

Analysis of the Effect of Consumer Protection Council Operations on the Consumption Behaviour of Nigerians

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Abstract

The paper, "Analysis of the Effect of Consumer Protection Council Operations on the Consumption Behaviour of Nigerians" examined the extent of influence of activities carried out by Consumer Protection Council in the areas of redressing consumer complaint, enforcement of law by seizing substandard products, monitoring of sale promotion and consumer education programme have restored consumer confidence on consumption of goods and service. The method adopted in the study was content analysis through analyzing reports of Consumer Protection Council on their activities with empirical review in conjunction with theoretical framework. It was found that the Consumer Protection Council has redressed consumer complaint in all sectors of the Nigerian economy to the tune of N2,374,482,604.00 (Two billion three hundred and seventy four million, four hundred and eighty two thousand, six hundred and four naira only) but such compensation is not adequate and comprehensive. It was also found that CPC activities of seizing substandard products, monitoring of sales promotion, and as educating consumer are inadequate to restore full confidence on consumer. Rather consumers go into purchase of goods with high risk in mind, as they are left with no option. Therefore, it concludes that the Consumer Protection Council should always be on guard to realize the objectives of its formation for the benefit of Nigerian consuming public. It is recommended that prompt consumer redress and compensation thereon should always be undertaken, since it would lead to fair exchange relationship between producers and buyers of goods and services.

Keywords: Consumer Protection Council, Consumption Behaviour, Redress of Consumer Complaints, Consumer Education, Sales Promotion Monitoring and Product Standard Law Enforcement.

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I. Introduction

It is undisputed that marketing has made remarkable progress in the development of public policy in all areas of human activities including consumption. For safety and welfare of consumers, government of every nation establishes regulatory bodies to make policies, regulations and enforce such regulations for the interest of the general public (Egele, Ikechi and Ozo, 2017). Such established regulatory bodies aims at controlling marketing practice in order to stop unethical marketing practice and as well improve the welfare of citizens. Ekanem (2011) maintains that consumption is the essence of production of goods and services, production would be worthless if the products produced are not consumed. Onah and Thomas (2004) maintain that consumption determines the level of interaction between production and marketing. Therefore, marketing is the bridge linking production and consumption. Any person engaged in the consumption of goods and services is a consumer. Since the consumer is seen to occupy such an important position and determines the existence, survival and growth of any organization, be it company or government, it becomes necessary and imperative to understand their consumption behavior (Eze and Ozo, 2005). Consumption is the act by which individuals or group of individuals make purchase and use a product for the satisfaction of identified needs (Honnby, 2015). While consumption behaviour can be referred to as the total process involved including overt and covert act of buying and using product by an individual or organization in a particular situation, which involve decision making on acquiring, using, disposing of waste after usage and bearing of associated/perceived risks of the offering. Consumption behavior is determined by the outcome of various stages of consumer purchase decision making process (need identification, information search, alternative evaluation, purchase related decision and post purchase behavior). Based on the extent of information consumer have from various source, it help consumer decision making to produce consumption knowledge.

In essence, consumption knowledge is acquired based on experience and information from the marketers and government agencies activities. Consumption knowledge is usually on whether to need product or not, how to use the product, how to dispose of whatever is left after use and what the risks are in using the

product (Blythe, 2008). The associated risk for consuming a product is known as consumption risk. Consumption risk is when there is tendency that consumers will not receive satisfaction for engaging in purchases of goods and services as a result of being offered with substandard product, high price, or fake information etc. Consequently, when consumption risk is high consumer tend to exhibits lack or low confidence on the purchase of goods and services. Consumption risk is noted to have great impact on consumption behavior, such risk are performance risk, financial risk, physical or safety risk, social risk, psychological risk and time risks. It is observed in practice that the activities of marketers towards forcing consumer to consume their goods, without considering the consumer's satisfaction and welfare, increase consumption risk, then it is likely the effect will be in increasing lack of confidence on consumer's purchase behavior. Obviously, consumption risk is associated with unethical marketing practice. Whereas the rate of unethical marketing practice in Nigeria business environment is becoming alarming, probably because of predominant consumer apathy or lack of interest, consumer illiteracy on consumption knowledge and consumers' inability to fight for their right. This creates the need for consumer protection by the government or its agencies as government is another source of consumption knowledge and in control of all human activities within a given nation.

Consumer protection is action taken (occasionally in the form of laws) by Government of any nation to protect consumers from receiving unfair exchange treatment. It is related to consumerism which encompasses the evolving set of activities of governments, businesses, independent organizations designed to protect the rights of consumers (Nwaizuigbo & Ogbunankwor, 2013). Consumer protection focuses on safeguarding the interests of the consumer in matters relating to the supply of goods and services, fraudulent and hazardous practices as well as environmental degradation (Goson, 2016).

