Value for Money and the Construction of First in Family Students as Consumers in English Higher Education.

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Abstract

In England a sharp increase in tuition fees and an amplified Governmental drive for a marketised HE system has led to growing pressures for universities to demonstrate value for money and for students to be seen as consumers. There is currently very little empirical research to show how students themselves conceptualise value and their role as a consumer, especially for students who are first in their family to attend HE. This thesis therefore contributes knowledge through the application of a sociological approach to market-making and the theory of performativity to analyse how the student consumer is constructed by regulators and universities, and how market information devices influence first in family student's perceptions of value for money. Data was collected through a qualitative multi-method research design which included a document analysis of HE regulators and university websites, six focus groups and six follow-up interviews with first in family students in three HE Institutions in the North of England (high, medium and low tariff) between November 2018 and February 2019. Value for money is explored through the themes of choice, quality, costs and benefits which align to the HE regulatory definition (as set by the Office for Students) and is also known empirically as the Net Value Equation. Main findings include multiple examples of how regulators and universities were framing HE as a status market with students having a consumer role, and with a primary value focus on the onward economic significance of a degree. Yet two types of consumer behaviours emerged, one linked to a status/prestige market, and one to standard market depending on participants' prior entry qualifications and aspirations held for the future. Participants' views of themselves as consumers were rejected even though they had clearly performed in this way. Graduate salary information as an indicator of value was also rejected by participants, instead placing an emphasis on a broader imagined future of prosperity and the quality of their student experience.

First in family students in this study showed a reduced ability to navigate the complexities of market making tools, and a naivety about important aspects of university life. They are significantly time poor, economically disadvantaged and emotionally challenged by their HE experience and market information tools do not help them to realise the full value of the HE experience.

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List of Abbreviations

CMA	Competition and Markets Authority
DfE	Department for Education
HE	Higher Education
HEI	Higher Education Institutions
HEFCE	Higher Education Funding Council for England
HESA	Higher Education Statistics Agency
IAG	Information, Advice and Guidance
NAO	National Audit Office
NPM	New Public Management
NSS	National Student Survey
NUS	National Union of Students
NVE	Net Value Equation
OfS	Office for Students
ONS	Office for National Statistics
TEF	Teaching Evaluation (and Student Outcomes) Framework
QAA	Quality Assurance Agency
UCAS	University and College Admissions Service

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Chapter 1: Introduction

The English HE system has recently undergone a major regulatory and financial change. In the last 10 years tuition fees have increased to £9,250 per year, and two new regulators have been established or extended into HE - the Office for Students and the Competition and Markets Authority. The introduction of the 2017 Higher Education and Research Act solidified a Government commitment to market making in English HE and for students to have consumer rights (McCaig, 2018). This has undoubtedly changed the relationship between students and their university (Cuthbert, 2010; Komljenovic et al., 2018; Molesworth, 2011; Temple, 2006; Tomlinson, 2016). Through the academic literature there are three contemporary conceptions of students: as investors, as consumers and as co-producers (Tomlinson, 2017b). These are related to the relationship between the tuition fees paid and student behaviours and Dill, (1997) argues the marketisation of HE commodifies HE to a transactional relationship between the student and the university. A degree therefore becomes a product that has a future exchange value, which is argued to be more important to the student than the HE student experience being valuable in and of itself (Tomlinson, 2016). But the university experience can also be categorised as one of a service, whereby both the consumer and provider co-create the experience (Vargo & Lusch, 2008), playing to the co-production narrative also found in institutional policies.

Discussions of value for money in HE policy circles are now common, yet there is little modern empirical research exploring it (Ledden et al., 2007; Tomlinson, 2018). Universities are cognisant of their need to show value for money because of the political and regulatory pressure placed upon them to justify public spending (Collini, 2012). This thesis is concerned with how first in family students develop their judgement of value and the way in which the marketised narrative may have influenced their thinking.

The overall theoretical approach taken is that markets are conceived as social structures (Aspers, 2011) and therefore can impact behaviours and beliefs. The formation and enactment of the HE market and how it shapes student consumer behaviour is complex. Whilst marketisation is seen to reinforce the commodification of knowledge which entrenches the student as customer ideology (Cuthbert, 2010), it is also argued the roles and behaviours of the student consumer can exist outside of a capitalist market sector (Marginson, 2013) such as through student partnership approaches. The examination of students as consumers and their perspective of value for money are therefore important whether one subscribes to the discourse of a capitalist HE market or not.

1.1 Motivations of the study

At the time of publication, the OfS is consulting on the future of many of its consumer information tools such as the NSS, the TEF, and its approach to regulating quality (which it often interchanges with instances of value). Legislation which governs HE, and the ongoing political narrative, continues to develop policies and processes casting HE as a market and framing students as consumers. However, the way these market tools are positioned and enacted by other stakeholders in the sector (in the case of this research: universities and students) is an area which needs further exploration to understand how influential the discourse of the HE market is to student perceptions of value for money.

Sociological research on market behaviours shows the way markets are navigated by consumers is based on their social and cultural habitus (Asdal et al., 2007; Bessy &

Chauvin, 2013; Callon, 1998). Within HE students come from a variety of backgrounds and prior educational and familial experiences. Universities are regulated to ensure that students from all backgrounds can access and achieve a high-quality degree. Advocates of marketisation policies believe markets equalise opportunities for all in society, however evidence suggest that markets increase social divisions (Dorling, 2010a; Mau, 2015; Offe, 2006; Rizvi, 2013). The academic literature finds that students from disadvantaged backgrounds have different experiences than their more affluent peers (Budd, 2017a, 2020; Crozier & Reay, 2011). Therefore, it is important to better understand the student experience from different perspectives and how marketisation affects students from disadvantaged backgrounds. Whilst there are many forms of disadvantage in society predicated on historic discrimination of class, gender and ethnicity, the objects of this study are the experiences of students who are first in their family to attend HE. These students have unique challenges in navigating the HE market with a lack of familial experience to help guide them through the choices and challenges HE study brings and to assess the value of the HE experiences on offer (Boliver, 2013; Callender & Dougherty, 2018; Cooke et al., 2004; Crozier et al., 2008; Reay et al., 2010; Thomas & Quinn, 2007). As someone who was the first (and still only person) in my family to attend university, I recognise first-hand how different my experience of HE was compared to my classmates, and how pivotal prior familial experience is to navigating university life (Davies et al., 2014; Pugsley & Coffrey, 2002). Even though there has been a significant increase in HE first in family students attending university, they are not a widely researched demographic of the student body (Thomas & Quinn, 2007).

First in family students are most commonly defined as those whose parents did not attend university, and are more likely to be from a low income background (Gardner & Holley, 2011; Terenzini et al., 1996) and working class (Thomas & Quinn, 2007). The concept of class is contested within the literature (Irwin, 2015) but more importantly is not well defined or understood by the general public, therefore self-reporting in empirical research is unreliable (Soria & Bultmann, 2014, p. 52), Therefore using first in family in this study as a marker for social class is less problematic than using class on its own. However, because there is a lack of empirical research on first in family students as a specific group, the literature reviewed in this thesis will also draw on relevant research related to the working-class student experience. This will support the exploration of market agency for first in family students and their perceptions of value for money where normative consumer behaviours are dictated by the middle class capture of the HE experience (Crozier et al., 2008; Reay, 1998, 2004; Reay et al., 2010).

This research was undertaken between January 2018 and February 2021, at a time of unprecedented national and global change. Whilst the impact of the global pandemic will undoubtedly influence the future discussions on what tuition fees pay for, and thus a reframing of what the HE 'product/service' actually is, data collection took place before the first national lockdown and is not influenced by these new debates. However, students in this study spoke extensively about the importance of the campus environment, access to facilities and resources, and the non-academic experiences in their construction of value. Therefore, this knowledge has validity in the ongoing examination of value for money in English HE.

Although England specific, this research also has wider significance outside of the English HE system. Neoliberal policy approaches have swept the globe and have brought to the forefront discussions of the role of citizens, businesses, consumers and the state in the construction and operationalisation of markets and quasi markets both in an out of HE (Olssen & Peters, 2005). Researchers question the extent to which the implementation of NPM and marketisation have had changed the HE experience across the world (predominantly towards a utilitarian commodified service), and how this impacts the perceived value of HE which rationalises degree's to see value only in terms of the economic benefits to individuals and the state (Lorenz, 2012; Marginson & van der Wende, 2007b; Marginson, 2013; Tomlinson & Kelly, 2018). Whilst markets are socially constructed and as such work differently in different countries due to the differences in rules, regulations and discourses (Aspers, 2011) this research can help us better understand the processes of how different actors within HE construct and interact with market devices. While a particular discourse on the value for money is England specific, it is understood here as a market device and the processual insights could be theoretically inferred. The conceptual stance could also be applied in other parts of the world to better understand how the HE market is performed and how students are constructed as consumers.

1.2 The research approach: questions and design

The following research questions have been developed through an exploration of the policy and research on markets and HE to guide this study:

Are first in family students performing as consumers in line with HE market making, and does this influence their perceptions of value for money?

- What is the relation between the notion of value for money and HE market making, market ordering and student consumers?
- How are students constructed as consumers though policy tools, through what processes, and what kind of consumers, and how this affects first in family student views on value for money?
- What kinds of market agents are first in family students becoming through the structuring of the market and policy tools?

This research combines the voices of 27 first in family students through multiple focus groups and interviews at three different HEIs in the north of England – a high, medium and low tariff provider. This data is coupled with a documentary analysis of the regulatory conception of HE as a market, combined with the university websites attended by the students of this study to enable an understanding of the extent to which these first in family students are engaging with the market. Using market performativity and market theory, this thesis analyses the ways in which first in family participants conceptualise their role as a consumer and navigate the complex judgements of choice, quality, costs and benefits which are the primary conceptions of value for money by the OfS and form part of a theoretical concept of the Net Value Equation (OfS, 2019b; Woodall et al., 2014). As markets are seen as social constructs (Aspers, 2005b), are cultivated by market ordering (Ahrne et al., 2015), and have the potential to impact behaviours and beliefs; especially related to value judgements (Bessy & Chauvin, 2013). Performativity and market theory was therefore chosen to construct my analysis in order to explore how first in family students without familial support navigate the HE market and construct value, and if they conform, or diverge from the dominant market framing of HE. Using a thick description analysis technique which uses a horizontal, vertical and transversal view (Bartlett & Vavrus, 2017; Geertz, 1973; Ponterotto, 2006) , enabled analysis to look at both the market and value for money policy discourse as set out by Government, and the way in which students perceive and respond to it.

This thesis addresses gaps in the evidence base by contributing to our understanding of structural inequalities and student perceptions of value by first in family students and the way in which national policies and tools relating to the HE market and students as consumers affect students in different types of HE provider. At the time of writing, there has been little contemporary empirical work on student's perceptions of value from disadvantaged backgrounds, nor how the market construct has affected student behaviours and beliefs (Komljenovic et al., 2018; Naidoo et al., 2011; Tomlinson, 2018). There is however very clear evidence that the framing of HE is based around a middle class perspective of HE, and therefore the ‘rules of the game’ to first generation students are largely unknown (Bowl, 2003; Crozier et al., 2008). Most empirical value for money studies have also been situated within university business schools as opposed to the wider student population (Dziewanowska, 2017; Ledden et al., 2007a; Ledden & Kalafatis, 2010; Woodall et al., 2014). With markets being socially constructed, it is necessary to understand the role of market actors in the organisation of markets and the way in which their behaviours contribute to that market ordering (Kjellberg & Helgesson, 2010).

Whilst there are numerous studies detailing the way in which the HE market has been operationalised and the way in which students make choices about what and where to study and experience HE, the literature is predominantly situated either within the sociological or the economic disciplines. This thesis therefore offers a new contribution to knowledge by combining what we know about market ordering and the performativity of markets with empirical research on the HE student experience in the sociological literature in order to view the construction of value in English HE. The Net Value Equation, both an economic and policy concept, is used in this thesis as an empirical tool in which to investigate market construction and performativity through the combining of the literature on market making, with the sociological literature on student behaviours and through performativity theory provides a snapshot of how the construction of the HE market in England affects first in family student experiences and judgements of value for money at different types of university. It speaks to the more recent critical literature that understands the multiple approaches to market dynamics and confirms that even in a small sample of institutions, market making practices are apparent, are being driven by central Government’s regulatory ambition and are affecting student behaviours.

1.3 Summary of the chapters of the thesis

Chapter 2 provides a political context for the formation of the market within English HE and how HE regulation contributes to the construction of the market. It looks at how tuition fees have played a role in the conception of students as consumers and how data and graduate outcomes have become the panacea of market making and judgements of value. This context is then used in the analysis through understanding how the market and students as consumers is framed in national policy and how this connects to discussions of value for money.

Chapter 3 reviews the literature of how marketisation has influenced student behaviours and value judgements in the four areas of choice, quality, costs and benefits, and explicitly how disadvantaged students navigate their educational experiences and expectations of these areas. It critically analyses the construction of students as consumers and offers an exploration of current research on in value for money in HE.

Chapter 4 addresses the theoretical constructs underpinning this research, that of market making, market ordering, performativity and value for money. It explores how the enactment of markets as social structures influence consumer behaviours and the construction of value and provides the reader with an account of different market ordering principles and market making tools. These are then used in the analysis to understand what kind of market agents first in family students are becoming.

Chapter 5 provides a rationale for and an account of the methodological approach taken, including the justification of the students and providers used in this study, and the analytical approach taken. It details the mixed methods approach of documentary analysis, focus groups and interviews and how a thick description was used as the primary analytical tool, embedding market and performativity theory in the construction of knowledge.

The analysis is then presented in two chapters, both using the headings of choice, quality, costs and benefits to structure the findings. Chapter 6 sets out analysis in relation to the market framing of consumers and value for money by the HE regulators (CMA and OfS) and the universities of focus group participants to understand how the market is organised and value for money is communicated to students by official sources. This is used in conjunction with student views collected in the focus groups and interviews in Chapter 7 to provide knowledge in how first in family students are conceptualising value for money and navigating the HE market. It assesses how market ideology has been performed by students throughout their journey – from choosing where to go and what to study, to how the experience will affect their future outcomes and employability, and how official information sources from regulators and universities have influenced their behaviours and constructed them as market agents. It takes account of the market devices used in the HE sector such as public information and metrics, consumer voice, the reframing of university degrees as a commodity, and the way in which universities market their student experience.

The conclusion chapter brings together the key themes from this thesis as a synthesis of its contribution to knowledge, and how it relates to the research questions posed. It details findings which relate to the construction and operationalisation of the market in HE, how first in family students navigate their experience and their role as a consumer and offers thoughts on how policies by regulators, universities and Government may better reflect student perceptions of value for money and operate in the student interest.

Chapter 2: Market making and its relation to value in the national policy context

In order to understand the way in which the market narrative may have influenced student perceptions of value, we must first understand how the market has been constructed and moulded by government over time. Marketisation is not just a political trend in the UK. Globalisation and neoliberal ideologies within western society have impacted on the creation of market structures within education spaces and the role of the state in market ordering (Bonal, 2003; Marginson, 2006; Olssen & Peters, 2005). This ideology influenced the English HE reforms detailed in this chapter including the motivations for expanding HE, the way in which successive governments developed the regulatory climate around universities, and the way HE is funded. This contextual policy chapter brings together these key points in the English political history that have influenced the discourse of value and the market in HE.

2.1 Robbin's Principles

The Robbins Committee Report of 1963 is widely regarded to be the driving force behind how the current HE sector operates (Robbins Report, 1963). However, it often does not share the neoliberal capitalist ideology which has been prevalent in modern HE policy making. The 'Robbin's Principle's' outlined in the report included expanding the number of universities and technical institutes, improving access to HE for students of all backgrounds, for the university curriculum to be both academic and technical and encouraged HEIs to promote a common culture and commitment to active citizenship. Robbins alluded to ways in which value for money might be defined in HE and challenged policy makers to think about how the state could/should regulate HE and hold public money to account. In the Committee's view

HE should be seen as both a private and public good, and not simply a transactional service (Robbins Report, 1963: p.205). It believed government could measure the impact of HE though the monitoring of productivity, but overall HE had to be seen as a means to the more noble goal of a happier and healthier community: *"provided we always remember that the goal is not productivity as such but the good life that productivity makes possible, this mode of approach is very helpful."* (Robbins, 1963 p204). The report disputes measuring the value of investment in HE solely on economic return, but it does not offer any alternative ways to do so because it argues there are many intangible social benefits to being well educated and no robust ways to measure this.

This challenge to policy makers was further examined in the 1972 White Paper entitled: A Framework for Expansion (DES, 1972). It concluded that:

- *"If these economic, personal and social aims are to be realised, within the limits of available resources and competing priorities, both the purposes and the nature of higher education ... must be critically and realistically examined" (DES, 1972: p34).*

Taken in isolation this could indicate a serious commitment to ensure balance between the three aims of economic, personal and social betterment. However, it then goes on to develop a narrative only around measuring a personal economic return:

- *"The continuously changing relationship between higher education and subsequent employment should be reflected both in the institutions' and in individuals' choices. The Government hope that those who contemplate entering higher education - and those advising them - will the more carefully examine their motives and* *their requirements; and be sure that they form their judgment on a realistic assessment of its usefulness to their interests and career intentions." (DES, 1972: p.35).*

The analysis of the subsequent literature documenting the expansion of HE shows categorically the main political driver always related to economic growth (productivity and salary) (King & Nash, 2001). As Salter and Tapper observe, *"once it is assumed that education's primary goal is to serve the economy, all else is then subordinated to that goal"* (1994: p.13). This has led to the entrenchment of the neoliberal approach to regulating HE as explored below.

2.2 The rise of neoliberal policies

Globalisation has led to the development of the role of the state in ensuring its country develops or maintains a competitive advantage so its economy can compete in the international market (Bonal, 2003, p. 163; Olssen & Peters, 2005). For HE, this includes both the import-export market of the country's degrees and research prestige (Marginson, 2006), and the 'positional goods' (Hirsch, 1976) that make degree holders more productive and economically successful. Global connectivity caused multiple western governments to impose a neoliberal capitalist approach to education policy making, although globalisation in and of itself has not caused neoliberalism to be adopted. It is an independent discourse related to the role of citizens, the state and businesses in the creation of prosperity (Olssen & Peters, 2005). The role of the state in this ideology is not to assume complete control of the sector (and thus be accountable for its success/failure), but to create the conditions where the industry becomes semi-autonomous and thus the onus of success is placed on the individual (Bonal, 2003). Neoliberalism therefore enables states to develop central policies and design regulation within markets. However, the responsibility for successes is on the individual businesses and consumers within the market (Olssen & Peters, 2005) by empowering economically rational consumers, promoting competition between businesses and thus promising value for money (Burchell, 1996, p. 24; Lorenz, 2012).

Britain was one of the first countries under the Thatcher government to develop a neoliberal approach to public sector management in the 1980's, principally through the adoption of New Public Management (NPM) which was embedded into the wider political rationale (Shattock, 2012; Williams, 1997). Christopher Hood (1991) outlines NPM theory and its embeddedness into political decision making from the 1980's onwards. Whilst NPH is not well defined, it links itself to several global political initiatives associated with market making and enacts a neoliberal approach to public sector management. According to Hood these include attempts to slow down or reverse public spending; moving towards privatisation; the development of IT services fuelling automation, and a focus on internationalism (p.3). The 'doctrine' has seven key components of implementing a NPM approach to public policy, all of which can be seen in one form or another in the policy direction of HE.

1	'Hands-on professional management' in the public sector
2	Explicit standards and measures of performance
3	Greater emphasis on output controls
4	Shift to disaggregation of units in the public sector
5	Shift to greater competition in public sector
6	Stress on private sector styles of management practice
7	Stress on greater discipline and parsimony in resource use

Figure 2.1: The seven components of New Public Management (Hood, 1991, p.4-5)

This approach was seen most explicitly within the HE sector in the Dearing Report 1997 where an emphasis was placed on ensuring an efficient HE system through intelligent resourcing. This includes sharing the cost between the individual and the state thought the introduction of universal tuition fees, and reiterating the need for HE to improve business and industry and serve the UK economy (principally how their programmes prepare their graduates for work) (Dearing, 1997). The desire in the Robbin's Report for there to be a recognition of both the public and private good of education was upturned by the evolving neoliberal ideology which places the emphasis solely on the individual private good through the development of human capital and the entrenchment of the knowledge economy (Bessant et al., 2015; Olssen & Peters, 2005). Academics have been most critical of the move away from seeing HE as a public good, and the way in which neoliberalism shifts the rights of citizens to risks, *"trades all these civil rights for one new right: the right to buy services on the privatized service market"* (Lorenz, 2012, p.602) and how this impacts on the university experience. This will be explored in Chapter 3 of this thesis.

