

Consumer learning for university students: a case for a curriculum

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This article indicates how the application of a simplified version of the analytical abstraction method (AAM) was used in curriculum development for consumer learning at one higher education institution in South Africa. We used a case study design and qualitative research methodology to generate data through semi-structured interviews with eight learning facilitators at the Cape Peninsula University of Technology. This data set forms the basis of the reported research. Application of basic- and higher-level analysis resulted in the identification of patterns that confirmed the need for consumer learning and informed the situation analysis with regard to a 'readiness climate' at the institution. We also gained insight into aspects that need to be considered during curriculum development for consumer learning as the AAM has proved to be a useful guiding tool in developing a structured explanatory framework for curriculum development. The article concludes with the view that the promotion of consumer learning in university curricula has been under-researched and that, despite current efforts, university curricula are slow to adopt consumer learning as a critical learning outcome. We suggest several possibilities that might assist in overcoming this inertia.

Keywords: analytical abstraction method; consumer learning; curriculum development; generic competence; generic skills; higher education; situation analysis; university curricula

Introduction

Increasing complexity of the marketplace, rapid change and a global perspective are some of the characteristics of the world facing the young adult (Hayward & Coppack, 2001; McGregor, 2003). Young adults are at a stage in their lives when they have to deal with many consumer-related issues such as decisions regarding finances, lifestyle, values involving consumerism and trade and environmental responsibility. All of these demand that the consumer has knowledge and information of the market (Lachance & Choquette-Bernier, 2004; NICE-Mail, 2003). As a worldwide economic recession looms, consumer knowledge, consumer learning and consumer education become even more pressing issues to consider.

As a result it has become essential for consumer competence and consumer learning to evolve to enable individuals to function effectively as consumers in consumer-driven societies and, thus, to stay abreast of global change. Consumer learning can be described as being concerned with the skills, attitudes, knowledge and understanding

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that will enable individuals in a consumer society to make full use of the range of consumer opportunities present in today's complex and varying marketplace (Atherton & Wells, 1998; McGregor, 2003; NICE-Mail, 2002).

Research on consumer awareness in Africa and in South Africa in particular has revealed a serious need for consumer learning among all levels and groupings of society (Rousseau, 1999). Most African countries have never heard of the subject, which is a major concern for African consumer organisations (Mokale, Masimong, & Ndaw, 1996). African consumers are therefore mostly unaware of their consumer rights (Chan, 2001; Consumers International, 1999), the exploitive nature of the market and the quality and safety of the goods that the suppliers are selling to them (Rousseau, 1999).

It is our view that the development of an innovative consumer learning curriculum has the potential to assist young adult consumers, particularly those from previously disadvantaged backgrounds, to address their immediate consumer learning needs and to prepare them to become informed, educated and responsible consumers.

To inform curriculum development for consumer learning at a higher education institution a simplified version of the abstract analytical method (AAM) formulated by Carney (1990, in Miles & Huberman, 1994) was used. This method facilitated the qualitative analysis of transcripts from semi-structured interviews conducted with learning facilitators at the Cape Peninsula University of Technology (CPUT) as part of a comprehensive case study at one South African higher education institution. Other parts of the case study (e.g. survey results among students) are not reported in this article as the focus here is on the perceptions of academic staff or learning facilitators.

The purpose of this article is, firstly, to explain the process followed during the application of the simplified version of the AAM in curriculum development for consumer learning and, secondly, to highlight the perceived need for consumer learning in a South African university context. The AAM is emphasised as it proved to be useful in guiding the basic and higher level analyses of qualitative data in order to identify emerging patterns (themes) and develop an explanatory framework for consumer education in higher education. These patterns also served to inform the situation analysis regarding the perceived need for consumer learning and provided guidelines for curriculum design from the perspective of the learning facilitators at the CPUT.

