

Consumer Psychology, Consumer Right and Public Policy in a Nation without Standard

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Abstract: *Consumption is basic to human survival; therefore, we all are consumers. President John F. Kennedy outlined four basic consumer rights, which later became known as the Consumer Bill of Rights. Later, in 1985, the United Nations endorsed Kennedy's Consumer Bill of Rights and expanded it to cover eight consumer rights. Since then, consumer right has been entrenched in various constitutions of countries and there are several government policy statements relating to it especially in Nigeria. Dissatisfaction on the part of consumer is an everyday occurrence in Nigeria largely due to the activities of manufacturers, sales people corrupt and inefficient justice system. Consumer protection laws are designed to ensure fair competition and the free flow of truthful information in the marketplace. The laws are designed to prevent businesses that engage in fraud or specified unfair practices from gaining an advantage over competitors and may provide additional protection for the weak and those unable to take care of themselves. This paper examined the concept of consumer psychology, consumer right and the extent to which various public policies relating to consumer protection have been effectively implemented in Nigeria considering the scarcity of justice in the face of corruption.*

I. Introduction

Consumption is basic to human survival, therefore, we all are consumers, whether of goods or of services, time and ideas, whether purchased or otherwise, and whether provided by the market or the public sector. Consumer is somebody who uses a product or service. A consumer may not be the purchaser of a product or service and should be distinguished from a customer, who is the person or organization that purchased the product or service. A consumer or "buyer" is defined as "one who buys, uses, maintains and disposes of products and/or services.

An individual may be the customer and may not be the consumer, for example, a father who purchase a psychology textbook for the use of his son is not the consumer but the customer while the son who make use of the textbook is the consumer. Consumption is an everyday affairs involving decision about whether, what, why, how, when, where, how much, how often and how long should a product or service be acquired, used and disposed off. The process of making decisions is a very complex mental process with several factors influencing the final decision of the consumer.

To a reasonable extent, quality of goods purchased by consumer can be physically verified before buying but the reliability of a service may be difficult to adequately verify beforehand. For example, while buying a car, the physical quality as well as engine condition can be verified. It is also possible to test drive the car but it is impossible to access the quality of MTN as a service provider before purchasing an MTN line or to access whether an "Okada" rider will be cautions enough before asking for his service. You can taste the sample of a food item and then buy it or check whether a fruit is over-ripe before buying but you cannot verify whether the internet facility provided by a cybercafé will be good enough to give you maximum benefit within an expected time frame. These are reasons why consumer decisions are not as simple as they may appear at the first instance.

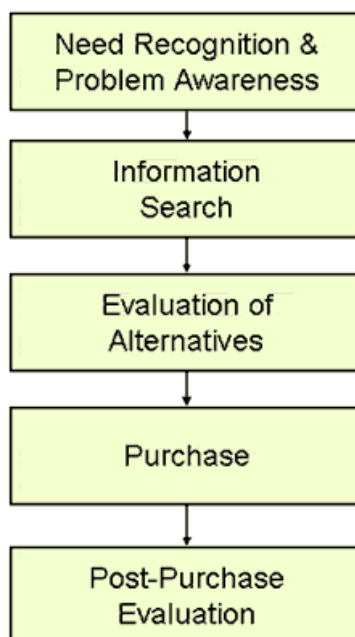
Consumer behaviour involves understanding that acquisition, consumption and disposition can occur over time in a dynamic sequence. In other words, usage of a product or services is usually an outcome of an acquisition, disposition also follows after some level of usage and finally, disposition set the stage for another future acquisition. For example, a family might use a car after acquisition. The usage of the car will provide basic information that will determine when, whether, how, where and why to disposed it. Disposing the car will also lead to another acquisition since a family will always need a car.

II. Consumer Decision Making Process

The study of consumer behaviour has been considered by several scholars as synonymous with consumer decision making. Consumer decision making can be described as a conscious human processes which involves both the individual and his/her environment. The environment may be tangible or intangible, real or imagined, physical or social which is considered important in the individual decision making. Decisions are seen as incremental in nature with each decision leading to other ones which in itself constitute the basis for further

decisions. Usually the consumer makes decision with the hope of achieving the best possible value for the Naira spent.

