indicate your level of awareness of the following information: HA = high Awareness; MA = Moderate Awareness, LA= Low Awareness; NA = No Awareness

S/N	Information	HA	MA	LA	NA
1	Consumers have right to be informed about the items they purchase				
2	Fake items purchased should be returned and ask for refund				
3	Consumer has right for safe environment				
4	Consumer should protest against deceitful packaging				
5	Consumer should redress against deceitful product				
6	Consumer should be compensated for insult received from trader				
7	Consumer has right to basic needs of life e.g house, water, food, road e.t.c.				
8	Consumer has right to choose				
9	Consumer should have indication on product use				
10	NAFDAC number is approval of quality product				
11	Brand name should be boldly written on product				
12	Ordered goods should be received as stated in agreement				
13	Instruction booklet or leaflet				
14	Consumers should report any fake product brought to market for sale				
15	A product can still be used after the date "Best Before", but it has lost some quality.				
16	Canned food products with dents should not be purchased				
17	NIS (Nigerian Industrial Standard) is approval of quality given by SON				

SECTION D: LEVEL OF AWARENESS OF SOURCES OF CONSUMER INFORMATION

Please tick (✓) in the box the option that best represents your response for the under listed information: Indicate your awareness of the following sources of consumer information on selection of goods and services.

HA = High Awareness, MA = Moderate Awareness, LA = Low Awareness, No = Not Aware

S/N	Information	HI	MI	LI	NI
1	Advertisement				
2	Product labels				
3	Instruction booklets /leaflets				
4	Internet for consumer				
5	Magazines for monthly price list				
6	Journals and newspaper publications for consumer information				
7	Consumer reports magazines for consumers' knowledge				
8	National Agency for Food and Drug Administration and Control (NAFDAC)				
9	Standard Organization of Nigeria (SON)				
10	Ministry of Trade and Industries				
11	Department of Weights and Measures				
12	Consumer Protection Council (CPC)				
13	Rent Tribunal				
14	Economic and Financial Crimes Commission (EFCC)				
15	Television and Radio Programmes on Consumer Affairs				
16	Telephone conversation				
17	Public Complaint Commission				
18	Sales agents				
19	Non-Governmental Organization				

E. EXTENT OF UTILIZATION OF CONSUMER INFORMATION

Please tick (✓) in the box the option that represents your response. To what extent do you utilize the following consumer information when purchasing.

S/N	Information	ALWAYS	SOMETIMES	RARELY	NEVER
1	NAFDAC quality assurance number				
2	NIS (Nigerian Industrial Standard) given by SON				
3	Price guide				
4	Compare prices in different shops/markets				
5	Return fake product and ask for refund of money				
6	Take redress against unfair pricing				
7	Take redress against false packaging				
8	Read instruction before buying				
9	Ask for guarantee when purchasing appliances (e.g blender, boiler).				
10	Bulk buying of items				
11	Read storage information				
12	Ask for where to buy				
13	Try alternative products				
14	Ask for delivery terms				

SECTION F: SOCIO-ECONOMIC FACTORS AFFECTING HOMEMAKERS DECISION ON SELECTION OF GOODS AND SERVICES

Tick (✓) in the box the option that represents your response

Please indicate what influences your decision when purchasing goods and services.

S/N	ITEMS	SA	A	D	SD
1	Influence of the society				
2	Your experience in buying goods				
3	Time or season of the year				
4	Personal habit of buying at a particular shop				
5	Friends /colleagues in the office				
6	Previous knowledge about the goods				
7	Written information about the goods				
8	Value of the goods to you				
9	The goods reigning at that time				
10	Family background				
11	Husband's interest				
12	Children's demand				

SECTION G: INFLUENCE OF HOMEMAKERS' DECISION MAKING IN SELECTING FAMILY GOODS AND SERVICES

Please indicate your opinion of what influence homemakers' decision in selecting goods and services.

S/N	ITEMS	SA	A	D	SD
1	Family value				
2	Window shopping				
3	Standard of living				
4	Buying opportunity				

Appendix III

Regression Analysis

Variables	Coefficients	SE	t	Sig.
Constant	515.195	72.290	7.127	.000
Advertisement	-46.772	18.187	-2.572	.010
Sales agents	18.799	10.753	1.748	.081
Product packages	48.957	9.362	5.229	.000
National Agency for Food and Drug Administration and Control (NAFDAC)	3.012	8.959	.336	.737
Television and Radio Programmes on Consumer Affairs	-47.154	7.338	-6.426	.000
Instruction booklets/leaflets	21.803	9.496	2.296	.022
Standard Organization of Nigeria (SON)	-117.587	9.631	-12.209	.000
Internet for consumer	-59.435	11.474	-5.180	.000
Telephone Conversation	102.473	10.254	9.993	.000
Magazines for monthly price list	40.610	8.794	4.618	.000
Journals and newspapers publications for consumer information	-11.667	8.362	-1.395	.163
Non-governmental Organization	-24.971	8.224	-3.036	.002
Consumer Protection Council (CPC)	89.586	9.110	9.834	.000
Consumer reports magazines for consumers' knowledge	-15.506	7.552	-2.053	.040
Public Complaint Commission	-22.731	10.299	-2.207	.028
Department of Weights and Measures	-17.219	9.570	-1.799	.072
Economic and Financial Crimes Commission (EFCC)	-6.121	8.912	-.687	.492
Ministry of Trade and Industries	2.017	11.585	.174	.862
Rent Tribunal	46.534	9.682	4.806	.000

