

An Empirical Investigation into the Effects of Price, Taste, and Close Substitute Goods on Consumption Pattern of Staff and Students of Edo State University, Uzairue

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Abstract

This work looked into the Effects of Price, Taste, and Close Substitute Goods on Consumption Pattern of Staff and Students of Edo State University, Uzairue. The methodology adopted was the use of primary data collected through questionnaires from staff and students of Edo State University. Data was analysed using logit regression model, to examine the relationship between the consumption pattern and its economic implication on staff and students in terms of price, taste and availability of substitute goods for such consumption. The research revealed that the student are affected more than the staff in term of pattern of purchases and taste within the university than staff, hence, they prefer to shop or eat from outside rather than inside the university. Both, Staff and students of Edo state university Uzairue, has almost similar complain and agreement they both have issue with the type of commodity sold in the school and also, they both have same income complain about insufficient income and allowances. Nevertheless this does not stop them from consuming the commodities available. This work therefore recommend based on our findings that Price policies should be reviewed by the school and strictly adhere to, so that the vulnerable and the poor can benefit from it. Government should increase the salaries of workers in this harsh economy so that parents will have more to give to their wards.

The university should also ensure that the goods sold in the university are of good quality, to prevent the complain of poor taste of goods.

Keywords: *Price, Taste, Close Substitute. Consumption Pattern, Income.*

1.Introduction

Staff and students of universities, like the general public, engage in a wide range of consuming behaviours, including the purchase of food, drink, and a variety of other commercial goods (Mulyani, 2015). Students are more likely to be exposed to lifestyles that could lure them to spend excessive money on branded products, according to studies (Jeevitha & Priya, 2019). (Tyagi & Ranga, 2017). The needs and wants of students are met in a variety of ways. Some of them may be less responsible with the money they are given because they are primarily focused on their

studies and have no duty to work to generate money (Wurangian, Engka, & Sumual, 2015). Individuals in their native environment and those who go outside of their normal borough need food to survive and maintain healthy physical functioning, making food a need in today's globalized society. But now it's a worthwhile investment for companies of all sizes. Many chronic diseases and disorders include dietary components, including cardiovascular dysfunction and obesity. When it comes to eating patterns, childhood and adolescence are critical developmental windows. University students may develop unhealthy eating habits that are difficult to break due to the disruption caused by their unpredictable class schedules, part-time jobs, and assignment loads. Sixty percent of students surveyed in a study on eating habits at public universities claimed they were not in the habit of eating three meals a day (breakfast, lunch, and dinner). Academic pressure and financial constraints are commonly cited as reasons why college students don't eat well. Male students have been found to be more prone to consume fast food than their female counterparts in previous studies (Gumus et al., 2014).

Snacks, burgers, pizzas, and soft drinks have gained in prominence as a result of globalisation, which has been found to affect the manufacturing, processing, sales, preparation, and consumption of food. One facet of globalisation that has contributed to a shift in youth culture and a rise in disposable income is urbanisation. Furthermore, it has been claimed that the urban lifestyle is linked to an increase in food demand. Fast food refers to ready-to-eat meals that can be prepared and served fast at a restaurant. Burgers, pies, puff-pastry, Scotch eggs, sausage rolls, and chin-chins are just a few examples. The rapid proliferation of fast food chains across Nigeria is contributing to a growing fast food addiction among the country's urban populations. Fast food restaurants have become so commonplace that they can be found anywhere from a busy intersection to an airport, shopping centre, school, gas station, local shopping mall, or even a hospital. Since the advent of increased industrialization, the demand for convenience foods and snacks has expanded steadily throughout the years, making fast food more accessible than ever (Bozoglu, 2013)

Western diets, which fast food consumers ate when they weren't eating at fast food restaurants, may be more strongly linked to overweight/obesity and poor dietary outcomes than fast food consumption itself, especially among those who lack nutritional understanding. It has been hypothesized that the worldwide epidemic of obesity is linked to the meteoric rise of the fast food sector. A person's Body Mass Index (BMI) is currently the most widely used indicator of obesity severity. The body mass index (BMI) is calculated as the square of the person's weight. The Body Mass Index provides a more nuanced picture of the range of acceptable body weights for a given height. The World Health Organization (WHO) defines normal weight as between 18.50 and 24.99 kg/m², overweight weight as between 25 and 29.9 kg/m², and severe obesity as anything over 30 kg/m². A body mass index (BMI) of 27 or more is considered obese by most medical authorities. The body mass index (BMI) scale is the most accessible and well-understood indicator of obesity risk at present, while failing to account for musculature or fat distribution. Research into the habits of fast food consumption among college students, who frequently cite time constraints as an explanation, is warranted in light of the dramatic shifts in eating habits and the widespread public

concern about health and obesity

People are becoming more aware of the dangers of eating an unbalanced diet and are making efforts to switch to a more healthy diet as a result of advances in both general and health education. Understanding how people's eating habits are evolving is critical for ensuring food safety, promoting good health, and outlining effective food policy. The ever-changing dynamics of our food supply are vital. The way people spend their money is shifting as time goes on. Food intake and its distribution are crucial measures of social well-being (Regimi et al.). Among the many factors that might influence a person's eating habits, money plays a role in determining how much of each food group is consumed. The typical low-income customer spends a disproportionate amount of money on food. Most of the disposable money of the middle and upper classes goes toward non-food items and personal services.

The "problem of consumption" is a major obstacle to effective global environmental governance. There is a lot more to the job than just swaying people's buying, using, and discarding habits. Addressing the systemic variables (such as advertising, economic growth, technology, wealth inequality, companies, population expansion, and globalisation) that determine the availability, price, and distribution of consumer goods calls for research and a concentrated effort. Current "improvements" in management can be seen in many areas, including per-unit energy and resource utilisation, thanks to an emphasis on healthy consumption. There is need to understand, however, that this "progress" must be understood in the context of a growing global population and higher levels of consumption per person, and where governments and corporations are shifting more of the burden of rising prices onto those who aren't directly contributing to the increase in these costs.