Consumer decision making process is not a discrete one but rather a sequence of steps. Although there are variations in the steps as defined by various authors, research suggests that customers go through a five-stage decision-making process in any purchase. The complexity of this process can range from careful analysis to pure impulse. While an impulse buy, such as adding additional services or products to an existing one, can take place instantaneously, complex purchase decisions stretch over a long period of time. This buying process is an iterative process, where customer may collect information from different sources and repeatedly return to re-evaluate and compare the information they have found. This process can be summarized as presented in the diagram below:



The model implies that customers pass through all stages in every purchase, however, this may not be so in some situation especially in more routine purchases, and customers often skip or reverse some of the stages. For example, a student buying a favourite biscuit would recognize the need (hunger) and go right to the purchase decision, skipping information search and evaluation. However, the model is very useful when it comes to understanding any purchase that requires some thought and deliberation.

Problem perception and need recognition. Perception of problem come to us through our senses and it involve the recognition that things are not the way they should be. At the problem awareness stage, the consumer recognizes that the good or service under consideration may solve a problem of shortage or unfulfilled desire. Recognition of shortage occurs when a consumer becomes alerted to the fact that a product needs to be repurchased. A product such as a suit may wear out. The consumer may run out of an item such as razor blades. Service may be necessary for a car. It may be time for a periodic service such as an eye examination. In each of these examples, the consumer recognizes a need to replenish a good or service. At this stage, the buyer recognizes a problem or need (e.g. I am hungry, we need a new car, I have a headache) or responds to a marketing stimulus (e.g. you pass by a MR Bigg and are you are attracted by the aroma of a jollof rice). Consumer problem can arise from a number of sources and literature has identified about seven of them

- (1) **Depletion-** this may mean a state of disequilibrium in the body system i.e depletion in the body water or calories or material depletion like a reduction in the available car fuel, depletion in cooking gas, depletion in food stuff and so on.
- (2) Unsatisfactory past experience
- (3) Changing family circumstance
- (4) Expectation of change in financial fortunes
- (5) Changes in reference group
- (6) Satisfaction of one need often lead to another
- (7) Various marketing effort e. g adverts or personal selling

An aroused consumer then needs to decide how much information (if any) is required. If the need is strong and there is a product or service that meets the need close to hand, then a purchase decision is likely to be made there and then. If not, then the process of information search begins. The key point is that when consumer have a low motivation, ability and opportunity to process information, their judgment and decision processes are different and more limited than when motivation, ability and opportunity is high.

Deliberation stage: This stage involves three things, first is determining the choice criteria and second, searching for information about products that meets the choice criteria and finally processing the information to arrive at a decision.

(a) **Choice criteria:** In the process of decision making, certain goals or objectives are usually set to ease decision making. There are basic criteria that we expect the goods and services to be purchased to meet. The mobile phone that we anticipated to purchase may be expected to provide the means of communication. In addition, we may anticipate such mobile phone to be good for browsing, give some power, prestige, comfort, luxury, safety, and a host of other satisfaction. Thus, an individual consumer would have to carve out the different alternatives that meet the criteria spelt out by the consumer. In an attempt to get a phone that meet such criteria from the various phones available in the market and that offer the bundle of product characteristics that will yield the satisfaction, we must seek information that will help in decision making and the purchase opportunities.

(b) **Information search:** gathering the required information by the consumer is a difficult task, it is time consuming, costly, difficult to gather and often time not available or the consumer is ignorant of how and where to get the information. Every consumer would like to acquire enough information to make efficient choice. However, information is not cheap hence, Stiger (1996) explore the idea of the optimally informed buyer who search for information regarding the prices and products against choice criterion or against another. Products and services for which a consumer will search varies and depends on characteristics of the decisions maker. Relatively, expensive information search is likely to be undertaken when experienced and stored information is inadequate, inappropriate, or forgotten. It would seem that the demand for information should be greater when a decision is considered more important. It has been suggested that anxiety associated with high degree of important may cause consumers to curtail search and rely on brand, store, or other factors as relevant decision cues. Consumers in its bids to seek information often resort to variety of sources. Such sources may be external sources in form of media adverts, (radio, television, newspaper, etc) through personal contacts with friends (word of mouth) which are generally relatively low in terms of number of contacts, but they ranks very high in terms of credibility and usefulness. Although no personal, independent information sources (including consumer test reports) are seldom used by consumers, they are highly regarded by those who use them. The type of information sought by individual consumer depends on what kind of information consumers need to make a right purchase decision. The sources of information could be summarized as follows

- Personal sources: family, friends, neighbours etc
- Commercial sources: advertising; salespeople; retailers; dealers; packaging; point-of-sale displays
- Public sources: newspapers, radio, television, consumer organisations; specialist magazines
- Experiential sources: handling, examining, using the product

The usefulness and influence of these sources of information will vary by product and by customer. Research suggests that consumer value and respect personal sources more than commercial sources (the influence of “word of mouth”).