Curriculum development

In this article curriculum development is regarded as the encompassing and continual process during which any form of planning, designing, dissemination, implementation and assessment of curricula may take place (Carl, 1997). The study reported here primarily addressed curriculum design, the reason being that design is considered as an important and, by many, the first, step in any curriculum process (Carl, 1997; Geysler, 2004).

Models offered by authors such as Carl (1997), Killen and Spady (1999) and Geysler (2004) have confirmed that the grounding of curricula in particular philosophies is important. These various views and assumptions might inevitably serve as a theoretical foundation for any curriculum. A significant observation from an analysis of the relevant models and theories is the way in which constraints, expectations, role-players, stakeholders and learners themselves are accommodated. A curriculum is contextually shaped and the practice of curriculum development cannot be

understood adequately, or substantially changed, without attention to its setting or context, as was the case in this study. The use of curriculum development models can assist in conceptualising a process by highlighting their underlying principles and procedures.

It is important to note that the knowledge, informed attitudes and critical thinking skills developed through consumer learning articulate well with the educational reform processes driven by the South African Qualifications Authority (SAQA) Act (No. 58, of 1995: SAQA, 1995), the Higher Education Act (No.101 of 1997: Republic of South Africa, Department of Education [RSA DoE], 1997) and the new South African higher education qualifications framework (Council on Higher Education, 2007). An outcomes-based approach is required for all proposed programmes, whereby qualifications are registered on the National Qualifications Framework and which includes the Higher Education Qualifications Framework. Competences are described in terms of learning outcomes that qualifying learners are expected to demonstrate. Cognisance should also be taken of critical cross-field outcomes or CCFOs, which should be embedded in all curricula at all levels of learning as stipulated by SAQA. The following competencies and personal qualities, which are essential for daily life in the workplace and community, should therefore be integrated into the CCFOs: responsibility, self-management, resource management, evaluation and use of information for problem solving and an understanding of technology and life-long learning opportunities (SAQA, 2000). All of these competences form important components of consumer learning.

In the SAQA-based Further Education and Training curriculum (Grades 10–12) consumer learning, which forms part of the consumer studies school curriculum in South Africa, is not compulsory (RSA DoE, 2005). Many school leavers attending higher education institutions therefore have limited exposure to consumer learning. In addition, students in a post-apartheid era who now have more access to higher education in South Africa, especially those from previously disadvantaged backgrounds, frequently experience serious problems in adjusting to educational situations. Vast problems related to low levels of literacy and inadequate numeric and communication skills are also experienced when students arrive at universities (Bitzer, 2003, 2005; Bitzer & Troskie-de Bruin, 2004). These problems are frequently compounded by consumer-related problems such as exploitative sales ploys that could lead to debt, buying faulty goods and receiving poor service. The need for consumer learning at university level as a generic competence is apparent (Atherton & Wells, 1998; Rousseau, 1999; Schuh & Kitson, 2003) and not confined to South Africa (Hill 1995; Schröder & McKinnon 2003).

Research strategy

A reflection on the nature of the research problem influenced the decision to use a qualitative research methodology to assist in the development of a curriculum framework for consumer learning at a higher education institution (Crafford, 2006). Within a case study design (Denscombe, 2003) exploratory semi-structured interviews (Oppenheim, 1992) were employed with teaching staff or learning facilitators (as they are being called at CPUT) to generate the data for this study. The CPUT as a higher education institution was chosen as the context for the case study as the principal author is an academic staff member of the institution with an in-depth knowledge of case-related educational issues and concerns.

Instrumentation: semi-structured interviews

The purpose of the semi-structured interviews conducted with learning facilitators at the CPUT was to determine their views and perceptions regarding the importance of consumer learning and to ascertain whether they perceived a need for consumer learning. The term 'learning facilitator' is generally in use at the CPUT since learning facilitation was decided upon as a major teaching-learning strategy. The roles of learning facilitators, in opposition to more didactic strategies, include skills to create powerful learning environments and opportunities for students to open up new perspectives and to facilitate skills towards increasing self-directed and lifelong learning. As higher education practitioners their knowledge and experience of curriculum development were also sought regarding aspects that might influence the development of a possible curriculum for consumer learning. Interviewees were not seen as vessels of information, but as 'research partners' who were also trying to capture the essence of the unit of analysis (Henning, Van Rensburg, & Smit, 2004).