This leads to numerous concerns about the utility of regional metrics for gauging the success of initiatives to regulate consumption from an environmental perspective. It hints at the necessity for increased international collaboration to lessen the environmental impacts of human consumption. To be truly effective, however, current international attempts like the Marrakech process to establish a 10-Year Framework on "sustainable production and consumption" will need to go much beyond merely encouraging efficiency, new technologies, and a greening of home consumption. Researchers in global environmental politics can help by delving further into the complexities of managing consumption's causes and effects, and then incorporating those insights into global policymaking. (From 2010 at MIT)

2. Literature Review

2.1 Conceptual Review

2.1.1 Food Consumption

Food consumption is the intake of food to satisfy hunger and to increase the energy for work and body building. The food supply chain consists of the phases of creating the food, storing it, transporting it, processing it, packaging it, selling it, and buying it. In certain circumstances, these players can increase the nutritional content of food (via fortification, for example) while in others, they can decrease it (through losses or contamination) (HLPE, 2017). Food environment includes food availability and physical and economic access to food, food promotion, advertising, and

information, and food quality and safety (HLPE 2017); these factors may be impacted by these actors' actions. Consumers' decisions on what foods to buy, keep on hand, cook, and eat are all influenced by the surrounding food environment. This is due to the fact that food prices, wealth, knowledge and skills, time and equipment, social and cultural norms, and individual preferences are just some of the factors that influence dietary decisions and, hence, nutritional intake (HLPE, 2017). Adegbeye et al. (2016) talked about how different dietary practises in the southwest, east, and north of Nigeria affect nutrient absorption.

Dietary quantity, quality, diversity, and safety are all determined by the interactions between various parts of the food systems. However, dietary habits may potentially play a role as future food system change drivers (HLPE, 2017). This is due to the fact that dietary choices have not just nutritional but also social, economic, and ecological consequences. This, together with a rising need for food, would call for long-term stability in the food system's production, consumption, and enabling factors like the actions of its key players in the years to come. Directly, through political or institutional actions, these interconnections may affect the food systems; indirectly, they may affect the drivers of the food systems, which include biophysical and environmental, innovation, technology and infrastructure, political and economic, socio- cultural, and demographic drivers (HLPE, 2017).

Consumption of food occurs at regular intervals. Multiple components (time of day, need taste, sensory stimulation, social environment, etc.) come together at different times of the day to set off this reaction. Multiple types of inhibition (sensorial, gastrointestinal, hormonal, neurological, and cognitive) work together to bring an end to a meal. The complex inhibitory process that takes all of these factors into account and signals the end of a meal is called satiety. Meal sizes are set by how full you feel. Many things work together to prevent you from eating again until your next meal. These stimulating and inhibiting forces were originally defined and updated over 30 years ago (Blundell, Rogers, & Hill, 1987) as the "Satiety Cascade" (Blundell et al., 2010) A combination of sensory, cognitive, postingestive, and postabsorptive components, known as the "Satiety Cascade," reduces the desire to eat again after a particular period of time. Because of their role in suppressing appetite, satiation and satiety are widely regarded as critical factors in both daily energy intake and long-term weight maintenance. Understanding hunger and eating habits requires research into the processes that lead to satiety and fullness. Many of the components at play throughout the satiety cascade have been quantified thanks primarily to research conducted in labs (Blundell, 2017).

The influence of one's upbringing on one's food preferences and eating habits cannot be overstated. Specifically, the home food environment is where the retail food environment meets that influence what people eat (Robinson, Nolah, Tudur-smith et al, 2014).

It has been shown in prior research (Campbell et al, 2007; Ding, Sallis Norman, et al, 2012) that home food availability and food intake are intertwined. Also, people ate more, more often, and in total when items were kept where they could be seen, especially high-convenience foods and large containers (Chandon & Wansink, 2002). It has been shown that the mere presence of snack items stimulates people's appetite, makes them want to eat more, and ultimately causes them to eat more (Fedoroff, poly, & Herman, 1997; Ferriday & Brunstrom 2008). Increased usage and

consumption are effects of stockpiling both high and low convenience items in large quantities (Raynor & Wing, 2007).

2.1.2 Price of Commodities

If the price of raw materials goes up, manufacturers will have to charge more for the finished products they sell. When prices rise, we are most likely to take attention when they affect commodities we buy frequently, including food and gas for our cars. Keeping everything else the same, if the cost of living rises, we have less disposable income.

As a result of the market's high commodities costs, many other Nigerians are cutting back on their consumption. According to macroeconomic research, consumer spending is the primary factor in economic expansion. The GDP growth rate in 2022 is projected to be impacted by the decline in private consumption in Nigeria. In Nigeria, commodity prices are consistently climbing. The monetary policy instrument implemented by the (CBN) to slow the increase in commodity prices has had little effect on ordinary Nigerians. Many Nigerians complain that the prices of everyday goods continue to rise while their incomes remain stagnant. The extreme volatility of prices in Nigeria has made economic forecasting challenging.

The value of the naira has plummeted due to the country's high commodity prices. Compared to what they paid in 1999, Nigerians today spend about five times as much for the same amount of goods and services. (Advantage 2022)

The humanitarian and economic repercussions of Russia's invasion of Ukraine have been developing over the past few weeks. The Ukrainian people remain in our prayers, and we pray that this situation be resolved soon. The invasion has not only caused massive harm in Ukraine, but it has also had far-reaching effects on financial markets around the world. Many commodities have seen substantial price increases while equities have been generally decreasing. The disruptions generated by market instability and economic restrictions resulting from the conflict have driven up the prices of oil, metals, and cereals. This essay will analyse the factors driving the recent surge in commodity prices and discuss the implications for consumers and investors. We will also examine historical data to see if the recent market volatility indicates a need for investors to alter their current approach.

Most shoppers have probably heard or seen that prices have been rising more rapidly during the previous few months. Inflation, or the rate at which prices are increasing, has been a hot issue recently, with many economists forecasting a slowing of the rate over the course of the year as global supply networks recover from the effects of the pandemic and as pent-up consumer demand evaporates. The crisis between Russia and Ukraine and the subsequent increase in commodity prices gives the impression that this effect may last for a longer period of time than was first thought.

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Many of these commodities that have increased in value are produced in huge quantities in Canada, particularly in particular in the province of Alberta. Consumers will still have to pay more at the pump and in stores even if the goods are produced in the United States, but higher commodity

prices could help the economy. Producers in other industries, such as the energy sector, should also enjoy an increase in revenue as a result of the higher prices that will likely be paid for the crops that made it through last year's drought. Incomes, spending, and tax revenues may all rise as a result of this expansion of the economy. These sorts of things might lessen the impact of price increases on our day-to-day lives. However, if the crisis in Ukraine were to be resolved in a way that we remain positive about, commodity prices would likely decrease quite fast (Jared 2022)

When considering a portfolio shift to take advantage of near-term price momentum in commodities like energy, investors should proceed with care. We've seen that price increases can be precipitous, but price drops can happen just as suddenly. This is especially true when a major uptick is blamed on international politics. Recent market fluctuations may have significantly altered your exposure to various sectors, making it an ideal moment to examine your portfolio with your financial advisor. It may seem contradictory to lock in some gains while making sure you're not overexposed to the danger of a commodity price reversal by rebalancing your portfolio by selling recent winners like energy companies and buying sectors that have slid. Seeking advice from a professional can help you make the right moves. Jared (2022)

