I Paid for It, so I Deserve It! Examining Psycho-Educational Variables and Student Consumerist Attitudes to Higher Education

Jason E. Marshall¹, Grace Fayombo¹ & Rasheda Marshall¹

Correspondence: Jason Marshall, University of the West Indies, Cave Hill Campus, Barbados. E-mail: jason.marshall@cavehill.uwi.edu

Received: August 1, 2015 Accepted: September 1, 2015 Online Published: September 11, 2015

Abstract

There is a growing concern among educators and university administrators that the high cost of tuition fees has encouraged tertiary level students to adopt a "consumerist view" of tertiary education, where education is seen as a service-for-payment. Anecdotal evidence suggests that this belief may cause lecturers to compromise the academic rigour often associated with instructional design, delivery, and assessment, and may lead students to believe that they are entitled to certain academic privileges. Despite these concerns, there are few empirical studies which examine the prevalence of student consumerism and the factors that influence it. As such, the purpose of this study was twofold; it aimed to: (1) ascertain the level of student consumerism among a sample of university undergraduate students (n = 104) and (2) to determine whether any of the three specified psycho-educational variables (academic self-efficacy, academic locus of control, and intrinsic motivation) used in this study are significantly related to student consumerism among this sample. Questionnaires were administered to a sample of undergraduate students enrolled in a university in Barbados. The results revealed that student consumerist attitudes were above average. No significant relationships emerged between any of the psycho-educational variables and student consumerism. Recommendations for future research are advanced.

Keywords: Academic locus of control, Academic self-efficacy, Intrinsic motivation, Student consumerism

1. Introduction

Higher education is one of the most valued social resources; not only does it afford persons the opportunity to be socially mobile, but it also contributes to a country's economic development and sustainability via intellectual capital. However, for most students, the value of tertiary education is often translated into dollars and cents (Cain, Romanelli, & Smith, 2012). In the United States of America, for example, pursuing tertiary education is considered as one of the most costly endeavours, with students having to repay high interests on loans that were used to pursue their degrees (Glater, 2013). Given the variety of choices that are available to students, many universities are adopting a business model approach to attract students by offering "competitive packages" in order to entice the student (the consumer) to choose their product (the university) (Shepperd, 1997).

This business model approach to higher education has been some cause for concern. Some scholars have defined it as an 'amenities arms race' designed to court new students, while others have suggested that universities now operate on a service model to attract paying customers (Fairchild & Crage, 2014). The side effect of this practice is that students begin to perceive their degrees as products that they are entitled to because of an economic transaction made between them and the university (Fairchild & Crage, 2014; Shepperd, 1997). This has implications not only for the quality of education that the student is provided with, but also the quality of the student that results from that education. This point is echoed by Glater (2013) who notes that, "a financial aid regime that requires students to shoulder ever more of the cost of higher education represents a decision to treat education more like a consumer investment" (p. 2188). While there are a few positives that can be derived from treating a student as a consumer (i.e. lecturers and administrators ensuring that the learning environment is comfortable and that students enjoy their learning experience), the unintended consequence of students developing consumerist attitudes toward their education may cause one to question the logic behind universities adopting a business model approach to obtain higher enrolment numbers.

The above point is also opined by Gokcen (2014) who states that, "universities and colleges present themselves as providers of tangible products and services (e.g. housing, career services, and degrees) – so it doesn't seem

¹ University of the West Indies, Cave Hill Campus, Barbados

surprising that students may take this as a cue to act as consumers" (p. 940). The ascendance of the business model approach to higher education, some educational researchers contend, has contributed to the development of consumerist attitudes and behaviours among students that may severely compromise the quality of tertiary education. This is evident when students begin to define their relationship with the university in economic terms (Delucchi & Korgen, 2002; Fairchild & Crage, 2014; Holdford, 2014; Naidoo & Jamieson, 2005; Teaching Professor, 2004). These researchers also posit that, with the rise of student consumerism, students at the tertiary level perceive positive learning outcomes as a consequence of service-for-payment rather than due to the effort (or lack thereof) they put in and/or their academic aptitude (Fairchild & Crage, 2014; Glater, 2013; Plunkett, 2014). This perception is accompanied by various behaviours and statements by students that reflect their beliefs that they are entitled to academic success because of the heavy financial investments that they or their parents have made in their tertiary education (Cain, Romaelli, & Smith, 2012). As a result, they may develop unrealistic expectations and desire simply to be given the grade they want rather than grade they have earned (Cain, Romanelli, & Smith, 2012; Gokcen, 2014; Plunkett, 2014). More succinctly, this consumerist mentality and sense of entitlement may undermine students' cognizance of the effort they need to put in to obtain academic success. Consequently, positive educational outcomes may be seen by students as an expected 'return on an investment' instead of due to ability or effort.