An initial conceptual framework was used to guide the research and this conceptual framework was guided by the research question, research objectives and literature study on consumer learning and curriculum development (Crafford, 2006). Thereafter a set of predetermined questions was formulated and captured on an interview schedule and piloted with two learning facilitators of the institution to ensure that they were clearly structured and in logical sequence. The interview was guided rather than dictated by the interview schedule.

The semi-structured interviews each lasted between one and two hours and were divided into four sections. In the first section, questions were focused to provide a general orientation towards consumer learning at the CPUT. The respondents were asked what they thought about consumer learning and how important they perceived it to be for students at the institution. They were also required to indicate the need for consumer learning for students on a Likert-type 10-point scale. The final question in the first section of the interview schedule referred to the characteristics (knowledge, skills and attitudes) that respondents thought an informed consumer should possess in order to function effectively in the marketplace and in daily life in general.

The second section comprised questions regarding topics or themes that should be included in consumer learning, and why these were deemed important. Other questions pertained to teaching strategies or processes that could be used to offer consumer learning.

The third section referred to the implementation of consumer learning at the CPUT and how it could be included or integrated into the broader university curriculum and in which year of study. Other questions pertained to the potential for consumer learning to act as a vehicle or medium for the development of CCFOs.

The fourth and last section of the semi-structured interview included questions on the possible benefits of consumer learning for students as well as the obstacles and problems foreseen in offering consumer learning at the CPUT.

Selection of participants

The participants for the semi-structured interviews were purposively selected to fit case study criteria of 'desirable participants'. The selected eight represented a population that acted as the spokespersons for the topic of enquiry and the findings from the interviews were not considered to be generalisable to the whole population of learning facilitators at CPUT or any other university (Henning et al., 2004).

To provide for various perspectives on consumer learning, the following two inclusion criteria were applied:

- (1) a minimum of three years' experience in higher education as a learning facilitator;
- (2) one male and one female learning facilitator from the Faculties of Education, Engineering, Applied Sciences and Management. These faculties are the largest of the six faculties at CPUT and comprise almost 80% of the student population.

Eight learning facilitators were eventually selected to participate in the interviews.

The interview process

All interviews were conducted and tape recorded in the offices of the participants to ensure that the physical environment was suitable. The first interview was conducted as a dummy interview, using the semi-structured interview schedule to determine whether the topic and questions were understood and found to be appropriate and useful. This contributed to interview reliability (Struwig & Stead, 2001) and resulted in the questionnaires being handed out prior to the interviews so that the interviewees could prepare themselves before the actual interview sessions and to ensure informed responses.

Data analysis procedure

To guide the analysis of the qualitative data that was generated, the researcher adapted the analytical abstraction method (AAM) formulated by Carney (1990, in Miles & Huberman, 1994), which is illustrated in Figure 1. This method was chosen because the step-by-step approach was clear and logical and could be applied to the data generated from the transcripts.

