To be or not to be consumers: the imperfect alignment of English higher education marketization policy and the narratives of first year university students

Janja Komljenovic, Paul Ashwin, Jan McArthur, Kayleigh Rosewell

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Abstract

This working paper focuses on the notion of students as consumers. Specifically, it investigates students' accounts of the way they chose their degree programmes, their first-year university experiences and their career aspirations for the future. UK government policy documents have constructed students as consumers since the New Labour 2003 White Paper, where student choice was positioned as the key driver for improving the quality of higher education. This has been linked to increasing marketization of the higher education sector. Specific policy measures have supported these trends, including the introduction of tuition fees and consequent rise of fees cap, market information through university rankings and the Teaching Excellence Framework, bringing higher education under the Competition and Markets Authority, and the establishment of The Office for Students (OfS) to care for students' consumer rights. While universities may critique marketization of the sector, they are at the same time active agents in instituting higher education markets. They construct students as consumers by branding and promoting their institutions, reacting to and using tools like the National Student Survey or university rankings, introducing various 'added-value' services for students, and other similar initiatives. In this paper we examine how these national and university policy measures align with the way in which students explain their choice of degree programme and their first-year experience. Based on sixty-six interviews with students of Chemistry and Chemical Engineering at two UK universities, we argue that there are differences between students in their expectations of universities and use of various market tools. While some students do not seem to perceive themselves as consumers, others align with the market logic. However, this does not translate to the teaching and learning process. While other studies have found that the construction of students as consumers is complex and not as straightforward as some assume, they have mainly drawn on student opinions of themselves as consumers. This paper contributes new knowledge to the field by studying students as consumers through market institutions and devices, the notion of employability around which higher education market is built, and how students relate to various student experience.

Keywords: students as consumers, marketization, higher education, knowledge, assessment, student experience.

1. Introduction

This working paper is the first coming from the project 'Knowledge, curriculum and student agency' of the Centre for Global Higher Education. The aim of this project is to provide an understanding of students' transformation as a consequence of engagement with disciplinary knowledge during their undergraduate studies. It is longitudinal as we are following students of Chemistry and Chemical Engineering at two UK and two South African universities through their undergraduate course of either three or four years. This paper is based on interim results and uses only the first-year student interviews at the two UK universities.

The focus of this paper is higher education (HE) marketization, a timely and important issue in the UK HE policy. While there is a variety and complexity of numerous markets in the HE sector (Komljenovic & Robertson, 2016), this paper exclusively focuses on marketizing the HE provision. More specifically, in the context of our project we focus on the provision of two study programmes (Chemistry and Chemical Engineering) at two established and public universities in England (that in this paper we call University 1 and University 2).

Our approach to studying marketization in this paper is to analyse the notion of the 'student as consumer'. Policy and popular discourse tends to be one-sided in promoting the idea that if students pay fees, they are immediately consumers of HE and consequently relate to their education differently, have different expectations and demands. Along these lines, the government is introducing market institutions and regulations to govern English universities more decisively under market principles. Research on this issue finds that 'students as consumers' is a complex notion and that students do not feel as consumers simply because they pay fees. Our paper is novel for three main reasons. First, conceptually we are approaching the study of the student as consumer under new materialism (Fox & Alldred, 2015) and investigate the role of market institutions and devices (Muniesa, Millo, & Callon, 2007) in constructing the student as consumer. Second, empirically we are approaching the study of the student as consumer via the notion of employability. We are particularly examining how employability has been constructed as central element around which HE provision is being commodified and universities governed. Finally, we are not only examining students as consumers in terms of investigating if they think of themselves as consumers like many other authors do, but we are examining how students' consumerist orientations to employability relate to their expectation of universities, assessment and rankings.

In what follows we first review most important market institutions and devices in the marketised English HE. We then theoretically examine how these institutions and devices construct students as consumers before moving to the empirical analysis of our data. We conclude by arguing that student consumerism is very complex and affected by factors such as student

background and discipline of study. While students widely accepted paying tuition fees and building student debt, they are not so easily turned into consumers with consumerist expectations of their university experience and employment expectations of their degrees. Instead, it seems that government policy and universities' own marketing, branding and treating the students as customers is slowly constructing them as consumers.

2.Instituting the higher education market in England

The UK government and particularly the English HE governing authorities have been consistently marketizing the HE system for the past three decades. Slowly but surely, they have implemented the changes, reforms and transformations in which market mechanisms were introduced or imagined. However, markets also need to be instituted in society and supported by market devices (Callon, 1998; Polanyi, 2001). These institutions and devices developed in various moments over the three decades but have changed over time and culminated to very particular forms in the past two years. We will now tease out how these institutions and devices were gradually built into the market form of today.

2.1 Tuition fees and loans

In England, tuition fees were first introduced in 1998. The current system, however, was implemented in 2012/13 following the 2010 Browne Review of Higher Education Funding and Student Finance with a maximum fee of tuition £9000. Students can receive government-backed loans for tuition fees and income-contingent loans for living costs. Whilst the intention was for there to be price competition between institutions, nearly all universities now charge the maximum fee. This was raised to £9,250 in 2017-18. Tuition fees now represent the main form of funding for universities, with over 50% of the total income of English universities in 2016/2017 coming from tuition fees[i].

Students start repaying their loans for tuition fees and living expenses once their income reaches a certain level. Currently the set limit is £17,775 for students who started their undergraduate course before 1 September 2012; and £21,000 for students who started their course after that date[ii]. After individuals reach this wage threshold, 9% of their salary is automatically deducted. Students' debt is subject to interest and increases with inflation[iii]. If individuals do not repay their student debt after 30 years, it is written off.

2.2 Market institutions to guard student consumer rights

Tuition fees and student loans are important HE market institutions, but by far not the only

ones. At the more micro level, the government started to intensify instituting the English HE market particularly from the early 2010s onwards. In 2013 then Office of Fair Trading - OFT (predecessor of the Competition and Markets Authority - CMA) issued a call to review the undergraduate HE sector[iv]. The authority stated that "[i]n launching this project, the OFT wanted to understand whether universities are able to compete effectively and respond to students' increased expectations, and whether students are able to make well-informed choices, which would help drive competition" (ibid). After the review and the subsequent report, the CMA wrote to the Secretary of State for Business, Innovation and Skills stating "the CMA concluded that HE regulation needs to be reformed to protect students and support healthy competition between HE institutions"[v]. The CMA also issued recommendations to the government on regulating the sector. Moreover, it published guidebooks for HE providers on how to comply with the consumer law (Competition & Markets Authority, 2015b) as well as for students on their rights as consumers (Competition & Markets Authority, 2015a). HE was thus instituted under consumer protection laws.

Instituting the HE provision market culminated in the latest key institution to govern the HE market in England, i.e. the Office for students (OfS), established on 1 April 2018 following the Higher Education and Research Act of 2017[vi]. OfS is designed with clear mission to fully govern the HE 'market' and care for student 'consumer' rights. OfS will take over majority of competences for governing HE and replace key HE governing institutions with long histories or taking competences from them, such as the Higher Education Funding Council for England (HEFCE), the Privy Council, and the Quality Assurance Agency (QAA). Thus, some of its most important responsibilities are the following: (i) awarding the title of the university; (ii) issuing degree awarding powers (taking over from the Privy Council; and private and public universities will be treated equally); (iii) distributing what is left of the public funding for HE teaching; (iv) setting the quality standards; (v) managing the Teaching Excellence Framework (TEF); (vi) collecting, processing and publishing data on HE. Importantly, the OfS will be answerable to the Secretary of State, which opens a possibility for the minister or government to interfere directly with its directions.

Such arrangement and full competency is a fundamental change not just in framing HE in the UK and introducing market forces, but in actually instituting the market as such, supported by data, technology and its infrastructure (Williamson, 2018); as well as various other market devices.

2.3 Rankings and metrics as market devices

Important market devices in the English context are rankings which act as market information; and the connected data sources such as the Destinations of Leavers from Higher Education

survey (DLHE) or the National Student Survey (NSS). DLHE was launched in 2003 and provides information about graduate employability; while NSS was launched in 2005 and provides information on undergraduate student satisfaction. HEFCE and other funding councils in the UK launched Unistats[vii] in 2012[viii], which is "the primary source of official and impartial information to assist prospective students in choosing the right course for them and to support parents, teachers and careers advisers in helping them make that decision" (ibid). These market information tools acting as market devices have been consistently promoted to students by the government, schools, but also universities and media.

In addition to the official information tools, rankers (like QS World University Ranking and the Times Higher Education – THE ranking) and parts of the media have established themselves as relevant and important actors in embedding HE as a market. They designed tools like the 'Good University Guide'[ix] offering information on universities and their degrees. Tools like awards (like the THE or the Sunday Times 'University of the Year' awards) became a standard practice, awarded by these actors. For example, the THE states that "[t]he THE Awards are widely recognised as the Oscars of the higher education sector"[x]. Indeed, universities are happy to pick this up in their marketing and widely display receiving such awards in their communication with various publics.

The novelty of this sort of market information is that it is now embedded in new rules, i.e. the TEF introduced in 2016[xi]. Universities voluntarily decide whether to participate and after the annual assessment rounds they are given a gold, silver or bronze award. This is intended to provide an indication to students about the quality of teaching at different institutions and thus act as a an important source of evidence for students to draw upon in choosing their university. This effectively means that all English universities are softly pressured into the TEF exercise and that the voluntary nature of participation is voluntary only on paper. Important parts of TEF are the DLHE and NSS, which means that market information is used directly for governing the HE sector via TEF.