Fees, maintenance grants, and loans were introduced and expanded throughout the 2000's to encourage more participation from less affluent students. This money, however, came with a call for greater scrutiny and accountability for the use of additional public funds. A new era of debate on measuring the value for money of HE was ignited (Lorenz, 2012). Jabbar et al., notes *"academics perceived the introduction of tuition fees to have been the catalyst for students increasing demonstration of customer-like behaviour"* (2017, p. 85). The 2012 tuiton fee increase to £9,259 brought forward an explosion of a marketised agenda (Tomlinson, 2016). These fees were justified to the public to be preserving our world-class status whilst also enabling more students to participate and improve social mobility (Marginson & van der Wende, 2007a). They also created the conditions where HE needed to show value for money for both the taxpayer and the student as consumer.

2.3 The establishment of the HE market

Whilst it is argued that the logic of market making and how it may improve the quality of services has ideological links to neo-liberalism and NPM (de Boer & Jongbloed, 2012) it does not necessarily create a HE market. NPM may use the language of economics, but it is argued to be principally a government and management control system rather than an economic system. Therefore, these principles could be workable outside of a capitalist market (Marginson, 2009). But the operationalisation and Government communication of HE reforms has subsequently created a quasi-market in the sector (LeGrand & Bartlett, 1993) although it has been argued, there are limits to how this can be fully realised (Marginson, 2009, 2013).

Whilst traditional open markets compete primarily on price (Dill, 1997), HE marketisation policies are "*aimed at strengthening student choice and liberalising markets in order to increase quality and variety of services offered by the providers of higher education"* (Jongbloed, 2003, p. 113) Moving the burden of cost from the Treasury directly onto students through a graduate repayment system has, arguably strengthened the need to improve the functions of a HE market; public information, student choice, students' consumer voice, and the expansion of HE providers have been the cornerstone of HE policy since the late 2000's (DBIS, 2009, 2011).

Yet the sector itself is still resisting against the label of a market and how it is justified and enacted (Molesworth et al., 2009; Williams, 1997) and many academics view it as 'simple, static and unwanted' (Komljenovic & Robertson, 2016, p. 624). The creation of a HE market has been seen by Government as a way to strengthen student choice and liberalising providers in order to increase quality and variety of services offered (Brown, 2008, p. 78; Jongbloed, 2003, p. 113). However, in practice, market-making in HE has been considerably more dynamic, diverse and difficult (Komljenovic & Robertson, 2016, p. 624). There are for example institutional practices such as accommodation, conferences, consultancy and catering which operate as their own service led, profit making markets. There are also research teams who bid for public and private funding operating in different sorts of markets to build on the prestige of the institution. Different rules govern the different parts of the sector's operations, price and quality. Therefore "there is not a single Higher Education market, but rather a multitude of markets" (Jongbloed, 2003: p.111).

2.4 A new approach to regulation and the role of students as consumers

Whether one agrees that the HE operates in a quasi-market depends on the conceptual stance taken. However, the actions of the British Government have created the conditions for the sector to be regulated, and for HE providers to perform based on market ideology. Until the 2017 Higher Education and Research Act, HE was regulated on the basis of a cooperation and collegiality between providers, students, funders and government. Beckert (2005) argues effective market regulation considers trust in the way it operates through encouraging cross collaboration and cooperation between the providers of goods in the market and its users. At the time of Dearing, a commitment to collegiality was still important to policy makers and created a sector led quality assurance body (QAA) to work collaboratively with students and universities to develop codes of practice. The Higher Education Funding Council for England (HEFCE) also produced the UK Performance Indicators that benchmarked providers against national data, supporting quality and accountability. However, HERA 2017 fundamentally changed the regulatory structure of HE, in, it argues, the pursuit of creating conditions for better competition and a risk-based quality system. It rejected the notion of cooperation in the sector and instead the new regulator the Office for Students (OfS) sets standards in its 4 priority areas:

1) Tackling disadvantage
2) Teaching and positive experiences
3) Improving student outcomes
4) Value for money

- (OfS, 2018c)

The OfS recently published a value for money strategy (OfS, 2019) using data as a core part of its operationalisation. Its contents were informed by the National Audit Office analysis of the operationalisation of the HE market (NAO, 2017). The OfS CEO noted there could be tensions in how value is regulated, with the taxpayer having a different conception of value for money than students (Dandridge, 2018). There are a number of metrics available for the OfS to regulate providers including attainment and progression rates, student satisfaction scores and graduate destinations and salary data reporting that they "measure the things that students care about" (OfS, 2018a). This is published by provider and subject, but is not benchmarked against gender, ethnicity, disability, regional location or includes reliable self-employed earnings. Many in the sector believe this data is not a valid measure of teaching quality, even though it is used in the Teaching Excellence (and Student Outcomes) (TEF) ranking exercise (Ashwin, 2017a). The TEF is seen as a key component of the new regulatory approach to value for money (Tomlinson & Kelly, 2018) and whilst still in its infancy, is already under intense scrutiny and review by an independent panel of experts appointed by DfE (Pierce, 2020). A further exploration of the TEF and data can be found in Chapter 3.

Throughout the OfS communications to HE and the public, they show a clear commitment to work in the interests of students’ consumer rights. The OfS also works directly with the Competition and Markets Authority (CMA), which in 2015 ruled that HE was in scope for its regulatory powers and published a document to enable HE providers and students to understand how consumer law related to them. It is therefore not just the Department for Education imposing market regulatory tools on the HE sector. Consumers are also constructed through the development of market tools such as the National Student Survey (Appleton-Knapp & Krentler, 2006;

Molesworth et al., 2009; Nixon et al., 2016) and the discourse of value for money, using student fees as a hook to drive efficiency and market ideology on the sector (Tomlinson, 2018). These ideas are explored in the literature review and analysed in Chapter 6.

2.5 Summary

This chapter has provided the reader with an overview of the political history surrounding market making within HE in England, which include how value for money is regulated and the reshaping of students as consumers. There have been a number of governmental decisions over the last 50 years that have created an environment for market style regulation to flourish. From the expansion of student numbers to boost economic productivity, to the introduction of tuition fees, there has been growing pressure on HE providers to show a return on the state (and students') investments, simply in terms of the economic gain and the ability for the individual to pay back their student loan.

Data has become the panacea of modern HE regulation, with the OfS and the Designated Data Body (HESA) collecting information enabling it to see the performance of English universities through its own lens of what it deems to be satisfactory performance (Williamson, 2019). It's removal of benchmarked performance targets creates an uneven balance between those universities who recruit predominantly affluent middle-class students, and those who recruit students from disadvantaged backgrounds.

The OfS now has a responsibility to ensure students receive value for money, but it is yet to articulate how non-functional value could/should be measured. It is currently focused solely on student outcomes as opposed to the totality of the student experience. It is therefore hoped this research will enable policymakers to reflect further on students' perceptions of value, especially those who are from a less affluent background.

Chapter 3: Literature Review

Chapter 2 introduced the key historical actions which led to the policy concept of market making and value in the HE sector and how the term was enshrined into the HE regulatory vocabulary. However, there are varying arguments as to the definition of value for money in HE, and how it should be measured depending on different 'actors' in the sector (Jungblut & Vukasovic, 2018). As Robbins predicted, the move towards defining the value of HE in terms of the private benefit to the student has flourished as the dominant definition of value for money and enabled successive governments to legislate based on this kind of value judgement for example through market competition (Marginson, 2011). Yet HE can still be seen as both a private benefit and in the public interest (Brown, 2008, p. 83). Actions and regulation within the HE sector point to the performativity of market practices being embedded within the sector; that is to say performative practice leads that very practice (*in this case: a HE market*) into being (Mackenzie, 2006). With the government enacting a number of market making tools which are described in this chapter, they undoubtedly frame the way in which actors define value for money.

This literature review will investigate the current literature on concepts of value in a marketised HE system, and how the discourse of HE marketisation affects student behaviours and perceptions of value for money. It will first examine the consumers versus co-producer's narrative and then how HE has been framed as a market through choice, quality, costs and outcomes. Lastly it will provide an overview of the literature in relation to value for money studies already carried out in HE, and the way in which first generation students have been researched to date.

3.1 Students as consumers

Students now have a debt liability for the full cost of their course, and including maintenance loans total on average £40,000 per student (Bolton, 2020). This substantial debt burden had led to a debate as to how much power and influence students now hold in the market. Many academics believe *“the introduction of tuition fees to have been the catalyst for students increasing demonstration of customer-like behaviour”* (Jabbar et al., 2017, p. 85) and are now more conscious of what they are paying for. However, whilst students have experienced increased engagement in co-producing their learning, much of the practice was embedded long before the introduction of full fees and plays to the notion that HE is a service, rather than a transactional product (Vargo & Lusch, 2008). There is now an ongoing ideological battle between students and academics who believe the student voice should be framed as partners in their learning experience, and those who think students are consumers (Cuthbert, 2010; Wright & Raaper, 2019). This is a complex problem, government policy is weighted heavily towards student’s consumer powers through HERA 2017 and the enshrining of the student experience in consumer law (CMA, 2015). This has cemented the rhetoric of the student consumer as the current political truth (Gourlay & Stevenson, 2017, p.391). These consumer interventions have come directly from politicians and not at the direct request of students, yet academics have observed students have begun to perform the role in some parts of their interactions with the university (Jabbar et al., 2017; Molesworth et al., 2009; Nixon et al., 2016).

The role of students in the co-production of their education, whether that be as partners or consumers (Trowler, 2010) is a way in which value for money discussions are explored in policy and practice and is used by both pro and anti-market voices to describe the power of the student in influencing their student experience (Dunne &

Owen, 2013; Molesworth, 2011; Neary, 2010). Students have had varying levels of perceived power in UK HE. The students' union movement rose in popularity in the 1960s and 70s, not only on the ability to affect change in the student experience, but the way in which their organising led to shifts in public perceptions of social equality and justice (Barker, 2008). The 1994 Education Act enshrined in law the role of a students' union to support the educational outcomes of its members, with all publicly funded HE providers required to fund an autonomous students' union (Bols, 2014). This enabled student views about their experiences to be listened to more acutely and gave them places on decision making boards of the university. Over the course of the 90's and 2000's student representation and partnership was being encouraged and professionalised, especially by HEFCE, QAA and NUS to build the practice of student engagement, principally as partners. When full fees were introduced in 2012, most universities already had partnership agreements and strategies in place with students and the National Student Survey was fully operational. Some of these interventions grew from a place of marketisation, but others, especially the work of student partnerships grew out of a genuine commitment to engage students in the management of learning and teaching to develop an impactful educational environment. However, some academics took this as students setting a new agenda for how they wished to be taught, and student engagement was labelled as part of the 'marketisation strategies' of HE (Molesworth, 2011). Furthermore, many universities are developing their learning experience based on the concept of student as consumer, and what students might want (Pitman, 2000) which compounds the tension between academics and students, especially those that are against student involvement in curriculum design and delivery (Cuthbert, 2010). Cuthbert however also argues that there does not need to be such a linear description of the role of students in their university. Instead, students are multiple actors – as customers, learners, citizens and clients of the university, each with distinctive approaches to navigating the different parts of the HE experience (Cuthbert, 2010, p17). This argument aligns with Tomlinson’s multiple conceptions of a student, as investors, as consumers and as co-producers (2017).

Research in the area of the student experience focuses mainly on the conceptual nature of student consumerism, rather than empirical analysis (Komljenovic et al., 2018; Naidoo et al., 2011). Where there is empirical analysis, it has been found that *“Universities play a highly active and significant role in co-constructing students as consumers”,* yet this is not always embedded into student conceptions of themselves (Komljenovic et al., 2018, p. 81). Other researchers in this area have made a causal link between the student satisfaction culture and the consumer narrative, which is better understood by students, yet is only recently that student satisfaction surveys such as the NSS have been categorised as ‘consumer’ tools (Appleton-Knapp & Krentler, 2006; Dean & Gibbs, 2015; Molesworth et al., 2009; Nixon et al., 2016). There is also emerging evidence that more students are using the label of ‘customer’ to develop specific service expectations such as a guaranteed qualification or employment outcomes, which though a mis-representation of the full purpose of the student experience, is prevalent in the public discourse of the value of HE (Komljenovic et al., 2018, p. 67; Raaper, 2020), However, when students are asked as part of empirical research if they feel like a consumer or not, the consumerist mentality is not uniform across whole student body; students have different values, and it depends on the type of institution they attend and their subject of study (Naidoo & Jamieson, 2005). It is also unclear as to the extent to which the student embraces the customer label it affects their learning experience (Finney & Finney, 2010). Not all students actively embrace consumerism. Komljenovic et al., (2018) and Budd (2017b) found in their studies that many students rejected the consumer ideology. In Tomlinson’s study students had a strong sense of their ‘rights’ as fee payers but at the same time were cognisant of the way in which the consumer role was being encouraged by the university and they rejected the consumer narrative that they were merely purchasing a product (Tomlinson, 2016). This study also found that student's view of their consumer role changed over time and was much stronger at the point of choosing where to study and grew more irrelevant as they were completing their degree. Some students also do see the degree as a purchasable product and therefore feel they cannot embody true consumer behaviours (Naidoo & Jamieson, 2005; Potts, 2005).

My analysis of the literature suggests that research papers written from the academic's perspective often find more evidence of overt student engagement of consumerist behaviours that those empirical studies of students themselves. The National Union of Students have not taken a position on the labelling of students as consumers. Instead they communicate the need for there to be opportunities for students to be active partners in their experience (Brooks et al., 2016; Raaper, 2018) students' unions have however been very critical of the language of marketisation and consumerism and reject much of the Government's policy interventions as being against the collective student interest (Raaper, 2020) and a boycott of the NSS and TEF has been in place in many students' unions up and down the country for a number of years (Morrish, 2019). This further indicates the tension between the marketisation of HE and the constituent actors within it and has had a negative impact on student partnership initiatives which have led to some active collaboration between staff and students being halted (McCulloch, 2009).

There is also evidence that the shift in student behaviours because of tuition fees has had a positive effect on attitudes to learning and encouraged them to work harder (Komljenovic et al., 2018, p.74). As HE moves to a more market-oriented regulatory environment, external value measures such as the TEF has the potential to further influence the behaviours of students and universities, which in turn force the framing of value judgements to be more consumerist (Forstenzer, 2016; Tomlinson & Kelly, 2018). The next section explores how students navigate this information to make choices about what and where to study.

3.2 Student choice & quality

Studying the economic literature on value, consumer behaviour is frequently researched to discover how customers make certain choices. Consumer mentality can be defined as a social phenomenon that empowers buyers and consumers, keeping a check on companies to ensure that the customers receive quality products and or services at the correct price (Jabbar et al., 2017; Ritzer, 1996). Whilst the role of students as consumers is a contested term, it is argued that the process of university choice aligns to market logic decision making (Komljenovic et al., 2018, p. 47) and there is growing perception that students are becoming more consumeristic with their expectations and demands (Jabbar et al., 2017; Nixon et al., 2016). Marketisation policies which aim to improve student choice have been implemented aggressively during the last 20 years including the official government market information statistics on the DiscoverUni comparison website the TEF, and the NSS (Deem & Baird, 2020). These data tools aim to impart knowledge on the quality of a HE provider to help encourage rational choice making and underpins a prestige/status market within HE. Market competition and choice is a fundamental pillar in the government's marketisation strategy (Foskett, 2011; Foskett & Hemsley-Brown, 2001). In traditional markets this is usually based on the price, quality and availability of the product (Brown, 2011), but in the case of HE, especially where a universal price is fixed, other factors such as the prestige of the provider become more prominent (Aspers, 2011; Dill, 1997; LeGrand & Bartlett, 1993; Teixeira, 2006). There is also unequal access to good quality and impartial information advice and guidance (IAG) to help applicants make choices (Foskett & Hemsley-Brown, 2001; Moogan & Baron, 2003).

Students are often depicted as rational economic agents who are able to use the increased public information to make the right choice which is often categorised as choosing a course that previous graduates have secured a highly paid, highly skilled job (DBIS, 2009, 2016). Much of the academic literature however, cannot find measurable rationality in decision making and is highly contested (Callender & Dougherty, 2018; Diamond et al., 2012; Foskett & Hemsley-Brown, 2001). Students use a range of sources to find information on the courses available and the quality of those courses and they talk to friends and family about how to make the right choice (Pugsley & Coffrey, 2002; Soutar & Turner, 2002). This can be theorised in terms of ‘hot’ and ‘cold’ knowledge (Archer et al., 2003; Ball & Vincent, 1998; Moogan et al., 1999), that is to say cold knowledge is official information sources and hot knowledge is derived from the opinions of others.

So much of the literature on students’ motivations to study HE and their subsequent course and university choice show students are shaped by range of additional factors relating to their prior educational experiences, social identities and their own plans for the future (Bourdieu, 1990; Budd, 2017a; Callender & Dougherty, 2018; Reay et al., 2006). Bourdieu's work is the dominant conceptual framework in the field of student’s educational experience (Reay et al., 2005). The concept of habitus plays an important role in the way people make choices and describes how actors reproduce their own social conditions, though sometimes in unpredictable ways (Bourdieu, 1990; Glaesser & Cooper, 2014). The way habitus influences different choice is echoed in the work of Patiniotis & Holdsworth (2005) who find that there is variation in how individual cultural capital is 'lived' and this therefore influences how they navigate the HE system. Habitus therefore describes the social and cultural underpinning of a person and their perceived place in society, but not all actions from distinctive social groups are homogenous and the field of power also shapes and defines actions (Thompson, 2008, p.71). This can also be seen in the way universities themselves operate and define themselves and Reay et al., (2005) have developed the concept of institutional habitus which describes the character of the HE provider. Marginson (2009) also offers three types of university habitus: that of an elite research university, an aspiring research university and a teaching focused university.

Reay et al., (2005) argue that whilst participation by disadvantaged students has increased, they generally choose to study at modern universities that are often lower tariff, teaching focused and less prestigious. Boliver, (2013) also asserts that there are less applications to Russell Group universities from disadvantaged student groups and are less likely to be admitted if they do apply. Pugsley (1998) suggests that the middle classes are perpetuating social disadvantage by being able to guide their children towards 'good' universities, whereas families where there is little prior HE engagement are unable to. Therefore, there is evidence that students from disadvantaged backgrounds do not have a completely free and open choice of the HE 'market' and are constrained by their prior academic achievements, self-censorship and lack of IAG, especially when UK students are more likely to choose a provider based on their prestige than the quality of the course (Brown, 2008; Marginson, 2009, 2011; Yvonne J. Moogan et al., 1999). There is therefore, I would argue, a division between how different students are able to navigate the HE market.

Maton proposes that social agents *"do not arrive in a field fully armed with god-like knowledge"* (2008, p.54), this points to a lack of understanding of the 'rules of the game by both schools and parents underpins much of this disparity (Bowl, 2003; Crozier et al., 2008). Parents have specifically been researched in the way in which they have influence over their children's decision making (Pugsley & Coffrey, 2002). Thomas & Quinn, (2007) argue that a parent's own educational experience is a significant determining factor in how they support their children to access HE (2007, p78). There is also evidence that working-class students are more aware of the need to fit in (Reay et al., 2010). Those who are first in their family to attend university may also have self-confidence issues and avoid more prestigious institutions (Thomas & Quinn, 2007). Parents without HE experience have also been found to be more 'peripheral' to an applicants HE choice, but this did not preclude them for asking for the applicant to not move too far away from home or have other indirect influences over their children (Reay et al., 2006).

Prior familial engagement in education therefore plays an important role in the way applicants are able to navigate the HE system and develop their expectations, especially in relation to ‘hot’ and ‘cold’ knowledge and deciphering the hidden rules of the game. The literature identifies that there are three main motivations for students studying a degree: studying a subject enjoyed; increasing social capital; and improving future job prospects (Ashwin et al., 2016; Maringe, 2006; Metcalf, 2003; Ng & Forbes, 2009). The way in which this study's participants use IAG is therefore important in understanding their choices, expectations and perceived outcomes and how market making tools affect these judgements when they do not have familial support available. Exploring students by different tariff of provider will also be important to see the extent to which students act in different ways depending on the choices they have available to them.