Nigerian Government established organization known as Consumer Protection Council to protect the interest of consumers in consumption related issues. Consumer Protection Council (CPC) was created by decree (now Act) No. 66 of 1992 as the apex Consumer Protection Agency of the Federal Republic of Nigeria" (Nwaizugbo & Ogbunankwor, 2013). The Act states the objectives of the CPC, among others, as: providing speedy redress to consumer complaints through negotiations, mediation and eliminating from the market hazardous products and cause offenders to replace such products with safe and more appropriate alternatives, organize and undertake campaign and other forms of activities that will lead to reduction or elimination of consumer apathy or lack of interest, consumer illiteracy on consumption knowledge and consumer inability to fight for their right, with the hope of restoring consumer's confidence for purchase of goods and services.

The maiden report of the activities of CPC shows that the Council in 2016 seriously engaged in providing speedy redress to consumer complaints through negotiation, mediation, conciliation and prosecution where necessary. The Council conducted proactive surveillance upon analysis of data on complaints, information, intelligence gathering, among others to determine compliance with prescribed standards and international best practices on products and services available to consumers.

1.2 The Statement of Problem

With the existence of Consumer Protection Council in Nigeria, it assumed that consumers will no longer be exposed to unethical marketing practices or consumers encountering such practices to be reduced at barely minimum level in order to restore confidence on consumer in Nigeria. Consumer protection depending on the rule of "Caveat Emptor" (Let the buyer beware) is no longer an adequate protective measure, because the principle is based on the assumptions that the buyer knows what he wants, has knowledge necessary to choose wisely and has enough contact with the sellers. Apart from the complexity of modern products, consumers' choice is equally inhibited by intensive advertising which most often create a false impression about a product. In Nigeria, such sales promotions have become popular often to promised reward creates an irresistible incentive for patronage of the advertised product, thus denying the consumer the freedom of rational choice (Monye, 2003).

The Consumer Protection Council (2016) indicates that the Council has made considerable progress in protecting consumers in several sectors of the economy towards combating consumer abuses, curbing impunity of business operations and generally ensuring that consumers get value for money. CPC also claim to have achieved sectoral intervention, enhanced consumer awareness and collaborations with other sector regulators. For example, the intervention of the Council in satellite television services, focused on Multi-choice Nigeria Limited, the dominant provider of direct satellite broadcast under the name of DSTV in Nigeria. But the claims are so doubtful, because it seems there is a rapid increase in consumer complaint and dissatisfaction on product consumption in Nigeria as a result of unethical marketing practices by producers of goods and services. Whereas Consumer Protection Council is mandated by law and establishment to eradicate such unethical marketing practices in order to improve consumer satisfaction and restore confidence for consumption of goods and services in Nigeria. Can this claim by Consumer Protection Council be truthful when these under explained circumstances such as consumer apathy or lack of interest, consumer illiteracy on consumption knowledge and consumers' inability to fight for their right still surround business consumption environment in Nigeria?

Consumer apathy or lack of interest in matters bordering on consumer welfare is one of the key challenges affecting consumer protection in Nigeria. Consumer Protection Council of Nigeria stated that consumer apathy resulted from the fact that over the years, Nigerians have not been able to gain confidence of the agency (CPC) to provide sufficient protection for them. Consumer illiteracy is also a worrisome factor in achieving consumer protection. This is because consumers cannot be protected when they do not know their rights. For, it is when consumers know their rights that they can assert them. However, if the consumers do not assert them, they remain docile and would always be trampled upon and abused.

The consumer ought to be treated like a king by manufacturers and service providers in Nigeria as done elsewhere, but that is not the case. It is still arguable that the Nigeria consumer is yet to get value for his money and they do not fight for their right. It is assumed Nigerians' inability to fight for their rights is one of the main reasons local manufacturers and service providers have continued to exploit them. For example, many Nigerian consumers are afraid or too busy to sue service providers or sub-standard manufacturers (Ayodele, 2014). It is equally reported that every day, consumers buy products that fall short of the minimum standard and expectations. It lessens the urge to patronize products and services from the perpetrators of such consumer abuses. A situation where purchases are not promptly made even with the availability of funds, would lead to loss of confidence on the consumption of goods in Nigeria. The enforcement operation of Consumer Protection Council towards renewing drive against illicit activities of dubious traders, importers and manufacturers, seizing sub-standard goods, the concerned manufacturing premises sealed, yet perpetrators of these unwholesome acts still indulge in them (Consumer Protection Council [CPC], 2016). Therefore, it is pertinent to know whether these activities of Consumer Protection Council yielded expected a significant result of restoring consumer confidence.

1.3 The Objectives of the Study

The general objective of this paper is to find out the extent the activities of Consumer Protection Council has influenced consumption behavior of Nigerian with regard to restoring consumers confidence.