We have shown that market-making in HE provision in England includes a vast number of actors, reforms, policies, institutions and devices. It is indeed complex. Now we move to one important element of market-making – the student as consumer, which is also the conceptual focus of our paper.

3 Constructing the buyer: the student as consumer

3.1 Literature on the student as consumer – complexity in how students understand themselves as consumers

Research on the student as consumer in England is broad. Mostly authors have analysed

whether or not students see themselves as consumers, and whether their expectations are changing. Most of studies are conceptual (e.g. Naidoo & Jamieson, 2005; Naidoo, Shankar, & Veer, 2011; Naidoo & Williams, 2015), while empirical work is rather scarce. Based on their empirical work, Nixon et al (2016) frame the concept of student as the 'sovereign consumer'. They find that market ideology "amplifies the expression of deeper narcissistic desires and aggressive instincts that appear to underpin some of the student 'satisfaction' and 'dissatisfaction' so crucial to the contemporary marketised HE institution" (Nixon et al., 2016, p. 1). Indeed, interviewing academics teaching at business schools, Jabbar et al (2017) find that "the academics perceived the introduction of tuition fees to have been the catalyst for students increasing demonstration of customer-like behaviour: viewing the education process as transactional, with the HEI providing a 'paid for' service" (Jabbar et al., 2017, p.1). Tomlinson studied student attitudes and relation to HE and found that "while the data reveal an identification with the student as 'consumer' and stringent expectations over what HE provides, it also points to an ethic of self-responsibility that is built on highly individualised discourses of personal application, proactivity and experience optimisation" (Tomlinson, 2016, p. 149). Similarly, Brooks et al (2016) analysed the discourse of students' unions across the UK and found that the unions on the one hand reject the idea of the student as consumer, but on the other hand they frequently accept such a consumerist approach. Raaper (2018) as well found that while student unions oppose the marketization reform and the role of students as consumers, they also see consumer rights as benefitting students and the unions.

Authors thus recognise that 'students as consumers' is a complex notion and that students are not straightforwardly consumers or not. Moreover, they recognise that this is a more multifaceted issue than simply introducing tuition fees and market metrics and assuming that these measures would be enough for constructing students as consumers (Budd, 2017). Along these lines, Williams (2013) elaborates that building the student as the consumer is about broader HE transformation. More specifically, she connects it to the utilitarian shift of the role of the university in society; and HE orientation towards graduate employability.

3.2 Market institutions and devices constructing the student as consumer

In this paper, we argue that it is precisely by instituting the market and developing particular market devices - described in the previous section - that supports the construction of students as consumers. However, these are complex processes, full of frictions and struggles and are as much political as they are social and cultural. Therefore, it takes time and consistent work on the normative and cognitive reorientations (Beckert, 2009) of HE actors, particularly students and their families. It takes a shift in the discourse on what HE is for, its meaning, its

financing and ways of working.

Market institutions and devices that we described in previous sections can be understood in the function to construct students as consumers over time. Employability as such would not necessarily be connected to HE markets; and universities did serve the role of educating for the labour market before the marketising reforms. However, using employability in market metrics and making it central in market governance reconfigures and re-valuates both HE and employability. Devices like DLHE and TEF reframe and re-value HE and university degrees into economic and market relations (Muniesa et al., 2007). As the TEF has developed, the relative weighting of graduate employability and income, compared to students perceptions of teaching quality has increased (see Ashwin, 2017) and the latest consultation on the introduction of the subject level TEF suggests that this may become the main measure of teaching quality in the future[xii]. This is despite the fact that these are not valid measures of teaching quality (Ashwin, 2017). The particular market devices are thus organising and instituting HE markets around notions of employability; and a particular kind of employability as imagined and framed by these market devices.

Indebting the student population with loans for tuition fees and moreover turning grants to loans for supporting students' living costs can be argued to lead to the normalising credit (one of the key capitalist institutions) and thus lubricate the financialisation of HE (Beckert, 2016). The credit (in our case, in the form of the student loan) is a "representation of future value in the present" (Beckert, 2016, p. 97). The question is, what value is constructed in the imagined future by students? It is here that we find market institutions and devices most effective in constructing students as consumers – framing particular notions of employability as 'the' focus of the future, and tying it to the HE governance by the market. It is the illusion of 'worth' of the university education and the HE degrees in terms of employment and student satisfaction culminated in TEF and the new OfS.

In government policy the TEF and tuition fees are seen to come together to provide a market mechanism for HE, which explicitly positions students as engaged consumers. For example, this was clearly set out in the UK Conservative government Green Paper (Department for Business Innovation and Skills, 2015) that first introduced the TEF (although it should be noted that the TEF no longer allows universities to raise their fees with inflation due to changes made when the Higher Education Bill went through parliament):

> The TEF should change providers' behaviour. Those providers that do well within the TEF will attract more student applications and will be able to raise fees in line with inflation. The additional income can be reinvested in the quality of teaching and allow providers to expand so that they can teach more students. We hope providers receiving a lower TEF assessment will choose to raise their teaching standards in order to maintain student numbers. Eventually,

> we anticipate some lower quality providers withdrawing from the sector, leaving space for new entrants, and raising quality overall (Department for Business Innovation and Skills, 2015, p. 19 para 4).

It is now time to move to our empirical study and analyse how our interviewee students relate to such framings of HE, HE market institutions and devices; and most importantly, how this connects to their relations to knowledge and assessment.

4. Methodology

4.1 Sample and interviewing process

As discussed earlier, the 'Knowledge, Curriculum and Student Agency' project is concerned with the relations between knowledge, pedagogy and student identity in Chemistry and Chemical Engineering undergraduate degree courses in the UK and South Africa. The purpose of an undergraduate degree is a current issue and relates to concerns about graduate employability. This has contributed to an increased focus on the 'Science, Technology, Engineering and Mathematics – STEM' programmes where the economic rationale for HE has become especially predominant as careers associated with these disciplines are seen as good routes into individual prosperity and driving economic development nationally. This project is a multi-method, longitudinal and internationally comparative study. The methods of data generation include individual semi-structured interviews with first year students; in-depth case studies; a survey of final year students; assessed work of the students; video-recording of teaching sessions and a range of course documentation.

This paper in particular is based on interim results and the sixty-six individual semi-structured interviews with first-year students at the UK universities only (University 1 and University 2). University 1 is a research-intensive institution with a more selective student intake and University 2 is a teaching-orientated institution with a more diverse study intake and were selected based on their institutional profiles. Both are based in England. The students were self-selecting participants who responded to invitations to be involved in the project that were distributed to all first-year students studying Chemistry or Chemical Engineering at each institution. They were given a £20 shopping voucher for their involvement in the project and were interviewed by members of the project team who were not involved in teaching or assessing them. In each interview, students were asked about their decision-making process regarding university and course choice, teaching and learning, assessment, disciplinary knowledge and their wider student experience.

There were 30 students from University 1 and 36 from University 2. Table 1 sets out further

information about the sample. As shown in Table 1, the sample was over-represented by male participants, particularly in Chemical Engineering overall and especially at University 1.

Table 1. Sample information.

	Chemistry	**Chemical Engineering**	**Total**
University 1	14 (9BSc, 5MSc) (9 Female, 5 Male)	16 (9BEng, 7MEng) (1 Female, 15 Male)	30 (18B, 12M) (10 Female, 20 Male)
University 2	17 (12BSc, 5 MSc) (6 Female, 11 Male)	19 (14BEng, 5MEng) (10 Female, 9 Male)	36 (26B, 10B) (16 Female, 20 Male)
Total	31 (21BSc, 10MSc) (15 Female, 16 Male)	35 (23BEng, 12MEng) 11 Female, 24 Male)	66 (44B, 22M) (26 Female, 40 Male)

4.2 Coding the data

4.2.1 Basic coding of data

After the interviews were concluded, they were transcribed verbatim. The research team then developed the basic theme codebook and conducted the coding of data. This codebook was developed in the following way: the research team of three researchers each read and re-read 6 interview transcripts covering variety of students based on their discipline, university and level of study. They each developed their own initial proposal of themes and met to develop a new common set of themes. They then each took different 6 transcripts, coded the transcripts again with the new set of themes to check for coding appropriateness of the themes and for the intercoder reliability. They met again to compare results and found that themes work well and that reliability is high. The three main themes and sub-themes that were developed are shown in Table 2.

Table 2. Basic coding of interim data: themes and sub-themes

Theme	Sub-themes
Me	Path into degree/university Me now Future me
Studying	Course experience Assessment experience Relation to discipline

Wider experience	Wider university Finance Work and society

4.2.2 Second-step coding of data

For the purpose of this paper, we explored the following sub-themes: Path into degree/university, Future me, Assessment experience, Wider university, Finance, and Work and society. We then further coded and re-coded messages into particular categories / variables based on our research questions. Below, we provide more detail about each variable.

Taking student loans

We developed two groups under this variable:

- Yes: referring to answers if students took any form of a loan (either to cover tuition fees, costs of living or both);
- No: referring to answers when students did not take a loan.

These categories are separate in that students could only be assigned one category.

Concern about the loan

We developed two groups under this variable:

- Yes: referring to answers if students had any concerns or fears in relation to loans and debt;
- No: referring to answers when students did not have any concerns regarding loans and debt.

These categories are separate in that students could only be assigned one category.

Student rationale of debt

This variable refers to how students thought about their debt. We developed three groups:

- Rationalisation: refers to all statements with which students explain the logic of student loans and mostly use this as reassurance or dismissal of debt. Students tended to discuss the government back-up and how they only have to pay it back after they earn a certain amount as well as that it was supposedly a small amount. This made them feel safe to take the loan. Their answers were more or less true;

- Normalisation: refers to all statements with which students communicated that student loans are very normal and that 'everyone takes them'. The idea that everybody takes loans, made them feel safe;
- Necessity: refers to all claims that students could not go to university without student loans and there was no choice. They thus did not think of loans as such, but took them for granted due to its inevitability.