Without familial experience or good quality support from their teachers, prospective students from low participation backgrounds are forced to navigate the public information space alone, and are often disadvantaged by their first in family status (Dunnett et al., 2012; Maringe, 2006; Reay, 1998; Stuart, 2006). It is therefore important to also understand how universities themselves provide information about their student experience. It has been argued that university marketing has changed to accommodate this new marketisation narrative to entice students. Molesworth et al., (2009) argue that this marketisation has directly resulted in the student consumer narrative and has been found to sway student choice more towards utilitarian notions of HE such as future employment (Taylor, 2011). This indicates that an important feature of this research will need to take account of the university websites in the three research settings (the cold knowledge) to explore how their own narrative has influenced their student body and the extent to which this practice performed the marketisation narrative, and how this connects to their perceptions of value for money.

3.2.1 The role of market data in defining quality

Providing more official data for students to make informed choices has been a cornerstone of HE market making over the last 15 years. The creation of the NSS and DiscoverUni, plugged a perceived gap in enabling students to use official sources in helping them find out more about the quality of university courses.

The TEF is a new tool for the HE market and aims to provide prospective students with judgement of the quality of a HE provider by applying a gold, silver and bronze standard to individual courses and institutions (Ashwin, 2017b). It is in part a response to newspaper league tables who rank institutions not by the quality of undergraduate education, but by its research prestige and tariff status (Collini, 2012). The TEF is therefore framed as an information source for prospective students to know what a ‘quality’ student experience is in terms of teaching, learning and outcomes. “*TEF encourages universities and colleges to work with their students to develop an even better student experience”* and purports to *"measure the things that students care about"* (OfS, 2018a). However as noted by various researchers the actual metrics used are narrow and contested as the extent to which these (or any) metrics can in fact measure the quality of teaching both by universities (Ashwin, 2017b; Canning, 2017; Deem & Baird, 2020; Gourlay & Stevenson, 2017) and students (Raaper, 2018). This criticism is most acutely positioned against the use of graduate employment outcomes data where it is known that student's school achievements and social background is a more accurate marker of graduate employment than the university you went to (Britton et al., 2016). Using employability to measure the quality and value of a specific university's programme and the way this data is used to inform student choice is therefore misleading. The recent publications of the independent review of the TEF also signalled a need to rethink the metrics used in order to better assess the quality of the educational experience (Pierce, 2020). Because the TEF adds very little to understanding the student experience in different HE providers, it is labelled as a market making tool to pit providers against each other, and another way for Government to impart its own agenda on universities (Ashwin, 2017a). It also plays to the commodification and economic benefits of HE over other conceptions of value. Other market data such at the Longitudinal Educational Outcomes (LEO), and the NSS which are used in TEF but are also standalone data on the DiscoverUni site are also controversial and their validity as a measure of quality is questioned (Barefoot et al., 2016; Brown, 2012; Dean & Gibbs, 2015; Molesworth, 2011; Temple et al., 2014).

Market data has the potential to influence student choice and value judgements, is politicised by what is and isn't published, and can change university behaviours (Aspers, 2011; Morrish, 2019; Muniesa et al., 2007; Nixon et al., 2016). However, there is little evidence to suggest that this information has had any meaningful bearing on student's final choices or increased rational decision making, especially for disadvantaged students (Brown, 2012; Dashper et al., 2020; Griggs et al., 2014; McManus et al., 2017). With education being seen as a service industry, additional critical factors that cement consumer choice are based on experiencing the facilities and staff through open days and personal communications with the institution

(Dashper et al., 2020; Nguyen & LeBlanc, 2001; Winter & Chapleo, 2017). This builds trust with the university and a tangible understanding of the student experience which is needed to embed market order (Beckert, 2005; Callon et al., 2002). Whilst metrics on the university experience and outcomes are more readily available to prospective students, there is also a cost consideration which needs to be made as part of prospective student's decision making and judgements of value. This will now be explored below.

3.3 Costs and benefits of HE

There is a growing body of academic literature available which researches the varying ways students perceive value based on the financial contribution they make to their studies.

However, price is not technically seen as a market tool within HE as the upper limit is set by Government at a cost which means the vast majority of HE providers must charge the full amount (Teixeira, 2006). Student loans also cover some maintenance costs for students whilst studying which also significantly increases the level of debt graduates leave university with. The influence this debt burden has on student behaviours has been widely researched, especially how disadvantaged students may be deterred from entering HE because of their cultural debt aversion (Callender & Jackson, 2005; Callender & Mason, 2017). Students who are first in their family may also be more wary of the debt than the general student population (Haultain et al., 2010). However, understanding the loan repayment system does ease some misgivings about the scale of the debt (Esson & Ertl, 2016). Less affluent students are also more reliant on working during term time and are less able to rely parental financial assistance if they get into difficulty at university, which can have a negative impact on their ability to fully engage in the university experience and adds additional emotional stress (Callender, 2008; Cooke et al., 2004; Hunt et al., 2004; Metcalf, 2003; Thomas & Quinn, 2007).

Non-monetary costs are also an important aspect of choice making and value judgements. Labelled as ‘acquisition and relationship costs’ within the economic literature (Heskett et al., 1997; Woodall et al., 2014) consumers weigh up non-monetary costs of purchasing products such as how it may impact their social standing or how long it will take for a product to arrive. In HE, students make non-monetary sacrifices such as the psychological pressures of assessments, or for some, moving away from their friends and family back home. These non-monetary costs are routinely researched in the sociological literature on the student experience especially in relation to disadvantaged students (Cho et al., 2008; Clayton et al., 2009; Cooke et al., 2004; Reay et al., 2010; Thomas & Quinn, 2007), but are not analysed in regard to how it affects the perception of value. These costs are an important and distinguishing feature of the first in family student experience and will be examined in the analysis of focus group and interview data.

3.3.1 The focus on HE as an investment

Marketisation has been fundamentally driven by the notion that Higher Education is good for national productivity and personal development; enabling better social mobility and upskilling of the population (Brown, 2008; King & Nash, 2001; Morrison, 2020; Tomlinson, 2012). McGettigan argues that this encourages applicants to consider undergraduate study as a form of human capital (McGettigan, 2013). However there have been concerns that the growth in HE engagement is leading to an oversupply of graduates and underemployment for some degree holders (Chevalier & Lindley, 2009; Lauder et al., 2012) and that commodifying HE only in terms of purchasing skills and a degree certificate is undermining the transformative nature HE attendance has more generally on the individual student, and wider society (Nordensvärd, 2011).

Taking this market individualism approach, one role of students has therefore been defined as a 'rational investor' of their future, with the value of HE being categorised as a post-experience good; that is to say that the value is derived from the outcome of the purchase in this case a 'good' job (Tomlinson, 2016; Weimer & Vining, 2017). Tomlinson's study of students found that in the main this investment discourse was stronger in students than other consumer labels (2016 p.157). In Lehmann's study (2009), one participant encapsulated this discourse:

- *"I wasn't really looking forward to going to class and stuff like that. I'm just looking forward to the benefits and the job that I get in the end." (p.137)*

This narrative controls the way in which HE is sold as a worthwhile activity, and at the same time providers are judged on the ability of their graduates to secure a highly skilled, high paid job at the end of their degree. Universally students believe that a degree will help them secure better employment (Patiniotis & Holdsworth, 2005) and this has been shown to affect students' expectations of what their HE experience should be like (Kandiko & Mawer, 2013).

There is also substantial evidence that class plays a role in the decision making process of what to study with working class students valuing vocational related learning over less applied courses (Lehmann, 2009a; Troiano & Elias, 2014). Troiano & Elias discuss two categories of student identified in their research: those that are instrumentally motivated to study (e.g. for their future career) or those expressively motivated (by the love of their subject). Whilst a simple analysis, it matches up to other studies where students are motivated by the subject, and increased social and human capital (Maringe, 2006; Metcalf, 2003; Ng & Forbes, 2009) A preference for instrumental learning has been found by those from working class backgrounds, but they are also cognisant that the university experience has more value that simply the graduate job prospects (Ashwin et al., 2016) including being motivated by the love of the subject and growing independence from their family. However, these social values are not always apparent in university marketing materials. Graduates also feel looking back on their experience that it is not so much the curriculum content that helps them to prosper in their graduate employment, but the transferable skills and social networks gained at university (Wallis et al., 2019). Yet working class students often prioritise academic attainment rather than social capital development during their time at university (Bathmaker et al., 2013).

This literature helps to understand how value might be constructed by students, and points to the potential for students from different backgrounds to have different conceptions of value. This next section will now explore the literature specifically on student perceptions of value for money.

3.4 Value for money studies in HE

Whilst we can start to put together a picture of how students experience university and what is important to them, there has overall been very little empirical research into how students define value for money in a HE context (LeBlanc & Nguyen, 1999; Ledden et al., 2007; Tomlinson, 2018) The majority has centred on student satisfaction (Webb & Jagun, 1997; Woodall et al., 2014) and there have been links made between student expectations and satisfaction (McManus et al., 2017; Ramsden, 2008). How time influences opinions is also explored in relation to different types of value: functional, epistemic, emotional, conditional, social (Sheth et al., 1991). Ledden & Kalafatis (2010) found that emotions rather than knowledge play a substantial role in business students defining value, but that experiences of HE change student perceptions over time as student evaluate their experience based on their prior expectations. Woodall et al., (2014) also researched business students' perceptions of value through the Net Value Equation (NVE). They found that students thought price was the determining factor in calculating value, then the lived student experience, then the outcomes of HE. Acquisition and relationship costs were considered the least important in defining value. However, the study did not look specifically at how student's background influenced perceptions of value.

The middle-class dominance in HE has undoubtedly set the rules of what it means to study a higher-level qualification. It is perceived that the working class understanding of the purpose and experience of HE is naive at best and at worse 'alien and unknown' (Crozier & Reay, 2011; MacGivney, 1996). Bradley et al. (2013) found that there are major differences with how working-class students experience and conceptualise university life. The previous section showed the full extent of how the investment narrative has influenced student's concepts of value, but it can also affect the way in which students engage in their learning experience. Rolfe's study (2002) found that where student's primary motivation of attending university was to secure a good job in the future, they were less interested in the social aspects of their university experience. Students routinely took part time jobs to gain work experience rather than spend their 'free time' out of class socialising or doing extra academic work. This is mirrored in other studies such as Callender & Kemp (2000); Coffield & Vignoles (1997) and Metcalf (2003), though Metcalf notes that term time work can be unhelpful to students' academic successes and is also mostly taken by students from lower socio-economic groups (Ainley & Weyers, 2008).

Tomlinson's 2016 study also showed that student debt changed the way in which students engaged in their learning environment and influenced their perceptions of value. Participants described their own responsibility in ensuring they received value for money, and this increased their engagement with their learning, resources and other student activities. However, those who felt more of a consumer of HE instead thought that it was the universities responsibility to get them a good degree (Tomlinson, 2016, p.159).

There is also a growing body of evidence in the literature that the way in which universities market themselves heavily influence student's perceptions of the value of HE. The notion of institutional habitus (Reay et al., 2005) describes the values of different types of HE organisations which are then used as ways to describe the university in HE marketing materials. Universities are becoming far more consumerist in their approach to marketing their courses to prospective students, and in turn are influencing student perceptions of HE as a commodity (Gibbs, 2011). This coupled with the embracing of the market by the media and a neo-liberal expression of what value for money should mean in HE (Williams, 2011) creates an environment which influences students and their parents into different expectations of the student experience and changes the relationship between students and their institution (Nguyen & LeBlanc, 2001). Media league tables also encourage a singular framing of the purpose and therefore perceived 'best quality' university experience as well as Government and the regulators facilitating this through public information policies such as the NSS and Graduate Outcomes surveys which feed into the TEF and DiscoverUni (Brown, 2011).

Risk also plays a significant role in the way in which first in family students navigate the HE system and must also be considered when talking about their perceptions of value for money. As highlighted previously, the acquisition costs for these students are high as attending university is something outside of their cultural habitus. Academic research points to how this risk can have an impact on their identity and relationships with the people around them (Cooke et al., 2004; Reay et al., 2009). They are plunged into an academic world which is very different to their pervious experiences of education, often without the pre-requisite knowledge of how to learn in a HE setting (Bufton, 2003) and some even face hostility by friends, family and their school for wanting to go to university (Forsyth & Furlong, 2003). This affects their decisions about what and where to study and often means that they must justify their engagement with HE to their friends and family in terms of the economic benefits it will bring (Lehmann, 2009a; Thomas & Quinn, 2007).

Studies cited here and elsewhere have shown that perceived value changes over time (Ledden & Kalafatis, 2010), and students can be influenced by the framing of thee HE market which is developing a utilitarian view of the value of HE and a focus on student outcomes (Gibbs, 2011; Williams, 2011). ‘Hot knowledge’, based on anecdotal evidence from friend and family also develops student expectations (Winter & Chapleo, 2017) pre-enrolment. Once at university and engaging in the learning environment there is a transformational effect which realigns students to thinking towards their current lived student experience (Ashwin, 2019; Yang & Peterson, 2004). The calculation of what they get, it is argued, comes from the motivations for studying and how their experience supports their goals (Judson & Taylor, 2014). This indicates that there is not one complete categorisation of what value for money means to students and this research should not aim to create one single truth.

3.5 Conclusion

Students are not homogenous and have different expectations, motivations and life experiences which all factor in how the calculate the value of their student experience. Much of the literature labelling students as consumers of their education in the UK have come from the perspective of academics who label a change in behaviour. However, when students themselves are asked, they provide a more nuanced response to the extent to which they feel like a consumer, and instead see that they have multiple roles of both a gatekeeper of upholding the university to its marketing promises, and a co-producer of their own knowledge creation. Mintzberg suggests that as members of society we wear four hats: as customers, clients, citizens and subjects (cited in Sharrock, 2000) and this could provide an explanation for the ways in which students are comfortable is interchanging these identities in the university space. There is evidence that universities are pushing the consumer narrative onto students and through their marketing strategies exemplifying the marketisation narrative, that many report to contest. The notion of employment as the only good outcome of HE has been contested here, and students have a far more nuanced view of the transformational nature of the HE experience.

But whilst there is research exploring how class influences student choice, and how they experience university, and how they view debt; there are very few studies that look specifically at the experiences of those who are first in their family to go to university. It is important to understand their unique perspective, especially when so much of the expectation setting, market navigation and ability to feel part of the university community is based on prior familial engagement as well as your habitus. Value for money studies in HE to date have also fallen short. Not only are there few empirical research papers published, but where there are, social background is not considered. As they are also principally situated within university business schools it also only provides one perspective on the question of value for money.

Chapter 4: Theoretical Frame

Chapter 2 outlined the history in which my research questions are situated and outlined several political interventions which have formed the basis the narrative around value for money in HE. My literature review spoke of the different ways students navigate through HE as a marketised system and brought together the limited analysis of how students derive value and how this is imp acted by their background. This chapter will now articulate and justify the theoretical lens of this research, that of performativity and market making in economic sociological theory and describes the relationship between value for money and market making within the literature.

The overall theoretical approach taken within this thesis is that markets are conceived as social structures (Aspers, 2011) and therefore behaviours within the market are impacted by prior beliefs and cultural norms. Looking at the research questions from an economic sociological perspective enables an exploration of the ways in which market economics are ‘performed’ by its constituent actors (Callon, 1998) and how value is derived from the cultural and social organisation of the market (Abolafia, 1998). The Net Value Equation (NVE) (Woodall et al., 2014) is a also explored in this chapter as it aligns to the narrative of the political and regulatory approach to value for money. Together these enable an exploration of the extent to which the political discourse and regulatory practices in market making have influenced my research participants

4.1 Market theory in economic sociology

Karl Polanyi argued in 1944 that the economy was ‘embedded’ in social, cultural and political institutions, and theorised that economic activity could not be disaggregated from societal behaviours more broadly (cited in Muellerleile, 2013, p. 1682). Whilst his work was situated before the rise of contemporary notions of capitalism and neoliberal ideology, it has been influential in future work on the sociological analysis of markets and economies (Granovetter, 1985). Markets are not static with a singular set of rules and behaviours, but instead are constantly made and reconstructed by the actors and market devices within them (Aspers, 2009; Beckert, 2007, 2009; Muniesa et al., 2007). Market actors have a 'self-interest' in the exchange of the product/service which as well as societal norms influences their behaviours and decisions (Beckert, 2009, p. 249). These social and cultural influence can be seen through the way in which markets are made, which Aspers, (2011) argues relates to price setting and how goods are described and received by consumers. This brings clarity over what is traded and the value of the goods, and thus sets out rules, cultures and discourses within the market (Callon, 1998). For markets to function and be accepted, they need to be ordered (Aspers, 2011; Beckert, 2009). Beckert argues that three coordination problems need to be resolved for the social order of markets, which are the value problem, problem of competition and problem of cooperation (Beckert, 2007, 2009). Marketing practices play a role as they influence consumer decision making through the description of the goods or through other market tools which elevate the status of the commodity and ascribe value (Beckert, 2009). However, it is argued that social and cultural habitus (Bourdieu, 2005) formulates the consumers final verdict on value because they are influenced by social conventions as well as facts, therefore the continual ordering and reordering of the market is based on influencing this social order:

- *"It is through processes of standardization, cognitive anchoring, normative legitimation, and social positioning that the subjective value attributions arise with which market actors assign value to goods". (Beckert, 2009, p. 257)*

Competition and cooperation are also fundamental parts of market coordination (Beckert, 2007). Competition is an issue for the producer in making their product the most desirable, and the rivalry created between producers is argued to generate innovation and quality that ultimately is good for the consumer (Furedi, 2011). Cooperation describes the relationship between the producers and consumers, which Beckert theorises is based on mutual trust both between the buyer and the seller, and between the different producers in the market. It is argued that market rules and behaviours are formulated and continually reviewed by actors and regulators of markets (Beckert, 2005, 2009; White, 1981).

The way in which the value, competition and cooperation is enacted in a market depends on the type of the market. Aspers theorises that there are multiple forms of markets that exist, each with their unique set of social structures and performative behaviours. Firstly, roles within the markets are important. In a fixed role market there is a buyer and a seller; in a switch role market (such as the stock exchange) the buyers can also sell and vice versa (Aspers, 2007).

Whether the product/service is based on a standard or status/prestige market is also important. In a standard market, the product is judged by an industry standard supported by legal safeguards, and it does not matter who the buyers are; *"it is what it is, and who has produced it… does not matter"* (Aspers, 2007, p. 386). Value in this type of market is therefore relatively static and communicated with tools like seals of quality, guarantees, accreditation and similar. Conversely in a status market it matters who the buyers and the sellers are, and this creates a prestige-based market order. It is argued that this makes defining the quality of the product independently impossible (Aspers, 2007), but enables a social construction of value.

Market tools such as rankings, consumer ratings, kitemarks are developed to derive value and influence consumers (Muniesa et al., 2007). Consumer choice is therefore a calculation between the different products on offer and how they meet the consumers individual need (Callon, 1998). Market information also defines and clarifies the product to consumers enabling their calculative agency (Aspers, 2011; Beckert, 2009). This agency is highly contested within the literature. Economists see consumers as rational actors, making choices based on the data available and disregarding the role of emotions and other social factors (Beckert, 2011). But sociologists see consumer choice as less rigid and predictable (Beckert, 2009; Brisset, 2016) and is a *"community-based, context dependent cultural form"* (Abolafia, 1998, p. 74). Market devices such as information tools, rules and norms therefore influence market ordering and consumer behaviour (Bessy & Chauvin, 2013; Komljenovic, 2017). This is theorised in the literature as socio-technical agencement (Çalışkan & Callon, 2010; Callon, 2007b; Muniesa et al., 2007). For example, a shopper may make different purchase choices if they are given a shopping trolley compared to a basket, or how a consumer with access to the internet will have different agency in what can be purchased compared to someone who is bound by their local high street. These devices (in these examples the shopping trolley and the internet) therefore also have agency within the market and are an important feature in understanding how they influence market behaviours. (Muniesa et al., 2007).

Through market performativity theory we can explore the extent to which actors are influenced by the construction of the market, including how it is ordered, and the information tools and devices used, and how these affect consumer views of value.

4.2 Performativity

Performativity is a widely used concept within the arts, humanities, and social sciences, and is derived from two sociological disciplines. Firstly, it draws heavily from Austin’s work on performative language that describes how words do not just exist as facts, but can also be enacted (e.g., at a wedding “I do” becomes a legal contract). Secondly, through sociologists such as Bourdieu (1984) and Butler (2010) who theorise that behaviours are socially constructed, based on cultural normative beliefs (du Gay, 2010).