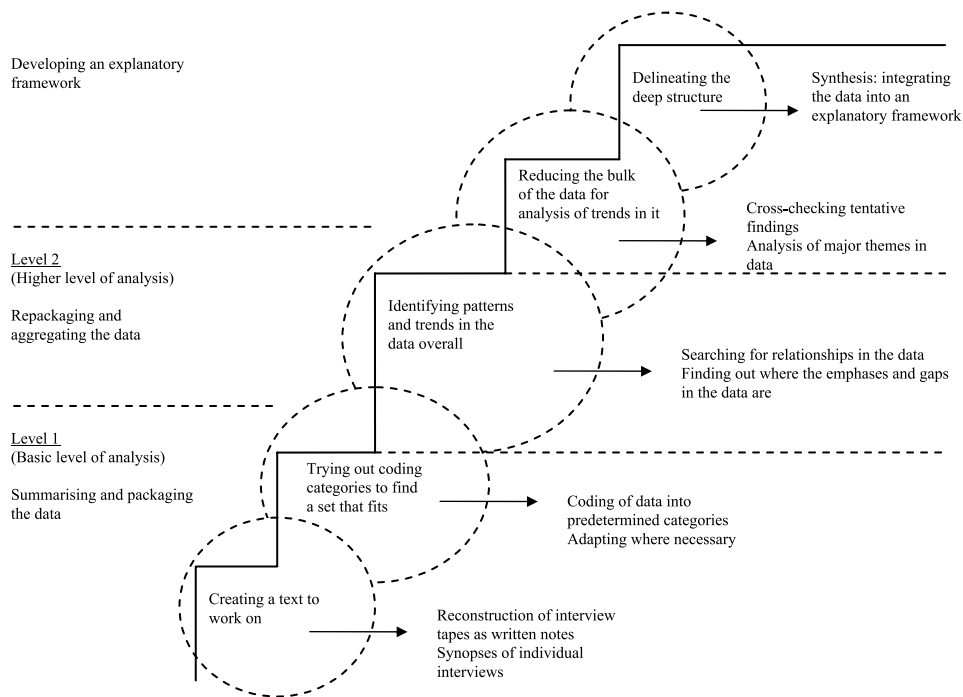
Figure 1 illustrates two levels of analytical abstraction, which naturally progresses from summarising and packaging qualitative data (basic-level of analysis), to repackaging and aggregating the data (higher-level analysis), finally culminating in the construction of an explanatory framework, which in this case informed curriculum development for consumer learning. The analysis of data in this study was therefore done at two levels: the actual words used by the respondents (basic level) and the conceptualisation of these words (higher level) by one of the authors.

The predetermined categories, basic and higher level of analysis of data from the semi-structured interviews conducted with the learning facilitators at the CPUT, as well as the recontextualisation of the data text (when final data is integrated as evidence in an argument), are discussed below.

Results of using the AAM in curriculum development for consumer learning

Level 1: basic level of analysis

Some of the significant responses from participants are presented here. These responses, which support the patterns subsequently identified, are quoted verbatim and the pseudonym initials of the respondents are provided in brackets.



(Adapted from Miles & Huberman, 1994, p. 92)

Figure 1. The ladder of analytical abstraction.

In Category 1 it became clear that the majority of the learning facilitators agreed on the importance of consumer learning for all students at the CPUT, as all responses rated 6 or above on a scale of 1–10. (This was the only quantifiable question and was used as a quick method to ascertain the ‘readiness climate’ for consumer learning at the CPUT.)

One respondent justified his rating as follows:

... I would say that it’s a 10 because you can be taken for a ride if you’re not aware of all the traps that you can fall into ... it’s just not only for CPUT students, it’s for everybody. (Rating: 10) (MdP1)

Some of the responses to what the respondents thought about consumer learning were reflected as follows:

The first thing that comes to mind is sort of the rights and responsibilities of consumers. (LdT)

I think that consumer learning is an important aspect of both formal and informal learning at all levels of education from school level through to university level. (P-CF)

In Category 2 the characteristics of an informed consumer, which included the benefits of consumer learning in terms of knowledge, skills and attitudes, emerged. Some responses were as follows. In terms of knowledge:

... with knowledge you need knowledge of products, you need knowledge of services and you also need to know where to get information if you want information, for example about specific products. (LdT)

In terms of skills:

... it's a life skill. (LdT)

... that's a skill you must have to be able to make informed decisions. You must be able to evaluate one product and compare products with other products. (TvdS)

In terms of attitudes:

... I think innovative, inquisitive attitude ... open for suggestions. (MS)

... attitude he will be more confident in terms of making a decision ... (MdP1)

Category 3 pertained to the contents or themes that should be included in a curriculum for consumer learning. One of the respondents reacted as follows:

... I think the starting point must be the life of the students: starting with housing, hiring a flat, hiring a room, reading the contract; and then clothing, purchasing clothing, accounts at stores ... best buys, sort of reading label information and even things like cell phones ... Things they are presently purchasing and services they are presently using. (LdT)

The responses to the potential of consumer learning as a vehicle or medium to develop CCFOs (Category 4) reflected a range of possibilities. Some of the responses were recorded as:

... it definitely has potential across all the learning outcomes as some aspects of consumer learning are very much part of the critical cross field outcomes ... just working as part of a team for example, the commitment to lifelong learning, those critical outcomes would fit into consumer learning ... (PC-F)

... and then again to good time management, yes organise and manage oneself and one's activities. Research skills, you don't go in there with your guns blazing, you have to have your facts before you do something. Communication is vital, if you're not saying what you want correctly ... (SR)

Category 5 involved the teaching strategies to be implemented towards consumer learning. At this early stage of analysis it was interesting to note that all the respondents agreed that consumer learning should steer away from theory and that practical real-life applications were required.

The next category (Category 6) related to the implementation and/or integration of consumer learning into the curriculum at the CPUT, as well as to the academic year of study in which consumer learning should be introduced. Varied responses were provided regarding the implementation and/or integration of consumer learning into the curriculum at the CPUT. Responses ranged from consumer learning: being offered as a stand-alone subject; being incorporated into short courses such as entrepreneurship; being integrated into communication courses; forming part of orientation or foundation programmes as a life skills module; being integrated into as many courses as possible; and even being integrated into both formal and informal learning at all levels of education. One of the responses was:

... I don't think it should be a stand-alone module, it should be integrated into the work that they are doing and this type of thing cuts across all different educational aspects whether it's in a science-based faculty or marketing or even engineering faculty ... (PC-F)

Respondents also had to indicate in which academic year of study consumer learning should be offered. Most respondents agreed that consumer learning should be introduced during the first year in some or other form, such as a foundation programme or orientation programme, or integrated into a communication or entrepreneurship course. Some of the respondents also mentioned that consumer learning should be blended into all learning and be integrated into other years of study as well. Responses from some of the participants were:

In the first year the benefit would be that you are getting the learners right when they start studying to be aware of their consumer rights and responsibilities and it can then evolve into greater detail over the following two or three years ... On the other hand the benefits of doing it in a final year is that the students are more mature ... (PC-F)

... maybe find a little bit of it in the first year, in the second semester and a bit later again, so it's sprinkled ... (MdP2)

The last category (Category 7) related to the possible obstacles in the implementation and/or integration of consumer learning at the CPUT. One of the responses was:

... I think maybe lecturers will be a bit sceptical to see it as a subject ... I don't think we must bring it in as a subject, we must bring it in as part of a subject. (TvdS)

Level 2: higher level of analysis

The basic level of analysis, recurring patterns, themes, or 'gestalts', which pull together the many separate pieces of data, were noted. These were followed by the higher-level analysis of data, which is interpretive: it is concerned with what is meant by the response, what is inferred or implied. During this analysis patterns and trends in the data were sought (Hancock, 2002). The following patterns were identified:

Pattern 1: the importance of consumer learning

The pattern that transpired indicated that respondents had perceived the need for consumer learning for students at the CPUT as a high priority.

Pattern 2: the potential of consumer learning towards holistic 'human development'

The benefits of consumer learning are clearly highlighted in the responses that described the characteristics of an informed consumer in terms of knowledge, skills and attitudes, as well as the benefits of consumer learning. Many of the characteristics and benefits mentioned related significantly to the development of the CCFOs such as problem-solving skills, teamwork, self-responsibility, research skills, communication skills (including numeracy), technological and environmental literacy, development of macro-vision, citizenship and cultural and aesthetic understanding. As considerable overlap existed between Category 2 and Category 4 the responses in these instances were combined.