These categories are separate for analytical purposes only and students could be assigned one or more of these positions.

Paying tuition fees and student expectations

This variable refers to students discussion on the relations between paying tuition fees and their expectations towards the university as a consequence. However, it is important to note that 36 out of the 66 students were asked about this, thus the results are only indicative. We have categorised students' responses using four groups:

- Expectations-external: refers to all claims that are about different expectations towards the university and staff. More specifically, they are oriented first, towards lecturers (students said that they want all questions to be answered, they want engaged lecturers, lecturers to give 100% to help them understand, lecturers to be teaching well, they do not want relaxed lecturers in that they would finish classes early, they want good standard of teaching, use of video systems to record lectures and make them available); second, towards resources / infrastructure (students want free handouts, free copying, and recorded lectures); and finally, they have expectations towards their credentials (they talked about the standard of their degree, a good level of their education, employability and jobs).
- Expectations-internal: refers to the different expectations students have towards themselves because of paying fees. These include answers about how paying fees makes them put in much more effort than if they would not pay, makes them work harder, puts pressure on them from parents, makes them study hard, get good grades. They say that they want to get most out of student experience, they mind if other students are talking during lectures / disrupting learning, they do not want to miss lectures or be late; some say that they would not take studying seriously if they would not be paying.
- Expectations-general: refers to all claims about some general non-concrete expectations (e.g. general expectation that everything will be better than college; a student said that if it was free, he would not complain, but now feels like he can

question things; because they pay fees, they expect something more; feels like s/he is owed something, calculated how many pounds the university costs them per week).

- Expectations-no difference: refers to all claims about how their expectations are not different because they pay fees.

These categories are separate in that students could only be assigned one category.

Employability

This variable refers to student discussion on the role that employability and career-prospects played in their decision-making process about where and what to study. We developed three categories of answers:

- Specific orientation: refers to statements where students said that they went to university for employability purposes, to get particular jobs or wished for a higher salary. They had a very functional orientation to HE. They chose what to study over other disciplines because of better employability prospects (e.g. Chemical Engineering over music or humanities). They might be also interested in the subject or at least do not mind it.
- General orientation: refers to the position that employability and a specific job / career were not important factors in their decision-making process. However, there was a general realisation among students that university education is important for a 'good' job or life. They reported that they were mostly interested in the subject or going to university was a natural progression due to their family background.
- No orientation: refers to employability as not important at all in students' decision-making process. For these students, interest was the primary factor in their university and course choice and highlighted their general wish to learn; or even to meet like-minded people. They often reported that an awareness of employability became apparent only after they started their course and their universities would communicate this.

These categories are separate in that students could only be assigned one category.

Rankings as market information

This variable refers to students using the available market information tools, particularly various league tables and rankings when deciding what and where to study; and if so, how. These responses categorised in three categories:

- Positive orientation: refers to the use of rankings in students' decision-making about what and where to study. Some students also reported on the importance of attending a reputable university. The first main student strategy in this category was that they used rankings to choose candidate universities to visit for open days, explore further and make a choice depending on where they received offers. The second strategy was to check the highest ranked university of those that provided an offer.
- Mixed orientation: includes statements that rankings were somewhat important, but they had changed their mind later about using that information and relied on open days, a 'feeling' they got, or on a word of mouth.
- No orientation: refers to the way in which rankings did not matter to students' decision-making process. These students placed more emphasis on choosing a university that was personally suitable and relied on open days or had limited choice regarding university due to grades or they wanted to live at home while studying. They reported that they chose their discipline due to interest and passion.

These categories are separate in that students could only be assigned one category.

Perceived university responsibility

This variable refers to how students answered about what they think is the university responsibility towards them as students. We classified their answers in six categories:

- Good teaching and knowledge: refers to statements that the university is responsible for providing good knowledge and enthusiastic and engaged lecturers;
- Wellbeing: refers to statements that the university is responsible for providing an ethic of care and support with transition to adulthood;
- Good resources and experience: refers to statements that the university is responsible for providing resources and facilities including books, computers; and also good student experience in terms of relaxation, societies and entertainment;
- Safety: refers to statements that the university is responsible for ensuring safety on their premises;
- References to career and employability: refers to any statements that the university is responsible for securing employment;
- Diversity and worldview: refers to statements that the university is responsible for providing a diverse learning environment and bring together different worldviews, encourage debate and contribute to students' personal development).

These categories are separate for analytical purposes only and students could be assigned one or more of these positions.

Assessment

This variable refers to students' perceptions of assessment. We have created five categories:

- Assessment for exam preparation: refers to the purpose of assessment as sole preparation for the final exam;
- Assessment for certification or accumulation of marks: refers to the purpose of assessment as necessary to be awarded certification for a module or programme and / or to accumulate marks towards a final result.
- Assessment checks or monitors learning: provides information about what has been learned so far and / or about how people have been studying. Interestingly, seven of the students who held this view of assessment also added that this was for final exam preparation;
- Assessment improves learning: relates to the view of undertaking assessment is itself an activity which improves their learning of that subject;
- Assessment shapes future engagement with knowledge or professional work: refers to a clear view of future engagement with disciplinary knowledge and / or working in the profession and that assessment played an important role in shaping this engagement.

It is important to note that while we asked about assessment generally many participants appeared to assume this referred to continuous assessment/coursework – and this is reflected in both the answers they gave and the categories generated in our analysis.

These categories are separate in that students could only be assigned one category.

4.3 Analysing the data

We analysed data in two steps. First, we took the above elaborated variables as dependent variables and performed descriptive statistics (the number and percentages of each category in each variable). We also tested for differences between groups based on the three independent variables: gender, discipline and university.

In our second step, we took the variable 'employability' and within it the category 'specific orientation' as proxy for student consumers. Thus, this became our new independent variable to check how it relates to other developed variables (as developed above). This is very

important step as we took an assumption based on our theoretical framework that if students have a very functional orientation in deciding what and where to study, we would assume that they have become student consumers. We then checked if there are differences between student consumers and others in terms of how they relate to e.g. rankings, assessment and so on. This way we were interested how student consumerism plays out in the university setting empirically.

Student non-consumers (those that did not have a specific orientation to employability) are divided in two groups – those with no orientation and those with general orientation to employability.

4. Findings

4.1 Tuition fees and student loans

4.1.1 Majority of students took loans

Majority of interviewed students took a loan – either to cover their tuition fees, living costs or both (see Table 3). Out of 66 interviewed students, 59 were eligible for the loan. Out of those, only 3 did not take the loan.

Table 3. Number of interviewed students who took a loan.

	Yes	No	Total
University 1	25	5 (3 international and 2 UK)	30
University 2	31	5 (4 international and 1 UK)	36
Total	56	10 (7 international and 3 UK)	66

4.1.2 Majority of students not concerned about debt

Out of those 56 students who took any form of a loan, only 10 students (18%) reported any concerns. This implies the prevalent acceptance of loans and debt among the interviewed students.

Student background had an important role regarding concerns about the loan as 9 out of those 10 who reported concerns, came from University 2 (that has more diverse intake than University 1). In other words, 30% of students who took the loan at University 2 expressed concerns and only 4% at University 1. No other variables (university of gender) had relevant

differences.

4.1.3 Student rationale of debt

Students' rationale and thoughts about the loans and resulting debt is surprising in that we did not expect such an accepting attitude. It seemed that the debt was *normalised* (Berndt & Boeckler, 2012) so that most students saw it as being part of the university experience. Moreover, students were generally comfortable with the idea of debt because 'everyone has it'.

In terms of the most prevailing logic of debt, we found that most students talked about loans in terms of rationalisation (see Figure 1). Out of 56 students, who took the loan, 40 provided an answer that we categorised as 'rationalisation, while 16 students were referring to necessity and 15 students to normalisation. All combinations of answers appeared.

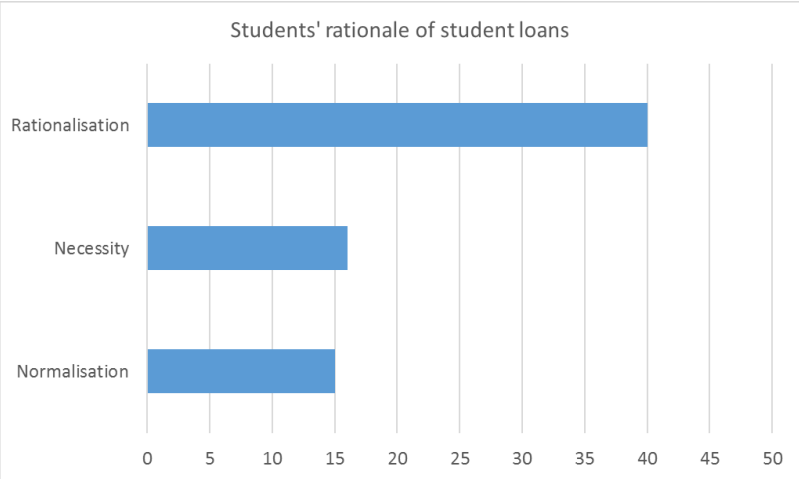

Figure 1. Students' rationale of student loans

Students from University 1 used more *rationalisation* than students from University 2. Regarding *necessity*, 14 out of 16 students who expressed this came from University 2 (teaching-oriented university with diverse student body).

Table 4. The percentage of students out of all students from specific university that have talked about the various rationale of the loans.