The specific objectives of the study include:

- I. To find the extent Consumer Protection Council redress of consumer complaints has instilled confidence on consumer's purchase of products in Nigeria.
- II. To determine the extent of enforcement of laws by Consumer Protection Council by seizing substandard products instill confidence on consumers' purchase of products in Nigeria.
- III. To find out the effect of Consumer Protection Council monitoring of sales promotion activities instill confidence on consumer purchase of products.
- IV. To ascertain the extent consumer education programme of Consumer Protection Council of Nigeria has influenced consumer purchase behaviour.

II. Literature Review

2.1 Conceptual Review

2.1.1 Consumer Protection.

Consumer protection has been defined as "legislation which protects the interest of consumers (Nonye 2003)". Consumer protection is all about the provision of appropriate and effective mechanism to protect the pecuniary health, environment, safety and security interests of all legal persons against misleading, fraudulent and harmful business practices including manufacturing, trading, packaging, advertising, distribution and selling of goods and services to ultimate consumers (Day & Ladan, 1977 in Ndubusi, Anyanwu & Nwankwo 2016). In addition, consumer protection safeguards the interests and right of consumers. Consumer protection refers to the measures adopted for the protection of consumers from unscrupulous and unethical malpractices by the business and to provide them speedy redress of their grievances. Some of the common business malpractices leading to consumer exploitation are sale of adulterated goods, supply of defective goods, misleading advertisements, among others.

Ndubusi, Anyanwu and Nwankwo (2016) further maintained that complaints by consumers over a period of time gave rise to mass movement of people (consumer) referred to as "consumerism" that forced marketing practitioners in most advanced countries of the world to respond favourably and adopt better ways of delivering goods and services without abusing the fundamental human right of consumers. These mass movements are directly formed by consumer groups, representative groups and government. However, there was practically no real organized consumer movement to fight for the protection of the rights of the consumers apart from a handful of ways scattered around the country. This therefore placed the bulk of consumer protection on government. Against this background, the Federal Government of Nigeria, among others, set up the Consumer Protection Council (CPC) of Nigeria. Hence, it became CPC's responsibility to protect and safeguard the rights of the consumers against the unwholesome practices of producers and suppliers of goods and services in the country.

2.1.2 Consumer Protection Council (CPC) Of Nigeria.

Consumer Protection Council in Nigeria was first established in 1992, commenced operations in 1999 when its institutional framework was put in place. The Council was established as a major strategy to reduce market imperfections, improve the well – being of Nigerians particularly by ensuring value for money, safety and health of consumers, in order to restore consumer confidence to creating a conducive atmosphere to facilitate trade and investment.

To ensure effective performance of the Council, the Consumer Protection Council (CPC), the apex consumer protection agency in Nigeria was enacted as the Consumer Protection Council Act Chapter Cap 25, laws of the Federal Republic of Nigeria (LFN), 2004 (No .66 of 1992) to protect and promote the interest of consumers for all goods and services. The performance of Consumer Protection Council in 2016 were reported in four areas of its activities to include (i) Redress of consumer complaints (ii) Enforcement of product standard law (iii) Sales promotion registering and monitoring and (iv) Consumer Education Programme.

Redress of Consumer Complainants: To performance this function of redressing consumer complaints, the council inform and encourages the consuming publics to come to the agency and lay compliant against any ill-treatment received from seller or marketers of substandard product, high price, false promotion, extortion etc. The Agency ensures such complaints are addressed and the consumer rewarded of the money value he incurs in the cause of buying such goods and services. This will discourage marketers from unethical marketing practice and will put confidence on consumers for consumption of goods and services.

Enforcement of Product Standard Law: Enforcement as one of the operations of Consumer Protection Council is an act of compelling compliance with set standards. The Council enforcement of law is through surveillance. Surveillance is one of the second operations of Consumer Protection Council. The overall objective of surveillance is to ensure compliance with standards and processes aimed at protecting and promoting consumer interests. Enforcement is an act of compelling compliance with set standards by seizing substandard product and defective products to ensure such products are not found in the market for consumption. The essence of enforcement is owing to the existence of substandard products in almost every economic sector in Nigeria.

Sales Promotion Monitoring: Sales promotion involves various tools used to attract consumer attention, offer strong incentives to purchase, dramatize product offers and boost declining sales. Sales promotions are initiatives for rewarding loyal customers and attracting prospective ones to buy products or services aimed at boosting sales, customer database and profit. Sales promotion monitoring is another operation of Consumer Protection Council. The Council is mandated to ensure that advertisements are not deceptive. Recognizing that it is the character of businesses to adorn their products and services with promises that may not be fulfilled, the Council established the Sales Promotion Regulation 2005. This regulation empowers the Council to approve and monitor all sales promotions to ensure their fairness, transparency, honesty and that consumers are not subjected to unscrupulous exploitation.