2.1.3 Taste of Commodities

Economists use the term "tastes and preferences" to describe our desires. These inclinations can be as minute as which toppings we choose on our pizza, or as broad as the kind of jobs we enjoy or the ways in which we want to spend our free time. Foods high in calories but low in nutrients are the norm in today's industrialized food supply. Due to their high availability, low cost, and simple preparation, these meals are commonly consumed despite their high quantities of sugar, saturated fat, and sodium (e.g., no elaborated preparation required). According to Australian statistics, the supply of oils used in cooking and food processing grew by more than 600% between 1961 and 2009. Another Australian study found that between 1988 and 2010, imports of sweetened items increased dramatically in both quantity and value (by roughly 580 percent), while exports of comparable commodities remained low. There is a correlation between the rise in availability of high-energy, nutrient-poor ingredients and foods and the rise in intake of these items. Western research suggests that these high (added) sugar, salt, and saturated fat rich diets now provide the bulk of the energy consumed by the ordinary person in economically developed nations. (AIHW; 2017)

The flavour of food is greatly affected by its sugar, fat, and sodium content. This suggests that there are distinct flavour differences between foods that are low in nutrients and those that are high in nutrients, as measured by the NRF index. A similar hypothesis can be made for the taste profiles of healthy diets, which are thought to be dominated by nutrient-rich meals, and unhealthy diets, which are thought to be dominated by nutrient-poor foods. The following paragraphs investigate these presumptions. (Centers for Disease Control and Prevention, 2017)

The following supposed taste-nutrient connections make intuitive sense, however there are at least four problems with them. To begin, some nutrients are harder to detect than others. Sodium in bread, for instance, is not as easily detected by the tongue's sodium detecting channels as sodium on the surface of chips. Therefore, bread can taste less salty than chips even though they both have the same amount of sodium. Second, technological progress has enabled the disentangling of some

sensory profiles and dietary composition. Calorie-free ways to enjoy a sweet flavour include those made with non-nutritive sweeteners. Therefore, the strength of flavour experienced may not correspond to the nutrient density of the food. Thirdly, both good and harmful meals have predominately one or two flavours. Sweet flavour, for instance, can be found in both nutrient-rich (like fruits) and nutrient-poor (like sugar-sweetened beverages) foods and drinks. Similarly, bitter flavour can be found in both nutrient-poor (such as alcoholic beverages) and nutrient-rich (such as cruciferous vegetables) diets. As a fourth difficulty, the delicate balance between flavour and nutrition is easily disrupted by the myriad flavour interactions that exist. For instance, the bitter flavour tends to overpower the sweet.

Therefore, there is a complex interplay between the amount of certain nutrients, like sodium or sugar, present in foods and how strongly we feel their flavours. Diets must first be evaluated based on their macronutrient composition in order to test the notion that nutrient-poor and nutrient-rich foods have distinct flavour characteristics. Second, a human sensory panel should be assembled and asked to rate the identical items. Many researchers have been working to this objective by creating flavour databases. The macronutrient profiles of commonly eaten foods and dishes in the target nation can be found in these databases. The existence and strength of basic flavour attributes (such as sweet, sour, salty, bitter, and umami) and specific texture properties (such as fatty mouth feel) can be systematically evaluated to create a food tasting database. These databases mostly focus on taste, but flavour is the sum of taste, smell, and chemical irritants, so it's crucial to keep that in mind.

As mentioned above, people have fundamental biological preferences that, in the absence of other influences, may lead them to favour sweeter, greasier, and/or saltier foods while rejecting bitter and possibly sour ones. However, genetic predispositions and environmental influences work together to bring about a preference for a particular taste. That is to say, while it appears that individuals have a few universal fundamental taste biases, these may not account for all of the observed diversity in how much people enjoy different foods. Instead, differences in food and flavour preferences between people are the result of the interplay of fixed biological traits and malleable learning.

All people have some innate biological qualities, such as a preference for sweet taste (described above), but there are also individual differences in some of these traits [for example, the ability to detect bitter taste]. It's possible that people's responses to the influences within their food contexts, and thus the tastes and meals that they enjoy or detest, are affected by their unique biological traits. Among children, genetic differences appear to have a significant impact on whether or not they consume vegetables, although this effect appears to lessen with age. Individuals exposed to the same or similar food environments respond differently, resulting in distinctive preferences for and aversions to particular foods. This is supported by twin research in adolescents, which suggests that, unlike in early childhood, unique family environmental influences take precedence over shared environmental influences in young adulthood.

A person's individual sense of taste and preference for a particular dish may be influenced by their social and environmental setting at the time of eating. These results stem from innate tendencies that cause some people to be resistant to trying new meals (food neophobia), while others become more open to them as they become accustomed to them through positive associations and repeated

exposure. People develop preferences for certain tastes and meals by associating them with either happy or bad experiences. This explains why there are variations in population and individual preferences for certain tastes: exposure and familiarity. Flavors tasted in utero or through breast milk can have a short- and long-term impact on a person's preference for particular tastes and aromas. Positive emotional overtones during exposure can hasten the development of a preference for a food's specific flavour or texture. In contrast, a dislike for a food and its sensory features may result from its presentation in a way that elicits negative affect. Children's preference for foods low in nutrients increases when their parents utilize them as rewards. In contrary, research shows that encouraging or praising kids for eating healthy foods (such veggies) makes them dislike those foods even more. A variety of biological, psychological, social, and cultural aspects are linked to the manner in which an individual is exposed to a variety of flavours and foods, such as the use of pressure and reward during parental feeding.

The learnt correlations between food's sensory cues and aftereffects are also crucial. This has a dual purpose: first, it helps people avoid foods that trigger nausea and vomiting, and second, it helps them associate the pleasant sensations of fullness and satisfaction with the flavours and other sensory qualities of those foods. This is one way in which a preference for bitter or sour flavours can develop, as well as a preference for foods high in calories. While this mechanism has been demonstrated in foods with a low energy density, such as fruits and vegetables, when energy is added to increase the overall energy density of the foods, it is more likely to be a mechanism helping to explain liking of foods that are naturally high in energy density, which is a characteristic of many nutrient poor foods.

As was said earlier, unique preferences in flavour and food can be explained by underlying biological variances. Variations in taste receptors, which impact sensitivity to the different tastes and taste intensities, most notably bitter taste, are an example of the important individual variability in biological traits. There is a correlation between increased sensitivity to bitter taste and a decreased preference for cruciferous vegetables in the diet, as well as increased sensitivity to sweet taste and a decreased preference for strong and sweet tasting fatty foods. However, in addition to biological variances in taste acuity, other biological elements are linked to and interact with taste and dietary preferences. Examples of such cognitive approaches to eating include food neophobia, which has been linked to increased sensitivity to bitter tastes and decreased exposure to and enjoyment of vegetables. In addition to variances in temperament and personality, restraint, disinhibiting and reward circuitry, there are also individual differences in how people approach food and eating and, through learning mechanisms, how they come to prefer certain foods.