Some researchers are of the view that personal responsibility, ability, and effort are no longer buzzwords in the lexicon of the andragogical higher education system (Holdford, 2014). Instead, these have been replaced by entitlement, deservedness and other terminologies that minimise effort while students maintain the expectancy of positive academic outcomes (Cain, Romanelli, & Smith, 2012; Gokcen, 2014). However, to counteract occurrences such as this, educators should seek to encourage students to accept personal responsibility for their learning and design their instruction so that students have an inherent desire to learn about the content that is being covered. This suggests that educators (and students) should aim to foster the development of internally regulated systems of thought where students are cognizant of personal factors, such as effort and ability and their connection to their learning outcomes. This can serve to diminish students' consumerist approach to tertiary education and enhance student engagement and motivation to learn. Factors such as intrinsic motivation, internal academic locus of control, and high academic self-efficacy are considered as variables which contribute to positive academic outcomes and are most prevalent among students who believe that their learning outcomes are due to internal, rather than external factors. In contrast, variables such as academic entitlement, external academic locus of control, and extrinsic motivation are most prevalent among students who attribute their learning outcomes to factors beyond their control. The aforementioned variables may also assist in our understanding of the factors that contribute to consumerist attitudes to education.

1.1 Intrinsic Motivation and Student Consumerism

Intrinsic motivation refers to a person's inherent desire to learn. It encompasses an individual's innate tendency to seek out novelty and challenges, to extend and exercise his or her capacities, to explore, and to learn (Deci & Ryan, 2000). This concept has featured quite prominently in the seminal work of Deci and Ryan (1985) on their Self-Determination Theory (SDT). The authors observe that students who are intrinsically motivated have a natural desire and interest in learning. These students also seek out activities that would satiate their curiosity and which build on their learning potentialities. In contrast, students who are motivated primarily by external sources (students who are extrinsically motivated) are driven mainly by tangible or intangible rewards associated with engagement in learning.

According to Deci and Ryan (2000), two key variables that impact on intrinsic motivation are competence and autonomy. The former refers to a student's belief in his or her ability to accomplish academic tasks. Autonomy, on the other hand, highlights the student's sense of independence and acceptance of personal responsibility for his or her learning outcomes. Deci and Ryan suggest that these two factors must be present if the student is to be considered as intrinsically motivated. Therefore, classroom environments that are conducive to the development of these factors are more likely to foster intrinsic motivation among learners.

When autonomy and competence are juxtaposed with student consumerism there are important implications that can be derived. To a large extent these concepts may be viewed as antithetical. For example, high levels of student consumerism may be indicative of learning environments that inhibit autonomy or where students fail to accept personal responsibility for their learning outcomes (Plunkett, 2014). When the latter occurs, student consumerist behaviours may increase because of the students' disconnection of the association between their effort(s) and positive learning outcomes; it may also be indicative of a lack of intrinsic motivation. That is, students may come to believe that positive learning outcomes are derived from academic privilege instead of their sustained effort and ability and their innate desire to learn (Eisenberg, 1997; Naidoo & Jamieson, 2005; Naidoo, Shankar, & Veer, 2011).