Information was often sought on several product dimensions which represent the area of choice criteria. Whether consumers generally get all the information they want or need may be open to question, but there is certainly more information available than most consumers use, and researcher have discovered that too much information can lead to overload and subsequent poor decision.

(c) **Information processing:** the process by which information is received, internalized, categorized, interpreted, stored, retrieved and applied to a problem solving has received tremendous attention in recent years. Understanding consumer information processing is difficult because it is largely a mental activity; two factors are identified by Fishbain and Ajegen (1975) as influencing information procession or information

The first is the discrepancy between a specified piece of information and the view initially held by the consumer himself. Other things being the same, the greater the discrepancy, the less the probability of accepting the information. The second is referred to as “fablitating factor”. These relate to consumers confidence in his/her own belief and the credibility of the source of information. It is important to note that consumers often use a combination of decision making strategies, especially when there are large number of options, consumer can use a non-compensatory strategy to reduce the size of the consideration set and get rid of the “bad” ones and then use more thorough approach (compensatory strategy) to evaluate the remaining options. As the consumer learns

more about the decision task, they may change their strategy. Thus consumers tend to be opportunistic and adaptive processor.

III. How does the customer use the information obtained?

An important determinant of the extent of evaluation is whether the customer feels “involved” in the product. By involvement, I mean the degree of perceived relevance and personal importance that accompanies the choice. Where a purchase is “highly involving”, the customer is likely to carry out extensive evaluation. High-involvement purchases include those involving high expenditure or personal risk – for example buying a house, a car or making investments. Low involvement purchases (e.g. buying a soft drink, choosing some beverages in the supermarket) have very simple evaluation processes.

The decision strategies are categorized into (a) compensatory decision strategies and (b) non-compensatory decision strategies. In compensatory decision strategies to information processing, the individual consumer weighs various product attributes and averages overall attribute to form summary evaluation. A product that is inferior in one attributed may be superior in other, and a superior quality can compensate for an inferior quality. Non – compensatory rules are based on the assumption that each attribute is independence, and one cannot compensate for another.

The system consumer’s use to process information is complex and not fully understood. However, to influence consumer behavior effectively, the best possible insights must be gained into the mental process that underlies the final decision. Finally, the activities in the deliberation phase with an established choice criterion. One may or may not have alternatives in mind that he/she want to evaluate at the outset of the decision process, but these may be continually updated through search and evaluation. Thus the activities of the deliberation phase (information search, processing and evaluation) will likely be taking place simultaneously.

Purchase

Since an individual recognized the existence of a problem, defined the desire purchase goals, and search for and process information relevant to buying particular product, simply having a positive attitude towards a product brand is not sufficient reason to purchase it. Buyer confidence is important in determining whether intention to buy will be transformed into purchase behavior. Confidence may refer to the consumer’s confidence in his/her ability to judge or evaluate attribute of brands considered. If the buyer has higher confidence, the probability that purchase intention will be realized will be higher.

Types of consumer buying behavior are determined by:

- Level of Involvement in purchase decision. Importance and intensity of interest in a product in a particular situation.
- Buyer’s level of involvement determines why he/she is motivated to seek information about a certain products and brands but virtually ignores others.

High involvement purchases-- cars, high priced goods, products visible to others, and the higher the risk the higher the involvement. Types of risk include:

- Personal risk
- Social risk
- Economic risk

The four type of consumer buying behavior are:

- Routine Response/Programmed Behavior--buying low involvement frequently purchased low cost items; need very little search and decision effort; purchased almost automatically. Examples include soft drinks, snack foods, milk etc.
- Limited Decision Making--buying product occasionally. When you need to obtain information about unfamiliar brand in a familiar product category, requires a moderate amount of time for information gathering. Examples include known product class but not the brand.
- Extensive Decision Making/Complex high involvement, unfamiliar, expensive and/or infrequently bought products. High degree of economic/performance/psychological risk. Examples include cars, homes, computers, education. Consumer will spend alot of time seeking information and deciding.
- Impulse buying, where there is no conscious plan to purchase a product.