Michel Callon theorises that as markets have social order, economic practices cannot therefore be independent of society, and has developed the concept of performativity within economic sociology (Callon,1998). His theory is based on the notion that economics does things to the markets it purports to analyse, rather than simply describing the activities of the economies in question (Mackenzie, 2006). Put simply *“economics performs the economy, creating the phenomena it describes”* (MacKenzie & Millo, 2003, p. 108). This is facilitated through marketing activities and value based judgements such as in influencing consumer behaviours and regulatory actions (Cochoy, 1998). There is recognition that not all economic theories are performative. The economy in question must be established in instances where discourses and theories can be influenced by the beliefs and expectations of people - known as the social order; this is what contributes to the ‘self-fulfilling prophecy’ of performativity (Callon, 2007a, p. 316). The notion of ‘counterperformativity’ (Mackenzie, 2006), describes instances of where the theorised actions of the market are rejected by the actors within the market and instead the opposite actions are performed. However, both performativity, and counterperformativity recognise that social beliefs are the driver for how actors engage in the market and is linked to ‘Actor Network Theory’ (Callon, 1986; Latour, 1987) which explains how decisions economic actors make are situated within their cultural and social habitus, but are not predetermined (Asdal et al., 2007). That is to say that their influences and motivations are entangled in their own unique set of circumstances; much like how research into HE student choice has found the ways in which applicants navigate they system and their choices are very diverse but are influenced by their backgrounds (Bourdieu, 1990; Glaesser & Cooper, 2014; Patiniotis & Holdsworth, 2005). Performativity is therefore not a static set of outcomes but is a mixture of expression, prophecies, prescription and performance (Callon, 2007a, p. 330). To answer the research questions in this thesis and use performativity theory to frame the analysis, it is therefore important to contextualise what market ordering tools participants see, and how other actors within the market are prescribing and performing the market narrative. To do this I have included an examination of the student facing market tools created by regulators and university websites to contextualise participants experience and exposure to the HE market order.

Although performativity is a widely explored theory in sociology and economic sociology, there are some criticisms and unanswered questions. Most relevant to this thesis, Fine (2003) argues that performativity theory does not consider both the macro level logic of the market vs the micro level of individual actor behaviours and the ways in which these are interdependent. I address this criticism in the design of my research through exploring how the micro level behaviours (by students and universities) are enacting the macro level logic of the market (regulatory approach). My exploration of performativity therefore is directly related to the way in which actors are ascribing value to their HE experience's and the ways in which these are influenced by the macro narrative, whilst recognising that market actors will have different framings of what a market is and how they should behave (Slater, 2002).

4.3 Performing the market in HE

Notwithstanding the fact that universities operate in multiple markets: education, catering, research, accommodation etc. (Komljenovic, 2018) and in the interests of multiple actors through its engagement with consumer markets, labour markets and institutional markets (Jongbloed, 2003; Jungblut & Vukasovic, 2018) the market of interest to this thesis is a fixed role – where a university sells its learning experience to prospective students and the value of that experience.

In the English HE sector, I argue, there is both a standard and status market being operationalised; a status market for elite HEIs such as the Russell Group, and a standard market for all other HE providers in the sector. There are both because within the HE sector there are baseline academic standards to which all HE institutions must abide by. This creates cooperative market order and comparable quality amongst the sector and as such is a standard market (Beckert, 2009; QAA, 2018). However, for some students and some universities a status market operates, with prestige often more sought after than the quality of teaching (Brown, 2008; Hirsch, 1976; Marginson, 2011). The market framing in HE is also predominantly prestige based; linked to metrics, marketing, league tables and selectivity (Geiger, 2004), and has been intentionally developed and used in regulation to enhance competition and steer applicant choice (DBIS, 2016).

For HE sector to be reframed as a market, economic actors need to be constructed and market principles embedded in the governance. This was indeed the Government policy; and universities have become to be seen as businesses, the degree seen as a commodity and students (rational) consumers of HE (Molesworth et al., 2009). For Dill, (1997) choice *is* the market within in HE aligning to the notion that calculative agency is a key action in performativity and the market (Callon, 1998). Chapter's 2 and 3 of this thesis highlighted how data and metrics have become the panacea for market making in English HE though the development of tools that aim to *"measure the things that students care about" (OfS, 2018a)* and through the publication of this data, it encourages competition and enhancement within the sector. Government and the OfS are continually developing new metrics which frame the value of the degree, but only in terms of its future economic investment and have included these within student choice data. Whilst HE may have both a public and private good (Marginson, 2011), only the economic value is communicated through official public information tools. This, it has been argued, has changed the behaviours of students (Molesworth et al., 2009) as expectations are formed through the embeddedness of market order (Fligstein, 1996; Granovetter, 2005; White, 1981).

It seems that Government is increasingly becoming the dominant economic agent within the HE market (Çalışkan, 2005), controlling the information and messaging about the important aspects of HE, expressing education as a service (Giroux, 2002), and defining the value of a university experience accordingly (NAO, 2017). However, they are not the only actor who produce HE market information. Universities also construct information about themselves, their courses and their wider activities, and can further embed marketisation (Komljenovic et al., 2018). In a study of university websites Lažetić (2020) theorises that universities develop different identities and communicate in different ways depending on how they situate themselves within the market. He sees two distinct types of university, one that is positioning itself as a public service, and one who is marketing itself as a corporate entity. Whilst this is a little simplistic, and in the UK market many providers will have a mixture of both, it highlights that preformation of the market by universities is of interest to this study, especially when university websites are a key source of information for students (Beaty et al., 1997; McManus et al., 2017). The way providers engage in marketisation and in what form (a standard or a status market), and to what end (a utilitarian framing / as a public good / ascribing students as consumers etc.) will help to understand how students of this study are steered by this marketing and framing of HE and speaks to the theoretical notions of institutional habitus and performative identities (Goffman, 1979; Reay et al., 2005) using market devices which differentiate HE providers in the marketplace.

Callon argues that information, market tools, and devices operating within the market support the construction of calculative agency (Callon, 2007a) therefore examining IAG aimed at students is important, especially as HE is not a singularly defined product, or has guaranteed outcome (Foskett & Hemsley-Brown, 2001; Moogan & Baron, 2003). Different judgements therefore need to be formed about value since it is assumed that consumers are able to make decisions based on how their choices will affect their lives (Callon, 1998, p. 4) . Cochoy identifies this as 'qualculation' to describe the qualitative judgement consumers may have to make where there are unknown outcomes (Cochoy, 2008). These judgements can ultimately be steered by the framing of HE by market actors, and create 'rationalised myths' (Meyer & Rowan, 1977) and 'imagined futures' (Beckert, 2011) such as how degrees lead to better job prospects for students (Lehmann, 2009a; Patiniotis & Holdsworth, 2005; Tomlinson, 2012). As consumers are influenced by social conventions as well as facts (Beckert, 2009) this inevitably leads to a middle class advantage in navigating the HE market (Pugsley, 1998).

4.4 The Net Value Equation (NVE)

Value is embedded in the performing of market practices through the framing of the product, its purpose and its cost until it becomes the accepted social order (Aspers, 2011; Beckert, 2009) and there are many dimensions of value such as functional, social and epistemic, emotional and conditional value (Sheth et al., 1991). How consumers make value calculations has been explored within the economic literature and is complex (Helgesson & Muniesa, 2013; Lamont, 2012). Chapter 2 of this thesis described how Government has directed the discussion of value within the HE context to that of value for money which is rooted in the principles of efficiency and commodification. There is very little contemporary empirical work on student conceptions of value for money, especially using economic constructs of consumer valuation situated within market theory. Woodall et al.,'s (2014) study bring together the economic constructions of value with students' conceptions of their experience, and reflect on previous work by sociologists such as Webb & Jagun, (1997), LeBlanc & Nguyen, (1999) and Ledden et al., (2007). Woodall et al., (p.54) synthesises these theories together to form several types of value judgements, one of which is the Net Value Equation of: costs, quality, and benefits (NVE). These three themes are a synthesis of the ways in which consumers use market tools and devices within economic sociological research and are helpful to this thesis in supporting an exploration of the judgements of value based on the associated market devices and participants own social and cultural habitus in relation to these themes. The NVE therefore enables both an economic and sociological investigation of consumer behaviour in relation to value and market making in HE.

With the further explicit inclusion of choice as a dimension (as the NVE already presupposes consumer choice within a market) these four themes align with the OfS conception and strategy for measuring value for money (OfS, 2019b) and as such has formed a conceptual map in this thesis to explore market performativity based on the construction of the HE market by the state, and how student consumers respond to this market ordering and devices. Whilst it outlines key components of consumer thinking in a market context it does not offer an understanding of the social processes that are situated behind this calculation. With markets being socially constructed it would not have been appropriate just to use this concept as a theoretical underpinning for my research. It was therefore used as a methodological tool that helped facilitate the focus groups, supported the development of the codebook, and added structure to the writing of this thesis. My theoretical approach in this study is completely different in that market making and performativity allows an analysis of the social dimension of student behaviours.

4.5 Summary

Using this theoretical framework to explore value for money aligned to both the economic theory and market practices has enabled me to focus my research questions and enabled my analysis to explore how performative first in family students in the study are. The next chapter describes my research methods and analysis using this market theory and net value construct.

Chapter 5: Methodology

This chapter will explain my research design and analysis, ensuring a robust approach to safeguarding validity. It will explain the design and processes of the data collections, outline the paradigm this research is situated in, and explain my approach to analysis and how my theoretical frame used to form findings and conclusions.

5.1 Research Design

As outlined in this thesis, HE has been subject to significant reforms culminating in the solidification of market regulation and establishing students as consumers. Yet the literature is lacking in how students from disadvantaged backgrounds navigate this market and understand their perceptions of value for money. The following questions have therefore been constructed to contribute to our understanding of market dynamics and their effect on first in family students in the discourse of value for money:

Are first in family students performing as consumers in line with HE market making, and does this influence their perceptions of value for money?

- What is the relation between the notion of value for money and HE market making, market ordering and student consumers?
- How are students constructed as consumers though policy tools, through what processes, and what kind of consumers, and how this affects first in family student views on value for money?
- What kind of market agents are first in family students becoming through the structuring of the market and policy tools?

5.1.1 Ontology/Epistemology

This research follows the interpretivist school of thought (Guba & Lincoln, 1994) which enables an understanding that human perceptions of experiences are unique but also influenced by their community and the normative behaviours within them (Crotty, 1998). My data is analysed and conclusions formed based on the understanding of these social beliefs and this knowledge is 'constructed' rather than discovered through the analytical approach (Stake, 1995, p. 99). This aligns to the belief that markets are social constructs (Aspers, 2009), and are performative. My research question therefore explores the influence market making has on student perceptions of value and their performance of the market.

As my research explores both the knowledge and understanding of its meaning, a qualitative approach is most appropriate (Merriam & Merriam, 1998). This way I am able to explore how people make sense of their choice and actions (Bogden & Biklen, 2003). I must be reflexive and recognise the impact my own views and experiences have on my approach to analysis (Guba & Lincoln, 1994). I am the first (and still only) member of my family to go to university, and as such I have an experience not too dissimilar to my participants. However, my undergraduate experience was a long time ago when tuition fees, living expenses and employment outcomes were very different. So, whilst I may be able to understand some of my participants experiences and must be mindful to not project my own thoughts, I would consider myself a partial 'other', and can therefore be a critical observer as well as an informed one. I have therefore established a number of processes in which to ensure validity of my analysis and conclusions based on the evidence collected (Hammersley, 1992) which are detailed in this chapter.

5.2 Research Methods

This research consists of qualitative multi-method research design. It includes document analysis, focus groups and follow-up interviews. Participants in three different HEIs in the North of England (high, medium, and low tariff) were recruited through an open call for contributions through their university and students' union and were selected based on balancing subject type, gender, and any previous familial experience of HE.

To understand how best to approach my research questions, I first devised a small-scale pilot study in one HE provider with 10 first in family students at a local university to myself. Two focus groups were undertaken using Woodall's Net Value Equation as the structure for my questioning (Woodall et al., 2014). Key findings showed that these students provided a differing account to the current literature on student perceptions of value for money, especially in relation to the non-financial costs of attending university. Undertaking this pilot has allowed me to hone my research questions, reframe the focus group schedules and understand first in family students concept of university life to enable a deeper engagement with my research questions.

The following table shows the timeframe in which my research was undertaken.

May - July 18	• Pilot project data collection and write up
Aug - Oct 19	• Organising focus groups and selecting students • Collecting documents from regulatory bodies and universities • Finalising focus group and interview questions • Codebook developed
Nov 19 - Jan20	• Focus groups and interviews (medium and low tariff), transcription and coding both student and documentary data
Feb 2020	• Focus groups and interviews (high tariff), transcription and coding

March - Aug 20	• Development of Thick Description
Sept 20 - May 21	• Write up

Figure 5.1 Research timeline

5.2.1 Document collection

To interrogate the construction of students as consumers, market ordering and its relation to student's views, it was important analyse how the market is framed by government agencies and performed by the universities of my participants. This enables my analysis to consider the way in which students are performative of the policies which influence market behaviours. The scope of my document collection was to analyse only information aimed at prospective students using only official information related to my research questions; specifically how government regulators engage in market making, market ordering, the construction of students as consumers and value for money. For this reason, whilst UCAS, league tables and other secondary information sources are also prospective student facing, they were discounted as this may not reflect the official policy direction of Government and may have been influenced by alternative views of value. Similarly, only information on official university websites aimed at prospective students was captured for analysis.

The key Government agencies involved in the regulation of HE are the Office for Students (OfS) and the Competition and Markets Authority (CMA). Both are relatively new in the regulatory space: the CMA having regard for HE in 2015, and the OfS created through the 2017 Higher Education and Research Act. The CMA have produced a guidance document, a single page overview, and a series of social media squares to convey to students what their rights are as consumers of HE which were collected for analysis. The OfS have a public facing website which provides details about how it regulates English HEIs, including a published value for money strategy.

However little of the site is explicitly student facing, nor aims to influence student's perceptions of value. The Teaching, Evaluation and Student Outcomes Framework (TEF), and DiscoverUni site which are also controlled by the OfS, are the principal market information tools of the sector, and are specifically developed to be student/consumer facing. These pages were therefore chosen as the primary objects of analysis. Focusing on pages aimed prospective students enables the examination of the discourse of the market through the lends of students as consumers. Whilst other pages may also contribute to market making, the focus of this research is concerned only with the way in which students are influenced by the market devices aimed at them.

The prospective student pages of the university websites are also the subject of analysis to explore how universities respond to market policies and further influence students' views. The following pages were captured (although were often named slightly differently by each university):

The homepage
About us – history, values and ethos
Study with us – approach to learning and teaching and community building
Around campus – learning and leisure facilities and accommodation
Clubs, societies, social life
Awards and reputation
BA English and BSc Geography course pages in each provider*

*the only comparable courses between the three HEIs.

Figure 5.2: University website pages captured

For the purposes of publication and to ensure provider anonymity, screenshots taken from university websites have been simulated within this thesis where they are used to illustrate points made.

5.2.2 Participant selection

Being mindful of the social and cultural differences of regional populations, and there being different rates of participation and graduate outcomes for students in different areas of England, it was thought most useful to restrict the objects of study to a single region of England (Wiseman et al., 2017). The north was chosen as the region of study due to there being a number of specific widening participation interventions taking place of encouraging more students who are first in their family to participate in HE. Research also shows that disadvantaged students are more likely to choose a HEI less than 57 miles to their home address (Donnelly & Gamsu, 2018a). My sample student population is therefore likely to come from the northern region also and therefore have similar expectations of the onward value of their degree. Whilst colloquially we refer to the North as anywhere above the home counties, there is evidence that shows that there is a clear delineation of the health, education and employment outcomes of the English population between the north and south. In an analysis of the health, education and employment outcomes of England, a line has been theorised by Dorling (2010b) to help delineate differences based on geography. Official Government statistics use nine regions to segment England:

Figure 5.3: Regions Map (ONS, 2019)

When looking at education statistics using these regions, a report from the Government’s Children’s Commission (DfE, 2018) finds that there are stark differences in attainment and progression between children in the North versus the South. For example, disadvantaged children in London and the South East are 41% more likely to achieve 5 A*-Cs in their GCSE’s than disadvantaged children in the North. Furthermore, young people from London and the South East are 57% more likely to go to an elite university than young people in the North. The data used in this publication uses the term North to describe a region that includes: the North East, North West, Yorkshire and the Humber and also includes the Midlands and West Midlands. In terms of graduate employability, the Longitudinal Educational Outcomes (LEO) data published by DfE and a recent analysis by the OfS shows a clear disparity which traces along the line of the home counties for highly skilled and/or highly paid employment opportunities for graduates (OfS, 2021). This also aligns with the analysis by the ONS of income and productivity by region (ONS, 2021).

Whilst there is no consensus over the colloquial meaning of ‘the north’ and whether the midlands should be included in the term, policy analysis and academic research shows that there are clear delineations in the educational and economic opportunities and outcomes based on region, and this is most consistently found to include Yorkshire and the Midlands. The East Midlands, Yorkshire and the Humber, and the North East are also less advantaged overall than those in the North West and West Midlands. My research sites were based in the Eastern parts of the North (which in this study includes the East Midlands and Yorkshire).

Ensuring all tariffs of HE providers were sampled was important to better understand market dynamics, as tariff is considered a proxy for prestige and quality (James, 1999). Tariff also restricts some student’s choices and therefore university selection also took account of HESA and UCAS tariff band making sure that a high, medium and low tariff university was used.

Gatekeepers at the three chosen universities were used to advertise the study among students. In two providers, an invitation to participate in the study was sent by the access and participation teams as well as by the students' union. In the third provider the students' union and the university research department participated in promoting the project (as the university did not have an access team). The text for the communication to students in all three providers was the same and made no reference explicitly to this being a research project about value for money so as not to unduly influence participant perceptions of the study. Instead, the focus groups were labelled as 'student experience' research.

Students who signed up to participate were screened using a Google Form which detailed their year of study, subject, gender, age and if any family members had prior HE experience. This enabled me to create a sample of students across years, age groups and subject areas. The final participants were chosen independently from the university, but the focus group took place on each of the university campuses of the study.

	High Tariff	Medium Tariff	Low Tariff	Total	%
Men	1	5	3	9	33%
Women	4	4	10	18	66%
Young	4	7	9	20	74%
Mature (over 21)	1	2	4	7	26%
Y1	1	1	8	10	37%
Y2	2	5	4	11	40%
Y3+	2	3	1	6	23%
Arts and Humanities	3	4	7	14	52%
Sciences	2	4	2	8	30%
Vocational/Technical	0	1	4	5	18%
Local Student	2	2	2	6	23%
Home within 50 miles	-	2	5	7	26%
Home over 50 miles	3	2	6	11	40%
Unknown distance from home	-	3	-	3	11%
No previous familial experience of HE	2	4	9	15	56%
Siblings/Cousins/Aunts/ Uncles experience of HE	3	5	4	12	44%
Received Full Loan	1	3	2	6	23%
Did not receive full loan	2	1	6	9	33%
Unknown loan status	2	5	5	12	44%
Total Number of Participants	5	9	13	27	

Figure 5.4: Overview of final selected participants

It was challenging to increase the number of participants in high tariff provider. Originally a different university was approached to contribute to the study, but no students came forward to agree to participate. This may be indicative of the low levels of first in family students who secure a place at a high tariff HEI. For the second attempt it was felt that 5 was an acceptable number of students to proceed with the collection, but due to pandemic further data collection opportunities were cancelled. After the initial analysis of the focus group and interview data I was confident that the data was valid, even with a small sample size as participant responses echoed that of others in this study, and of other student voices within the literature. Furthermore, in keeping with my epistemological position I was not seeking one single truth.

5.2.3 The pre-questionnaire

Before the start of the focus group, participants were asked to fill out a short questionnaire detailing the type of HE market information they used to decide what and where to study. During the pilot study, it was found that this would work best as a questionnaire rather than a whole group discussion because it took less time to complete and created more easily comparable data. This data was analysed after the focus groups and follow up discussions on the findings took place during the interviews.