	Rationalisation	Normalisation	Necessity

University 1	85%	31%	15%
University 2	56%	22%	37%

The trend we can see in Table 4 is that students from University 1 talked about loans more from the perspective of mechanisms on how the system worked and they used this logic to feel safe about debt. Students from University 2 talked less about this and more about necessity in that they did not have any other choice if they wanted a graduate job. The degree courses we examined at University 1 and University 2 had very different intakes in terms of students' socio-economic and cultural backgrounds. Using institution as a proxy for students' backgrounds, this means that students from less privileged backgrounds accept debt more out of necessity and wish for social mobility (as we will see later) than out of rationalising on how it works.

4.1.4 Student reflections on paying fees

In the interviews we asked the students what they thought about paying tuition fees and how they reflected on their expectations towards the university as a consequence. We have only managed to talk about this with 36 students out of 66 and thus the results are only indicative.

Table 5 summarises students' thinking about tuition fees and their reflections on their expectations. Most students expressed that paying fees creates some sort of expectations towards lecturers, infrastructure and their degrees. On the other hand, almost a third of students reported on how paying fees makes them work harder and that they take their learning more seriously. A small number of students felt they were owed something because they pay fees but could not pinpoint what that was. They would be talking about 'something more' although this was not clear. Four students said their expectations were not impacted by their paying fees.

Table 5. Summary of the number of students about their expectations because of fees.

Category	Number of students
External	15
Internal	11
General	6
No different	4

All	36

Students reported that they felt these expectations were different because they were paying fees, although it could not be concluded that it straightforwardly turns them into consumers. Only 40% of answers were coded as 'external' in that they expect something from the university and its staff, which could be associated to consumer expectation. No major differences between disciplines, university or gender were found. This implies that less than half of students picked up the consumer role in their relation towards the university and their studies.

4.1.5 Student consumers in relation to loans and debt

We are now taking the orientation to employability as an independent variable and look at how it relates to the concerns about student loans, the rationale for debt, and on their reflection on expectations because of paying fees. We take the *specific* orientation to employability as a proxy for student-consumers, i.e. those students that we classified as consumers (see the Methodology section).

Concern about the student loan

There appeared to be no important differences between students with different orientations to employability in terms of their concerns about loans and debt. In other words, it did not matter if we classified students as consumers or not in terms of how concerned they were with debt.

Student rationale of debt

Student consumers (specific orientation to employability) had more of a *rationalisation* rationale of student loans than *normalisation* (see Figures 2 and 3). *Normalisation* was most prevalent among students with no orientation to employability. In other words, student consumers dismissed concerns about loans with (more or less true) explanations on how loans work; while student non-consumers with no orientation to employability tended to dismiss concerns about loans because taking loans was so widespread (i.e. 'because everybody has them'). This finding suggests that student consumers were more likely to adopt a calculation / functional logic than non-consumers.

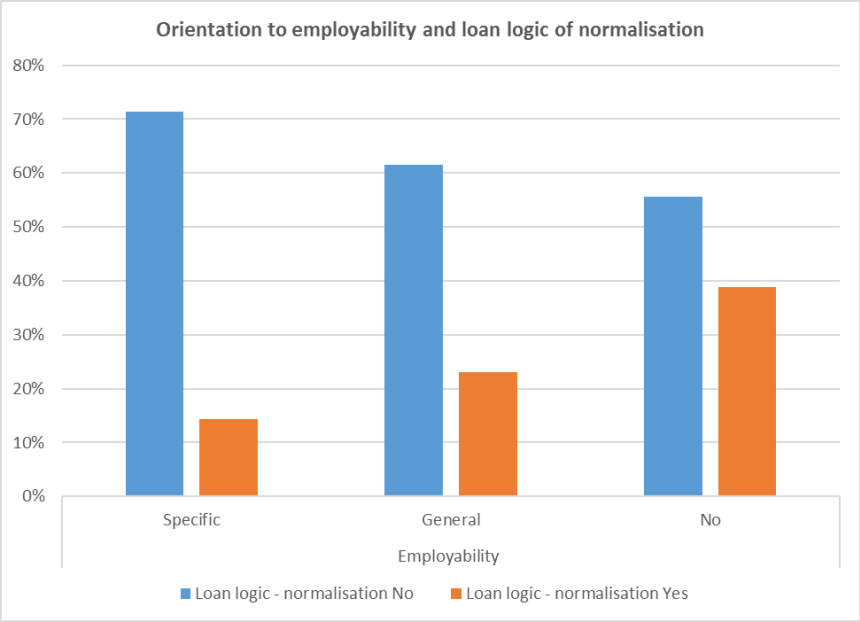

Figure 2. Student orientation to employability in relation to the loan logic of normalization.

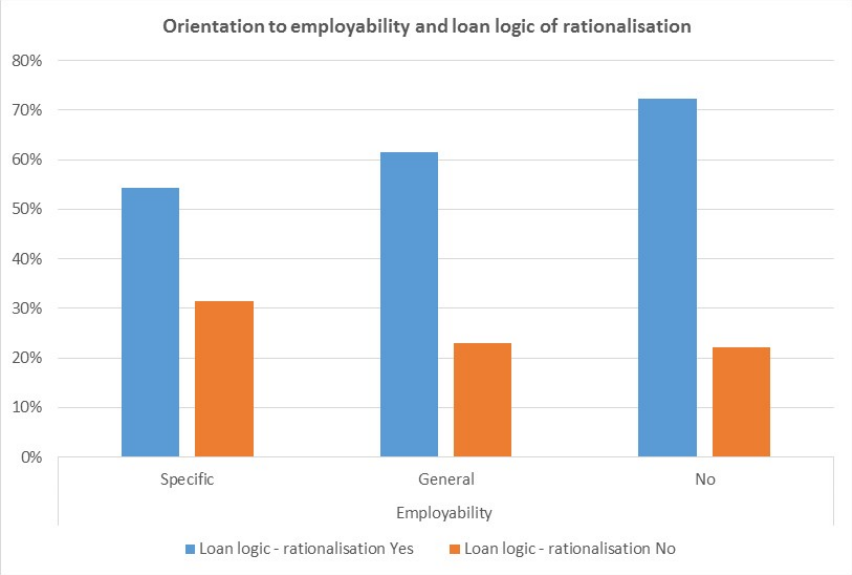

Figure 3. Student orientation to employability in relation to the loan logic of rationalisation.

Reflection on paying fees and consequent expectations

Student consumers had more external expectations due to paying tuition fees than internal, general or no different expectations (see Figure 4). Student non-consumers with no orientation to employability had relatively scattered orientation to expectations, i.e. they had combinations of all expectations (external, internal, general and no different). While students who had a general orientation to employability had mostly internal expectations. To simplify, student

consumers put more responsibility to the university and lecturers than student non-consumers with no orientation to employability. Students who had a general orientation to employability (those that did not specifically go to the university for a job or salary, but realised that university education should in general enable better jobs and life) had more internal expectations, which means that they said paying fees makes them work harder. There appeared to be some evidence that student consumers tended to expect things from the university and staff; while students with general orientation tended to expect things of themselves. However, what is interesting here is that this trend refers to only about half of student consumers. Clearly we only have evidence from current students and so cannot comment on whether this represents a change in the attitudes held by students before the current approach to fees was introduced. We also do not know how students will think in future. But our finding does seem to be in line with the processual, dynamic and frictional construction of the student as consumer in line with the dynamic instituting HE markets (Komljenovic & Robertson, 2016; Robertson, 2013).

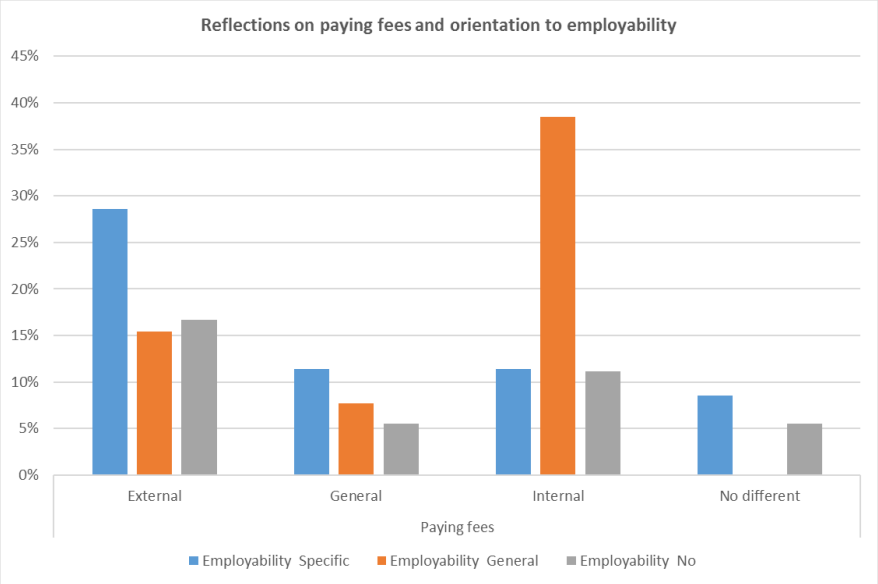

Figure 4. Student orientation to employability in relation to the effects of tuition fees.

4.1.6 Partial conclusion in relation to student fees, loans and debt

We can conclude that almost all eligible students took loans, most were not worried about it and most explained the rationale of the loan to themselves – in one way or the other. There seemed to be some class difference in terms of the loan concerns, but our interviewees were students who actually got through their fears of debt – if they had them. Callender and Mason (2017) found that socio-economic status has important effect in debt-averseness and that

young people from poor background are more likely not to go to the university due to the fear of debt. Our findings build on Callender and Mason's findings in that we found that even if students from less privileged backgrounds do manage to overcome this initial fear, they still have more concerns about the debt than those students coming from better socio-economic backgrounds.