However, situational influence or circumstances surrounding a purchase may influence the decision. A number of situational factors may influence the consumer’s decision process and ultimate product choice. Such factors as physical surrounding (location, decor, sounds, aroma, lighting, merchandise display etc.) are the most likely situational variable.

Post Purchase Evaluation

The phase of consumer decision process is not yet over when the final choice is made. Once a purchase has been made, the consumer can use that product to solve the problem that was originally recognize. In so doing, the consumer will compare the product performance against the choice criterion. It is common for consumers to experience concerns after making a purchase decision. This arises from a concept that is known as “cognitive dissonance”. The consumer, having bought a product, may feel that an alternative would have been preferable. In these circumstances that customer will not repurchase immediately, but is likely to switch brands next time. The usage of the product will result in some level of satisfaction or dissatisfaction. When satisfaction results, this will be an input to future purchase decision. However, to the extent that dissatisfaction results after the product performance is compared with choice criterion, cognitive dissonance may be the end result.

Post cognitive dissonance, in the explanation of consumer’s post purchase evaluation, the dissonance theory has been extensively used. Essentially dissonance is a psychological discomfort, and because it is uncomfortable, the consumer tries to reduce it. The theory of post cognitive dissonance says that dissonance can occur in three conditions: (1) after making an important or difficult decision, (2) after being coarse to say or do something that is contrary to personal attitudes, opinions, or beliefs and (3) After being exposed to discrepant information. Independent of whether the consumer is satisfied or dissatisfied with the alternative selected, dissonance is likely to occur simply because the consumer cannot buy everything and the rejected alternatives are likely to also have some attractive features that are not available in the purchase.

IV. What are Consumer Rights?

There several situations and circumstance where consumers may not be satisfied with product purchased not because of insufficient information nor because of poor decision making but because the consumer has been deceived into making a wrong decision either because the producer has presented a wrong information to the consumer, or the product is sub standard, or the product has affected the consumer negatively in term of health safety, or the value does not equate the Naira paid on the product which may subsequently affect the consumer right. President John F. Kennedy outlined four basic consumer rights, which later became known as the Consumer Bill of Rights. Later, in 1985, the United Nations endorsed Kennedy’s Consumer Bill of Rights and expanded it to cover eight consumer rights.

Based on the United Nations Guidelines for Consumer Protection, 1985 (to which Nigeria is a signatory), the global umbrella body Consumers International articulated a set of eight, internationally accepted consumer rights that need to be actively protected and promoted. These rights include

The Right to Basic Needs: this means the right to basic goods and services which guarantee survival. It includes adequate food, clothing, shelter, health care, education and sanitation.

The Right to Safety: Consumers has the right to be protected against products, production processes and services which are hazardous to health or life. It includes concern for consumer long-term interests as well as their immediate requirements. Consumer has the right to be protected from the sales and distribution of dangerous goods and services.

The Right to Be Informed: Consumers has the right to be given the facts needed to make an informed choice or decision. Consumers must be provided with adequate information enabling them to act wisely and responsibly. They must also be protected from misleading or inaccurate publicity material, whether included in advertising, labeling, and packaging or by any other means. Reliable source must exist to inform consumers about products and services.

The Right to Choose: Consumer should have access to a variety of products and services at competitive prices and, in the case of monopolies, to have an assurance of satisfactory quality and service at a fair price. This means that a consumer should have the opportunity to select the goods and services that he/she want to purchase.

The Right to Be Heard: it means the right to advocate consumers’ interests with a view to their receiving full and sympathetic consideration in the formulation and execution of economic and other policies. It includes the right of representation in government and other policy-making bodies as well as in the development of products and services before they are produced or set up.

The Right of Redress: consumers have the right to a fair settlement of just claims. It includes the right to receive compensation for misrepresentation of shoddy goods or unsatisfactory services and the availability of acceptable forms of legal aid or redress for small claims where necessary.