	Coefficients	SE	t	Sig.
Constant	285.003	64.794	4.399	.000
Consumers have right to be informed about the items they purchase	11.278	15.353	.735	.463
Fake items purchased should be returned and ask for refund	-2.909	13.313	-.219	.827
Consumer has right for safe environments	-22.081	12.486	-1.768	.077
Consumer should protest against deceitful packaging	-29.754	15.535	-1.915	.056
Consumer should redress against deceitful product	53.121	14.430	3.681	.000
Consumer should be compensated for insult received from trader	-2.721	11.634	-.234	.815
Consumer has right to basic needs of life e.g. House, water, food, road e.t.c.	-29.311	13.861	-2.115	.035
Consumer has right to choose	7.832	14.240	.550	.582
Consumer should have indication on product use	9.510	12.740	.747	.456
NAFDAC number is approval of quality product	27.139	10.692	2.538	.011
Brand name should be boldly written on product	-15.442	13.615	-1.134	.257
Ordered goods should be received as stated in agreement	-1.217	13.320	-.091	.927
Instruction booklet or leaflet	-19.284	12.247	-1.575	.116
Consumers should report any fake product brought to market for sale	-.595	12.113	-.049	.961
A product can still be used after the date "Best Before" but it has lost some quality	64.505	10.845	5.948	.000
Canned food products with dents should not be purchased	.997	10.667	.094	.926
NIS (Nigerian Industrial Standard) is approval of quality given by SON	6.748	10.948	.616	.538

Variables	Coefficients	SE	T	Sig.
Constant	364.691	74.211	4.914	.000
Product labels	2.449	13.202	.186	.853
Instruction booklets/leaflets	38.667	15.388	2.513	.012
Standard Organization of Nigeria (SON)	1.616	10.023	.161	.872
Telephone Conversation	7.457	10.726	.695	.487
Advertisement	9.166	10.161	.902	.367
Non-governmental Organization	9.629	10.343	.931	.352
Internet for consumer	15.990	11.268	1.419	.156
Ministry of Trade and Industries	-.557	10.010	-.056	.956
Television and Radio Programmes on Consumer Affairs	-61.465	9.702	-6.336	.000
Rent Tribunal	34.597	10.673	3.241	.001
Public Complaint Commission	20.272	11.314	1.792	.074
Consumer reports magazines for consumers' knowledge	19.244	11.332	1.698	.090
Consumer Protection Council (CPC)	-27.871	10.726	-2.598	.010
Department of Weights and Measures	10.282	8.623	1.192	.233
Journals and newspapers publications for consumer information	-13.199	9.205	-1.434	.152
Magazines for monthly price list	-44.391	9.716	-4.569	.000
Sales agents	-49.066	9.406	-5.217	.000
Economic and Financial Crimes Commission (EFCC)	19.746	9.216	2.142	.032
National Agency for Food and Drug Administration and Control (NAFDAC)	30.511	10.400	2.934	.003

Variables	Coefficients	SE	t	Sig.
(Constant)	125.853	63.230	1.990	.047
NAFDAC quality assurance number	26.293	12.793	2.055	.040
Read instruction before buying	-27.736	9.925	-2.795	.005
Ask for guarantee when purchasing appliances (e.g. Blender, boiler)	-9.312	8.681	-1.073	.284
Compare prices in different shops/markets	52.691	9.099	5.791	.000
Bulk buying of items	4.802	9.164	.524	.600
NIS (Nigerian Industrial Standard) given by SON	-33.196	10.721	-3.096	.002
Price guide	-17.465	11.260	-1.551	.121
Return fake product and ask for refund of money	36.020	11.038	3.263	.001
Ask for where to buy	-51.173	12.028	-4.254	.000
Read storage information	31.864	12.236	2.604	.009
Ask for Delivery terms	72.909	10.801	6.750	.000
Try alternative products	-32.036	9.764	-3.281	.001
Take redress against false packaging	18.743	10.534	1.779	.076
Take redress against unfair pricing	34.088	9.001	3.787	.000

Variables	Coefficients	SE	t	Sig.
(Constant)	860.893	78.869	10.915	.000
Written information about the goods	32.902	10.631	3.095	.002
Children's demand	-4.958	11.908	-.416	.677
Husband's interest	-15.245	10.540	-1.446	.148
Friends/Colleagues in the office	56.003	12.800	4.375	.000
The goods reigning at that time	-15.870	11.951	-1.328	.185
Family background	-26.990	12.941	-2.086	.037
Your experience in buying goods	8.452	11.683	.723	.470
Influence of the Society	-75.093	11.775	-6.377	.000
Time or season of the year	-12.109	13.225	-.916	.360
Previous knowledge about the goods	-17.372	11.461	-1.516	.130
Personal habit of buying at a particular shop	-25.925	13.404	-1.934	.053
Value of the goods to you	-36.974	17.496	-2.113	.035

	Coefficients	SE	t	Sig.
Constant	601.592	54.053	11.130	.000
Buying Opportunity	24.778	11.089	2.234	.026
Standard of Living	-27.095	8.653	-3.131	.002
Family Value	-39.714	13.898	-2.858	.004
Window Shopping	-8.154	12.731	-.641	.522

Appendix IV

Reliability

[DataSet 2] C:\reliability. Sav

Scale: ALL VARIABLES

Case Processing Summary

		N	%
Cases	Valid	30	10.0
	Excluded[a]	0	0
	Total	30	100.0

a. Listwise deletion based on all variables in the procedure.

Reliability Statistics

Cronbach's Alpha	N of Items	N of Items
.758	.691	94