Last but not least, it's important to remember that people's preferences for foods high or low in nutrients can shift depending on a variety of factors, including their current psychophysiological state, the stage of the meal they're in, their level of hunger, their emotions, and the social and cultural context in which they're eating. Different people have different preferences for different foods because of the complex interplay between individual biology and the particulars of each person's eating environment. All people share intrinsic predispositions that promote the learning and consumption of foods low in nutrients (e.g., flavor-nutrient learning), while discouraging the learning and consumption of foods high in nutrients (e.g., food neophobia).

In addition, certain people are more likely to develop taste and dietary likes and dislikes that are congruent with eating of nutrient low foods, such as those with a higher sensitivity to bitter taste. The natural preference for sweet and salty tastes might make it challenging to steer customers away from meals that are low in nutrients. However, repeated exposure, especially during youth when taste preferences play a significant role in food choice and consumption, can alter both.

2.1.4 Income of Staffs and Student

The consumption function illustrates the connection between discretionary income and outgoing expenditures in the present moment. It's meant to be a brief summary of domestic habits that sums up the concept of consumption smoothing. It is common practice to assume the consumption function is positively skewed, with a slope smaller than 1. Therefore, with more money in the bank, people tend to spend more, but not quite as much. In particular, the following relationship between discretionary income and spending is widely accepted as true:

Consumption = autonomous consumption + marginal propensity to consume × disposable income. Mathematically we have

$$C = C_0 + cY$$

This form of the consumption function indicates that extra money is split between spending and saving. Assume for the moment that self-consumption is beneficial. Even if a family has no disposable income, it still has some consumption needs. Increases in discretionary spending are the result of either past wealth accumulation or the anticipation of more income in the future. It is capable of recording the present and the future. We suppose a positive marginal willingness to consume. The marginal propensity to spend is a measure of the here and now, revealing the relationship between shifts in income and subsequent shifts in consumption. Consumption rises with rising income, and discretionary spending is more sensitive to changes in income if the marginal propensity to consume is high. The smoothing impact of consuming is greater when the marginal willingness to consume is lower. A marginal tendency to consume of less than one is also assumed. This indicates that some of the surplus is saved rather than spent. When a family has extra disposable money, they spend part of it and put some away.

In economic terms, income is the gain in resources that can be spent or saved over a given period of time. The concept of "income" is nebulous, and its definition may vary depending on the context. For instance, a person's economic income may differ from the legal definition of their income. Haig-Simons income, defined as Consumption plus Change in Net Worth, is a frequently used and critically essential definition of income in economics. Income is defined by U.S. tax law as the total amount of money a household or individual receives in a given calendar year from any source (wages, salaries, profits, interest, rent, etc.). It is common practise to use a taxpayer's discretionary income as a measure of their financial well-being after adjusting for taxes and other deductions (such as mandated pension contributions). Money can be used as a stand-in for total income, but in the field of public economics, the phrase can also refer to the accumulation of non-monetary consumption ability. A company's gross income is its total revenue, before deducting expenses like those for labour and materials used in production. To calculate net income, take the revenue and subtract the expenses, depreciation, interest, and taxes. According to Barr (2004), "full income" is the sum of a person's or families monetary and non-monetary spending capacity.

The economist Nicholas Barr uses the 1938 Haig-Simons definition to establish what he calls the "traditional notion of income."

1. The market value of rights exercised in consumption
2. The change in the value of the store of property rights

Money might be considered a surrogate for total income because it can be used to buy things that can't be bought with cash, such as leisure time. However, it has been critiqued for being unreliable because it does not properly reflect a person's wealth (and hence their potential for consumption). It fails to adequately chart societal welfare on a macroeconomic scale and ignores the value that people may gain from non-monetary income. Barr claims that "in practice money income as a proportion of total income varies greatly and unsystematically." In order to characterize an individual's opportunity set, we must rely on the unreliable metric of monetary income due to the non-observability of full-income. Rental income, salaries generated by labour, interest created by capital, and profits from entrepreneurial enterprises all contribute to what economists call "factor income." Staff (2012)

In consumer theory, "income" refers to the "budget restriction," or the total amount a consumer can spend on a variety of items x and y at a given price and quantity. Here's the fundamental formula:

$$Y = P_x \cdot x + P_y \cdot y$$

Two things can be inferred from this equation. First, if you buy more of good x , you must settle for fewer of good y . Equally important, then, is the ratio of the cost of acquiring X to the quantity of Y that must be sacrificed. Second, if the relative price of x decreases, then its absolute price also decreases for some fixed and fixed. The traditional assumption, based on the law of demand, holds that at the lower price, there will be a greater demand for X . More than just those two products are included in the analysis's scope.

The same person can increase their income by gaining more marketable skills for example or investing in more lucrative assets, but this theoretical generalization over multiple time periods is called a multi-period wealth and income restriction. It is possible that in the multi-period example, income will be reduced (or increased) due to factors outside the control of the individual, such as the state of the economy. Some hypotheses, like the persistent income hypothesis, attempt to predict the dynamic relationship between measured income and consumption across time. (UNDP 2022)

2.2 Theoretical Review

2.2.1 Life Cycle Hypothesis

The life-cycle hypothesis (LCH) is a theory in economics that attempts to explain people's spending and saving patterns across their whole lifespan. According to the hypothesis, people try to even out their spending by borrowing during lean times and putting money away during prosperous times. Economists Franco Modigliani and his student Richard Brumberg came up with the idea in the 1950s. The LCH presupposes that people factor in their expected income throughout their lives when planning how they would spend their money. As a result, kids incur debt at an early age, hoping that they would be able to repay it with their future earnings. They put money

down during their working years so they may continue their current standard of living once they retire. Therefore, a spending timeline graph would look like a hump, with wealth building slowing down in early adulthood and late old age but picking up speed in the middle years of life.