The Right to Consumer Education: it means the right to acquire knowledge and skills to be an informed consumer throughout life. The right to consumer education incorporates the right to the knowledge and skills needed for taking action to influence factors affecting decisions.

The Right to a Healthy Environment: consumer has the right to a physical environment that will enhance quality of life. It includes protection against environmental dangers over which the individual has no control. It acknowledges the need to protect and improve the environment for present and future generations.

Consumers are empowered by the law, to seek redress when any goods and services fail to perform their acclaimed functions. However, these rights are not without some responsibilities as the consumers are expected to think independently and speak out or complain when their rights are violated. It is also their responsibility to be ethical, beware and aware of all necessary information that will aid them in making rights choices.

V. What are Consumer Responsibilities?

Consumers International also articulated five basic responsibilities of all consumers.

- **Critical Awareness** – the responsibility to be more alert and questioning about the price and quality of goods and services consume by consumers
- **Action** – the responsibility to assert oneself by acting to ensure that consumer get a fair deal. As long as consumers remain passive, they will continue to be exploited and manipulated
- **Social Concern** – the responsibility to consider the impacts of our consumption patterns and lifestyles on other citizens, especially the poor, disadvantaged or powerless consumers, whether they be in the local, national or international community
- **Environmental Awareness** – the responsibility to realize the environmental costs and consequences of our consumption patterns and lifestyles. We should recognize our individual and collective social responsibility conserve natural resources and to preserve earth for present and future generations
- **Solidarity** – the responsibility to come together and organize consumers in order to enhance the strength and influence required to promote and protect consumer interests

The Nigerian business environment is filled with so many corrupt and care free capitalists who care only about profit maximization and pay very little attention to customer satisfaction. Nearly every sector and industry tries to rip its customer of its hard earned money. Dissatisfaction on the part of consumer is an everyday occurrence in Nigeria largely due to the activities of manufacturers and sales people. Many Nigerians have suffered in the hands of unfeeling sellers and those who render different services, with the ultimate aim of making profit at the detriment of the consumers. Many times, they buy products or receive services that fail to perform according to the claims of the sellers about their efficacy. Dissatisfaction experienced by Nigeria consumer could be as a result of fake product which is a common occurrence, adulterated product, extremely high price, deceptive advertisement, sub standard products, incomplete product information, sales of expired product, poor service, paying for a service not rendered e.t.c. Several cases abound in Nigeria, such example include but not limited to the following

1. Across Nigeria, dispensing pumps at several filling stations are adjusted to under-deliver fuel, as recently disclosed by the Consumer Protection Council in Abuja and the Department of Petroleum Resources. Motorist is not getting value for products purchased. Consumers of kerosene are the worst hit they pay between N130 and N180 per liter as against N50 per liter, which the Federal Government claims is the official pump price.

2. Electricity consumers and, to some extent, telephone subscribers are equally victims of exploitative schemes by service providers. By the practice of “crazy billing,” the Power Holding Company of Nigeria arbitrarily determines bills to be paid monthly by consumers. In most neighborhoods and industrial layouts in Nigeria’s urban areas, PHCN staff never bothers to go into consumers’ premises to read meters and prepare bills according to electricity consumed. Thousands of other consumers simply do not have meters even though they had paid between N23, 000 and N25, 000 for prepaid meters since 2009. Besides, whenever consumers report technical faults to PHCN offices, they have to pay bribes and also provide whatever amounts demanded to obtain materials needed for repairs.

3. The drugs market has also remained a dark spot in the industrial landscape of this country. As the Pharmaceutical Society of Nigeria revealed, about 52 per cent of drugs in circulation in Nigeria are fake. The food markets are hardly better as consumers are exposed to frozen fish and chicken that have been preserved with poisonous chemicals and meat uncertified as fit for consumption.

4. In February 2012, some Kaduna-bound Arik Air passengers protested the delay of their flight at the General Aviation Terminal of the Murtala Muhammed Airport, Lagos. This is just a little of the various violation of rights usually experienced by Nigerian passengers on daily basis. Last year alone, the NCAA said it received over 40,000 complaints bordering on various cases of violation of passengers rights within nine months

5. Because of the failure to effectively protect Nigerian consumers, a 4-year-old child, Master Kehinde Babalola who had diarrhea and was taken to a tertiary hospital for treatment, had to leave the hospital with amputated right arm. This was because during the course of treatment, the hospital staff forgot to remove a tourniquet used on his right arm which effectively ceased blood-flow in that arm, leaving him with a dead arm.