5.2.4 Focus groups and interviews

	HEI 1: High Tariff	HEI 2: Medium Tariff	HEI 3: Low Tariff
Focus Groups	5 participants in 2 focus groups (2+3)	9 participants in 2 focus groups (4+5)	13 participants in two focus groups (6+7)
Interviews	2 interviews	0 interviews	4 interviews

Figure 5.5: Number of focus groups and interviews

Participants were asked to attend one of two focus group slots lasting 1 hour in each of the HEIs. Focus groups were organised at each provider between November 2018 and February 2019 and each focus group contained between 2-7 participants.

A semi-structured approach was taken to the formulation of the questions, with different styles of activities and questions, ranging from whole group discussion and individual reflection. Questions were formulated in an open fashion, and in a conversational style to ensure participants were able to communicate their own constructions of their experience (Yin, 2011). I was also mindful of not developing leading questions, and unduly influencing responses in relation to value for money too early in proceedings as I wanted to understand their perspective of the student experience for then to explore this in terms of value for money and their consumer identity later in the focus group.

Focus groups were structured in three parts. First, introductory activities using visual aids included warming up and facilitated discussion on university experience, and how marketing materials may have influenced student choice. The second part used the net value equation to enable students to describe their current university experience and aspiration for the future. Finally, the focus group explicitly addressed value for money (see more detail in Appendix A). Visual aids proved useful in this study as images often capture the indescribable (in this case the visual identity and culture of the universities in questions) and imagery therefore helps participants communicate more holistically (Weber, 2008). Images were taken from the participants university website as a prompt to discuss the extent to which university marketing materials were influential in their conception of the student experience. The focus group was designed to ensure that all students were able to express themselves in different ways which an equal mix of personal reflection and group discussion. I made sure that everyone had the opportunity to contribute to the group discussions and encouraged quieter participants to share their views. I was also keen to create an informal environment to ensure participants felt comfortable in sharing their ideas with each other, and to aid a deeper discussion (Guest et al., 2017).

Post focus group, an initial analysis took place of the key findings from the sessions and things which warranted further exploration in more private discussions. Whilst my pilot study only used focus groups, I recognised that a more personalised account of value was missing from the data, both due to the time constraints of the focus group and participants being in a public environment. Whilst participants were not afraid to divulge personal information about themselves or their families, I felt more could be done to collect more sensitive data and allow participants the opportunity to reflect on the discussions and provide additional insight. Participants from the focus group were therefore invited to a subsequent 30 min telephone discussion to explore the research questions further. Six participants took up the offer to discuss the focus groups in more detail from two different providers. Unfortunately, no one in the medium tariff provider wished to participate further in the study.

A set of semi-structured questions were developed to derive a deeper understanding of the issues raised within the focus group. Questions included more detail about how market information tools (and Government/media narrative) affected their decision making, what they thought a ‘good’ outcome of university would be for them, and how they thought universities should be measured for value for money.

5.2.5 Limitations of focus groups and interviews

Focus groups are an efficient method for capturing the experiences of multiple participants, both in terms of economic and time costs (Kreuger & Casey, 2000) and holding sessions in the participants own environment can improve the quality of the data collection (Vaughn et al., 1996). Focus groups can also help the researcher better understand when saturation point has been reached, if one can successfully predict participants (Charmaz, 2008; Lincoln & Guba, 1985). Finally, it allows created data about the individual participants, and group data about the subject area (Duggleby, 2005) which can creates a better understanding of the individual characteristic which may lead to a particular viewpoint, and how a consensus position has or has not been arrived. However, focus groups and interviews can also have risks that participants do not feel comfortable enough to be honest about their viewpoints, or that they do not wish to divulge personal or sensitive information. They also take a considerable amount of effort to organise, produce large amounts of data, and the facilitator must be skilled to get the best out of participants (Robinson, 1999). I have undertaken facilitation training as part of past employment, so am confident that my approach collected quality data. To ensure participant engagement from all participants I devised the activities so that that there were a mix of group and individual actions, as well as asking specific participants their views during the sessions who may have been less confident to speak. Supplementing focus group with individual interviews of some participants enabled me to add depth to the data collection and allow participants to provide more sensitive information if they wished. Other limitations considered how easily participants would be able to disconnect themselves from the ‘price tag’ of HE and what they may realistically pay. They are also yet to see the outcomes of their degree. Therefore, answers to some questions relating to value will be conceptual and based on their current feeling of how university will impact on their future.

Due to the size of the study producing a representative sample of students by the demographics of each provider was unachievable. So was any further demographic intersectionality other than year of study, gender, age, and subject. Although that cultural and social capital can be influenced by other factors such as ethnicity and home location, this study was unable to factor this into analysis fully, though some of this was able to be explored through the interviews.

5.3 Discounted Methods

Because the research question required participants to be reflective and honest about their experiences of university, I discounted surveys as a primary collection tool. Surveys do not provide the depth required to understand student decision making and would not have enabled a rich understanding of student’s motivations, expectations and how these link to their perceptions of value for money (Wilson & McLean, 1994). Many of the lines of questioning also required further exploration with participants based on their initial answers which is not something easily done in a survey. Finally, surveys are widespread in universities, collecting surface data about student satisfaction and offering opportunities to provide feedback. Not only did I want my research to be seen as external to the university, but an opportunity for these students to tell their own story, without being completely constrained by specific questions. To construct a holistic view of first in family students, a personal approach was required to connect with their story and view of the world.

I also discounted undertaking case studies of individual student participants. Whilst I believe it would have been an interesting data collection tool and would help to understand the familial influence on student expectations, motivations, and value calculations, it was not viable with the resources at my disposal and would not speak to full extent of the research questions. Furthermore, I do not work in a HEI therefore gaining access to students for a prolonged period was not possible, and as an early career researcher I lacked confidence in being able to secure interviews with those outside of the HE space. With fewer examples of students' experiences, it would have been harder to draw conclusions, especially when trying to explore students from different types of HEI, which is an important part of understanding the market dynamics in HE.

5.4 Ethical considerations

There were minor incidences of personal data being collected in this study including the age, location, and family relationships of the participants. However, as participants were in complete control as to what information they wished provide both before and during their participation, I did not anticipate any negative effects on students' wellbeing as a result of engaging in the study. Participants were able to opt out of the study before data collection commenced, and I had informed consent from all participants from the point of their initial sign up. Participants were also cognisant of how their data would be used and what impact the research may have on the sector more widely before they agreed to participate. Importantly, they were reminded that this is an independent study, and as such their university would not know what they had said individually as part of the research.

I have no previous relationship with the universities or their students and am considered an independent researcher for the purposes of this study. I did divulge that I was also a student who was first in her family to go to university, as I felt this would further enable participants to feel conformable and open with me (Oakley, 1981). No monetary compensation was offered to students to engage in the study. This was to ensure that there was no coercive participation.

Confidentiality and data protection was secured by password protected transcripts and audio files, participant pseudonyms, and agreement by participants to keep group discussions confidential.

5.5 Analysis

5.5.1 Transcribing the focus groups and interviews

Transcription is a cultural practice (Jaffe, 2007) and the act of transcribing verbal data can never be truly neutral, this is because there are a number of ways to document both the words and the meaning of those words on paper. Transcribers can add their cultural expectations and beliefs onto the transcription (Bucholtz, 2007). The act of 'entextualisation' (Bauman & Briggs, 1990; Jones, 2011) therefore is fraught with choices about what to document and how to validate its authenticity. I transcribed all of the focus groups and interviews myself, verbatim, to ensure that what was being documented was comparable across all data collection. My observations during the focus groups were shared with my interview participants to validate my initial analysis. During the focus groups, I took notes on my refection's of the discussions which were also played back to interviewees and my supervisor. These helped draw out any additional meaning in the transcriptions which might have been lost in the text. Audio recordings and transcriptions have been kept of both the focus groups and interviews to allow in depth analysis.

Whilst there was a small amount of quantitative data collected as part of the pre-questionnaire, the sample is too small to make and statistical conclusions. This data is outlined in Figure 7.1 in Chapter 7 and is used to provide additional context to participants responses.

5.5.2 Document analysis

I collected data from HE regulators and university websites in order to analyse the discourse and operationalisation of the market in HE. The OfS/DiscoverUni and CMA websites and resources were screen captured and coded using my codebook for this research, described below. For the university websites an additional analysis was undertaken using Lažetić comparative approach to university website analysis which is both a textual and visual approach in order to provide an analysis of the cultural context of the provider (Lažetić, 2020). It is unreasonable to expect that the totality and nuances of the student experience are fully captured on a single university website, especially where HE regulation is so prescriptive (Rao & Hosein, 2017). Yet the choices that are made about what to include and discount are of interest and contribute to the identity of the provider and like in the study of university mission statements by Sauntson & Morrish (2011), the lexicon used on university websites articulates the priorities and culture of the organisation and can tell us about how students are framed. Although only a partial description of the student experience it sets the tone and provides cues which aim to attract their target student population (Chapleo, 2011; Dashper et al., 2020; Nguyen & LeBlanc, 2001; Reay et al., 2001).

The visual imagery on the institutional websites were also important to capture as part of this research as they are an intrinsic part of the communication of the university's identity, and its articulation of its offer to students (Goffman, 1979; Prosser & Loxley, 2008).

5.5.3 Coding and thematic analysis

An *a priori*/structural codebook was developed which used semantic codes based around the themes acquired through the theory, policy context, literature review and pilot study. Primarily deductive codes, each were organised in relation to choice and a theme in the Net Value Equation (quality, costs and benefits). These overarching themes enabled me to look at the sociological literature on the student experience in relation to each of these headings, and also map the policy discourse and market-based literature in order to assess performativity in each area. A further overarching heading titled "market performativity" was also used which encapsulated the explicit framing of the HE market and student consumer narrative. This segment of the coding was used to supplement the policy discourse captured through the Choice and NVE headings, but also allowed a specific focus on the market mechanisms and how they interact with choice and the NVE in ways that may not have been captured otherwise. For example, the consumer discourse is overt within the policy on student choice, but no so in other areas of the NVE.

Whilst I was the only researcher using the codebook, code descriptors were used as a reminder of how the code related to the wider theory. During the data collection, transcription, and coding, a short reflective research diary was kept in order to help me to develop my thematic analysis and ensure that all themes were captured through the codebook. This diary was then used as a reference point for the development of the thick description used for analysis and how my data was helping to answer the research questions and matched with the theoretical underpinning of this study.

An excerpt of my codebook is provided below:

Name	Description
Time costs	How the data talks about the amount of time spent on other activities than studying, and/or what participants think they could be doing instead of going to university
Market Performativity	The way in which HE is framed as a market by official sources
Government narrative	What government/OfS says about universities.
HE as an investment	How does Gov/OfS/Data/Universities talk about HE in terms of an investment
League table	How are league tables spoken about
Media	How the media portrays HE and its influence on student perceptions of what the HE experience is like.
Prestige	The way in which the data talks about what a 'good' university course is
Students as Customers	The way in which students do or do not feel like they are a customer
Complaints	How complaints are spoken about
Student feedback	The way in which the student voice is talked about in relation to their experience
TEF-DLHE-UNISTATS	The way in which the TEF influence/frames HE quality and choice and how DLHE/UNISTATS Data is used.
Uni Promo materials	The way in which the university uses marketing to attract students and tells students/public about their brand.
VFM	Explicit references to the word 'value' of degree or Value for money
Quality & the Student Experience	The way in which the quality of the HE experience is spoken about
Capital Development	Discussions of how non academic skills have been developed at university including making friends, exposed to different culture
Contact hours & learning	How contact hours and how to learn are discussed in the data
extracurricular activities	How clubs, societies, going out are spoken about.
Facilities and Resources	How facilities and resources are spoken about in the data
Teaching and support	How lecturers and the support students received is talked about in the data
The Campus	The general discussions around the campus as part of the student experience. This could include the location, safety, beauty, layout etc.

Figure 5.6: Excerpt from codebook

NVivo was used to code all data sources using the same codebook. A thick description (Geertz, 1973; Ponterotto, 2006) was then created for each of the overarching headings (based on the NVE headings, and the construction of the market and students as consumers) which combined the different data together (students, university and Government sources, research notes) in a thematic analysis (Braun & Clarke, 2006). After an initial analysis of each of the coded areas, an overarching description of the student generated data was also produced based on the research questions of the study. Whilst I did not employ site case studies in my analysis, the thick description also included additional context of the student such as:

- Which tariff HEI
- What subject they studied

- Age
- How far away from home their institution was
- Whether they were given full maintenance loan
- If secondary family members had experiences of HE (such as an aunt/uncle),

The thick description included an examination of three axis of analysis: the horizontal (how policies are enacted in different locations taking account of the distinctive environment – in this case each HEI), the vertical (how different demographics and attributes affect their viewpoints) the and the transversal (historical/political influences and the way the market was shaped by Government and HEIs) (Bartlett & Vavrus, 2017, p. 3). This enabled a sociological reflexivity which brought together the political context with the lived reality of students (Bourdieu & Wacquant, 1992) and works naturally with my theoretical frame as it enables me to look at both the value for money policy discourse as set out by Government, and the way in which students perceive and respond to it. It also enables me to draw from other academic literature which explores these key concepts from the prospective of more affluent students. From this thick description I was able to produce my analysis chapters which synthesised how market theory and performativity was signalled and enacted (or not) by these students.

5.6 Summary

This chapter has provided an outline of the way in which my research questions have been operationalised within this study, and a description of my ontology, epistemology, research methods and approach to analysis in keeping with my theoretical frame. My findings will now be presented in the subsequent chapters using the Net Value Equation/OfS approach to value for money to structure the analysis. My analysis starts with the examination of the regulatory and university approach to market framing in Chapter 6. Chapter 7 then presents the data created by the student focus groups and interviews and includes reflections of the regulatory and university approach. Finally, my conclusions chapter will synthesise the key findings specifically in relation to my research questions.

Chapter 6: Market Framing of Consumerism and Value for Money by Regulators and Universities

The following analysis will interrogate how regulators have constructed the market and consumer narrative within HE and how university websites (for the three HEIs in my study) responded to the policy discourses set out by the regulator. Taken together, conclusions are drawn on how they work collectively in performing the HE market, and the type of consumers being constructed. I then compare these findings to the student feedback in the subsequent chapter.

Firstly, each organisation's data will be presented with an initial analysis of how the market is constructed, with a specific focus in the role of students as consumers taken from my thick description. Secondly the analysis looks at the data specifically through the lens of choice, quality, costs, and benefits.

6.1 Introducing the market and students as consumers approach

6.1.1 Competitions and Markets Authority

Unsurprisingly the Consumer Markets Authority label students as consumers of HE within their public documents. Their guidance aimed at students describes them having consumer rights, and that universities provide 'a service' to students (CMA, 2015). The language of the documentation mimics the language of CMA guidance for all consumers in general, using the phrases "terms and conditions of contract", "distance selling", "educational service". However, it recognises that the HE experiences is slightly different to other forms of consumer contract in that it is much harder to switch courses/provider if you become dissatisfied with 'the service'. It therefore places a great emphasis in the IAG available to prospective students for them to be able to make the right choice first time.

The CMA has produced a detailed guide, a one-page explanatory note, and three poster/social media squares to convey to students their consumer rights based around having good quality information, better understanding the terms of the contract with their HE provider and having a right to complain (CMA, 2015b). They are actively asserting to re-frame the student as an individual with consumer rights, rather than an active participant of their learning environment and their guidance places no responsibility on the student to do anything in the relationship between them and the university (the institution is solely responsible for ensuring their contract is upheld). It aims, through this intervention, to bring forward market order by clarifying the ‘product’ to potential students, and exposes applicants to some of the rules, discourses and performance metrics of the HE system (Aspers, 2011; Beckert, 2009). It enables student agency over their experience (Callon, 2009) and as such shifts their power towards being a consumer. By increasing awareness of consumer rights through these multiple documents they are empowering students and their parents to hold universities to account through market devices such as complaints processes, and for the media to embed market ideology in the public discourse of universities.

- *Have you been given information about how to complain?...*
- *Have you had unexpected increases to your tuition fees?...*
- *Have you had unexpected changes to your course?... Make sure you have the complete picture*

Figure 6.1: CMA social media squares (CMA, 2015b)

This is particularly the case when looking at the social media squares above. The language used are evocative and mirrors that of no-win-no-fee adverts which were prevalent in the early 2000's and always start with "have you…. (suffered an injury at work/been in an accident that wasn't your fault). The language used in these posters evokes a similar reaction to this and has the potential to categorises students as a likely victim which encourages students to act as a consumer.

The advice to students in their documentation also signals a disaggregation from their rights as a student consumer, and their rights as a customer of other non-academic university services, aligning with the view that a university is a provider of many services and acts in multiple markets (Komljenovic, 2018). The CMA does this by ruling that a university cannot withhold degree if the student is in debt for non-academic university services such as accommodation or childcare. The CMA is therefore explicitly constructing a consumer relationship within an academic context that is disconnected to the relationship with other university services.

6.1.2 Office for Students

The Office for Students takes a slightly different approach to the framing of students as consumers. Whilst they make reference to students being protected under consumer law (OfS, 2019a), and have various articles which align to the CMA guidance, in their own publications they use the language of both consumer *and* student protection. This can be most clearly seen in their Value for Money Strategy (OfS, 2019b, p. 9) where they are strategically uncoupling the consumer label from some aspects of the student experience, with their 'student' protection work covering some of the lived experience whilst at university (as well as onward graduate outcomes) and the 'consumer' protection relates to how market information describes the experience, and the extent to which this contract is fulfilled. Market information is seen as a primary market making tool by the OfS, both for student choice purposes, and how data informs their judgements of quality and fuels competition. Their framing of the market both creates a standard market (where there are threshold standards for all providers), whilst also promoting a prestige market to drive competition.

The OfS regulatory framework also sets out that students have the *"opportunity to be engaged with the governance of the provider"* (OfS, 2018b, p. 145) yet there are no commitments to improve student partnership models in its workplan. The OfS manages the official public information for prospective and current students (such as the NSS, TEF and DiscoverUni comparison sites) and are responsible for the majority of the market-based devices operated in English HE. This embeds market order in the sector, and through its regulatory direction establishes students are consumers even if they themselves are reluctant to use the specific phrasing in their own publications. The change from HEFCE to the OfS and their mission to 'protect the student interest' is the very essence of general performativity of the HE market and framing students as a consumer of HE. There is however an emerging tension in how the OfS works 'in the student interest' and whether students have a voice in how the regulator operates. Much of its activity is steered by Government directives rather than from feedback from students themselves.

6.1.3 University websites

The university websites sampled in this thesis engaged in the students as consumers discourse through the language they used and the information they provided. All used the phrasing 'you' when describing the student experience which signals consumer agency and embed the ideology of personalisation. Their websites were also structured in similar ways, with similar headings, and similar course information which further points to compliance with market order and the marketisation agenda (Lažetić, 2020). However, the homogenisation of information to prospective students has been directed by a regulatory requirement based on the students as consumers guidance (HEFCE, 2017). Each of the universities were compliant with these requirements and as such were embedding market logic into their marketing materials.

Although content was comparable across the websites, institutional habitus was still communicated. Two of the three universities sampled were high ranking in league tables, although only one was a Russell Group member. Both of their homepages communicated their mission of working in the public interest, speaking mainly about how their university was improving society and applying research to local, national, and global problems. In contrast, their applicant facing sections aligned to a corporate marketing approach defined by Lažetić and focused heavily on the prestige and ranking of the provider and the employment opportunities this awarded their graduates. Whilst the terminology used on the sites were aimed at creating a brand which centred their institution as a universal public good, the content is also aligned to market making principles by promoting their prestige and encouraging applicant decision making based on their reputation and the functional value of their degree. Studies such Sauntson & Morrish, (2011) have also showed that in analysing university mission statements there is a clear delineation between prestigious providers framing themselves as globally and socially important, and modern universities who focus on their delivery of learning and professional practice (and is thus more consumerist) which was also found in this study and illustrated in the following example:

> Be part of a prestigious, research intensive Russell Group university. Here you'll gain skills that will be invaluable to you, personally and professionally. Take part in research, tailor your experience with discovery modules and take advantage of life-changing opportunities. We're top 100 in the QS World University Ranking 2019. Here you'll have an exceptional student experience.

Figure 6.2: "Study with us", HT

In contrast the lower tariff provider's homepage was focused solely on information for applicants, rather than the public more broadly, and this was written in consumeristic language. When diving deeper into the "about" sections however, a student community narrative emerged which spoke to their target audience.

> student journey is a uniquely personalised one. As well as meeting friends for life, you'll get to know your academics because, with us, you're much more than a name and number.