The observed pattern was that respondents did not only perceive consumer learning as developing independent, critical and aware consumers, but that they supported the assumption that consumer learning acted as a vehicle or medium to develop CCFOs, which contributed to 'human development' as a whole.

Pattern 3: content of a learning module or programme

The pattern identified from responses led to the following classification of concepts that could be included in the content of a consumer learning module or programme: consumer choice and decision-making; personal resources management (including numeracy); citizen participation in the marketplace (including the rights and responsibilities of consumers); advertising and persuasion (marketing); personal and interpersonal communication skills; and information technology.

Pattern 4: creating student learning opportunities

The pattern that emerged from the responses indicated that experiential learning opportunities, which emphasise real-life scenarios, were perceived to be the best way to impart consumer learning. Learning was preferred to be interactive, practical, real-life and problem-based, using techniques such as role-play, simulations, case studies, projects, group work, team work, individual work, peer learning, guest presentations and interactive workshops. Self-study, tailor made on-line, as well as e-learning techniques were recommended to be included.

Pattern 5: stage of introduction

Findings indicated that consumer learning should be introduced as soon as possible during the first academic year of study. Suggestions were made to introduce consumer learning elements during student orientation programmes, or as part of an integrated first-year experience, in the extended curriculum or during the foundation programme where it could form part of a life skills programme. One facilitator was of the opinion that consumer education should proceed to higher course levels and even be incorporated in third- and fourth-year subjects in engineering. Some other suggestions put forward were that consumer learning could form part of a basic business, entrepreneurship or communication course.

Pattern 6: the format of a consumer learning experience

Although one facilitator mentioned the possibility of consumer learning as a separate stand-alone subject, the majority of respondents indicated that it should be integrated into as many subjects as possible. One of the responses was: 'Blend consumer learning into all learning.' One respondent felt so strongly about the importance of consumer learning that he indicated it should be 'integrated in both formal and informal learning at all levels of learning: school and university'.

Pattern 7: obstacles facing consumer learning

Patterns that were identified were that the 'value' of the subject may be underestimated by sceptical lecturers and even students, especially if the subject is a stand-alone subject. The unit of learning could therefore form part of a module. The latter

view could, however, also be an obstacle, as some of the responses indicated that consumer learning may be seen as an 'add-on', which may result in negative perceptions from staff who feel overloaded by too full a teaching load. To overcome this problem it was suggested that modules should be credit-bearing.

The view was that learning facilitators may have to undergo training in facilitation skills, as well as in handling large and diverse groups and group work. Large groups of students would present a challenge, as practical sessions may be time-consuming. The necessary infrastructure, logistical support and additional technology should be provided by the institution.

Discussion

Several studies have shown that students as young adult consumers and the consumers of the future do matter. Some have indicated the importance of university students as future entrepreneurs (Ekanem & Wyer, 2007), student values in consumer decisions (Schröder & McKinnon, 2003) and the role of student shopping orientations and gender differences (Seock & Bailey, 2008). Other studies have emphasised students as consumers of higher education services (Hill, 1995), the compulsive buying behaviour of students (Roberts & Jones, 2001), students' spending habits and credit use (Hayhoe, Leach, Turner, Bruin, & Lawrence, 2000) and students' responses towards consumer campaigns (Wolburg, 2006). However, few studies have reported curriculum development possibilities, and efforts in university contexts to contribute to change students' perspectives and behaviours as current and future consumers. In this respect the reported study has provided an example of how, at least at one university, learning facilitators are involved to articulate possibilities for promoting consumer learning in the curriculum. This is a significant development, particularly in developing a higher education curriculum in a developing country, and as an expressed need points towards an important enrichment of the curriculum.