6. The failure to effectively protect the consumers through effectual enforcement of the UN guidelines, the ESC rights and extant laws of Nigeria dealing with consumer protection has led to a situation where people going to buy kerosene for cooking and lighting their lamps are instead sold contaminated fuel product in the name of

kerosene, so when they attempt to use such product it explodes on them like a bomb, disfiguring them for life, killing some others and causing monumental property loss to the unfortunate ones.

There are other reported cases by both the consumer and the agencies that are meant to protect them, which also reveals how the Nigeria consumers have been deceived and rip off their hard earn money, such as reported by some newspapers in Nigeria include;

- 1.CPC gives seven days ultimatum to tobacco company (leaf tobacco and commodities) over sub-standard cigarette – peterfield special menthol cigarette
- 2.CPC uncovers circulation of sub-standard cigarette named Pine Classic without expired date, no labeling, no manufacturers name and address and no NIS mark.
- 3.NAFDAC boss expressed worry over faking of registration numbers on pharmaceutical and food products in the country. Punch April, 2012
4. Consumers protest against arbitrary billing by electric firms. Punch 14th May, 2012
5. The Nigeria Civil Aviation Authority (NCAA) yesterday accused British Airways and Virgin Atlantic Airlines of violating Nigeria laws and exploiting Nigeria consumers using several hidden charges. This Days 14th May 2012.
6. CPC alert Nigerians on imminent shipment of contaminated radioactive goods in Nigeria.
7. NAFDAC DG lament under reporting of adverse drug reactions. Vanguard 14th May 2012
8. Stop unauthorised practise, NAFDAC warns packaged water producers. National Mirror, 15th May, 2012

In attempt to protect the consumer from the exploitative tendency of the producers and seller of product, the Nigeria government at various times have established several agencies saddled with the responsibilities of protecting the Nigeria consumer such organizations include

1.Usury Laws:

These are laws that fix the rate of interest that may be charged on loans. The law recognizes that the borrower is frequently in a weak position and therefore unable to bargain effectively for the best possible rate of interest. It sets out the rights and duties of hire purchase, and the sellers and protect both from cheating and exploitation some of these laws include:

2. Standard Organization of Nigeria (SON) Act, 1990:

The SON is charged with the responsibility of providing the necessary measures for quality control of products and establishing industrial standards. In this regards, it is mandated to certify product in commerce and industry throughout the country in the discharge of functions, the SON is involved in receipt of consumer complaints and the pursuit of remedies from defaulting producers.

3. National Agency for Food and Drugs Administration and Control (NAFDAC) Act,1993 The NAFDAC has the general functions of regulating and controlling the importation, exportation, manufactures, advertisement, sale, distribution and use of food, drugs, cosmetics, medical services, bottled water and chemicals. It can also pronounce on the quality and safety of the above products as well as issue quality certification of them (if they are intended for export).

4. Price Control Decree (1977): Due to the irrelevant or arbitrary increase in price of commodities, the decree stipulate price of certain goods and services. Because of poor quality of goods, Nigeria Standard Organization (SON) Decree, 1990 came up with aim of standardizing product and quality control.

5. Trade Mark Act (1965): The mark is adapted in relation to any goods to distinguish in the course of trade goods certified by any person in respect of origin, material, method of manufacture, quality, accuracy or other characteristic from goods not so certified shall be registered as a certification trade mark in part A of the register in respect of those goods in the name as proprietor thereof.

6.Weight and Measure Decree (1974): This stipulates standard measurement of goods offered for resale prior to this, sellers had been cheating their customers in that, the goods given out is not proportionate to amount paid. They use under-weight thereby, denying the customer area, satisfaction of the value for their money.

7. Consumer Protection Council of Nigeria (CPC) Act, 1992: it is an agency of government of Nigeria established by act 66 of 1992. However, it only became operational in 1999. It is the apex consumer protection agency established to promote and protect consumer interest.