Consumer Education Programme: Consumer education is concerned with the skills, attitudes, knowledge and understanding required for living in a giving society. It helps individuals to understand their role in the marketplace, gives them broader view of the economic system and an understanding of the needs of both themselves and others. It aims to develop an awareness of the rights and responsibilities of consumers, the influences affecting consumer decisions and the wider implication of those decisions (Ukpore, 2006). Consumer education and enlightenment is also another operation of the Consumer Protection Council. The Council believes that an enlightened consumer is an empowered consumer. The essence is to create the much needed awareness on consumer rights and how to assert them. Some of the highlights of the consumer sensitization efforts include: - Television programme (Consumer Voice), Radio programme (Consumer Speaks), Publications (Nigeria Consumer Voice, a quarterly published journal), monthly newsletter outreaches (Grass Root Sensitization, Outreach to High Traffic Areas, among others), Workshops, Ongoing Consumer Awareness Campaign, among others.

2.1.3 Consumption Behaviour

Hoyer and MacInnis (2010) explain consumer behaviour as ‘the totality of consumers’ decisions with respect to the acquisition, consumption, and disposition of goods, services, activities, experiences, people, and ideas by (human) decision-making units (over time)’: This totality of consumer decision comprises whether, what, why, how, when, where, how much, how often, how long consumers will buy, use, or dispose of an offering. Consumer decision on these areas lies heavily on information available to consumer which is used in various stages of consumer decision making process (problem identification, information search, alternative evaluation, related purchase decision and purchase behavior). It is undoubtedly established that information or communication serves as input to consumer decision process and has strong influence on consumers at every stage and as well as determine level of satisfaction from company product (Egele and Ozo, 2016). Among determinant of consumer satisfaction is based on the consumer’s experience from actual performance in

comparison with expected performance. The consumer expected performance (goals) is established based on the individual needs and information gathered for the market transaction. Indeed, one of the indexes of market satisfaction is consumers confidence. Consumer satisfaction refers to the extent to which organization fulfills a customer's need in relation to his expectations prior to receiving the goods and services (Mccarthy and Periault, 2002). Customer satisfaction depends on the building of the perceived value to which the customer have concerning a product (Kotler and Armstrong, 2009). So, customer satisfaction can reflect a person's feeling of pleasure or disappointment resulting from comparing a product's perceived performance in relation to expectation (Kotler and Iseller, 2009). Similarly, Aremu, Ann, Aremu and Lorkyaa (2015) viewed customer satisfaction as the feeling or attitude of consumers towards a product upon its consumption.

From the above explanation of customer satisfaction, it will obviously suggest that the presupposition that there is relationship between customer satisfaction and re-patronage (Nkwede, Egele and Chukwumuanya, 2016). As consumer's re-patronage or repeat purchase, and recommending a product to other consumers indicates consumer satisfaction, then it will consequently result to consumers confidence. Consumer confidence is an economic indicator that measures the degree of optimism that consumers feel about the overall state of the economy and their personal financial situation (Wikipedia). Consumer confidence is satisfactory indicator that measures the degree of optimism that consumer feels about the overall state of the consumption behavior in a country. Consumer confidence is pre-purchase behavior and as well post purchase behavior. It is a pre-purchase behavior based on the consumer previous experience in other products, and as well the reliability of information gathered and used in consumer purchase decision making (need identification, information search, alternation, evaluation and purchase related decision). On the other hand, consumer confidence as post purchase behavior is based on judgment of actual performance of consumption transaction in comparison with the expected performance of consumption transaction which will either result to satisfaction or dissatisfaction. When consumer confidence is high, consumer makes more purchases. When confidence is low, consumer tend to reduce or avoid spending on goods and services (Wikipedia). High consumer confidence makes consumer become loyal and will become "apostle of the product"; that is encouraging other consumers to buy the product, but when the consumer confidence is low, reverse is the case and consumer compliant becomes an obvious case. In other words, it implies high consumption risk will reduce consumer confidence and as well raise consumer compliant rate. Nigeria consumer confidence 2008 – 2020 date shows that consumer confidence in Nigeria decreased to -0.30 points in the first quarter of 2020 form 3.30 points the fourth (Wikipedia).