Despite efforts to introduce and implement guidelines and standards for consumer education among the youth in developing countries such as South Africa (e.g. Financial Sector Education Council, 2006) and promoting the use of CCFOs in curricula at all levels of learning (SAQA, 2000), higher education institutions in general have been clearly hesitant and slow to approach their staff on important issues such as consumer learning for students. The reasons for this being mainly that university curricula are overloaded, academics are suspicious of promoting 'soft skills' and consumer learning does not fit comfortably with most course curricula. However, in resource-limited contexts, such as developing countries in Africa and elsewhere, consumer learning remains a critically important issue – particularly in times of financial strain. In this respect the study has potentially made a contribution by pointing the attention of academic staff as curriculum developers in at least one institution in the right direction. This might also, in the longer term, attract the attention of curriculum developers in the higher education sector broadly and can be compared to higher education curricula internationally.

In our view four salient points have emerged from this study. First, learning facilitators realise and agree with the importance of consumer learning as a generic competence in higher education. The reported data has shown that learning facilitators in all of the four faculties involved in the study have a positive attitude towards consumer learning and have voiced constructive ideas on where to accommodate this in the university curriculum. Second, there seems to be general agreement

amongst learning facilitators that consumer learning should be introduced as early as possible in students' learning programmes – preferably during the first year of studies. Apparently this view also confirms the point that a university has a broader educational role to play in society by assisting students towards responsible citizenship rather than merely preparing them for professions, the world of work or for the academy (also see Doyle, 2005, 2006). Third, the implementation of consumer learning in the curriculum is seen by learning facilitators as ideally being an integral part of credit bearing courses and not as an 'add on' to the curriculum. This is particularly important at universities of technology such as CPUT where curricula involve close links with industry and commerce and where experiential learning opportunities provide suitable contexts for emphasising and promoting sound consumer perspectives and behaviour. And fourth, it appears that consumer learning will not be implemented at any one higher education institution without its quota of obstacles and challenges. To convince all learning facilitators of the value of consumer learning, to make inroads into already crowded curricula, to orientate staff and train them to integrate consumer learning with existing and new curricula, to mobilise institutional support and to justify consumer learning as an area of priority are to name but a few challenges that have emerged from the study.

As much as the reported study has provided insight into the application of a simplified version of the AAM by documenting the process followed in curriculum development for consumer learning, it has also shown a number of limitations. One is that the study has involved only learning facilitators from one university. Institutional case studies have several inherent limitations (Denscombe, 2003) and this case was no different. For one, it was obviously not possible to generalise the findings to the institution as a whole or to other university contexts in South Africa. However, the study did provide a perspective of curriculum development possibilities and directions to potentially include consumer learning in university curricula. As this issue has not been studied in other South African universities before and opens up several opportunities for further research, it is recommended that other researchers interested in promoting consumer learning in universities in Africa and South Africa or elsewhere replicate or adapt this study to explore the issue of consumer learning in the curriculum further.

Another limitation is that in this article the responses of students to the possible inclusion of consumer studies in the curriculum were not touched upon. Obviously, student views are important in suggesting curriculum development options, but this part of the study was reported elsewhere (see Crafford, 2006) and has indicated that although student opinions revealed limited sophistication regarding consumer learning, they were overwhelmingly in favour of promoting consumer learning as a generic competence in the curriculum.

A third limitation is that the study does not explore the history or practices regarding consumer learning outside of higher education. The general trend seems to be that consumer learning in South African school curricula has been watered down and that a number of initiatives from the private sector have been introduced to educate the youth towards responsible consumerism. The effect of these factors was not investigated and we acknowledge the need for further research into this and other matters related to consumer learning in higher education.

The real value of the study is contained in the possibilities that it has opened for curriculum enrichment and the promotion of generic competence in the higher education curriculum. As has been pointed out, university students are an important segment

of the consumer body of today and tomorrow. It has also been established that consumer learning as a generic competence appears to be neglected within the higher education curriculum and therefore it may well be worthwhile for the higher educationist to investigate consumer learning as an important generic component of any higher education institution's curriculum. This article provides a possible impetus and framework for investigating such possibilities and promote consumer learning as a critical outcome – not only in South Africa but elsewhere.

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