Figure 6.3: "Join us", LT

Both the medium tariff and the low tariff providers also communicated a student as partners approach to their learning community as part of the 'why us' sections of the website.

Student as Producer
Student as producer is a model of teaching and learning that encourages academic and undergraduate students to collaborate on research activities. It is a programme committed to learning through doing.

The Student as Producer initiative was commended by the QAA in our 2012 review and is one of the teaching and learning features that makes [university X] experience unique.

Figure 6.4: "What you need to know", MT

Whilst these two providers explicitly signalled students would be collaborators; this can also be viewed as creating a brand around individualism which is a component of a marketised system. As discussed in Chapter 3, the students as consumers debate is very complex and ideological. What separates these two universities from the high tariff provider is how they trade on a different type of community ethos. Here students join a learning community who recognise difference and encourage collaboration. In contrast, the high tariff provider described its community as an exclusive club and an elite product. They are all signalling cooperation with students as consumers, but within different types of markets, a standard market for the low/medium tariff provider, and a prestige market in the case of the high tariff institution (Aspers, 2011).

6.1.4 Summary

When looking at regulatory discourses and university websites there is a clear top-down declaration that students have consumer rights. Universities in this study were compliant with regulatory requirements to provide consumer information and were engaging in market ordering. However, the way in which universities describe their relationships with students once they arrive on campus were very different depending on the ethos and prestige of the provider. The low and medium tariff HEIs were fostering a partnership approach to the student experience, in comparison to the high tariff provider who was focused more on articulating its prestige rather than its relationship with students. This will be explored further below.

The OfS articulates a more nuanced approach to students as consumers in comparison to CMA with both a duty to protect the consumer *and* student interest – differentiating ‘consumers’ during the student choice/contract phase and ‘students’ during their experience. Through its regulatory approach it embeds both a standard and prestige markets and is the gatekeeper to the market information tools available to student consumers. The next sections of this chapter will expand on these points in how the market is framed within the different aspects of value: choice, quality, costs, and benefits through the lens of the CMA, the OfS and how universities respond to market framing and policy messages of the regulators.

6.2 Student choice & quality constructed through market devices

6.2.1 Information tools and the creation of a dual prestige & common market

At the most fundamental level, the way in which the student consumer narrative has been developed in HE is through student choice and public information policies (DBIS, 2011). The CMA almost exclusively talks about students’ consumer rights in relation to whether the experience marketed (sold) to students reflect the reality of their experience and they have in the past issued fines to HEIs for misleading advertising claims often relating to university rankings (Sweney & Weale, 2017). Framing consumer rights in relation to changes on the course re-enforces the contractual nature of IAG and awards students as a consumer more power over the institution if it fails to meet its promises on course content, structure, and delivery.

Data is therefore the panacea of market making and is the central force behind the regulatory approach to market order. Market devices including the TEF and DiscoverUni are managed by the OfS who are the gatekeeper to all public information sources about HE. Consumerism is encouraged by official IAG sources through the construction of these calculative tools, and HE regulation orders the market through encouraging ranking and competition between providers. This endorses a prestige/status market approach (Aspers, 2011; Beckert, 2009). However, with baseline quality standards in operation, and sector coopertation still rife, a common market also exists in HE for those non elite instittutions. This two-tier system can most easily be described as students with high entry grades are offered a choice of providers based on a prestige market, and those with less UCAS points navigate a common market of lower tariff providers who compete on different terms. Tariff therefore is the basis of status in the market and is perceived as a measure of quality in its own right (James, 1999).

A further embedding of the status market rationale can be seen in the official public information website DiscoverUni. It is an OfS run website which pulls together public information for all courses at HE providers to enable an easy comparison for prospective students, similar to price comparison websites such as for insurance. Data used includes statutory information (NSS, Graduate Outcomes, LEO) with other information linked to the university's own websites such as how the course is taught and assessed, and additional course costs. The site also contains advice pages to help prospective students understand the data, and some tips on how to choose the right university. Like the OfS website, DiscoverUni does not explicitly report students as customers, but instead imparts information that is covertly aligned to the marketisation agenda and thus encourages prospective students to perform a consumer role. By the virtue of singling out certain types of information (such as student satisfaction, graduate outcomes and future salaries) it builds trust with the applicant and, to an extent, subverts some applicant uncertainty about what to expect from their university experience; creating a 'decision frame' (Brisset, 2016) to support student choice.

The TEF uses a simple grading system (gold, silver, or bronze award) to support students to understand this complex data more easily and enables HEIs to market their quality to students (and thus influence student choice). The medium and low tariff providers in this study actively promote it's TEF score to prospective students and enables them as less prestigious providers to articulate their excellence unbounded from the traditional notion of a 'good' university. Conversely, the high tariff provider, who already has prestige within the sector did not actively promote their gold TEF score.

The data available to prospective students does not come without shortcomings. For example, graduate outcome data only measures the short-term impact of a university degree (15 months after graduation) and costs of living data can only ever be estimated. The validity of the NSS is also questioned by the discourse that students cannot reliably assess the quality of their experience and that their performance as consumers skews their responses to the survey (Nixon et al., 2016). To this end the OfS recently halved its impact on overall TEF awards and in the summer of 2020 the HE minister announced a 'root and branch' review of the NSS which indicated its complete or partial demise (Donelan, 2020). Consumer satisfaction surveys are a widely used tool across all industries and markets, and prospective customers often expect to know what other customers have thought of products and services. The creation of the NSS in HE was an example of how socio-technical agencement (Callon, 2009) was embedding itself into the market approach to HE, but the future of this sort of consumer tool is now unknown.

6.2.2 Encouraging rational decision making

The way in which this information is presented to consumers has an influence on how they should act within the market (Ahrne et al., 2015; Muniesa et al., 2007).

Because the government and the regulators have such power in the information presented about English HE, it asserts a dominant concept of what the 'product/service' should be perceived as by prospective students and the general public. It's goal to manipulate consumers in acting more rationally, based on Government's conception of what HE is for, rather than for the many reason's students choose to attend university that sits outside of the functional value narrative (Ashwin et al., 2016; Marginson, 2011; Tomlinson, 2017a). Market ordering through TEF and DiscoverUni creates an environment where the information is seen as valid, even though there is considerable evidence to suggest otherwise. Whilst public information may not have a meaningful bearing on final decisions, it has changed university behaviours which further embeds market order (Brown, 2012; Dashper et al., 2020; Molesworth, 2011; Nixon et al., 2016; Tomlinson, 2016).

Accessing advice and guidance is also an important aspect of the decision process for students (Ashwin et al., 2016; Hemsley-Brown & Oplatka, 2015; Tomlinson, 2017b) and the DiscoverUni site providers some generic advice to students such as demystifying league tables:

League tables can seem like an easy way of finding the best places to study, but you should think about what is important to you when you are making your decision and look at other information as well.

They use different pieces of information to come up with an overall ranking and some may weight the things that are important to you more highly than others. It is worth checking what they use and what is given greatest importance when arriving at the final scoring. That way you can decide which ones are likely to be useful to you.

Some tables give research quite high significance, which may not be as relevant to you as student satisfaction, for example. Some give weight to tariff entry points, which are not an indicator of successful learning, teaching and student support, and can reflect inequalities in relation to access to higher education.

Figure 6.5: DiscoverUni "Rankings and other Information"

These signposting and advice pages continue to underpin HE as a status market, whilst also providing some context to help student decipher some of the hidden rules of the game (Archer et al., 2003; Ball & Vincent, 1998). The IAG narrative conforms to the view that consumers need clarity over what the market is in order to be more rational (Aspers, 2011; Beckert, 2009) and the OfS operationalises market tools and consumer ideology to demystifying HE to prospective students and the public at large which, they would argue, helps the public make a value judgement about HEIs (OfS, 2019b). This is because markets based on prestige are vital to inform value judgements and consumer choice when there is little variation in price (Teixeira, 2006).

6.2.3 Constructing institutional habitus

Market framing by Government has impacted on the way in which universities construct their information tools such as their websites. All three of the university websites analysed met the definition of a corporate brand identity and were very generic across all three providers and course types (Lažetić, 2019). Each of their website structures had similar headings, and the contents of their course pages were universal. The two high tariff providers had nearly identical page headers which focused on a mixture of audiences:

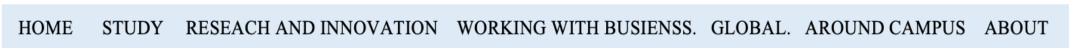

Figure 6.6: Homepage, HT

Figure 6.7: Homepage, MT

However, the low tariff provider’s homepage took a different steer and was focused solely on information for prospective students:

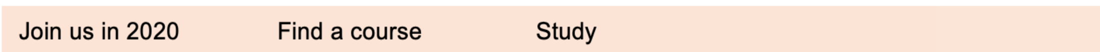

Figure 6.8: Homepage, LT

The information provided by each of the universities course pages were generic and almost identical. This is because they were modelled on the headings outlined by the CMA in their guidance to providers. These included: Course overview, course structure, teaching and assessment, entry requirements, fees, and funding, how to apply.

Although these parts of the website offered a very similar experience for prospective students to find information, there were major differences in the way in which the ethos and values of the institution were communicated to students. Through their articulation of research activity between the HEIs a clear hierarchy emerged. The high tariff provider spoke mainly about its global impact, the medium tariff provider mostly about national impact (as well as some global and some regional), and the low tariff provider principally about its regional impact. Whilst an indicator of status to the public of their research prestige and therefore their overall ranking (Dill 1997; Horta 2009), this also signals their niche in the HE market and indicates the actors they primarily serve and the brand identity they are creating (Bacevic, 2019; Chapleo, 2011). Many prestigious universities have chosen to not disclose their TEF score as part of their marketing activities (even when they have achieved a gold award), such as the high tariff provider in this study. For them, the global and national HE league tables that measure both teaching and research are more aligned to their brand and conception of HE in a prestige market.

Each HEI website had an ‘about’ page aimed at prospective students which created an expressive assemblage to describe their community (Bacevic, 2019). The high tariff institution affirmed their elite status by saying how sought after their graduates were, and the strength of its global alumni and scholar network. The medium tariff institution highlighted their TEF gold status, their socially conscious research, and close-knit campus community. Whilst the low tariff provider focused on showing prospective students a personalised, inclusive, and supportive campus experience. There was also greater focus on student safety and a specific section about their fair admissions process which reject the market-led practice of conditional unconditional offer making.

> **A Gold Standard University**
>
> Students are at the heart of everything we do at [university x], from our award-winning teaching to our great industry links and outstanding student experience. We are here to help you succeed.
>
> Employers are increasingly looking for individuals who can make a difference in today's global workplace. With our expert staff, modern facilities, close links with businesses, and world-leading research we aim to provide the tools you need to achieve your career aspirations.
>
> The [university x] prides itself on the quality of its teaching, which is reflected in our Gold award in the national Teaching Excellence Framework. We are also ranked in the top 20 universities in the UK in the Guardian University Guide 2019.

Figure 6.9: "About us", MT

> **A name not a number – teaching staff who want to get to know and support you**
>
> The people who teach you will know you by name. You will have unrivalled access to academic support and personalised learning experience- that is why we are rated 10th in the UK for teaching quality (Good University guide). Your tutors will support you and most importantly they will push and challenge you. Our students tell us that this is a major reason why we gained an above average 86% student satisfaction rate in the 2019 National Student Survey.
>
> **There for you when you need us- support from enrolment to graduation**
>
> We work hard to help you settle in and adjust to university life. We'll be there for you right to the end of your studies and beyond, with specialist support that can be accessed from one place.

Figure 6.10: "Why we are different", LT

Each institution's recruitment spoke directly to their intended applicant audiences and their specific needs using their own institutional habitus and assemblages. Affluent families are able to decipher the prestige markers put out by the high and medium tariff provider, but the low tariff provider speaks directly to its non-traditional target group through its articulation of a supportive and inclusive academic community (Pugsley, 1998; Reay et al., 2010; Thomas & Quinn, 2007). This also shows the way in which each university is building trust with its audience (Beckert, 2005) which is especially important for the medium and low tariff providers who are not traditionally seen as high quality universities.

6.3 Framing the costs and benefits of HE

Information about tuition fees are standard across official information sources and university websites, and the CMA and the OfS frame their regulatory work on consumer rights based on student's paying a large percentage of the cost of teaching though their tuition fees (Komljenovic et al., 2018). The OfS cite a dual responsibility for ensuing value for money for both the student and the taxpayer:

> The Office for Students (OfS) has a statutory duty to have regard to the need to promote value for money in the provision of higher education. It is one of our strategic objectives to ensure that all students, from all backgrounds, receive value for money. We also seek to ensure value for money for taxpayers.
>
> - Students receive value for money when they experience the full benefits of higher education – both during their studies and afterwards – in exchange for the effort, time and money they invest.
> - Taxpayers receive value for money when higher education providers use public money and student fees efficiently and effectively to deliver graduates, from all backgrounds, who contribute to society and the economy.

Figure 6.11: OfS Value for Money Strategy

This is important because their framing of value has competing interests, where students may have a very different view of quality and value (that are not always linked to graduate outcomes and future salary), compared to the taxpayer and the state. This tension is explored with students in the next chapter.

The tuition fees are not the only cost considerations in HE. The CMA prescribe that HE providers must give an estimate of the cost of other academic costs such as for books, field trips and equipment. Each of the universities sampled highlighted additional resource costs such as field trips, and the high and medium tariff provider have additional generic pages about the costs of equipment and professional memberships. For example:

> While the school heavily subsidise is or covers the costs of all compulsory taught field courses you may have to supplement these trips depending on the destination you choose. There will however always be a free option for you to select. You may incur some costs for some optional field trip modules. Full details are available on request.
>
> There may be additional costs related to your course or programme of study, or related to being a student at the University.

Figure 6.12: Geography course page, HT

There are also non-academic costs for the majority of students such as accommodation and food costs. Only the high tariff provider has a comprehensive page dedicated to the variety of costs of study, the medium and low tariff focus predominantly on the costs of their own managed accommodation and the bursaries and loans available. The DiscoverUni site does not provide any information about the additional costs of living for students, instead it signposts students to external information sources such as UCAS and Money Saving Expert. Considering this will typically be the first time a student has had to live on their own and manage their finances, the level of detail in helping them understand these costs is unclear. The official data sources and universities are therefore not highlighting the potential issues this could cause students, especially when for the most part the maintenance loan does not cover students basic living costs (Brown, 2020).

6.3.1 Constructing HE as an investment product and establishing the functional value of a degree

Regulators and universities in this study frame the cost of HE as an ‘investment’ in a student’s future. To do this the narrative focusses on the functional value of degrees and their influence on potential future career opportunities. This commodification narrative has directly influenced the way in which the universities of this research described their courses. Looking at the course pages related to English, the low tariff provider described their course in relation to how the content and skills acquired would be directly applicable to the literary industry. The medium tariff provider gave less signalling of the industry specific and transferable skills gained from the course, instead focusing on highlighting the career paths of their graduates. Only transferable skills were highlighted in the high tariff provider's course page.

Our English Literature experts are experienced researchers, readers and writers, who ready to help you make connections between the written word and the real world. We give you the skills and opportunities to become a sophisticated reader and critic of a wide range of literary material, covering different genres, eras and cultures. You will also develop personal and professional skills to enhance your career prospects, such as independent learning advanced analytical reading, and increased confidence as a writer and critic.

This course gives you the opportunity to gain professional experience on our dedicated employability module. You'll explore your literary interests and shape your own degree from a wide range of different modules, with the opportunity to try new forms of writing and be assessed in a range of ways (with no exams).

Figure 6.13: Course page: English, LT

Explore a lively and varied collection of texts, from mediaeval literature and the Renaissance through to postcolonialism and postmodernism, with an English degree at [University X]. The BA (hons) English course covers poetry, fiction, and drama, as well as less traditional literary forms such as life-writing and graphic novels. Throughout the course students are encouraged to consider literature within a variety of theoretical historical and cultural contexts. There are opportunities to study Victorian literature, Modernism, Romanticism, and contemporary writing from a global perspective.

Career Opportunities

Graduates can go on to careers in publishing, journalism, advertising, public relations, the civil service, and communications. Some choose to continue their studies at postgraduate level, while others undertake qualifications in teaching.

Figure 6.14: Course page: English, MT

This varied and engaging course allows you to explore a vast range of texts concepts and themes within English literature. From novels to poetry, drama to non-fiction you'll undertake in depth textual study, gaining advanced skills and interpretation, critical analysis and reasoning. You'll also explore the historical, social and cultural context of the textual study. You'll discover the development of English literature through time, exploring changes in techniques and discourses used by writers.

A degree in English equips you with a range of transferable skills in addition to your subject knowledge.

You'll be an excellent communicator who can present well reasoned arguments and conclusions clearly, whether verbally or in writing. You'll have strong organisational and time management skills from managing your own workload. Crucially, you'll be able to conduct through research, interpret and analyse complex information and then think critically about what you find to draw your own conclusions. All of these qualities are very attractive to employers, and our graduates have gone on to find success in diverse careers within and beyond the arts. They include the creative industries, advertising and marketing, education, journalism, law, publishing, radio and television, as well as administration, business and finance, charity work, the civil service, management, management consultancy, and social welfare. Many have also progressed to postgraduate study.

Figure 6.15: Course page: English, HT

These examples show that functional value is being framed by the knowledge and skills acquired during the course, but the way it is communicated to different audiences shows how social and cultural capital plays a role in the construction of this commodification. For the high tariff provider, their articulation of skills plays to the normative middle class understanding that for non-technical subjects the transferable skills acquired are as important as the specific subject knowledge (Tomlinson, 2008). But for the low tariff provider, whose target audience is less affluent, they are playing to the working-class perception that vocational degrees are more valuable (Henderson et al., 2020; Lehmann, 2009a), and as such highlight the industry specific skills their gradates will acquire.

The BSc Geography courses for each provider are vocational qualifications all accredited by the same professional body but communicated a different form of functional value in relation to personal growth and fulfilment. The high tariff provider comprehensively outlined specific industry employment opportunities which would benefit the student's own professional aspirations, whereas the low tariff provider focused on how the individual could change the world. The medium tariff provider spoke about the global geographical challenges but did not empower the individual to necessarily think of themselves as part of the solution through future employment outcomes, but instead the impact research could have on society. These universities are therefore offering mixed signals in relation to the future exchange value of their degree. Both the high and low tariff universities heavily communicate the functional value of their education, but for the courses sampled in this research, the medium tariff provider focused more on the content of the course and the student experience offer rather than its onward exchange value. For the high and low tariff providers this is important because their target audiences, whilst different are becoming more utilitarian in their view of HE and buy into the investment narrative of HE (Lehmann, 2009a; Molesworth et al., 2009; Salter & Tapper, 1994; Tomlinson, 2016).

This signalling is not just prevalent on the university websites. Advice given to students by the OfS through the DiscoverUni site says that if they don't know what to study suggests students *"study something that helps with your career"* (DiscoverUni, 2020a) . It also suggests that employer's value any degree, not just vocationally rooted ones. These statements clearly align to the investment narrative of HE without mentioning salary performance explicitly and underpins the commodification of HE as a product with functional value. The site recognises that not all students wish to make the same choices about what and where to study, and frames its advice based on applicants' personal circumstances. For example, it specifically makes suggestions to students who wish to stay closer to home by imparting:

- *"if you need to stay closer to home look at local institutions to you, our course pages tell you what other students thought of the course and what their employment outcomes have been" (DiscoverUni, 2020b).*

This is still utilitarian framed advice, and continues to encourage the performativity of the market, even when there are more limited options available.

As well as performing marketisation through a metrics-based awards programme for universities, the TEF also frames its usefulness in terms of supporting students to choose based on the "investment" ideology of going to university. It does this by saying "students invest significant amounts of time and money" (OfS, 2018a) and therefore students should expect a high-quality experience which the TEF aims to measure.

This encouragement of the investment narrative and the commodification of a degree is widespread by both the regulator and universities themselves. As well as embedded within student choice policy, it is a key part of the definition of a good quality university with the employment outcomes of graduates being a central part of the public information provided to the public through DiscoverUni. It is also routinely used as a regulatory tool in TEF and other Governmental audits of quality. For example in the recent expansion of student numbers in healthcare and key STEM subjects required only universities which could show a high level of highly skilled graduate employment were eligible to apply. The analysis of university webpages, the OfS or CMA made no suggestion that there were any other key benefits of obtaining a university degree. It seems that the commodification of HE has led to only functional value being reported (Komljenovic et al., 2018). What is most concerning about this approach is the emphasis on graduate outcomes only one to three years after graduation, and not a longer-term analysis of the benefits of HE on employment or other personal circumstances, symbolising that the short-term investment narrative is more important to policy makers than the long-term benefits of HE.