2.2 Empirical Review

Nwaizugbo and Ogbunankwor (2013), in their work, considered "Measuring Consumer Satisfaction with Consumer Protection Agencies – Insights from Complainants to CPA Offices in Anambra State. The study examined the level of consumer satisfaction and the dimension that influences consumer satisfaction most. The study used survey method through administering of questionnaire while multiple regression analysis (MRA) was employed to predict the relationship in the construct. A thorough evaluation of the literature shows a consensus among scholars regarding the relationship between accomplishment of objectives and consumer satisfaction. The results of this study provided some useful information on the factors that influence consumer satisfaction with consumer protection agencies. The results show that carrying out duties has the most significant and strong effect on consumer satisfaction followed by accomplishment of objectives and procedural obstacles. It was also found that protecting the consumer from commercial fraud and illusions is found to be the most objective to be accomplished by consumer protection agencies. In addition, receiving and reviewing all complaints and notification related to violations and quickly settling the same emerged as the most important duty to be carried out by consumer protection agencies.

Abasilim (2016), in her work "Role of Government on Consumer Protection in Nigeria" examined the effectiveness of government agencies in protecting the Nigerian consumers in the process of selecting, acquisition, and consumption of goods and services. In Nigeria, such government agencies include Standard Organization of Nigeria (SON), National Agency for Food and Drug Administration and Control (NAFDAC) and the Consumer Protection Council (CPC). Survey method was used for the study. The sample was drawn from all workers of the three government agencies using stratified and random sampling techniques. Frequency distribution and percentages were used in the analyses of data. The research findings indicate that the Agency has been very effective in most of its programmes on consumer protection. This is especially noted in the areas of import inspection, certification of product and inspection visits. Another factor revealed from the findings is the non-chalant attitude of the consumers themselves. This may be due to literacy level in the country, the unnecessary protocol and bottleneck involved in channeling their grievances to the appropriate authorities. Such may include unsatisfactory ways of settling these complaint cases like asking the companies or importers to pay merger sum of money to the aggrieved consumers. The study did not state that for the agency to be very effective in protecting the Nigerian consumers, it needs to beef up effort in some areas of their programmes.

Fasoranti (2012), in her work, “The Determinants of Consumption Pattern among Rural Dwellers of Ondo State (A Study of Akoko North West Local Government)”. The study examined the determinants of consumption in the rural areas based on consumers’ enlightenment on how to invest with regards to namely: current income, expected future income, expected pension fund, deposits in banks, shareholdings and durable assets. The data collection instrument used was a well-structured questionnaire administered on 100 respondents selected from the study area. The analytical tools used were tables, frequency distribution percentages and regression.

The results showed that current income, expected pension fund, shares held by consumers and durable assets were positively related to consumption based on level of enlightenment in the study area. The findings also showed that 96 percent of total variations in consumption behavior is associated with the level of enlightenment in the variables included in the model. The implication is that the model captured almost all the determining factors of level of consumption in rural area.

Orji, Sabo, Abubakar and Usman (2017:1) assessed “Impact of Personality Factors on Consumer Buying Behaviour Towards Textile Materials in South Eastern Nigeria” and used five personality factors of social character, compliance, aggressiveness, ethnocentrism and dogmatism to form the basis of the hypothesis. The results from the analysis revealed that there is a significant effect of social character, compliance, aggressiveness, ethnocentrism on consumer buying behavior of textile materials in South Eastern Nigeria, whereas dogmatism has no such significant effect. The finding of this study lends further support to the assumptions that personality is a highly relevant explanatory concept for consumption behaviour and personality is influenced by information which enlightenment is one of the source. The implication is that four personality factors (social character, compliance, aggressiveness and ethnocentrism), with the exception of dogmatism can positively be used by Consumer Protection Council to develop consumer enlightenment programme in order to influence consumption behaviour of Nigerians.

Usman, Yaacob and Rahman (2015), in the study titled “Lack of consumer Awareness: Major challenge for Electricity Consumer Protection in Nigeria”. The study used qualitative method of research. Twenty in-depth semi-structured interviews were conducted with the relevant stakeholders involved in consumer protection and standard setting in the Nigerian electricity sector. The study explored the everyday practical experience and perspectives of the participants on the challenges of consumer protection. The study found several challenges for consumer protection in the Nigerian electricity sector. The challenges include lack of awareness of the existing consumer protection laws, lack of consumer education, consumer ignorance, lack of sensitization and lack of consumers’ knowledge of their rights. The study did not suggest that consumer related agencies need to do more in the area of consumer education and enlightenment otherwise the exploitation of the Nigerian electricity consumers will continue.

2.3 Theoretical Framework

The theoretical framework is Disconfirmation theory developed by Barsky in 1992. The theory postulates that consumers satisfaction is related to the size and direction of discrepancy between consumer expected performance and actual performance. Performance refers to the value received according to the needs of the consumer. Presupposingly, consumer confidence is related to the rate or size of customer satisfaction. This implies that when the activities of CPC compel marketer to offer value that is equal to or higher than consumer expectation, consumers drive satisfaction on the marketers offering and the CPC activities which will restore consumer’s confidence on consumption.