Either way, we conclude that, amongst the students we interviewed, taking student loans and subsequent debt was widespread and accepted by students as 'normal'. Student consumers seemed to have a more calculative logic than student non-consumers in terms of how they explained loans and debt to themselves – although this is a crude simplification.

An important number of students had 'external' expectations due to paying fees or a feeling that they were 'owed' something by the university; while some students felt that paying fees placed a greater responsibility on themselves. Only 4 out of 36 students said they did not think paying fees made a difference to their expectations. Paying fees had a role in constructing student consumers, but clearly not as straightforwardly as is assumed by policy and promoted by public discourse.

Beyond our study, these kinds of loans can be seen to make whole generations indebted rather early in their lives and disciplined into capitalist economic actors. As Beckert (2016) and Robertson (2016) explain, credit (in terms of loans) is one of the key institutions in capitalism that turns indebted subjects into subordinate followers of the capitalist system. Although the focus of this paper is not on how HE reforms serve capitalist expansion; it is worthwhile mentioning the wider aspects of this system.

4.2 Imagined futures and the use of market information

4.2.1 Employability and imagined futures

Above we have discussed the way in which employability is the central notion around which HE provision market is being built. Consequently, we were interested in how students thought about their futures and particularly about their careers in relation to their study disciplines and their universities. We have grouped students' answers in three categories regarding their orientation to employability, namely *no orientation, general orientation* and *specific orientation.* Around half of students were assigned the *specific* orientation, followed by *no* orientation and *general* orientation (see Figure 5).

Students with *no* or *general* orientation often reported that an awareness of employability became apparent only after they started their course and their universities would communicate their standing in employability league tables and rankings. This implies that universities are important actors to facilitate the functional orientation towards HE. Moreover, universities are

not shy in using employability data in their branding and marketing and are thus important market-making actors in reinforcing employability and HE markets.

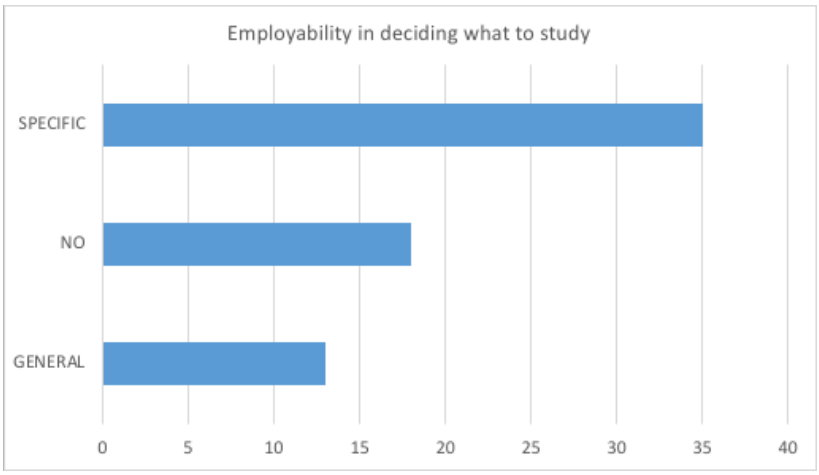

Figure 5. The number of students expressing specific orientations to employability in their decision-making on what and where to study

Disciplines had an important role in how students talked about their relation to employability (see Figure 6). Students of Chemical Engineering gave answers in line with a specific orientation much more than students of Chemistry. In fact, a good third of students of Chemistry did not think about employability in deciding what and where to study and a third had a general orientation. On the contrary, students of Chemical Engineering mostly had specific orientation and a few a general orientation. Only 20% of Chemical Engineering students did not think about employability in their decision-making.

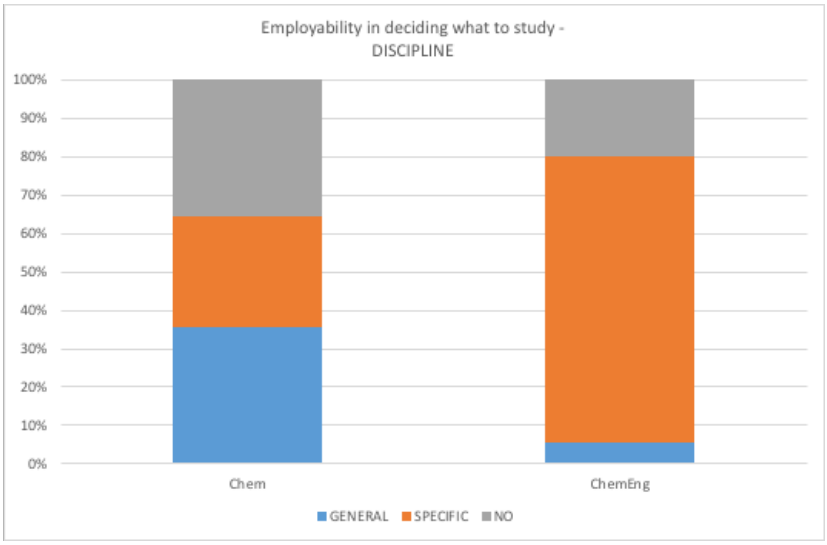

Figure 6. The percentage of students in various orientations towards employability based on their discipline

There was an interesting trend, which was consistent with other findings regarding student background. As discussed below in terms of rankings, student background was more important than the discipline in terms of their functional orientation. Students from University 2 seem to expect more practical returns on their HE than students from University 1 (see Figures 7 and 8). They also have less of *general orientation* towards employability.

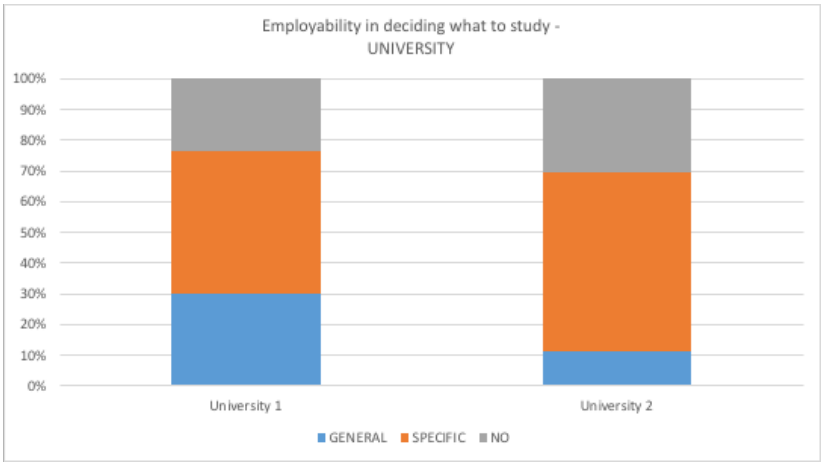

Figure 7. The percentage of students in various orientations towards employability based on their university

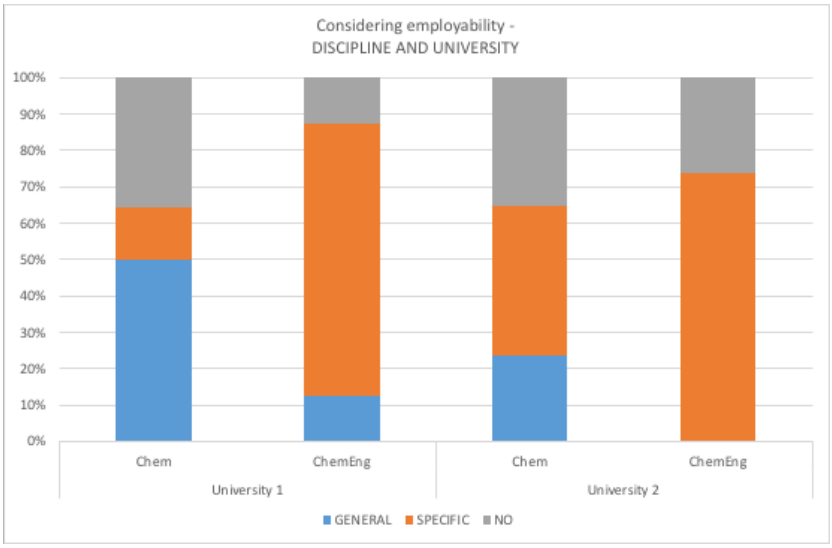

Figure 8. The percentage of students in various orientations towards employability based on their university and discipline.

4.2.2 Rankings as market information

In relation to students' thinking about university rankings (see Figure 9), most had positive orientation (51% of all students), followed by no orientation (33% of students) and then by mixed orientation (16% of students).

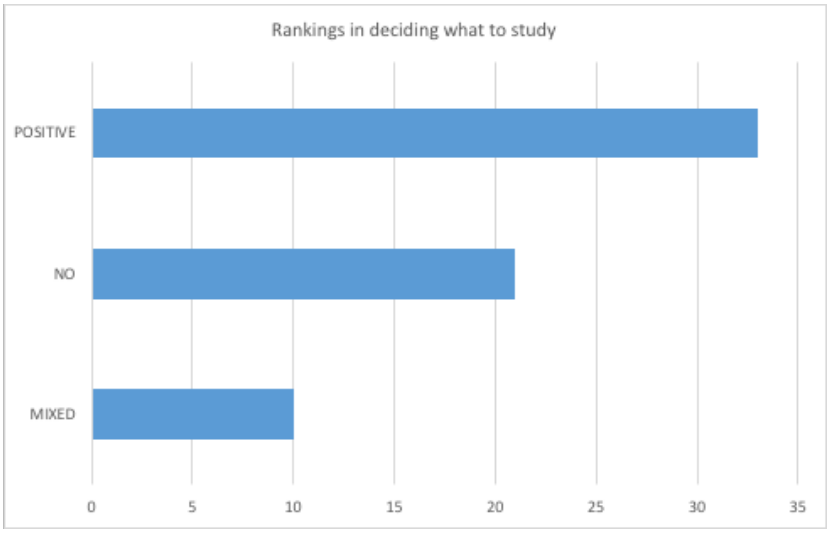

Figure 9. The number of students expressing specific orientations to rankings in their decision making on what and where to study

There were differences in groups based on disciplines and universities. Regarding disciplines (see Figure 10), students of Chemical Engineering used rankings importantly more than students of Chemistry. This implies a functional orientation of students of Chemical Engineering to which we will return later.