Life cycle consumption theory visualization

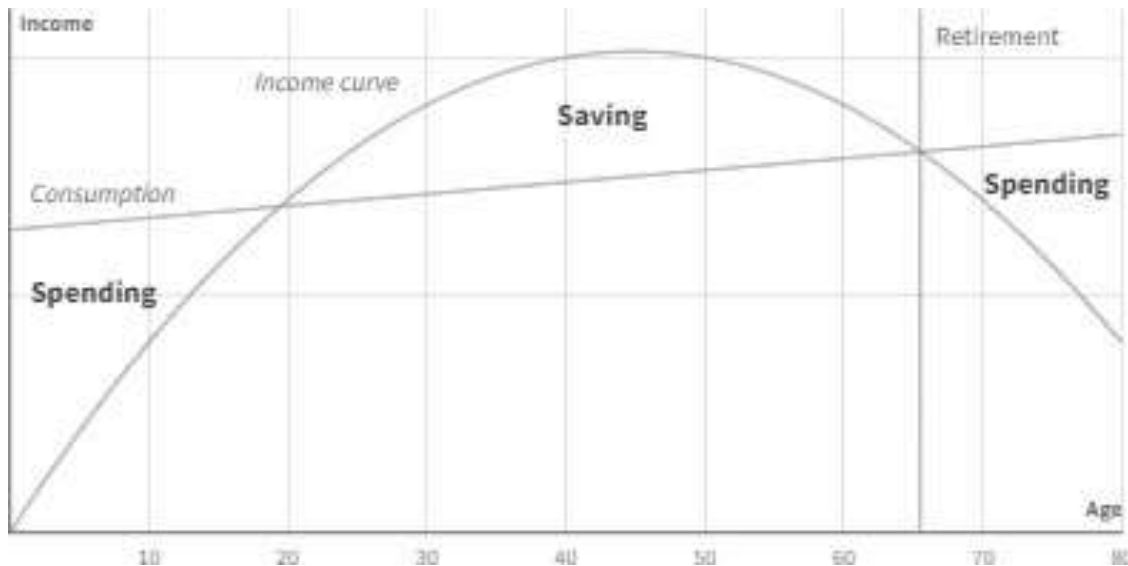


Figure 2.1: Life cycle consumption theory

Originally proposed by economist John Maynard Keynes in 1937, the LCH is now the accepted theory. Keynes thought that savings were no different from any other good and that people would save a larger portion of their income as their standard of living improved. This might be problematic since it suggested that rising earnings in a country would lead to an excess of savings and a decline in both economic output and aggregate demand. Keynes also neglected to account for the changing habits of individual consumers, which is a major flaw in his theory. A middle-aged family breadwinner, for instance, will have more consumption than an elderly person. While later studies have generally corroborated the LCH, it is not without its flaws.

Several assumptions are made by the LCH. The hypothesis predicts, for instance, that retirees will use down their savings. However, parents may be hesitant to spend their money after passing it on to their offspring. Many people lack the self-discipline or the forethought to save regularly, despite the fact that the theory implies they will do so. It is also assumed that the peak earning years for the average person occur between the ages of 25 and 54. However, there are many who opt to work fewer hours when they are younger and then keep doing so after retirement. One implication is that younger people are more risk-tolerant than older people when it comes to investing, which is a long-held belief in the field of personal finance.

It is also assumed that those with higher earnings are smarter about money and better able to put money away for the future than those with lower incomes. Credit card debt and limited financial

resources are common among the poor. Finally, people may be less motivated to save because they believe they will receive a larger social security payout in retirement if they are eligible for safety nets or means-tested benefits for the elderly.

2.3 Empirical Review

Janet and Damilola (2018) The purpose of the study conducted by was to examine the pattern of news consumption on the internet among undergraduate students at Nigerian public universities, as well as the influence of performance expectancy, effort expectancy, social influence, and facilitating condition on use. The study employed both quantitative and qualitative methods. Participants were drawn from two Nigeria's public universities' in lagos state four academic departments. The results showed that Facebook was the most popular news-reading platform, followed by mobile phones and entertainment news as the most common types of news read. The high cost of bandwidth and the unreliable quality of internet connections posed problems for keeping up with the news. All four unified theory of acceptance and use of technology (UTAUT) constructs were found to have a favorable effect on students reported and actual intentions to read news online. The government and ISPs need to collaborate to lower internet subscription costs for consumers while also increasing access for more people.

Nunayon (2018) provided a comprehensive dataset on the habits of power use at Nigeria's public universities, specifically those in the southwest. The author deliberately chose three rather traditional public colleges with on-campus housing for faculty and students. Obafemi Awolowo University (OAU) in Ile-Ife, Federal University of Technology (FUTA) in Akure, and the University of Ibadan (Ui) were the three chosen institutions (UI). End-users of energy at the sampled universities filled out a structured questionnaire to collect the data. Public university power consumers were divided into four groups for data collection: administrative offices, faculty/staff housing, student residences, and commercial units. Methods of accidental sampling and systematic random sampling were used to identify electricity consumers. There were a total of 217, 137, and 164 students sampled from OAU, FUTA, and UI, respectively; 61 households, 30 households, and 28 commercial units were sampled from OAU, FUTA, and UI, respectively. Sample sizes of 139, 81, and 182 were calculated for OAU, FUTA, and UI employees, respectively.

Medical students have a lot on their plates, therefore it can be difficult to make positive changes to their diet and level of physical activity (Lavina-maria, Magdalene, Lulia-Diana, & Florin-Dumitri, 2021). The participants in this study were surveyed to collect data on their eating and lifestyle habits. A total of 403 students (80.40 percent female, $M = 21.21$ 4.56) enrolled in a medical university responded to a questionnaire designed for this study. The first section collected socio-demographic, anthropometric, and medical data; the second section inquired about diet, lifestyle, sleep, physical activity, water intake, and use of alcohol and cigarettes; and the third section inquired about academic performance. SPSS v24 was used to analyse the data. Most students slept $M = 6.71$ 1.52 hours per day, and around a third of them limited their calorie intake in an effort to maintain a healthy weight. The majority of students skipped breakfast on a daily basis, and lunch was the most significant meal of the day for both sexes. The students averaged 220 minutes of exercise per week and drank 1.64 0.88 l of water daily. Information on food and drink intake was

displayed, including how many servings of various foods and liquids were consumed. This research showed that medical students recognize and follow best practices for staying healthy, which will serve them well in their future careers.

According to a 2019 study by Anthony, Eyitayo, and Oluyinka titled "Alcohol consumption among Nigerian university students: prevalence correlates and frequency of use," 320 people worldwide lose their lives per hour due to alcohol, with the effects being felt most strongly in the young. Alcohol is still the most popular and widely misused psychoactive substance among young adults, despite the many negative consequences this has for their health and social lives. In this study, they sought to examine alcohol use among young adults enrolled in two Nigerian colleges in terms of their prevalence, associated factors, and consumption patterns. We also investigated whether or not alcohol use in this sample was associated with participants' family dynamics, social networks, and religious or spiritual beliefs. These results have the potential to affect national public health policy. According to Bridget, *et al* (2015), obesity is a major health issue caused by poor dietary habits. Researchers at the University of Nigeria in Nsukka conducted this study to determine the rates of obesity among faculty staff. The research method used was cross-sectional. Using a multi-stage sampling strategy, 400 participants were randomly selected for the study. Male and female faculty and staff members, as well as support employees, made up the population. In order to collect information, a systematic questionnaire was created. The interviewer administered the pre-tested questions. It was used to learn how often respondents ate snacks and how often they drank alcoholic and non-alcoholic beverages. According to protocol, anthropometric measures were taken of the respondents. The subjects' anthropometric data was compared and categorized based on the World Health Organization's criteria. Descriptive statistics, such as frequencies and percentages, were used in the analysis of the collected data using the statistical package for the social sciences (SPSS) version 17 software. Fifty percent of respondents were found to be overweight, while 32.5% were considered to be of normal weight, 12.5% were classified as being in Obesity Class I, 2.0% as being in Obesity Class II, and 3.0% were considered to be underweight. Sixty-nine percent of respondents regularly consume highly processed, unhealthy snacks, but just 48% regularly consume alcoholic beverages. The University workforce was found to have an alarmingly high rate of obesity and a propensity for unhealthy snacking.