Others include the 2005 Nigerian Electricity Regulatory Commission (NERC) Act, the 1999 Counterfeit and Fake Drugs and Unwholesome Processed Foods (Miscellaneous Provisions) Act, the 1992 Nigerian Communications Commission (NCC) Act, as amended, Hire Purchase Act of 1975,

How Well Is The Consumer Protected In Nigeria

There are about three groups that plays important role in consumer protection. These are (1) government agencies; a large number of government agencies look after various consumer interests. The main theme underlying all of these organizations is the goal of protecting consumer interest and regulating fair trade.

(2) Industry self-regulation; also for both ethical and business related reasons especially consumer satisfaction a number of industries have set up mechanisms to self regulate business activities and to correct problems where necessary and (3) Consumer group; varieties of consumer groups and other entities are responsive to consumer protection.

The right to safety of consumer is grossly violated in Nigeria, so many products are sold without expiring date, products are sometimes relabel and the expiring date change and unsuspecting consumer purchase such product. There are products without address of manufacturer; several fake drugs are in circulation which was produced using the name of an established company by fake individuals. Sometimes the consumption of this product has led to the death of several people. Example that readily comes to mind is that of MY PIKIN SYRUP which some children were said to have died after consuming some dosage of it. Although the product was eventually banned but not until it has succeeded in destroying the life of some children.

The right to information has not been protected despite several governmental agencies put in place to enlighten the consumers. These agencies were expected to provide consumers with more and better information. The consumer protection council has not been very active in the area of dishing out vital information to consumers and enlightening them on some of the basic tell-tale signs of adulterated goods. The occasional information has sometimes come from the manufacturer themselves. For example, some organization has device a means of protecting their name and products by asking consumers to authenticate products especially drugs by scratching and sending the batch number to a designated server which help to confirm the genuineness of such drug. There are so many unauthorised producer of sachet water with fake NAFDAC number. Such organisation has been in business over the year without any challenge from any authority. There is no education for the consumer on how to identify fake NAFDAC number. What is available in Nigeria is self help by consumer.

On yearly basis, there are several case of consumer injuries resulting from product-related accidents. The protection from products and services that are hazardous to the health and safety of consumers is not guaranteed. It is so bad that for nearly or products you buy in Nigeria, there is an original and a counterfeit. In fact, it is a common occurrence for sellers of product to ask you to make a choice between fake and genuine product. Nigeria as far as issue of consumer protection is concern is a nation without standard.

Deceptive advertising and labeling is also another means through which the consumers are been exploited. Advertisement in Nigeria is largely unregulated. There are so many misleading advertisements about product and services. Some of the most obvious type occurs when company make false objective claims by projecting fake images, puffery, giving false impression by not giving full information, developing an incorrect inference. Other very common method of exploiting the consumer is deception selling tactics such as bait-and-switch-techniques, misrepresenting the selling intent incorrect statement or promises. All these are common features of the Nigeria economy just because the regulatory agencies have failed in the discharge of their responsibility.

Another major problem confronting Nigeria consumer is non availability of alternatives. For instance, it is a common knowledge that the problem faced by Nigerian consumers at the hands of Power Holding Company of Nigeria is uncalled for. The federal government is the sole provider of electricity, the monopoly is preventing consumer from having a choice. Access to varieties of products and services at competitive price becomes impossible, choice is restricted. This account for the exploitative tendencies of PHCN, charges is increased arbitrarily, power supply is too poor and consumers are made to pay for electricity not consumed.

The protection of consumer right in Nigeria like other rights of the common man has suffer a set back as a result of the inability of the various agencies of government to prosecute consumer right violators. It does not matter how much noise consumer make in Nigeria to get Justice, the chances of getting is so slim. It is easier for a camel to pass through the eye of a needle than for the poor to get justice in Nigeria. The only opportunity available to an average consumer in Nigeria is to seek redress in the court of law but this could also be extremely frustrating. The Nigeria judicial system is highly compromised, justice is for the highest bidder, it is not about how justified you are it is about the connection you have and the process is too slow most especially when a common man is fighting the baron's, the cabals and those who have enough money to buy their way; Justice are perverted with several unending court adjournment and court injunctions. The Nigeria police are also another major problem of the consumer. The Nigeria police are rated as one of the most corrupt security agency in the world by transparency international. The government, the organizations and the consumer need to do more for the right of the consumer to be adequately guaranteed in Nigeria

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