6.4 Summary

This analysis has shown that HE is being redefined solely based on the outcomes of graduates, and regulators have been successful in market cooperation which forces universities to perform and embed a functional value narrative, and to a varying extent frame students as a consumer of HE. The way in which value is framed within the sector and helps to justify the new funding approach where the financial burden is placed on the individual student. In practice, the loan system means government bears the greatest risk from students' decision making as the underwriter of the loan. It is no wonder then that the functional value is so important to government, and desires to manipulate student choice towards courses and providers where graduates obtain highly paid, skilled employment and is currently re-designing quality metrics to place more emphasis on these outcomes.

As well as the OfS policing these market devices it also has specific student facing page on its website entitled "*value for money as a student"* (OfS, 2020) which aligns with market making ideology and reenforces the market ordering by creating clarity over what should be expected by the student, sets the rules and cultural expectations of what good quality looks like, and entrenches students as consumers who have the right to complain. Part of its role is to create competition in the market through the operationalisation of TEF, encourage new providers into the sector and encourages students to rationalise their choices based on functional outcomes which are all part of prestige market ideology. It fundamentally ignores the secondary standard market in HE where students may not have unlimited choices or able to make ‘rational’ decisions based on the information provided to them.

Notwithstanding the homogeny the CMA guidance has brought to the university websites particularly their course pages, prospective students can learn a lot about the culture of each provider by the language used and the emphasis they place on their student experience offer (Bacevic, 2019; Chapleo, 2011; Nguyen & LeBlanc, 2001; Sauntson & Morrish, 2011). This analysis has shown the low tariff provider more focused on the individualised student experience, the high tariff provider focused on its international prestige and research reputation, and the medium tariff provider somewhere in the middle; focusing on both its research prestige and teaching environment and thus signals its status within the HE sector and speaks to their target audiences. As found elsewhere, university websites are on the whole reframing their educational offer in a utilitarian framing of HE which has the potential to directly impact students’ behaviours and expectations (Molesworth et al., 2009). Whilst there may be multiple conceptions of the student: as investors, as consumers and as co-producers (Tomlinson, 2017b), only the first two of these are realised in the policies and practices of regulators and universities in any meaningful way.

This analysis has set the scene for the next chapter where students responses to marketisation and value for money will be used to show the extent to which these research participants have been influenced by this overarching commodification narrative set by regulators and universities.

Chapter 7: Student's conceptions of value in a marketised HE system and their role as a consumer

The previous chapter explored how universities and regulators enact the market and are constructing students as consumers. This second analysis chapter will now draw on the student data collected in this research to explore how first in family students have responded to market framing by regulators, and universities and constructed their perceptions of value for money based on their student experience. Like in Chapter 6, this chapter will be structured through the four headings of choice, quality, costs, benefits to frame discussions of value for money. An analysis of students as consumers will be explored in the quality section of this chapter, as this was where participants articulated their views on themselves as a customer most strongly.

7.1 Student choice: informed decision making and the use of data in market making

One of the key principles of the students as consumers and marketisation narrative links to the ability for applicants of HE to make an informed choice about what and where to study. For Dill, (1997) choice *is* the market' in HE and calculative agency is a key action in performativity (Callon, 1998). This following section with therefore detail the accounts given by student participants on how they made choices, and the influences different information tools had on their decision making.

Before the commencement of the focus groups, participants were asked to complete a short questionnaire which asked which information tools they used when making their application choices. The following figure outlines the results of that pre-questionnaire:

				Very Helpful				Not Helpful
Rank	**Information Type**	**N=**	**Average**	**1**	**2**	**3**	**4**	**5**
1	Open Day	23	1.26	18	4	1	-	-
2	Specific course content provided by the university (module topics etc.)	16	1.43	12	1	3	-	-
3	League tables	18	1.88	7	8	1	2	-
4	University website/official social media	25	1.92	10	10	2	3	-
5	Which? Uni/ studentroom /other non-official information website (please specify…….)	15	2	5	6	3	1	-
6	Potential future careers	18	2.16	2	11	5	-	-
7	Unistats/DiscoverUni – Official Gov. Statistics	12	2.33	3	5	2	1	1
8	University TEF Score	11	2.54	2	4	2	3	-
9	Teachers	17	2.58	3	6	4	3	1
10	National Student Survey	17	2.64	3	5	5	3	1
11	Potential graduate earnings	17	2.82	1	7	5	2	2
12	Parents and other family members	15	2.86	3	3	2	8	-
13	TV/Movies/YouTube	10	3.3	1	3	4	2	-
14	Newspapers and Magazines	7	3.57	-	1	3	1	2

Anything else: please specify

- friends already attending the uni
- University fair - mixed universities all in one hall each with their own stand
- location and how far from family home
- Friends and other mature students I met at the open day

Figure 7.1: How helpful were the following things when helping you make a choice about what and where to study?

There were no major discernible patterns in the response by gender, subject type or whether they had extended family members that had attended university. The only noteworthy difference related to the tariff of provider, and only specifically the league table question, where the students from the medium tariff provider thought league tables were more useful than students from the high or low tariff provider. This may be explained by how well the medium tariff institution does in the league tables and so there was a perception that they are high quality, but easier to get into.

University websites and the specific course content contained in them was highly rated by most participants. The number one useful information source was attending open days, which will be further discussed below. They least useful sources of information cited were the media, indicating that their engagement with market construction was through direct engagement with universities and public information sources, rather than external market framing of HE by newspapers and external influencers. Unsurprisingly, these students also cited their family as being of little help to them when making choices.

Academic research suggests there is an unequal access to good quality and impartial IAG available about university choice (Dashper et al., 2020; Foskett & Hemsley-Brown, 2001; Moogan & Baron, 2003; Reay & Ball, 1997). This can be seen through this data where parents were considered as one of the least helpful information sources, with only six participants finding their parents advice useful

- *There isn't as much of an expectation because no one knows what it is actually going to be like – Samantha LT, Science*

There was also a mixed account as to how helpful teachers were in supporting student decision making and many did not feel they received useful advice and guidance, and in some cases were not encouraged to apply.

- *I am from a deprived area, only a few people went to university, so college didn't really expect anything at all. – Sarah, LT, Science*

This confirms that these first in family students have different levels of support in making university choices compared to the wider applicant pool and are more reliant on official and marketing resources produced by regulators and universities themselves without additional guidance and support from their family members to help frame this data. Students from disadvantaged backgrounds, especially those without prior familial HE experience who are unable to call on advice from friends or family are therefore disadvantaged in the HE market (Callender & Dougherty, 2018; Hutchings, 2003; Pugsley & Coffrey, 2002; Soutar & Turner, 2002; Thomas & Quinn, 2007). Their calculative agency is therefore compromised compared to their more affluent peers (Callon, 1998).

There is a strong indication that this has a significant impact on the type of consumer they are able to be. They have access to less personalised IAG and hot knowledge from trusted sources (friends, family teachers) and instead participants used chat rooms such as TheStudentRoom to seek out information about prospective universities. Being more reliant on this information and official public information sources constricts these students' ability to make a rational choice based on their own construction of what is important to them, and therefore have the potential to be more susceptible to influence by university marketing or the framing of HE as an investment/commodity. These participants are influenced by social conventions (Beckert, 2009) which still provides middle classes advantage over less affluent students (Pugsley, 1998). Much of these notions are predicated on prestige being the most important factor in securing a worthwhile place at university and therefore the best value. This is explored in the following section.

7.1.1 Public information tools: prestige markers and calculative agency

During the focus groups, participants were shown a series of images that the university uses to depict their prestige status (awards/TEF etc), what the campus, facilities and student experience is like, and what employability/outcomes focused images are used. Most participants thought the main website and images of the student experience and campus were helpful in enabling them shortlist providers to visit and helped create a sense of who the provider was and what the student experience would be like. Two participants from the lowest tariff provider were however a little sceptical of the images and statistics cited:

- *you don't trust the pictures and I don't trust the statistics – Jessica, LT, Humanities*

Whilst more participants said they used the university website than league tables, the average usefulness score for league tables in the pre-focus group questionnaire was higher than for the university website. Participants elaborated that they had used league tables to help shortlist where to attend open days. This was greater for those in high-ranking institutions than for the low-ranking provider.

- *in terms of league tables I relied heavily on them when picking universities – Lisa, MT, Science*
- *I think it swayed me a little bit, and for choosing open days but overall what ranking something is, I wanted it to be fairly high but it didn't particularly bother me it was preferentially the city to how high the course was – Danielle, HT, Creative Arts*

Prestige was therefore being used by the high and medium tariff students to narrow down their choices depending on their predicted entry grades. This shows that prior qualifications are recognised as a product with an exchange value into selective universities (Brooks, 2003). In contrast, very few low tariff students cited league tables as a useful information source, indicating that students with lower predicted entry grades or those with non-A Level qualifications make different choices outside of the prestige market. This finding reinforces the existence of the second market order in HE, that of the common market.

As described in Chapter 6, the prestige market is reinforced in other ways by the OfS through the TEF and the DiscoverUni comparison site. Less than half of participants had any knowledge of TEF, and only four participants said TEF had been useful to them; one commenting explicitly in the focus group that it reassured them that it was good quality regardless of its league table position (MT, Humanities). So, whilst 63% of the participants in this study were choosing where to study after the publication of the TEF data, it was not well used. It is entirely possible that this finding may change if repeated as the TEF is still at a relatively early stage of instituting itself into the public information landscape.

DiscoverUni and its supplementary data (the NSS and Graduate Outcomes surveys) also had varying degrees of influence over participants. Like with league tables, these were principally used in the shortlisting process, and as found in Dashper et al's study (2020), very few participants actively used performance metrics in their final decision making. However, this data is important in helping students understand the specific choices they have available to them. This confirms that these market tools have the potential to influence what is valued by applicants and elevates the status of a prestige market in decision making (Aspers, 2011). Where prestige and quality cannot be perceived by price (Teixeira, 2006), it is manifested in HE through league tables, how selective they are, or as explored in Chapter 6, the language of university websites (Geiger, 2004). My data therefore suggests that these students are not performing simply as rational consumers using data and prestige to drive their choices, but place importance on other factors rather than simply metrics. These include information collected through experiencing the campus and city (through open days) and the course specific information pages. These less quantifiable and somewhat emotion driven factors (Winter and Chapleo, 2017) will therefore also be considered in this next section in relation to how the university markets itself.

7.1.2 University marketing tools

Whilst the public information data described above focuses primarily on the academic student experience, applicants see their university experience as both academic and experiential, encompassing their living and social arrangements as well as their learning environment (Angulo et al., 2010). The university websites and open days provide this additional information for prospective students, and participants said this shaped their final decision making. Students in the lower tariff institution especially highlighted that the safety of the campus was also important, for both them and their parents. Because of their first in family status, all commented that they really didn't know what to expect in terms of lifestyle, facilities, or resources and this was why visiting the campus and meeting with staff and current students was important. Some noted that TV shows had provided an account of university life, but they were not convinced that this was a true reflection of the actual experience. Similarly some were wary of the marketing images on the university websites being a true reflection of the campus. Social media was cited as being helpful to a certain extent, but even then, they were wary of the true reality of these depictions.

- *no idea what it was going to be like apart from the internet and you don't always know if that is true – Beth, HT, Humanities*
- *it was more like descriptions rather than like actual experiences of it that I piece together, it turns out it's a lot different to what I thought – Lisa, MT, Science*

It was therefore challenging for these students to know what they should look for when visiting a university or shortlisting their options.

For the majority of participants, the open day therefore had a profoundly positive effect on choosing where to study. Of the three participants that said they had not attended a formal open day they were all either local students and/or had been involved in university outreach activities/access courses before applying. Therefore, all the participants had had a physical interaction with the university at some point before they commenced their studies. This was important to them as they felt it brought the experience to life (Bitner, 1992), and helped them better understand what to expect and contextualise the information available on the university websites.

All participants felt that the university marketing materials were a true reflection of the reality, but the open day solidified the trust between the institution and the applicant.

- *I came to the open day which I was quite impressed with, this was the reason why I wanted to come here… because I felt like I was getting my money's worth – Scott, MT, Creative arts*

This aligns to findings from Winter & Chapleo, (2017) which found the open day a key influencer for students deciding on which university to choose. This was because it enabled applicants to connect with the university on an emotional level allowing applicants to see whether this was the right fit and whether they felt the belonged. The commercial aspects of the open day (talks, tours, and the institutional identity) all contribute to the perceptions of participants and whether they felt they belong in the space. However, the academic research so far inconclusive as to whether on open days impact first in family student choices differently to more affluent students. In one recent study it was found that it helped both the applicant and the parent of the first in family student to better understand the HE experience (Dashper et al., 2020). As well as clarifying what the student experience entails, it also enables applicants to judge whether they 'fit in' to the community (Bitner, 1992). This is often considered by less affluent students (Reay et al., 2010) and also creates an attachment with the 'product' which builds trust and demystifies the student experience (Beckert, 2005; Callon et al., 2002). The open day is therefore an important marketing tool for universities in converting interest into applicants and loyal customers, for first in family students to develop their understanding of university life more broadly and to assess whether they belong (Bitner, 1992).

The academic content of the course was also vitally important for many participants. Unlike in previous studies (Rao & Hosein, 2017) where it was found course specific content lacking, participants in this study felt there was enough detail about the delivery of the course to make an informed choice and offer a good understanding of the course content. The analysis of the university websites used in this study as described in Chapter 6 showed that there was detailed and comparable data about course content. However, aligned to Rao & Hosein's findings, none of the universities in this study provided contact hours data about their courses, only module overviews, types of learning (lecture/seminar etc) and what to expect in assessment. Participants in the study did not say they found this problematic, although the number of contact hours they actually receievd was not on par with their expectations prior to attending (Cook & Leckey, 1999), and is explored later in this chapter.

There were two themes emerging of how students chose their final course. For one group, course choice was linked to subjects they enjoyed in school:

- *had it in my mind that I wanted geography as I really liked it, but I knew I didn't want to do it for a job – Alex, HT, Humanities*

Alternatively, their course choice was intrinsically inked to the premise of a strong employment outcome:

- *knew it was so expensive I was going to go to university I wanted to make sure it was going to be really employable and one that has a really good reputation - Hannah, HT, Science*

These decisions were in part connected to their wider motivations for attending university, which will now be explored below.

7.1.3 Motivations for Studying

There are three primary motivations for studying HE cited in the literature: increasing social capital, improving future job prospects and to study a subject enjoyed at school (Ashwin et al., 2016; Maringe, 2006; Metcalf, 2003; Ng & Forbes, 2009). As found in other studies of first in family students (Taylor & House, 2010), participants believed that university would improve their future job prospects, though not all had a specific idea of what careers they wanted to enter into:

- *obviously knowing that people with degrees earn more that was a big motivation – Alex, HT, Science*
- *it will open up a new scope of jobs I can actually do that is more enticing than just more money – Mark, LT, Humanities*

Salary was not always the main driving factor, but the way in which those enhanced job prospects would improve the lives of participants and their family by unlocking more stable job opportunities, elevating their social status, and having a more comfortable life. This was most prevalent when speaking to students in the lowest tariff providers:

- *My entire life plan is the need to take care of my family. So, I'm doing this (degree) not just for me, I'm doing it because it is something, I enjoy but I want to be able to take care of them better – Jessica, LT, Humanities*

Some participants also recognised the transferable life skills acquired by becoming independent from their family and this would also contribute to their future prosperity.

- *I feel it is a good way to move out and learn to look after yourself. – Danielle, HT, Creative Arts*

- *Freedom and opportunity to leave home and live my own life – Helen, LT, Vocational*

The pre-focus group questionnaire asked participants whether future career and salary information had been useful in choosing their course and university. Of those that responded (n=18) 13 participants said future career data was helpful/very helpful and the other 4 placed it neutrally. However only 8 respondents said salary information was useful or very useful, and out of all of the official information sources was considered the least helpful. So, whilst participant felt a strong affinity to the investment narrative in terms of their ability to access better quality jobs, and develop their life skills, the financial reward was not as important to most of these students. They were instead concerned only with having enough money to live comfortably and to be able to support their families, which they did not feel would necessarily be the case if they did not go to university. A small number of participants (2) did have certain salary expectations for university to be 'worth it' - explained as earning more than if they had not gone to university at all. In the main though financial incentives was not a key factor, which is in opposition to other studies of working-class students, where financial rewards were considered the most important factor in attending university (Cook et al., 2018) . Instead, for these participants the degree was an important steppingstone to better quality (more stable) employment opportunities compared to their family and friends back home (Lehmann, 2009b).

As shown in Chapter 6, regulators and universities both frame HE principally as a way to improve job prospects and this was universally believed by all participants. They therefore subscribed to the 'rationalised myth' (Meyer & Rowan, 1977) of university being the panacea for social mobility which has constructed their 'imagined futures' (Beckert, 2011), without actually considering whether there was evidence to show that this is true. We know from studies of graduate outcomes that the graduate premium is not equally distributed, with disadvantaged students less able to command higher salaries in the jobs market (Britton et al., 2019). Official information sources do not report this to students as part of the market information, and as such are limiting students from understanding how their investment may truly be realised.

7.1.4 Conclusions on Student Choice

Choosing which university and which course is a complex and personal decision, and both rational and emotional factors are at play (Angulo et al., 2010). Universities and regulators are shaping the HE market through the focus on prestige and employment outcomes to inform student choice and framing the student consumer as a rational actor. However, these finding suggest that whilst this information is useful to prospective students to help define quality, for first in family applicants this was not as significant as visiting the university. Participant data showed that those especially in the low tariff provider were oblivious to the 'rules of the game' (Bowl, 2003; Crozier et al., 2008; Pugsley, 1998), and received no meaningful advice and guidance from their parents or teachers.

There was an indication of some level of consumer rationality and an understanding of the prestige market in HE by participants. In the high tariff provider, participants recognised that any degree from a Russell Group university would make them more employable, but they did not have any specific career in mind when choosing what to study. For some of the medium tariff participants, they identified that the university was good value as it was high in the league tables and TEF, but with a lower entry requirement than other universities. Both the high and medium tariff students therefore performed in ways that embed a status market (Beckert, 2009), signalling that the more choices you have available (based on your predicted grades) the more you are able to act as a rational consumer. For those with non-traditional qualifications, or lower predicted A level grades (in the low tariff provider), they were able to act as a consumer in the common market, assigning value and making choices based on the usability, ethos and support marketed to them with the knowledge that it met baseline academic standards (Beckert, 2009).

Beaty et al., (1997) suggests that students may be influenced by university marketing materials and open days in developing a more utilitarian notion of HE. Universities in this study are reenforcing the investment narrative which places a greater emphasis on the outcomes of the degree as opposed to the experience of studying at university. Participants were well versed in the transformational nature of possessing a degree, with some choosing courses which specifically market themselves as leading to secure employment (either through the university website directly, or through open days). Yet for these students, the promise of a better future, and the development of independence skills was the main driving force, not necessarily a highly paid graduate job. What is striking from this analysis is that for these students, the transformational nature of HE was an important feature for them, yet there was very little information on university websites of the way in which their experience is life-changing other than through the opportunity for a better career.

These findings corelate with other studies of student motivations where a mixture of functional values (both in terms of personal development and employability) are seen as a positive outcome of university (Ashwin et al., 2016) and the main driver for HE participation is human capital development (Lehmann, 2009b; McGettigan, 2013). This research also finds that the rationalisation of decisions by these participants is far more complex than a simple value for money judgement based on the utilitarian notion of HE and the operationalisation of a prestige market. Applicants are choosing both their home and their workplace for the next three years, and the feeling of being on campus and the totality of the student experience is considered when making choice (and value decisions).

This section explored the beginnings of how value is constructed by participants before entering HE, in the choices they make. The next section will now interrogate the data in relation to their perception of the quality of their student experience, and the agency they feel they have as a customer/partner once enrolled at university.

7.2 Quality: How is the student experience defined and quality derived

Whilst the ‘student experience’ is not well defined in the literature, both academic and non-academic facilities and experiences are used here as the basis for analysis which is seen as the 'totality of a student's interaction with the institution' (Temple et al., 2014 p3; Jones, 2018). This is much broader than the regulatory approach to quality which is skewed towards defining quality only in terms of student outcomes rather than the lived experience of students.