Good nutrition is essential for promoting health and is dependent on the quality of food eaten, as shown in Okondu's (2021) Dietary Knowledge and Practices among Nonmedical Staff at Babcock University in Ogun State, Nigeria. The eating habits of Nigeria's working population have received scant attention. The purpose of this on nutrition for health promotion of quality food, research was to examine the relationship between university non-medical staff members' diets and their levels of performance at work. This study used a multi-stage sampling procedure to choose 398 non-medical staff members from Babcock University for a descriptive cross-sectional survey. The SPSS 21 statistical programme was used to determine averages, standard deviations, and frequency distributions of the collected data. Barriers to productivity at work were evaluated along with nutritional literacy and eating habits. We used Pearson's correlation coefficient for our inferential statistics. The average respondent was 38.6811.04 years old, and 54.6% of the participants were

women. Of the respondents, 61.1% were of Yoruba ancestry, with roughly three percentiles (66%) working as employees and 34% teaching. Workers' knowledge was calculated to be (2.570.61) and their dietary practices to be (3.641.44), both of which are low. Meanwhile, the barriers that affect workers' productivity were significant, at 11.345.286 (87.2 percent). Even though there was no correlation between staff and faculty nutritional knowledge and dietary practices ($p=.154$), there was a correlation between staff and faculty dietary practices and work productivity ($p=.019$). This supports the inclusion of health education and the promotion of good nutrition in the workplace, as well as interventions that will increase work productivity among workers. The end result will be a workforce that is both healthy and well-fed.

In their study, "News Consumption on the Internet by Undergraduate Students of Public Universities in Nigeria," Janet and Damilola (2018) looked into the habits of undergraduates at Nigerian public universities and the ways in which performance expectations, effort expectations, social influence, and enabling conditions affected their online news consumption. The study employed both quantitative and qualitative methods. Participants came from two of Lagos State, Nigeria's public universities' four academic departments. The results showed that Facebook was the most popular news-reading platform, followed by mobile phones and entertainment news as the most common types of news read. The high cost of bandwidth and the unreliable quality of internet connections posed problems for keeping up with the news. All four UTAUT constructs were found to have a favourable effect on students reported and actual intentions to read news online. The government and ISPs need to collaborate to lower internet subscription costs for consumers while also increasing access for more people.

Djin and Catherine (2019) conducted a research on influence of Taste Liking on the Consumption of Nutrient Rich and Nutrient Poor Foods Obesity and other unfavourable health outcomes can result from the regular consumption of high-energy, nutrient-poor foods. They recommend that understanding the relationships between food flavour, personal taste preferences, food selection, and dietary intake might shed light on the reasons why some people choose and eat unhealthy meals. The current review center's on three primary questions: (1) is there a notable flavour difference between diets low in nutrients and foods high in nutrients? Is it true that some people have a natural inclination to acquire a predilection for particular flavours? Thirdly, how can differences in preference for food's most fundamental flavours affect long-term eating habits and the development of diseases like obesity? According to the findings, the mouth feel of foods low in nutrients is more likely to be sweet, salty, and greasy, whereas the flavour profiles of foods high in nutrients are more varied. The study share a natural preference for the sweet and aversion to the bitter, but our preferences for the other basic tastes vary greatly. Short-term preferences for foods with different flavour profiles can be partially explained by these individual variances. But they fall short of providing a satisfactory explanation for why people get overweight and make poor eating choices over the long term. The study need more research into how people's unique traits (e.g., taste or health motivations, taste preferences) influence their decisions about which nutrient-rich and nutrient-poor foods to eat.

Previous research in Nigeria looked at food and nutrition security via the lens of anthropometric measures, total caloric intake, or the household dietary diversity score. Daniel, Laura, and Thom

(2021) household dietary diversity score (HDDS). However, there has been a lack of current research on nutrient and dietary gaps, particularly from large-scale surveys. This research contributes by analyzing the determinants of household mean nutrient adequacy and HDDS in Nigeria, with a special emphasis on the role of various parts of the country's food systems. Fruits and meals derived from animals were determined to be the least eaten categories in the 2015/16 Nigeria General Household Survey. However, these dietary categories were substantially related with the mean probability of nutrient adequacy, given variables, and appear to be the main drivers of difference in HDDS. Among the 11 nutrients analyzed, niacin, vitamin C, and zinc had the highest probabilities of being inadequate, between 0.48 and 0.58, while iron, vitamin B12, and riboflavin had the lowest probabilities, at 0.2 or lower. Furthermore, results revealed that HDDS was substantially correlated with household heads having mobile phones, households having access to power, households having improved sources of water for home usage, and a percentage of the population having improved sanitation. Differences in dietary patterns and nutrient intake, as well as the forces that shape the food system, are examined.

Olumakaiye, & Olubayo-Fatiregun (2010) the link between adolescent nutrition, and eating habits. Structured questionnaires were used to collect data on how many meals and snacks were consumed on a daily basis. Weight-for-age body mass index scores below the fifth percentile of the National Center for Health Statistics/World Health Organization International Growth Reference were used to determine nutritional status. Frequency counts, percentages, and cross-tabulation analysis were used to evaluate data; analysis of variance and chi-square analysis were employed to examine the differences in these cross-sectional studies of teenagers from 32 secondary schools in Osun State, Nigeria. The 5% and 1% levels of significance were used. Of all adolescents, 66.1% ate all three meals on a daily basis; this proportion was significantly greater among rural (75.4%) than urban (61.4%) youth ($P = .001$). Adolescents in urban areas were more likely than those in rural areas to have snacks every day, at about 33 percent ($P = .002$). Adolescents were more likely to be underweight (20.1%) in rural areas compared to urban areas (22.1%). (18.7 percent). Those who ate 3 square meals per day but no snacks were more likely to be underweight than those who ate 3 square meals per day in addition to 2 snacks per day (15.9 percent). Adolescents' nutritional status can be improved by eating snacks in addition to the recommended three meals per day.