It will produce these consumer’s disposition of acquiring, using, disposing of waste after usage and bearing of associated/perceived risk of the offering. A satisfactory implementation of the four activities of Consumer Protection Council would lead to confidence in the consumers’ purchase of products while poor implementation of same causes consumer regret, put fear, increase consumer apathy or lack of interest, consumer illiteracy or consumer knowledge and consumers’ inability to fight for their rights.

III. Methodology

The study adopted qualitative methods using content analysis by organizing, categorizing, classification and summarization of data as well as providing narrative statements on Consumer Protection Council, 2016 Maiden Annual Report collected as a secondary data. This performance report of the commission was analysed in the most logical and meaningful way and relevant statement made in relation with empirical reviews and Disconfirmation Theory.

IV. Data Presentation And Analysis

Following the report of CPC in 2016 on their activities, it is observed that their activities cut across 18 (eighteen) sectors of the economy and in the four functional areas of the CPC

4.1 Redress of Consumer Complaints

The table I below shows Consumer Complaints addressed by CPC in 18 Sectors of the economy with monetary value compensated to the consumers.

Table I: Redress For Consumer Complaints For Sector In Naira

SECTOR	MONETARY VALUE (₦)
E – Commerce	15,000,000
Generators/Heavy Duty Equipment	27,477,280
Tourism/Hospitality	35,010,000
Insurance/Pension	1,558,639
Automobile	22,297,000
Electrical/Electronics	41,485,918
Food and Beverages	232,650,422
Telecommunications	28,000,000
Satellite Television	70,169,070
Health Services	18,000,000
Education	2,850,000
Road Transport	1,624,781,747
Financial Services	15,537,800
Postal Courier Services	1,623,050
Electricity power	46,255,537
Real Estate/Mortgages	150,951,000
Aviation	27,000,000
Others	13,835,141
Total	₦2,374,482,604.00

Source: Consumer Protection Council, 2016 Maiden Annual Report, p.52.

The value of the redress obtained for consumers in all the sectors stood at N2, 374, 482, 604.00 as shown in Appendix 1 (CPC, 2016). According to the record as it concerns consumer complaint, the complaints for electricity power sector were mainly on estimated bills, non – provision of pre- payment meters (PPMS) even after payments, damaged or lack of transformers, bad or damaged electricity poles and cable, illegal and indiscriminate disconnections, among others. Estimated billings were reversed and the Council awarded compensation to the tune of N10 million as redress for consumers who suffered injuries that led to death as a result of negligence of the distribution companies.

The Nigeria telecommunications industry is said to be the fastest growing telecommunication industry in the world. The telecommunications sector as at September 2016 has 153,299,535 subscribers and 109.51 percent teledensity. These facts underscore the need for an effective protection of consumers in these sectors. Persistent complaint in this sector relate to: frequent call drops without compensation, undue suspension of services on mobile phones, unsolicited message services and caller tunes, unlawful deduction of credit balance, credit balance wipe off, deceptive sales promotion, among others. The Council’s focus on prevention of deceptive sales promotion led the Council to order Mobile Telecommunication Network (MTN) to pay the outstanding balance of #1.85 million to a customer who participated in one of the promotions where he won #2million but was paid #150,000 only. The Council’s directives to various service providers resulted in redress to the tune of #28million as shown in Appendix 1. In all, the relief to consumers by way of complaint resolution in local and foreign currencies stood at #2,487,823,527 and \$31,948.87 respectively, indicating a total of #2.5billion (CPC, 2016).

4.2 Enforcement of Product Standard Law

In 2016, the Council carried out surveillance over suspicious products and services. This covered different sectors of the economy, such as open markets, supermarkets/malls, food and beverage sector, electrical / electronic products, among others (CPC, 2016). The Council in its renewed drive against illicit activities of unscrupulous traders, importers, manufacturers conducted market raids as a post surveillance activity. Again, products suspected to be sub- standard were seized, evacuated from the markets, warehouses and the various premises sealed. The intervention has ensured that consumers get value for money. Enforcement activities in the year 2016 focused on some products in the tobacco, electrical / electronics, food and beverage sectors.

Table II: Enforcement of Product Standard Law

SECTOR	VALUE OF SEIZED SUBSTANDARD PRODUCTS (₦)
Electrical/Electronics	40,000,000
Tobacco	300,000
Food and Beverages	202,000,000
Monetary Value of Seized Substandard Products	<u>₦242, 300,000</u>

Source: Consumer Protection Council, 2016 Maiden Annual Report, p.49.

The total value of seized substandard product stood at #242,300,000 as shown in Table II. The Council protects consumers from unfair, unsafe, or inappropriate marketing practices. For example, the CPC sanctioned “Shoprite” for displaying expired products in some of its outlets in Lagos. The affected range of items included pastries, chicken, cheese, pepper, vegetables’ and sea foods (Consumer Protection Council [CPC], 2013).