Some tertiary level educators constantly lament that their students do not seem to be genuinely interested in learning and that they prefer to be given good grades rather than earn them (Plunkett, 2014; Naidoo & Jamieson, 2005). Many students, they contend, expect teachers to go the extra mile to ensure that they understand; this expectation is often accompanied by students' perception of education as a service (Higgins, Hartley, & Skelton, 2002). Despite this anecdotal evidence of the relationship between student consumerism and intrinsic motivation, few empirical studies have examined this association (Cain, Romanelli, & Smith, 2012). However, the results from these studies have not always been consistent with the anecdotal linkages between the two variables (Millican, 2014). Higgins, Hartley, and Skelton (2002), for example, found that a large majority of students in higher education claimed to be at university because they enjoy learning, but still displayed elements of consumerist behaviour. The authors also contended that their findings suggest that students are not merely instrumental consumers of education who are motivated by extrinsic factors, such as grades, but they are also conscientious consumers who desire quality feedback. Higgins et al.'s findings are incongruent with previous research findings which suggest that student motivation and consumerism are mutually exclusive (Deluchhi & Korgen, 2002; Eisenberg, 1997; Gocken, 2014; Naidoo, Shankar, & Veer, 2011; Naidoo & Jamieson, 2005; Plunkett, 2014). In fact, research by Deluchhi and Korgen demonstrated that over seventy percent of the students who participated in their study, reported that they would be more inclined to take a class where they would learn nothing but still receive an 'A'. The authors concluded that this finding reveals that there is a lack of zeal to engage in learning for its own sake. This is often associated with a 'student culture' that subscribes to the idea that higher education operates as a consumer-driven market place.

What the literature implies with regards to student consumerism and intrinsic motivation is that there needs to be a clear balance between teacher effort, student effort, and student expectations. To put it more succinctly, teachers should design their classroom instruction so as to promote an innate interest in learning among their students; on the other hand, students should learn to value learning for its own sake as well as the knowledge that it brings. The need for this balance is also echoed in the work of Naidoo and Jamieson (2005), they suggest that an overly consumerist approach to higher education may promote instrumental attitudes to learning, threaten academic standards, and entrench academic privilege. However, such attitudes may be counteracted if students develop confidence in their academic ability. This may be evident in the student's level of academic self-efficacy.

1.2 Academic Self-efficacy and Student Consumerism

Along with the level and type of motivation (intrinsic or extrinsic), a student's confidence in his or her academic capabilities may also influence whether he or she adopts a consumerist approach to education. Academic self-efficacy refers to a student's confidence in his or her ability to successfully complete academic tasks (Wright, McGovern, Boo, & White, 2014). It can be contended that a student who has a high level of confidence in his or her academic ability is less likely to rely on or perceive external factors (such as payment as tuition fees) as the primary determinants of his or her academic success. The opposite may hold true for students who have little confidence in their academic ability (Putwain, Sander, & Larkin, 2013). Harrison and Risler (2015) contend that educational quality is compromised when students are regarded as customers to be satisfied rather than learners to be challenged. In light of student academic self-efficacy, if education is perceived and delivered in the manner highlighted by Harrison and Risler, students will not have the opportunity to build their confidence through mastery, which is often accompanied by feelings of accomplishment and builds efficacy. This in turn will reduce the students' feelings of efficacy and may lead students to perceive external factors (such as payment) as the main determinants of their level of achievement.

According to Fairchild and Crage (2014), those students who believe that their degrees will come simply as a result of payment may not see it as necessary to put forward the effort to obtain academic success. This lack of motivation may prevent them from building their academic repertoire and from engaging in academic tasks that will enable them to realise or demonstrate their competence and efficacy. Moreover, students may fail to develop an attitude of acceptance of personal responsibility for their learning and, by extension, develop an external academic locus of control.

1.3 Academic Locus of Control and Student Consumerism

Based on the previous discussions, it may seem natural to assume that students who accept personal responsibility for their learning outcomes – students, who have an internal academic locus of control, are less likely to perceive tertiary education from a consumerist frame of reference. Students who have an internal academic locus of control view positive academic outcomes as something that must be earned and not something to which they are entitled. However, the findings of Fairchild and Crage (2014) do not corroborate this belief. The results of their study showed that there is no relationship between personal responsibility and student consumerist attitudes. Moreover, Boretz (2004) notes that the notion that students want their money's worth does not signify that they wish for easy success

and this will satisfy them. This is an important point as it suggests that an internal academic locus of control can coexist with student consumerist attitudes.