Prior research in Nigeria on food and nutrition security has focused on anthropometric measures, total caloric intake, and the household dietary diversity score. Daniel, Elise, and Laura: (HDDS). However, there is a lack of data on the current state of nutrient and dietary gaps, especially from nationally representative surveys. This research contributes by analyzing the structure of the food supply in Nigeria and the factors that affect dietary intake and HDDS for individual households. Fruits and meals derived from animals were determined to be the least eaten categories in the 2015/16 Nigeria General Household Survey. However, when controlling for other factors, these dietary categories were significantly linked to a higher mean probability of nutritional sufficiency. There were significant deficiencies in iron, vitamin B12, and riboflavin consumption (probability of adequacy: 0.2 or lower), followed by niacin, vitamin C, and zinc (probability of adequacy: 0.48–0.58). Furthermore, results revealed that HDDS was substantially correlated with household heads having mobile phones, households having access to power, households having improved sources of water for home usage, and a percentage of the population having improved sanitation.

Differences in dietary intake between populations are examined, as are the factors that influence the food system.

Food and nutrition security remained a major issue in the international food system, as discussed in Seyoum's (2021) *Understanding the Patterns and Trends of Food Consumption in a Developing Country Context: The Case of Amhara Region, Ethiopia*. But the results for nutrition and health with the current system. Persistent under nutrition and recently rising overweight and diet-related non-communicable diseases are a challenge for most low and middle-income countries. Understanding customer food preferences is one approach to resolving the nutrition issue. The purpose of this research was to analyze the eating habits of people in the Amhara area of Ethiopia (a developing country) and to determine which food and food-related groups could benefit from market-based interventions. The researchers employed a multistage sampling strategy and a cross-sectional design to choose study participants from households and collect data. Data was gathered using a questionnaire with predetermined questions; the study had a descriptive research approach and combined qualitative and quantitative methodologies for analysis. The respondents' eating habits were characterized using a Household Dietary Diversity Score (HDDS). The HDDS score was determined using one-week recall data on the consumption of 12 food groups, as recommended by FAO (2010). The mean HDDS was 8.5 out of a possible, it's possible that the high HDDS average is connected to the fact that the data was collected during a week when memory loss is common. Several aspects of food selection and purchasing are examined in this report in an effort to better comprehend customer behaviour. Although the sampling procedure was random, it may not be representative to study the patterns and trends of food consumption on a national or broad level due to its small size; the study provides insights for researchers to further investigate the issue by adding other scientific databases and methods to draw more meaningful and implementable conclusions

3. Methodology

The study used Primary data to gather information on Effects of Price, Taste, and Close Substitute Goods on Consumption Pattern of Staff and Students of Edo State University, Uzairue. This was done by administering questionnaire to both staff and students at Edo University Uzairue; 264 questionnaire were distributed to staff in all the faculties, and 356 students were also surveyed. The logistic model (also known as a logit model) was used to analyze the data collected from the field survey. logistic model is a type of probabilistic statistical model in which the log-odds of an outcome are modelled as the linear combination of one or more independent variables. Logistic regression (or logit regression) is used to estimate the parameters of a logistic model in regression analysis (the coefficients in the linear combination). An independent variable can be either a binary variable (two classes, coded by an indicator variable) or a continuous variable, while the dependent variable in binary logistic regression has only two possible values (0 and 1). (any real value). The label "1" indicates that the likelihood of the value between 0 and 1 is possible; the function that translates log odds into probabilities is called the logistic function, thus the name.

3.1. Model Specification

In line with to the theoretical framework of this work, life cycle hypothesis, the following model

was specified for the research study.

$$CON = \beta_0 + \beta_1 PRI + \beta_2 TAT + \beta_3 INC + \beta_4 SUB + \mu_t$$

Where; CON = Consumption, PRI = Price of commodities, TAT = Taste of goods, INC = Income
SUB = Substitute goods and β_1 β_2 β_3 & β_4 are parameter estimates of the model. μ is the stochastic term.

4. Data Analysis and Discussion

4.1 Students Logistic Regression

4.1.1 Omnibus Tests of Model Coefficients

		Chi-square	Df	Sig.
Step 1	Step	20.190	9	.017
	Block	20.190	9	.017
	Model	20.190	9	.017

Source: Computation from field survey by the authors 2023

Table 4.1.1 tests the omnibus of model coefficients, this produces a chi-square regression of goodness of fit which help to determine whether the model adequately describe the data or not, if the level of significant is less than 0.05 then the model is statistically significant and therefore shows goodness of fit meaning the model adequately describe the data. Since the p value of significant is less than 0.05 i.e. $0.017 < 0.05$ means the chi-square model indicate the model is an improvement in fit.

4.5.2 Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	.000 ^a	.740	1.000

Source: Computation from field survey by the authors 2023

a. Estimation terminated at iteration number 20 because a perfect fit is detected. This solution is not unique.

This describe the variant in the dependent variable that is explain by the model or the independent variables, this is equivalent to the coefficient of determination in regression analysis designated as R-square, here the explained variance is calculated using Cox and Snell R-square and Nagelkerke R-square, but since Cox and Snell R-square cannot achieve maximum value of 1 Nagelkerke R-square is introduce as an adjustment of Cox and Snell R-square, with value that ranges from 0 to 1, and this makes Nagelkerke R-square a preferred calculation for variance explain in logistic regression, however the result usually displayed in this model summary table. However, the Nagelkerke R-square is 1 and when we multiply the value by 100%, it will mean that the variance explained in the dependent variable base on our model is 100%, while the Cox and Snell R-square which is 0.740 if its multiply by 100 will give us 74%. the variance is ranging from 74% to 100% using the Cox and Snell and the Negelkerke R-square simultaneously.

4.5.3 Hosmer and Lemeshow Test

Step	Chi-square	Df	Sig.
1	.000	5	.999

Source: Computation from field survey by the authors 2023

This test also produces chi-square statistics of goodness of fit which help to determine whether the model adequately describes the data or not. But in Hosmer and Lemeshoe test the value must not be statistically significant, the p value here is 1 which is greater than 0.05, therefore base on the Hosmer and Lemeshow test the model has a good fit and adequately describe the outcome.

4.5.4 Contingency Table for Hosmer and Lemeshow Test

		age = .00		age = 1.00		Total
		Observed	Expected	Observed	Expected	
Step 1	1	2	2.000	0	.000	2
	2	2	2.000	0	.000	2
	3	2	2.000	0	.000	2
	4	0	.000	2	2.000	2
	5	0	.000	2	2.000	2
	6	0	.000	2	2.000	2
	7	0	.000	3	3.000	3

Source: Computation from field survey by the authors 2023

This table presents the observed and the expected values for the dependent variable cases no and yes, here the observed are the same with the expected value or equal to each other. The similarity shows that the model adequately fits the data but if there are substantial differences between the observed and expected value it means that the model is mis-specified and does not fit, so it does not adequately describe the data.