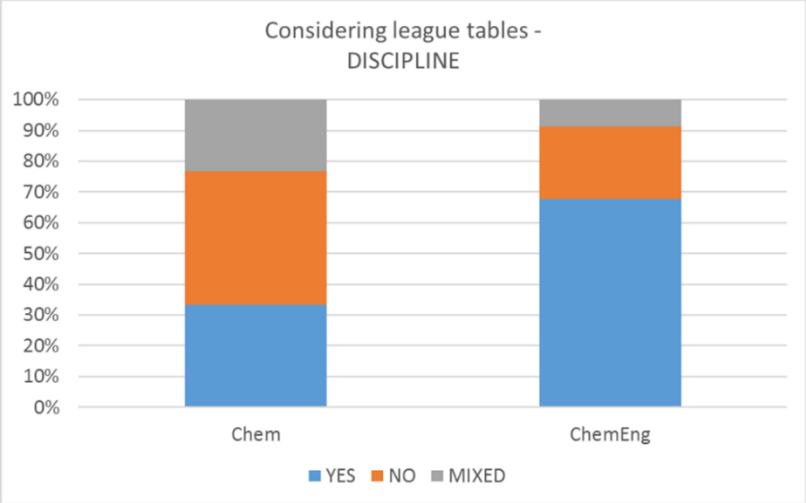

Figure 10. The percentage of students using rankings based on their discipline

Students from University 1 used rankings more than students of University 2 (see Figure 11). This is not that surprising keeping in mind that students of University 2 were mainly not in a position to choose the desired university based on their background and grades. An important share of interviewed students went to a foundation year offered by University 2 to make up for low grades and to earn a guaranteed spot at the University 2 subject to successful completion of the foundation year. In this situation, students were happy to take any opportunity to at least go to any university.

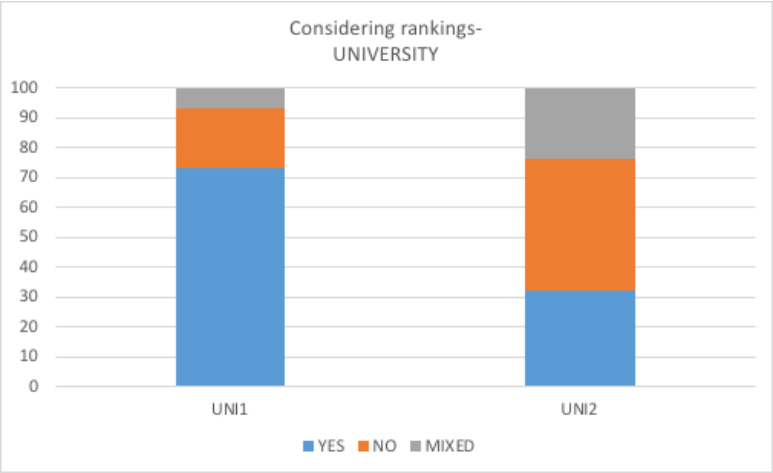

Figure 11. The percentage of students using rankings based on their university

Finally, if we look at the comparison of groups based on the discipline and university (see

Figure 12), the university that students studied at appeared to matter more than the discipline they were studying in shaping their use of rankings. We explain this again in terms of whether students have the levels of qualifications needed to give them a choice of institutions. Students of University 1 could in fact choose their programme of study and the university, while most students of University 2 were not in a position to choose. The second variable – the discipline is important here too. We can see that all students of Chemical Engineering at University 1 used rankings as an important guide in their decision-making. Students of Chemistry less so, but still more than students of any discipline at University 2.

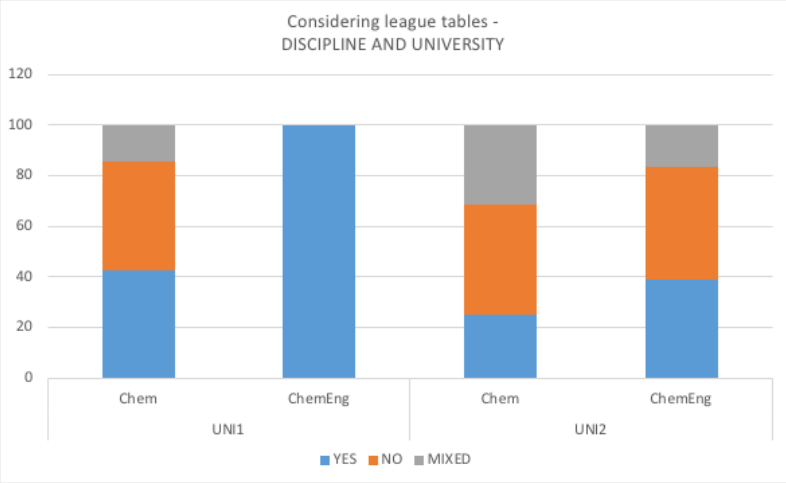

Figure 12. The percentage of students using rankings based on their discipline and university

Student background has the most important effect in student use of market information like rankings (being in a position to choose); and that the discipline has a decisive effect too in that students of Chemical Engineering are more functional than students of Chemistry.

4.2.3 Student consumers in relation to rankings

Student consumers use rankings more than student non-consumers (see Figure 13). Although most student non-consumers with no orientation to employability do not use rankings (56%) and some have the *mixed* approach to rankings (11%), 28% of student non-consumers with no orientation to employability still used rankings in their decision-making on what and where to study. On the other hand, 20% of student consumers did not use rankings. Students with general orientation to employability had a rather balanced attitude to rankings – there was about an equal number of students who considered rankings or not.

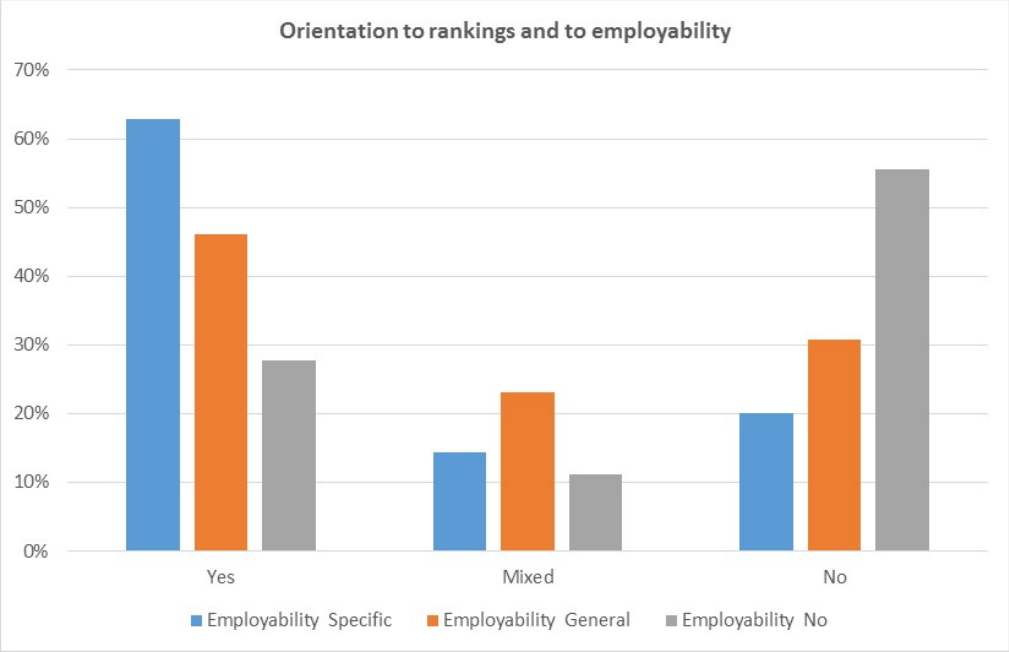

Figure 13. Student orientation to employability in relation to the use of rankings.

4.2.4 Partial conclusion in relation to employability and rankings

We conclude that there is a complex picture on how students' discipline and university play out in terms of their expectation of employability and the use of rankings. While some students seem to be taking their role as consumers, others do not. Both students' background and their discipline seem to be relevant factors in their functional orientation in that students from less privileged backgrounds and students of Chemical Engineering are more functional than students from more privileged backgrounds and students of Chemistry.

It seems that student consumer orientation is importantly related to students' use of rankings, however, it also seems that students' background and discipline play an important role too. In terms of the background – those that can afford to choose in the market, will be able to do so while others will not even if they wanted to. Second, in terms of the discipline – students of Chemical Engineering tend to be consumers to a greater extent than students of Chemistry.

4.3 Student or consumer expectation

4.3.1 Perceived university responsibility

We asked students how they understood their university's responsibility towards them as students. We take this discussion as proxy for their general expectations from their university

and relate it to their role as consumers or non-consumers.