Although Fairchild's and Crage's study did not reveal an association between the acceptance of personal responsibility and student consumerist attitudes, this is not a view that is shared by all educators. A qualitative study by Plunkett (2011) revealed that the faculty who were interviewed perceived lack of acceptance of personal responsibility as a major tenet of student consumerism. The consequence of this is that if students do not believe that they are responsible for their outcomes, attributions of success and failure will fall on external sources.

2. The present study

With the increasing cost of tuition at colleges and universities, administrative staff and educators are noticing a consumerist approach to tertiary education by students (Harrison & Risler, 2015). Though this has been a cause for concern, most discussions on this topic have been anecdotal and grounded in sociological literature. Few empirical studies have been conducted from a psychological standpoint to investigate this practice by students. Furthermore, little research attention has been given to empirically examining the prevalence of student consumerism among tertiary education students and the extent to which psycho-educational variables such as: intrinsic motivation, academic locus of control and academic self-efficacy relate to consumerist attitudes among these students. As such, the purpose of this study is to address these gaps in the literature by: (1) ascertaining the level of student consumerism among a sample of undergraduate students in Barbados and (2) determining which of the aforementioned psycho-educational are significantly related to student consumerism. This study was guided by the following research questions:

- 1) What is the level of student consumerism among a sample of undergraduate university students?
- 2) Are any of the specified psycho-educational variables (academic locus of control, academic self-efficacy, and intrinsic motivation) significantly related to levels of student consumerism among a sample of undergraduate university students?

3. Methodology

3.1 Participants

The sample comprised 104 undergraduate students enrolled in a second year Psychology course at the University of the West Indies, Cave Hill Campus, 17.3 % were male and 82.7% were female. The mean age for the sample was (M = 25.11, SD = 7.46). Most of the respondents were either from the Faculty of Social Sciences (76%) or the Faculty of Humanities and Education (22%).

3.2 Measures

Three subscales from the Motivated Strategies for Learning Questionnaire (MSLQ) (Pintrich, Smith, Garcia, & McKeachie, 1993) were adapted for this study. These included: (1) the Intrinsic Goal Orientation subscale (used to measure intrinsic motivation), (2) the Control of Learning Beliefs subscale (used to measure academic locus of control), and (3) the Self-efficacy for Learning and Performance subscale (used to measure academic self-efficacy). On the original MSLQ, the items for each subscale were designed to assess student views in relation to a particular course; however, for the purpose of this study, a minor adjustment was made to the items to reflect students' views in relation to their overall study at the university, instead of a specific course. Student responses on each subscale can range from 1 – *Not at all true of me* to 7 – *Very true of me*. The Consumerist Attitude toward Undergraduate Education scale (developed by Fairchild & Crage, 2014) was used to measure student consumerism. High scores on each of the four scales included in this study are indicative of high levels of the construct being manifested among the sample. The Cronbach alphas for each measure used ranged from .61 to .88, which demonstrated that each subscale has adequate internal consistency.

3.3 Intrinsic Goal Orientation Subscale

This scale was designed to ascertain the degree to which a student perceives him or herself to be engaging in academic tasks for reasons such as challenge, curiosity, and mastery (Pintrich et al., 1993). Students who score high on this scale are said to perceive participation in educational tasks as an end in itself rather than a means to an end. This subscale comprises 4 items, two of which include: "I prefer course material that really challenges me so I can learn new things" and "When I have the opportunity I choose course assignments that I can learn from even if they don't guarantee a good grade". The reliability for this scale was .61.

3.4 Control of Learning Beliefs Subscale

This scale comprises 4 items; it measures students' perceptions of whether they have control over their academic outcomes. For example, students are asked to respond to the item: "It is my own fault if I don't learn the material for my courses". The reliability for this scale was .71.

3.5 The Self-efficacy for Learning and Performance Subscale

This 8 item scale assesses students' confidence in their ability to do well at school. Students are asked to respond to items such as: "Considering the difficulty of my classes, the teacher, and my skills, I think I will do well in most of my courses" and "I'm confident I can do an excellent job on the assignments and tests in my courses". The reliability for this scale was .88.