4.5.5 Classification Table^a

		Predicted		
		Age		Percentage Correct
		.00	1.00	
Step 1	Age .00	7	0	100.0
	1.00	1	7	87.5
	Overall Percentage			93.3

Source: Computation from field survey by the authors 2023

a. The cut value is .500

This table provides the assessment which shows how well the predictors or model is able to estimate or

predict the correct categories of the dependent output when the independent variables are included in the logistic regression analysis or in the logistic regression model, when the independent variables are now included in the logistic regression analysis. Here in this table it shows that the model has 93.3 percent accuracy in the classification which can be referred to as 93.3phc, this table represents accurate information on the degree of percentage assurance to which observed out comes are estimated or predicted by the model.

Discussion of Findings

We start by looking at the staff respondents to the questionnaire. In section A, where we examined the socio-demographic information of the respondents, we discovered that the majority of the staff members who responded were, on average, more than 36 years old. Additionally, the majority of the staff members who participated in the research were non- academic staff members. The pricing of goods at Edo State University, Uzairue, where we discovered that over 134 staff tend to buy less than ₦1,000 inside the school setting, where the majority of them choose to eat once daily, was discussed in Section B. Additionally, according to the research study, it is seen that 177 staff says that the commodities are expensive, Edo State University, Uzairue staff members prefer to spend less on goods in a university setting because they believe the goods are too expensive to buy.

In Edo State University, Uzairue, over 183 staff members are not satisfied with the taste of the goods sold within the university, so the school authority will need to change the goods sold there in order to check and address the issue surrounding the taste of commodities. Most of the staff members may believe that they are not using enough material on their product either to maximize profit and minimize cost or to reduce redundancy. Additionally, despite complaints from several Edo State University, Uzairue staff members regarding the safety of products supplied there, the products are still being consumed daily. Due to the findings of the research, it is seen that 181 staff agreed that there are no substitute goods within the school environment Edo State University, Uzairue staff members who participated in Section D, which examined substitute goods in the university, disagreed about the availability of substitute goods there. The respondent claimed that substitutes are rarely obtained and are not even made available to university staff members.

Section E, which examined the staff's income range at Edo State University, Uzairue, found that many of the staff make more than #50,000 per month. The staff also report that their income is insufficient for their daily needs, and some staff members also say that if their income is insufficient, it tends to affect their consumption habits. As a result of their responses, the majority of the staff members prefer not to borrow money or make purchases with credit. An average percentage of staff members believe that the regulations do not have an impact on prices at Edo State University, Uzairue, but a significant number of employees disagree with the school authority's restriction of prices in Section F. Because a large portion of the staff at Edo State University, Uzairue are married, they may have already consumed the food or other items they needed to satisfy their needs before arriving at school, as discussed in Section G, which discusses whether consumption affects their performance of duty.

The socio-demographic information of the student responder in section of the research study shows that the majority of the respondents were between the ages of 16 and 22. The respondents' faculties included

Art and Communications, Law, Engineering, Medicine and Surgery, Applied Science and Clinical Science. In section B, our findings reveals that students tend to use the cafeteria more frequently than staff members owing to the fact that students cannot cook in their various hostels according to school rules, over 266 student visit the cafeteria frequently daily, therefore they must purchase their food. Students at Edo State University, Uzairue, believed that the items supplied were expensive. Although, must spend more money on school supplies since they are unable to leave the campus. In contrast to the staff, students tend to be satisfied with the taste of products sold in the school environment because majority of respondents to Section C, shows that majority of students are satisfied with the taste of commodities sold within the school.

In Section D, 269 student agreed on that there is no close substitute among food consumption on campus, they have no close substitute goods sold within the school environment, which means that no matter the price of the commodities they must buy. Section E reveals that most student complain that their allowance is not enough for them, in Section F, the student suggested that there should be a check and balance control from the school management. In section G, students assert that consumption has bearing on their ability to assimilate information. However, the student allowance ranges from at least 31 thousand naira and above a month, still the student allowance are not sufficient for them base on the research study, additionally the allowance affect their consumption. Section F makes enquiry on whether the price is been regulated by the school and that prices of the commodities sold within the university are been affected by price of purchase. In section G the student also claim that consumption do affect their assimilation, if they do not consume what they need at the time they can't assimilate.

The result of our Logistics Regression shows that the variance is ranging from 74% to 100% using the Cox and Snell and the Nagelkerke R-square simultaneously which represent a good fit for the model. the omnibus tests of model coefficients produces a chi-square regression of goodness of fit which help to determine whether the model adequately describe the data or not, Since the results of our findings shows that the p value of significant is less than 0.05 i.e. $0.017 < 0.05$ means the chi-square model indicate the model is an improvement in fit.

Hosmer and Lemeshoe test also produces chi-square statistics of goodness of fit which help to determine whether the model adequately describes the data or not. But the value must not be statistically significant, the p value here is 1 which is greater than 0.05, therefore base on the Hosmer and Lemeshow test the model has a good fit and adequately describe the outcome. This is in line with the work of Anthony, Eytayo and Olayinka on the same Topic.

This table provides the assessment which shows how well the predictors or model is able to estimate or predict the correct categories of the dependent output when the independent variables are included in the logistic regression analysis or in the logistic regression model, when the independent variables are now included in the logistic regression analysis. Here in this table it shows that the model has 93.3 percent accuracy in the classification which can be referred to as 93.3phc, this table represents accurate information on the degree of percentage assurance to which observed out comes are estimated or predicted by the model. This is in line with the work of (Okondu, 2021) on the same discussion

4. Conclusion and Recommendation

The pricing of goods at Edo State University, Uzairue, where we discovered that over 134 staff tend to buy less than #1,000 inside the school setting, where the majority of them choose to eat once daily where students tend to use the cafeteria more frequently, staff members are not satisfied with the taste of the goods sold within the university, students tend to be satisfied with the taste of products sold in the school environment, staff and student both agreed that there are no substitute goods within the school environment, allowance of the student has seen, most student complain that their allowance is not enough for them, the staff also report that their income is insufficient for their daily needs. Based on these findings, the following recommendation were made.

1. Price policies should be reviewed by the school and strictly adhere to, so that the vulnerable and the poor can benefit from it.
2. The income and allowance of the staff and student should be looked at, so as to improve their consumption level in the university.
3. The university should also ensure that the goods sold in the university are of good quality, to prevent the complain of poor taste of goods.
4. The university should make sure that there are substitute goods within the school, to allow those that can't afford a particular goods should, be able to have an alternative.

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