Figure 14 reveals that by far the most important expectation that students had for their university was related to providing relevant knowledge and good teaching. Moreover, students also expected that universities care for their wellbeing and that they offer a good student experience. Some students expected their university to provide a safe environment. Only 8 students referred to any notions of expecting the university to be responsible for their employability, which is 6.5% of all references of any expectations. References to the university being responsible for providing diversity and various worldviews are least present with only 4 students mentioning this, which amounts to 2.5% of all references.

What students, therefore, expected from their universities was to provide good knowledge and lecturers; and offer good pastoral care and a good student experience. A large majority of students in our study did not spontaneously expect universities to be responsible for their employability and careers. This implies that students were not demanding employability or jobs from universities on their own or naturally, but that other actors are persuading students to start thinking of universities in these functional terms – thus constructing students as consumers around the notion of employability.

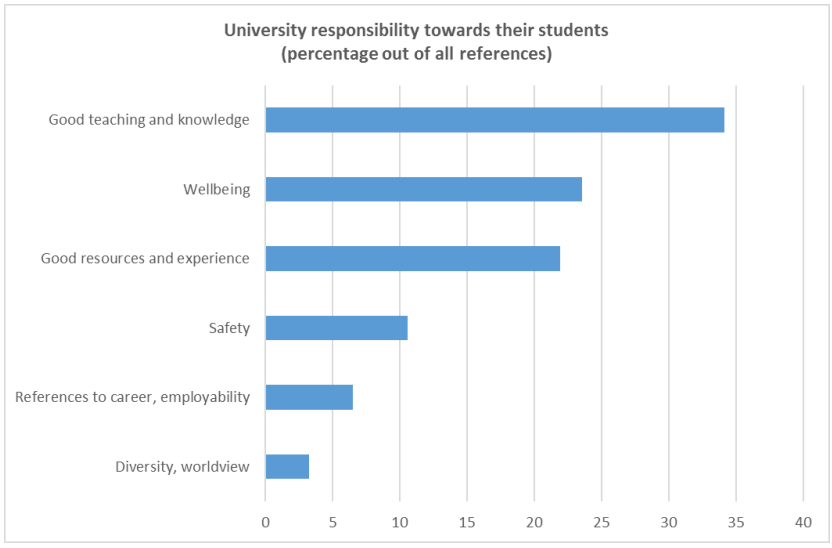

Figure 14. The number of students expressing specific orientations to the university responsibility

There are five relevant differences between groups of students in terms of their general expectations of universities (see Table 6 and Figure 15). One refers to the category 'good teaching and knowledge' and gender. Female students talked about this expectation more than male students. The other four categories are related to the university. Students from

University 1 (research intensive) talked more about the following categories than students from University 2 (teaching oriented): wellbeing, safety, good resources and experience. Students from University 2 talked more than students from University 1 about career and employability.

Table 6. Summary of differences for what students consider to be university responsibility towards them as students.

University responsibility	Who (relevant differences)
Good teaching and knowledge	Females more than males
Wellbeing	University 1 more than University 2
Good resources and experience	University 1 more than University 2
Safety	University 1 more than University 2
References to career, employability	University 2 more than University 1
Diversity, worldview	/

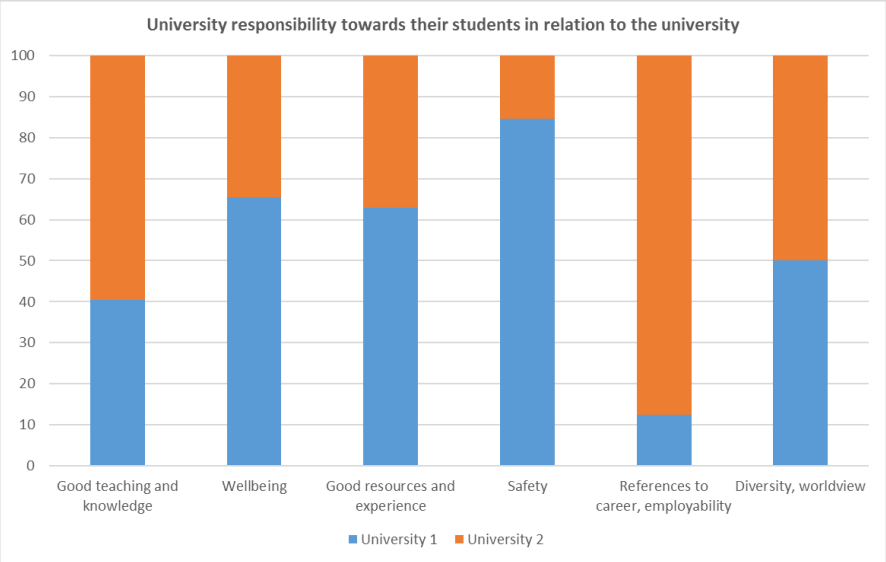

Figure 15. The number of students expressing specific orientations to the university responsibility based on which university they come from.

The finding that more students from University 2 than University 1 saw the university as being responsible for their employability is in line with findings from before. The data about student decision-making and the role of their imagined futures points to the trend that students from University 2 decided to study for this reason in greater number that students from University 1.

There were no differences between universities in terms of the expectation of good teaching and knowledge, although female students expected this more than male students. What is surprising is that students from University 1 expected more pastoral care and to be better taken care of than students from University 2. Student background thus appears to have made a difference in what kind of 'service' students expected and what they thought university was for.

4.3.2 Student consumers in relation to the university responsibility

There were some differences between student consumers and student non-consumers with general orientation to employability in relation to what they see as the university responsibility. First, students with a *general* orientation to employability expected more pastoral care than other students (see Figure 16). This is consistent with the trend that university background is most important in terms of what students expect as most students with general orientation come from University 1. Second, students with general orientation answered equally between yes and no in terms of expecting good teaching and safety. This is consistent with findings outlined earlier in that the group of student non-consumers with general orientation took more responsibility themselves for their university experience than students with no orientation or student consumers.

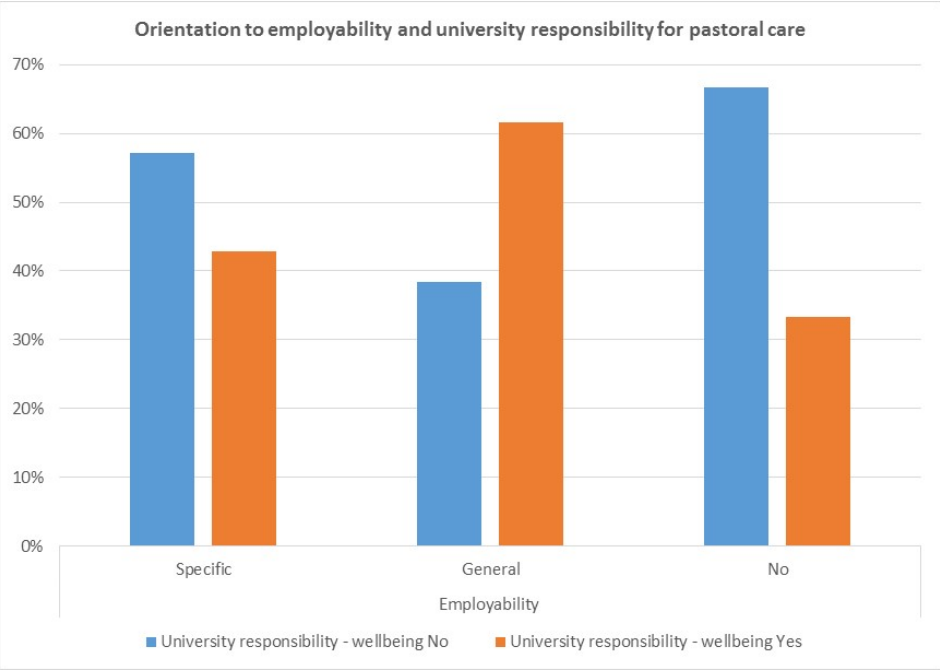

Figure 16. Student orientation to employability in relation to the university responsibility for pastoral care.

4.3.3 Partial conclusion in relation to university responsibility

The students mostly expected relevant knowledge and good teaching from their universities, followed by expecting pastoral care (university to care for their wellbeing) and good student experience in terms of resources and leisure opportunities. Students from University 2 had higher expectations on employability than students from University 1. This is consistent with the findings discussed earlier about students from University 2 being more functional than students from University 1.

There were no major differences between student consumers and students non-consumers. Students with a general orientation expected more pastoral care than the rest. Student background appeared to have the biggest impact in terms of how students understood the responsibilities of their university.

4.4 Assessment

This variable / category is the only one related to the teaching and learning process as such. It therefore serves only as indication to how student consumerism is related to their actual teaching and learning process.

4.4.1 Student notions on assessment

In terms of the relation to assessment, most students thought assessment was there to check and monitor their learning process, followed by helping to improve learning, and contributing to shape future engagement with knowledge (see Figure 17). The last two categories can be seen to capture a functional orientation – assessment for certification or accumulation of marks; and for exam preparation. Only 5 students answers were coded within these two categories.