3.6 The Consumerist Attitude towards Undergraduate Education Scale

This five item scale was developed by Fairchild and Crage (2014). For the purposes of this study a 4 point Likert scale was used, student responses could range from 1– *Strongly Agree* and 4 – *Strongly Disagree*. Higher scores are indicative of a more consumerist attitude toward undergraduate education. The reliability for this scale was .66.

3.7 Procedures

Approval to conduct this study was granted by the University of the West Indies, Institutional Review Board (IRB). After permission was granted, arrangements were made to administer the questionnaires to students enrolled in a Psychology class. Prior to the completion of the questionnaires, students were informed of the nature and purpose of the study and their right to withdraw at anytime. They were also told that all information provided would be kept confidential. Students were not required to write their names or their identification numbers on the questionnaires; as such, their identities remained anonymous.

4. Results

The level of student consumerism was ascertained by using the mean score on the Consumerist Attitude towards Undergraduate Education scale. The results revealed that the level of consumerism among the sample was above average (M = 13.23, SD = 2.83). Information on the means and standard deviations for the other questionnaires are provided in Table 1 below.

Table 1. Means and Standard Deviations of Scales

Variables	M	SD
Self-Efficacy for Learning Performance	43.11	7.51
Control of Learning Beliefs	21.38	4.40
Intrinsic Goal Orientation	19.27	4.35
Consumerist Attitude Toward Undergraduate Education	13.23	2.83

Note. M = Mean; SD = Standard Deviation

To provide more intricate details about the extent to which students may perceive their university education as a commodity (a perception that is neatly aligned with the 'buyer-seller' market ideology), frequencies were run on each of the five items on the student consumerism scale to determine the percentage of students that indicated their agreement with each statement. This information is provided in Table 2 below.

Table 2. Percentage of students that responses yes to each item on the Student Consumerism scale

	Item	Percentage
1.	I think of education as a product I am buying.	62.8
2.	My relationship with the university is similar to the relationship between a customer and seller.	63.0
3.	I believe that most students think of their education as a product they are buying.	51.5
4.	Students should get tuition and fee reimbursement for classes they think they didn't learn anything.	57.8
5.	I believe students should think of their education as a product they are buying	62.1

Note. Percentage indicates the percentage of student of students in the sample that agreed with the statement.

Apart from descriptive statistics which assessed the level of consumerism and percentage of student responses in agreement with each item on the student consumerism scale, inferential statistics were used to determine whether any relationships existed. Pearson's Product Moment Correlation was run to ascertain whether any significant relationships emerged between each specified psycho-educational variable and student consumerism. The results revealed that student consumerism did not significantly relate with academic locus of control (r = -.003, p > 0.05); academic self-efficacy (r = -.119, p > 0.05); and intrinsic motivation (r = .002, p > 0.05).

5. Discussion

The aims of this study were: (1) to determine the level of student consumerism among a sample of university students in Barbados and (2) to ascertain whether any of the specified psycho-educational variables used in this study would emerge as significantly related to student consumerism among the sample of university students. The discussions on the prevalence of student consumerism at the tertiary level have mainly been anecdotal and have not been grounded in evidenced-based research. Primarily because there are only a few empirical studies on this phenomenon (Fairchild & Crage, 2014), there is a lack of clarity on the prevalence of this variable and the factors that affect it. The findings of this research, however, corroborate the anecdotal beliefs about the prevalence of student consumerism. These results (as shown in Table 1) indicate that the level of student consumerism among the sample was above average. This amplifies Delucchi and Kogen's (2002) research findings where only one-third of the students in the sample disagreed with the notion that they are entitled to their degree because they have paid for it; the similarities in these findings are not surprising.