4.3 Sales Promotions/Registered and Monitored

According to the 2016 Maiden Report of CPC, it shows that CPC were able to Register and Monitor Sales Promotion activities of business organization in many sectors as contained in table 3.

Table 3: Number of Sales Promotions/Registered and Monitored

SECTOR	FREQUENCY
Electrical/Electronics	1
Online stores	1
Oil and gas	5
Automobile	4
Satellite Television	6
Detergent	2
Sports	3
Health	2
Consumables	16
Telecommunication	4
Financial Sector	32
Others	8
Total	84

Source: Consumer Protection Council 2016 Maiden Annual Report, p.53.

The table above shows that the total frequency of the CPC monitoring sales promotion activities surveillance is 84. This implies that CPC were able to make sure there was no misleading promotion by business organizations in electrical/electronic products, online stores, oil and gas, automobile, satellite television, detergent, sports, health, consumables, telecommunication, financial sector and others.

This is to ensure that all promises in any promotion or advertisement are exactly what the goods and service will offer to intending consumer in order to achieve consumer satisfaction and restore consumers confidence.

4.4 Consumer Education Programme

The table below shows Consumer Education Programmes carried out by CPC in various sectors in order to enlight consumers on their rights and how to fight for their rights.

Table 4: Consumer Education Topics Presented In Consumer Voice Programme, National Television Authority (Nta) International

SECTOR	FREQUENCY
Electronics products	1
Road Transport	2
Automobile Products	1
Power	3
Broadcasting	2
Real Estate	2

Financial	6	
Services	5	
Food/ Drinks/ Beverages		3
Health	4	
General	5	
Total	34	_____

Source: Consumer Protection Council, 2016 Maiden Annual Report, p.54.

Aside entrenching consumer education in the Nigerian School curriculum, CPC has established consumer clubs in 560 secondary schools across the country in order to achieve its objective of reducing consumer abuses to the barest minimum in the society (CPC, 2013). In other words, consumer education and enlightenment programme of CPC also facilitates consumption knowledge.

In the area of subsidiary legislation, the Council commenced the process of developing two subsidiary legislation-electronic commerce (e- commerce) and warranties and guaranties. A hallmark of the Council's operation is collaboration with sector regulators. This is to ensure regulatory certainty and avoid regulatory overlap. In 2016, the Council concluded memoranda of understanding (MOU) with the following agencies

- Nigeria Electricity Regulatory Commission (NERC)
- National Electricity Management Services Agency (NEMSA)
- Economic and Financial Crimes Commission (EFCC)

Before 2016, the Council had established MOUs with the National Orientation Agency (NOA), Nigerian Communications Commission (NCC) and a tripartite MOU with the EFCC and the United States Federal Trade Commission (FTC) for cross- border consumer infractions.

Collaboration with United Nations Industrial Development Organization (UNIDO) is also one of the operations of Consumer Protection Council. Since 2013, UNIDO in partnership with the European Union and the Federal Government of Nigeria has been developing policy guidance and infrastructure that will improve the country's competitiveness in the non – oil sector through the National Quality Infrastructure Project. Its objective is to enhance the consumer protection role of CPC on quality issues and increase its capacity to lift up the quality offered by Nigerian enterprises (CPC, 2016 Annual Report).

It is also against this background that the Central Bank of Nigeria indicated that it shall collaborate with key stakeholders to facilitate the protection of consumer rights. The bank may execute Memorandum of Understanding (MOU) with stakeholders such as Consumer Protection Council to effectively coordinate consumer protection activities (Central Bank of Nigeria [CBN], 2016).

V. Discussion

Logically, following the data gathered as it concerns the activities of Consumer Protection Council with regard to the first objective of this study, which is: “to find the extent Consumer Protection Council redress consumer complaints has instilled confidence on consumers purchase or using products in Nigeria”, it is stated that the value of redress obtained for consumers by the CPC in the automobile sector is over ₦22 million as shown in table 1 (Consumer Protection Council 2016 Maiden Annual Report). One of the empirical reviewed asserted that the activities of redress consumer complaints gives hope to consumer for engaging the purchase of goods and services. However, apathy in reporting of abuses by consumers still persists. This is traceable to the occasional delays in conflict resolution and frustrations obtained in the process through the courts. This is in line with Nwazugbo and Ogbunarkwor (2013) findings that quickly settling consumer compliant increase satisfaction consumer received, which result to confidence on purchase.