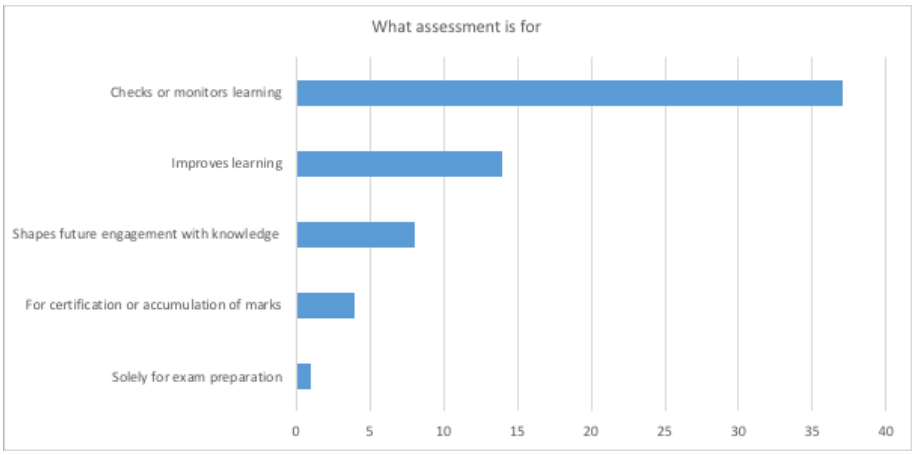

Figure 17. The number of students expressing specific orientations to assessment

4.4.2 Student consumers in relation to assessment

Did student consumers 'comply' with functional orientations to assessment, namely assessment for certification and for exam preparation (see Figure 18)? While we found that student consumers were the only ones who answered that assessment is for exam preparation, there was only a single student who gave this response. The other functional category – that assessment is for certification – was expressed by 4 students (2 were consumers and 2 non-consumers with no orientation to employability).

Student consumers (*specific* orientation to employability) and students with *general* orientation to employability more than others saw assessment as improving learning. Moreover, students with *general* orientation to employability do not appear in the 'utilitarian' two categories at all.

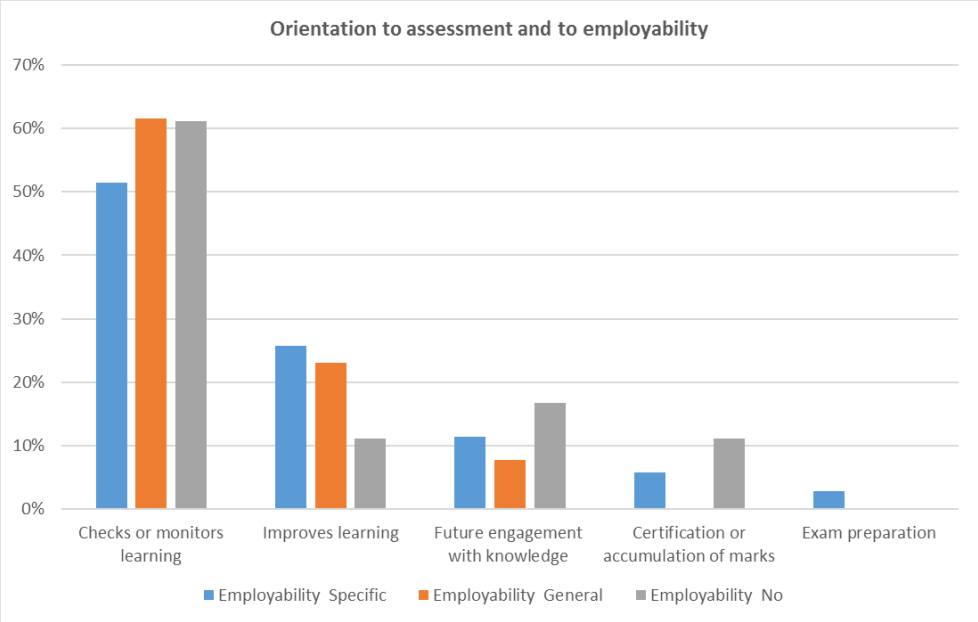

Figure 18. Student orientation to employability in relation to the purpose of assessment.

4.3.3 Partial conclusion in relation to assessment

Only 5 students said that assessment is for purposes that could be classified as utilitarian. Majority of students see assessment as for helping them to learn and to engage with knowledge. There is no consistent trend in relation to student consumers or non-consumers. We can conclude that student consumers did not have more functional orientation to teaching and learning process based on this variable.

5. Conclusions

Most eligible students in our study took student loans to cover their tuition fees and living costs and most did not have concerns or fears. They mostly saw tuition fees and debt as part of the university experience. However, paying fees does not automatically make them consumers.

Half of students were categorised as consumers in our study; while student non-consumers were grouped in two sub-categories: students with no orientation or with general orientation to employability. We will now summarise our findings.

5.1 Role of student background and discipline

Student background, i.e. which university they attend, and what they study have important impact on student consumerism and related issues.

In relation to tuition fees and student loans, student background had an important impact on their concerns about loans as almost all students that expressed any concerns came from University 2. Moreover, students from University 1 used more of *rationalisation l*ogic to explain loans to themselves while students from University 2 used more *necessity* logic. This means that students from University 1 talked about loans more from the perspective of mechanisms of how the system works and they used this logic to feel safe about debt. Students from University 2 talked less about the mechanisms of loans and more about necessity in that they did not have any other choice if they wanted a graduate job. If we can assume that students attending these two universities are different in their socio-economic and cultural backgrounds, this means that students from less privileged backgrounds accepted debt more out of necessity and wish for social mobility than out of rationalising on how it works.

In relation to career aspirations and employability concerns in deciding what and where to study, discipline and student background both appeared to strongly influence students' aspirations. Students of Chemical Engineering gave answers in line with a specific orientation much more than students of Chemistry. Students from University 2 seemed to expect more practical returns on their HE than students from University 1 (they had more specific orientation than students from University 1). Student background appeared to be more important than discipline.

In relation to university rankings, student background again appeared to be more important than discipline. Students from University 1 used rankings more than students of University 2; and students of Chemical Engineering used rankings importantly more than students of Chemistry. We explain this with the actual option to choose. Students of University 1 could in fact choose their programme of study and the university, while most students of University 2 were not in a position to choose.

In relation to students thinking about what is their university responsibility towards them as students, students from University 1 talked more about the following categories than students from University 2: wellbeing, safety, good resources and experience. Students from University 2 talked more than students from University 1 about career and employability. There appeared to be no disciplinary differences.

Some students who were not engaging with market devices and market logic reported that they learned about these issues only after coming to the university. For example, some students who did not use market information in their decision-making before coming to the university, stated that they learned about employability figures after they came to the university. Many students reported that they only learned about the availability of measures and ranks of universities as well as awards and accreditations after checking the university webpages, coming to open days or after they had started their study. This shows the ways in which

universities play a highly active and significant role in co-constructing students as consumers.

Our very important finding is that students do not have such a straightforward expectation of their university to deliver their employability or jobs as policy and the general discourse would make us to think. Rather, there seems to be a prevalent notion of general benefits of university education.

5.2 Student consumers

Students from University 1 were equally split between the three groups – consumers and non-consumers with no or general orientation to employability. The share of student consumers out of all students from University 2 was higher than at University 1. This is in line with findings that students from University 2 appeared to be more functional and calculative in their expectations towards university education than students from University 1.

In relation to students' rationale of debt, we found that student consumers applied more of rationalisation rationale than student non-consumers. This finding points to the calculation / functional logic was more present with student consumers than non-consumers.

In relation to student reflections on paying tuition fees, student consumers had more external expectations, while student non-consumers with general orientation to employability had more internal expectations towards themselves. There appeared to be a trend that more student consumers expected things from the university and staff; while more students with general orientation expected things from themselves. However, only about half of answers of student consumers related to external expectations. This means that even if students did see themselves as consumers, this did not necessarily make them have (only) utilitarian / functional / market expectations of their university experience. Moreover, as we only have data form current students, we are unable to examine whether this represents a change from previous generations of students. However, our findings do seem to be consistent with the processual, dynamic and frictional construction of the student as consumer in line with the dynamic instituting HE markets (Komljenovic & Robertson, 2016; Robertson, 2013).

Finally, in relation to university rankings, student consumers appeared to use them more than student non-consumers.

Table 7 provides a summary between student consumers and non-consumers. It seems that there were some differences in how student consumers thought about the university and how they used market devices. However, these differences were not strong: only half of the students we categorised as consumers applied a market and consumer logic in relation to their university experience. Importantly, this was not a decisive factor in how they related to assessment, which was our teaching and learning variable. Our hypothesis based on this

finding is that while some students engage with consumerist rationale, they do not necessarily translate this into the teaching and learning process, but more into the extra academic student experience (e.g. pastoral care, infrastructure, leisure, and safety).

Students with general orientation to employability seemed least consumerist. These were students that said they decided to go to the university out of interest or some natural progression and had a general realisation that university education should provide some chances for a better life and job. However, they tended to think that it is their own responsibility to work hard, invest as much as they can in their studies, and to find a job after graduation.

Table 7. Summary of findings in relation to student consumers.

Student consumers	**Student non-consumers**	
	No orientation to employability	**General orientation to employability**
- Had more of rationalisation rationale for student loans and by far less normalisation and necessity - Had more external expectations as a consequence of paying fees - Used university rankings most in their decision making - When thinking about university responsibility they answered less about 'good resources and experience'	- Had more external expectations as a consequence of paying fees; although less difference between external and internal expectations than student consumers - Used university rankings less than student consumers	- Had more internal expectations than external as a consequence of paying fees - Balanced use of rankings - No functional answers for the assessment - When thinking about university responsibility they answered: * higher expectation for wellbeing than other groups * less expectation for employability than other groups * balanced answers for good teaching * balanced answers for safety

We generally conclude that student consumerism is very complex and affected by factors such as student background and discipline of study. While students widely accepted paying tuition fees and building student debt, they are not so easily turned into consumers with consumerist expectations of their university experience and employment expectations of their degrees. Instead, it seems that government policy and universities' own marketing, branding and treating the students as customers is slowly constructing them as consumers.

7. References

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8. Endnotes

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