A probable explanation for the consistency between this finding and that of Delucchi and Kogen, may be the recent rise in tuition fees. Given the recent increase in tuition fees at the university at which this research was conducted. students may have developed the belief that they are entitled to a 'good quality education'. For some students, 'good quality' may be interpreted as their entitlement to their degree as a result of having 'paid for it'. Evidence to support this conclusion is provided by the item-by-item analysis conducted in this study. For example, over 60% of the students reported that they perceived their relationship with the university as similar to that of a buyer and seller relationship. They also indicated that most students think of their education as a product they are buying (See Table 2 above). The problem with these perceptions is that students may expect that certain compromises must be made if they are to get the service that they paid for. This claim is supported by the percentage of students, in this study, who indicated that they should be reimbursed for classes they think they didn't learn anything. While reimbursement may be the conventional practice in the business sector, it may not be synchronized with what is required at the tertiary level. This may stem from the fact that compromising with students to meet their 'service demands' may negatively impact on the integrity and the rigour of instructional design, delivery, and assessment at the tertiary level. This point is supported by Glater (2013) who notes that, "a financial aid regime that requires students to shoulder ever more of the cost of higher education represents a decision to treat education more like a consumer investment" (p. 2188).

In addition to the level of consumerism, the results also suggest that a large percentage of students think of their education in terms of a customer/seller relationship. This finding may be disconcerting to educators and educational administrators as it seems to suggest that, along with students' perception of their education as commodity, they may also believe that they are also endowed with certain rights and privileges based on the sole attribute of being a consumer. This finding therefore indicates that it is imperative for us to understand the interplay between psycho-educational variables and student consumerism.

The fact that no significant relationships emerged between student consumerism and any of the specified psycho-educational variables was a bit surprising. Students who are intrinsically motivated, accept responsibility for their learning outcomes, and have high levels of academic self-efficacy are more likely to display characteristics which indicate that internal psychological forces (such as the aforementioned variables) regulate their academic outcomes and academic behaviours (Cain & Romanelli, 2012). The non-significant relationships that emerged suggest that there may be other important factors (unaccounted for in this research) that play a pivotal role in determining whether students adopt a consumerist approach to education.

However, students cannot be seen as the only persons involved in this process, as lecturers may sometimes foster certain academic behaviours in students that run counter to encouraging students to accept personal responsibility for their learning and to them being intrinsically motivated. In addition, market-based factors such as a university's advertising strategies may also encourage and be related the level student consumerism found in this study. More specifically, the recent governmental decision that led to an increase tuition fees at the university at which this study was conducted has caused the said university to develop various payment plans to enable students to afford the high

costs often associated with a university education. While this process is understandable, as it enables more students to afford a university education, some students may misconstrue this emphasis on payment and may begin to believe that this payment entitles them to their degrees.

Although the findings of this research lay the foundation for interesting discussion on student consumerism, it is important to understand the context within which this research was conducted. For example, the sample size of this study was small and was restricted to students who were enrolled in a second year Psychology course. Consequently generalizability may be limited to this group.

Therefore it is suggested that future research examine the presence of student consumerism among a larger sample of students. Future research should also include more than one university. More specifically, consideration should be given to comparatively examining whether differences in tuition fees across different universities contribute to the buyer-seller perception that students associate with higher education.

In addition, it is also important to take a qualitative approach to investigating student consumerism. Given that this research demonstrated that there were no significant relationships between the psycho-educational variables and student consumerism, qualitative research with educators and students may shed light on some of the factors that they believe contribute to their perception of whether they consider their relationship with the university from a buyer-seller perspective.

6. Conclusion

Higher education can be a costly investment. As such, students expect to be given the highest quality of service by education practitioners and administrators. While this is to be expected from both of these groups (educational practitioners and administrators), a problem arises when students begin to perceive their relationship with their tertiary institution in terms of a buyer-seller relationship. This type of perception often comes with consumerist expectations and a sense of entitlement that may derail the academic rigor that is associated with this level of education. It may also negatively impact students' perceptions of the role of personal responsibility, intrinsic motivation, and academic self-efficacy in their academic success.

The findings of this research demonstrated that student consumerism among the sample was above average. However, no significant relationships emerged with any of the psycho-educational variables and student consumerism. It is recommended that future research give consideration to other variables not included in this study (such as student entitlement) that may help explain the factors that contribute to student consumerism.