Coming to the second specific objective which is: “to determine the extent of enforcement of laws by Consumer Protection Council by seizing substandard product which instill confidence on consumers' purchase of products in Nigeria. The total value of seized substandard food and beverages products stood at N202,000,000.00 only as shown in table 11. The Consumer Protection Council Act No. 66 of 1992 needs to be strengthened. Such amendment though met by the passing of the Federal Competition and Consumer Protection Bill 2016 by the National Assembly and sent to the President of Nigeria for assent. This Bill has been rejected by the Nigeria Employers' Consultative Association (NECA) on the ground that the 0.5 percent tax on private companies was neither in the draft nor discussed at the public hearing of the bill. The body urged the President to disregard assent to the Bill owing to the identified wrongdoing (Agboola, 2018). According to Consumer Protection Council (2010), from electric bulbs to cables, home appliances and industrial machines, the fake variants abound. The effect of this on the country is worrisome. Homes have been razed by fire, businesses have been crippled and the people have been impoverished by the scourge of fake and substandard electrical and electronic materials. They are also known to undermine consumer safety and welfare, destroy genuine businesses and innovations, increase unemployment and reduce national earnings through tax evasions. This

shows CPC activities of seizing substandard has no significant effect on marketer's activities, thereby still losing confidence of consumers.

Considering the third specific objective of the study, which is, "to find out the effect of Consumer Protection Council monitoring of sales promotion activities on restoring confidence on consumer purchase of products", it is on record that 84 sales promotions were approved and monitored in 2016 across some sectors of the Nigerian economy by the CPC as shown in table 3. In spite of this monitoring of sales promotion, incidences of counterfeiting, piracy and unscrupulous exploitations still exist. The complaint of consumers for being deceived by sellers to buy product that does not render the benefits promised by its advertising is in the increase. It has been established that among the determinant of consumer satisfaction is the expected performance, whereas, information for the seller is one of determinant of expect performance level. Therefore, promises from seller correlation with level of consumer confidence.

In looking at the fourth specific objective of the study, which is, "to ascertain the extent consumer education programme of Consumer Protection Council has influenced consumer purchase behaviour", it is noted that 34 consumer education topics touching different sectors of the Nigerian economy were presented in Consumer Voice Programme and National Television Authority (NTA) International as shown in table 4. The validates of the finding of Fasoranti (2012) that the enlightenment by Consumer Protection agency influences consumers on deploying their income in consumption of goods and services. And also, findings of Orji, Sabo, Abubakar and Usman (2017) that enlightenment influences personality which determines consumption behavior. However, the consumer sensitization efforts are grossly inadequate. The low literacy level among Nigerian consumers weakens awareness of purchase behaviour and consumption knowledge. There are cases of fraudulent labelling which pervade the marketplace. Most consumers fail to read and confirm authenticity before buying most products. Inability to read labels would mean that consumers could be victims of manipulations. All these help to low consumers' purchasing confidence but can be remedied through consumer education.

VI. Conclusion And Recommendations

6.1 Conclusion

The effective operations and implementation of Consumer Protection Council would impact positively on the consumption behaviour of Nigerians. The surveillance and enforcement operations, among others, ensure that safe and healthy products are offered and sold to consumers. It then means safe use or consumption of a product for the Nigerian citizens. The position of the study is that the compensation so far paid was even inadequate going by the long period of consumer complaints investigation and eventual conclusion and treatment of the cases. Therefore, there is low performance by CPC which is responsible for consumer receiving low satisfactory value, resulting to insignificant consumer confidence restoration. It is also acknowledged that without sustainable consumption of goods and services, there will be low production in the economy. It becomes very important that the Council will always be on its guard to ensure that collaboration with all the concerned segments of the Nigerian society is continuously done with fairness and transparency. Any lapses in the collaborative efforts should be strengthened for optimal results among all the stakeholders, particularly the consuming public.

6.2 Recommendations

The following suggestions for improving the operations of Consumer Protection Council towards the consumption behaviour of Nigerians are hereby proffered:

1. Consumer feedback should be the rule rather than the exception. Hence, attitudinal change of Nigerian consumers is suggested to enable them access the channels of reporting consumer abuses from time to time.
2. Prompt consumer redress and compensation thereon, where their rights are infringed would lead to a fair exchange relationship between producers, and sellers and buyers of goods and services.
3. Nigerian consumers are encouraged through this study to form Non-Governmental Organizations or liaise with their representatives in the State and National Assembly to produce consumer-related legislations to advance the interests of Nigerian consumers.
4. Consumption activities such as using, disposal and bearing of associated product risks should not be glossed over by Nigerian consumers and other stakeholders. Relevant documentations should be done, published and acted on. Nigerian press, governments and interested individuals should be on the vanguard to actualize it.
5. Business in the country must be responsive to consumer grievances. There is need to institutionalize and prioritize complaints resolution policies and mechanisms. This is the hallmark of company and brand reputation. (Okeke, 2017).
6. The level of enlightenment consumers received from various government agency enables them in consumption decision making.

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