References

- Boretz, E. (2004). Grade inflation and the myth of student consumerism. *College Teaching*, 52(2), 42-46. http://dx.doi.org/10.3200/CTCH.52.2.42-46
- Cain, J., Romanelli, F., & Smith, K. M. (2012). Academic entitlement in pharmacy education. *American Journal of Pharmaceutical Education*, 76(10), 1-8. http://dx.doi.org/10.5688/ajpe7610189
- Delucchi, M., & Korgen, K. (2002). "We're the customer—we pay the tuition": Student consumerism among undergraduate sociology majors. *Teaching Sociology*, 30, 100-107. http://dx.doi.org/10.2307/3211524
- Eisenberg, A. F. (1997). Education and the marketplace: Conflicting arenas? Response to "a postmodern explanation of student consumerism in higher education". *Teaching Sociology*, 25(4), 328-332. http://dx.doi.org/10.2307/1319302
- Fairchild, E., & Crage, S. (2014). Beyond the Debates: Measuring and specifying student consumerism. *Sociological Spectrum*, *34*(5), 403-420. http://dx.doi.org/10.1080/02732173.2014.937651
- Gokcen, N. (2014). The rise of student consumerism. Psychologist, 27(12), 940-941.
- Glater, J. D. (2013). The Unsupportable cost of variable pricing of student loans. *Washington & Lee Law Review*, 70(4), 2137-2180.
- Harrison, L. M., & Risler, L. (2015). The role consumerism plays in student learning. *Active Learning in Higher Education*, *16*(1), 67-76. http://dx.doi.org/10.1177/1469787415573356
- Higgins, R., Hartley, P., & Skelton, A. (2002). The Conscientious Consumer: Reconsidering the role of assessment feedback in student learning. *Studies in Higher Education*, 27(1), 53. http://dx.doi.org/10.1080/03075070120099368

- Holdford, D. A. (2014). Is a pharmacy student the customer or the product? *American Journal of Pharmaceutical Education*, 78(1), 1-5. http://dx.doi.org/10.5688/ajpe7813
- Millican, J. (2014). Higher education and student engagement: Implications for a new economic era. *Education Training*, 56(7), 635-649. http://dx.doi.org/10.1108/ET-07-2014-0077
- Naidoo, R., Shankar, A., & Veer, E. (2011). The consumerist turn in higher education: Policy aspirations and outcomes. *Journal of Marketing Management*, 27(11/12), 1142-1162. http://dx.doi.org/10.1080/0267257X.2011.609135
- Naidoo, R., & Jamieson, I. (2005). Empowering participants or corroding learning? Towards a research agenda on the impact of student consumerism in higher education. *Journal of Educational Policy*, 20(3), 267-281. http://dx.doi.org/10.1080/02680930500108585
- Plunkett, A. D. (2011, January 1). I pay your salary! Manifestations of student consumerism in the classroom. *ProQuest LLC*. Retrieved from: http://eric.ed.gov/?id=ED536660
- Plunkett, A. (2014). A's for everyone: The effects of student consumerism in the post-secondary classroom. *The Qualitative Report*, 19, 1-3. Retrieved from: http://www.nova.edu/ssss/QR/QR19/plunkett5.pdf
- Putwain, D., Sander, P., & Larkin, D. (2013). Academic self-efficacy in study-related skills and behaviours: Relations with learning-related emotions and academic success. *British Journal of Educational Psychology*, 83(4), 633-650. http://dx.doi.org/10.1111/j.2044-8279.2012.02084.x
- Ryan, R. M., & Deci, E. L. (2000). Self-determination theory and the facilitation of intrinsic motivation, social development, and well-being. *American Psychologist*, 55(1), 68-78.http://dx.doi.org/10.1037/0003-066X.55.1.68
- Shepperd, J. W. (1997). Relevance and responsibility: A postmodern response to a postmodern explanation of student consumerism in higher education. *Teaching Sociology*, 25(4), 333-35. http://dx.doi.org/10.2307/1319303
- Wright, S. L., Perrone-McGovern, K. M., Boo, J. N., & White, A. V. (2014). Influential factors in academic and career self-efficacy: Attachment, supports, and career barriers. *Journal of Counselling& Development*, 92(1), 36-46. http://dx.doi.org/10.1002/j.1556-6676.2014.00128.x