Jabbar et al., (2017, p. 85) observes that *"academics perceived the introduction of tuition fees to have been the catalyst for students increasing demonstration of customer-like behaviour”*. Whilst the political narrative of students as consumers is most prevalent in discussions of student choice, my literature review outlined that that this consumer behaviour is seen most prominently in the day-to-day interactions between staff and students (Cuthbert, 2010; Molesworth, 2011; Tomlinson, 2017b; Trowler, 2010) and is conceptualised as both students as consumers, and/or partners in their learning experience. Therefore, this section will explore the student voice and the extent to which participants spoke about the perceptions of their role in the university. It will also explore the way in which the university and Government narrative might be influencing the student experience, taking account of their expectations and the realities, and how this affects judgements of value for money.

7.2.1 Campus facilities

Both academic and non-academic facilities and resources were cited by all participants as a primary factor in considering the quality of their student experience. These included the library, IT services, buildings and outside spaces. Understanding what facilities were on offer at the point of application was important, and helped participants visualise what the learning experience might be like. The library in particular was felt like a significantly important place. For participants studying the low tariff provider it was incredibly important for it to be 24h because they were also working part-time/full time during their degree and needed flexibility as to when they could use it. One participant (who did not have a job during term time) also indicated it was the best place to go and study whenever he wanted.

- *it means you can just go and study whenever and that is a lot better for me because I think I work better in the library than I do in my accommodation. – Steven, LT, Humanities*

This is consistent with other research which finds the library facilities are consistently cited by students as being an important part of their student experience. As such there has been a ramping up of library provision across the sector since the introduction of £9k fees (Grebennikov & Shah, 2017; Staddon & Standish, 2012; Temple et al., 2016). The library is no longer seen as just a place to get books, but is a central learning hub for students outside of the classroom where they can go to for help, book private and group study spaces, and use computers and printers (Woolley & Core, 2018) and is cited as being a priority area for university spending (Neves & Hillman, 2017). Discussions around specialist academic facilities was not a focal point of the focus group discussions as it only affected a small number of participants. Those who did have access to additional labs and equipment were satisfied with their experience.

Campus facilities feature heavily in university marketing and there has been significant investment in both academic and non-academic facilities (such as sports and cultural activities) (Molesworth, 2011; Price et al., 2003). When speaking about how they made their university choice, participants articulated that these facilities were important to their decision making, but as will be explored later on plays less of a role in their actual student experience compared to their more affluent peers.

Although not a tangible facility, other examples given by participants of the facilities/service the university offered related to how the campus' felt safe, inclusive and a supportive community. This was very important to all students in the study, partially because some of them felt like outsiders because of their class background

- *knowing you are in a diverse and tolerant environment where you are supported by your institution – Alex, HT, Humanities*
- *uni provides me with the knowledge, a home away from home, and a community I can depend on. – John, LT, Humanities*
- *It gave me more of a support system than what I had when I was living at home - Hannah, HT, Science*

Whilst all students and parents presumably want a safe campus, these first in family students specifically commented on the way in which the campus gave them a sense of belonging which we know from the sociological literature is a very important factor for working class students and is something taken for granted by more affluent students (Crozier et al., 2008; Read et al., 2003; Stuart, 2006). Knowing they were safe and supported mitigated some of the risk of moving away from their working-class roots. Being in a different environment also contributed to their development of social and cultural capital and the sense that they were improving themselves which will be picked up in section 7.4.

The focus on academic and non-academic facilities to define quality points to participant's alignment to the service dominant logic that the university experience is in its entirety a product of consumption (Vargo & Lusch, 2008). There is a realisation by these participants that they have a responsibility to engage actively in these facilities to make the most of their experience but are framing their university experience in terms of the quality of these services and how they meet their needs. Perhaps because these are tangible examples of a service the university provides them, and universities are, as discussed in Chapter 6 are themselves framing their product only in relation to these facilities and resources. Students are therefore taking these performative cues from their institution and using these to form judgements of quality.

7.2.2 Academic support and contact hours

Whilst participants were satisfied with their access to facilities, and the campus community was friendly and made them feel safe, participants felt less confident in how to participate in their academic studies successfully. This manifested in discussions around independent study particularly as there was ambiguity amongst most participants around how to use independent study time effectively.

- *I see a lot of waste, a lot of wasted time at university and I can see I am paying for that. – John, LT, Humanities*
- *and it stresses me out a little bit because if I am in 7 hours a week. What am I meant to do all the other hours? - Danielle, HT, Creative Arts*

There was a strong indication that students would do the bare minimum (the pre-lecture reading and work for their assignment) but nothing else and there were three key reasons for this. Firstly, many participants were time-poor and needed to work during term time. Secondly, some were struggling to live independently for the first time and needed more support in time, money, and organisational management. Thirdly, participants did not have any independent study skills before they arrived and did not feel able to utilise their independent study time to its full extent (Thomas & Quinn, 2007). It has been established that working class students are more wary of independent study and critical of contact hours because they were worried about their ability to do work on their own due to not learning these skills at school (Reay, 2001). First generation students are also pre-disposed to not wanting to waste precious time as there are many additional pressured placed upon them such as family and work commitments (Lawson, 2014). This also means they deprioritise extra-curricular academic and social activities (Cooke et al., 2004).

- *There's lots of things I'd like to get involved with but I just don't have the time I'm so like with work that I have to do and obviously trying to get a degree - Lisa, MT, Sciences*

A further exploration of how costs affects the student experience is addressed in section 7.3, but my data shows that this coupled with a lack of confidence in how to learn at a HE level has impacted on first generation students' perceptions of what they feel they need to be successful. Their instinctual desire for more contact hours, and a wariness of independent learning hours can be interpreted as part of the new student consumer culture, demanding more face time with academics, and devaluing the importance of the whole university experience which includes developing independent learning skills and social connections (Lynch, 2006; Nixon et al., 2016; Tomlinson, 2016). Yet students in this study did not recognise this as consumer behaviour, instead they saw it as wanting to ensure they used all the tools available to be academically successful, to make the most of this opportunity they had been given, and to quell any sense of imposter syndrome.

Contact hours were something that participants expected more of because they had no understanding of what the learning environment in HE is like and were not able to draw on family and friends to help them understand this before they arrived.

- *I get less than I was expecting, but that's not a bad thing. I was expecting to be in uni all day like 9-5 – Jean, LT, Vocational*

Jean's expectation was based on no evidence that 'full time' study actually meant 35 hours of teaching per week. But the language used to describe contact hours in marketing materials is not easily understandable for students when they are exploring what universities and courses to apply to, especially for students from non-traditional backgrounds (Read et al., 2003). None of the university websites in the study were explicit about the actual number of teaching hours students would receive each term, only referencing that there would be a variety of lectures, seminars and lab work (where applicable). It would therefore have been up to students to directly ask to know more about what to expect and signifies a key component of the expected knowledge that affluent students would have.

Contact hours have become a universal measurement for value for money by students (Neves & Hewitt, 2020). On the whole, students in this study were no different and participants described this as a key component of their perception of value for money. It also helped them prioritise their time.

- *it is in my head, like if I miss this lecture then I miss this amount of money –Samantha, LT, Science*

- *Someone in our class pointed out rightly or wrongly that every hour of our class teaching costs £150 and that made us feel like you need to come. – Kelly, HT, Humanities*

When asked how many hours they thought would be considered good value for money, the average was around 10 hours, but this did fluctuate between those who were lab based and those who needed no additional equipment to learn.

- *I think at least an hour every day to feel like I am getting my money's worth …In an ideal world like 2 hours a day. Or like 10 hours in a week is quite a good number. – Alex, HT, Humanities*

The actual number of contact hours they received ranged between 2 hour per week to 3-4 classes a day (or 20 hours+ a week). Participants also commented that they felt their curriculum was being rushed, and they were not used to the pace in which content was introduced with multiple topics being crammed into each term.

- *I understand that a lot of it is self-taught and you have to be willing to go and read further into things but there is still an element of everything is rushed through you don't feel like you have time to read around. – Amy, LT, Vocational*

Aside from contact hours it was clear from all of the focus groups and interviews that there was no collective understanding of what the tuition fees paid for, and the majority of participants had not thought about this in any great detail before the focus group. This meant that they were more reliant on recalling the tangible activities their tuition fees pay for when asked about value for money.

- *I guess you forget that you're not just paying for your degree you're paying for the services you use as well because I thought you were just paying for the degree - Louise, MT, Science*

- *it isn't [good value for money] because there are hardly any lectures and seminars – Sarah, LT, Science*

Over the course of the focus group, and after really thinking about all the things their tuition fees pay for it became clearer to students in all three providers that contact hours was not a as meaningful a measure of value for money as they had initially thought.

- *I think coming out of the focus group I realised that tuition fees are for lots of things. Like the institutional support you get... I think I saw the fee as purely the academic side, so for the teaching and the facilities. But coming away from the focus group I realised it actual means a lot more. Like being able to walk through campus at night safely or being in an environment that is tolerant and diverse and respectable etc…You can say 'oh I got 4 contact hours and 4 hours of tolerant society' – Alex, HT, Humanities*

Nevertheless, contact hours are an important feature of the university experience. Students plan their time around it; they are eager to do well in their degree, and there are some significant fluctuations in the number of hours provided by different subjects and different institutions. The institutions websites were not very clear on the number of contact hours offered, or any practical advice on how to learn at a HE level. Students have been criticised by academics for the continual call for an increase in contact hours to justify value for money (Williams, 2011, p.174) and has been linked to how students are playing a more consumer role and the commodification of HE. This lack of transparency and perceived unfairness is significantly contributing to the dominance of the contact hours debate in the analysis of value for money, and is an indication of market failure, where the product is not well defined (Aspers, 2011) and the rules of the game are hidden from some student groups.

The quality of the time spent with academics is also of equal importance to the number of contact hours. The academic support available to participants was a vital part of feeling like their experience is good value and high quality. Overall students in this study had their expectations exceeded and found that the majority of their tutors were able to help them better understand the academic content and how to prepare for assessments. The feeling that their experience was tailored and they could ask for one-to-one help was greatly appreciated.

- *the academic support is good if you need anything you can just go find them – Jason, MT, Science*

Whilst students universally in the low and medium tariff institution cited receiving high quality and personalised support, those in the high tariff provider thought that this level of academic guidance was lacking in their experience and led to the sense that their experience was not good value. This was principally related to their perceptions of the relationships between students, academics and other university staff and will be further explored below in discussions of students as consumers/partners.

7.2.3 What kind of consumers are they?

Whilst the Government/regulators conception of students as consumers related to how they navigated their choices about what and where to study, participants principally conceived this question in relation to the interactions between themselves and university staff once enrolled, rather than relating to how they chose their course and provider. However, a small number of participants did note a consumer role during the application process:

- *I did initially when I went to interview days and it was clear that uni's were trying to sell their courses to students and more so parents of those students, but after that no. – Amy, LT, Vocational*

The way in which university marketing has become more professionalised and more consumer orientated has been noted within the literature to impact on students' feelings of what the relationship with the university will be like (Morrish, 2019; Muniesa et al., 2007; Nixon et al., 2016). Looking back to the findings of Chapter 6, two of the three universities in the study explicitly provided details on their website which encouraged a partnership approach to the student experience, and students in these institutions felt that this was being delivered. All participants cited that if they felt valued by academic staff then they were less likely to feel like a customer. There was also a clear delineation cited by some participants between their relationship with staff in a learning and teaching setting (classroom/library etc), and other university services (canteen, accommodation), where students were more likely to call themselves a customer; indicating that students were aware of the multiple markets operating in the HE space (Komljenovic & Robertson, 2016). Overall students in the high tariff provider were most likely to consider themselves a customer. In the medium tariff provider participants had far more mixed views about their consumer status and in the low tariff provider almost none of the participants aligned with a consumer view. Three themes emerged which described their feelings. Firstly, some students believed that learning is not a product/service that can or should be framed as a customer relationship; secondly participants who did feel that their financial contribution warranted a say in how their experience should be delivered; and finally a small number of participants (one from each provider type) that saw their learning as a transactional experience. What was most interesting from those that denounced the terminology was how they all went on to talk about consumer actions they had undertaken in either choosing where to study, or how the interacted with the university.

- *I expect a certain level I've like teaching and I realise I'm paying a lot of money so I should be getting that but I don't really feel like a customer, I don't really feel like a customer just because personally I enjoy learning and working with academics. – Lisa, MT, Humanities*

Their conception of themselves as a consumer was principally linked to the way in which they engaged in the campus environment either as a learner, or user of university services. There was no sense of entitlement that they should be awarded a degree just for turning up like has been suggested in other research (Foskett & Hemsley-Brown, 2001; Moogan & Baron, 2003) and aligns with other studies that looks at the complexities of the consumer label (Ashwin et al., 2016; Budd, 2017b; Tomlinson, 2016). The reason why the high tariff students thought of themselves as a consumer was because they did not feel like they had developed meaningful relationships with those that taught them and were universal in their belief that their lecturers were not interested in their personal success because class sizes were too large, they felt they were not approachable, or they were not learning enough. This lack of relationship made these students feel like they were not valued members of the university.

- *you don't always feel welcome – Beth, HT, Humanities*
- *it felt you were just a student number; they don't really know who you are… because it is a research university there are definitely lecturers who do not give a crap about you. – Hannah, HT, Science*
- *[a good quality experience is] having lecturers who are not just renowned for their field of study but good teachers. I think that's where my course lets itself down a bit – Alex, HT, Humanities*

Whilst this could be an indication of staff not offering a high quality learning experience for these students it could also indicate another example of how the perception of the students as consumers narrative is changing how academics foster the student/staff relationship to be less personable (McCulloch, 2009).

Overall, those who felt the most comfortable asking their tutors for help and support felt less like a customer and happier with their overall experience. Some students were not expecting the level of openness their tutors provide them; others were confident that if they had a question or needed additional help then the tutor would be available to assist them. This finding is interesting, particularly in how the construction of students as consumers may differ between university staff and students. Participants constructed an identity of a consumer as a cold transactional relationship with the university and partnership was where they were able to have a say in how their learning experience was delivered. However, academics have constructed students as consumers in relation to their student voice, and the power it has; they sit on committees, complete surveys and disrupt academic autonomy (Nixon et al., 2016). There is therefore a tension between different conceptions of students as consumers and this aligns to the limited empirical evidence which aims to directly ask students about their views on this role (Komljenovic et al., 2018; Naidoo & Jamieson, 2005). The student voice is an important part of the quality assurance infrastructure, and for students in this study their ability to inform change was vital in feeling valued by the university. This ultimately impacted on their view of whether their experience was good value for money.

- *if we say something it's usually changed if it is a big issue, so we have a lot of control over what a degree can be – Louise, MT, Science*

Very few participants that thought the learning experiences was purely transactional and the vast majority of participants sat on the fence when directly asked this question, recognising that they had paid to come to university, but that in itself did not mean there was an expected outcome, only that the university should support them to succeed. There was a difference in how they related to the faceless ‘corporate’ university versus the staff who deliver the academic programmes. This does not however mean that students are not performing behaviours which could be perceived as consumeristic, but there is little evidence that these students were intentionally embodying a consumer status simply because they have paid for their degree. Instead, when all was working well, they felt their voice was important in helping them understand the course content and achieve a better grade as a valued member of the university community.

7.2.4 Complaints

Whilst the CMA focused on the way in which complaints support students to assert their consumer power, only one participant directly raised the issue of complaining if they felt they were not receiving what they expected. There were however several discussions that related to their expectations not being wholly met (especially with regards to contact hours), and also their ability to raise concerns with staff and get things changed. However, there was no intentional connection to this feedback being seen as a complaint, nor that they were providing that feedback in the capacity as a customer. Instead, students used whatever tools that were available to them to make their own experience (and that of their fellow students) better. This is not to say however that if there were not sufficient opportunities to provide formal and informal feedback, these students would see complaints as a vital tool and that students would expect to be consulted on their experience precisely because they are making a financial contribution. But the framing of students as victims by the CMA was not something that students in this study felt, nor did they recognise the potential for the information they saw when they decided on their university choice to have formal pre-contractual status.

7.2.5 Conclusions on quality

The framing of students as consumers has become highly politicised since the introduction of tuition fees and has led to many academic's perceiving much of the student voice and co-creation agenda as pandering to the student consumer and negatively impacting on the relationship between students and academic staff (Molesworth et al., 2009; Nixon et al., 2016; Tomlinson, 2016). However, the role of students and their voice is more complex, and co-production should not always be seen as students intentionally asserting consumer power. There was no indication in this study that students wished to fulfil the consumer watchdog role as encouraged by the CMA. Instead, they see their relationship with their academic tutors as one that builds respect and helps them to fulfil their academic potential. There is a growing unrest in the academic community that students believe getting a 'good degree' is an entitlement paid for by their fees (Naidoo and Jamieson 2005; Potts 2005). This reductive form of consumerism was not found to be thought of by participants in this study. Instead, students wanted to be co-producers of their experience, by being able to ask for additional support and guidance and suggesting improvements to the benefit of all students. This is a positive aspect which leads to additional value creation for the student experience (Vargo & Lusch, 2008). In HE this is important because there is a balance of responsibilities between each of the actors within the market, and why I argue the general market principles of consumerism do not completely work here. To be successful, the student as customer cannot be a passive recipient of knowledge but must be an active participant in their experience and the services the university provide. The university has a responsibility to ensure that what is advertised is delivered, but students are responsible for asking for help and support and ultimately are accountable to themselves in the way they approach their studies. It is this balance that makes the value for money question so complex. The HE experience is also far more than simply obtaining a degree. Participants in the study ultimately believed that once the totality of the experience was considered, it was good value, but they struggled to articulate this from the beginning due to a lack of awareness of what their tuition fees covered, a misunderstanding of what the student experience would be like, and a lack of confidence in their own abilities. The next section will explore further how costs affects participants perceptions of value for money.

7.3 Costs: how they affect the student experience and judgements of value

Whilst choice is seen as the operationalisation of the HE market (Dill, 1997) the cost of a degree is homogenous within the traditional university sector therefore students cannot make choices about what and where to study based on price. A small number of participants felt that this price fixing disempowered them.

- *it would be £9k wherever I was going… I think it is a shame that people don't have any other choice. – Amy, LT, Vocational*
- *You have to pay the same wherever you go. So not really [a consumer] - Eliza, LT, Humanities*

The universal tuition fee cost means that price is not a proxy for quality in the HE sector and does not restrict students' choices based on their financial means (Teixeira, 2006). The progressive student loan repayment terms also diffuses some of the financial burden as will be discussed below.

Since the increase in tuition fees to a level of the full cost of delivery, students are more conscious of what they are paying for, and therefore as shown in my analysis of students as consumers in section 7.2.3 are demonstrating some consumer like behaviours, even if they themselves would not label them as such. Whilst the headline tuition fee are the same regardless of institution or subject, living costs are wildly different depending on campus location and is, therefore, also an important aspect of student's perception of costs and value of their experience. Furthermore, first in family students have different relationship and emotional costs to attending university. The following section will therefore examine participants responses to questions around the different notions of costs of HE and how these affect their perceptions of value for money.

7.3.1 Financial debt and the impact on the student experience

Universally there was a clear understanding of how the student loan repayment system worked, and overall students were comfortable with the debt, although mature students were a bit more wary.

- *because of the way the loans work you never really see it so it doesn't matter. – Eliza, LT, Humanities*
- *the course fees and the maintenance loans weight quite heavy on me. But I was quite happy to hear it posed as a graduate tax as opposed to a loan. I wish it was just called that - it makes more sense it being explained to you that it is very unlikely to be paying it all back. - Kelly, HT, Humanities*

It has been explored in the research literature the extent to which disadvantaged students are put off by the extensive amount of debt incurred (Callender & Mason, 2017; Haultain et al., 2010), but for the participants in this study understanding the repayment process and future financial obligations softened the blow (Esson & Ertl, 2016). The debt burden has therefore been normalised by the narrative of HE as a low-risk investment, and as such contrary to predictions, has not deterred those most financially risk averse to get into large amounts of debt (Callender & Mason, 2017). A degree is seen as a 'must have' for this generation of students and it is unfeasible for most to obtain a degree without taking out a student loan. Consequentially everyone that has a student loan has rationalised the ongoing financial burden they will carry with them throughout their working life and will be explored further in section 7.5 on how benefits impact judgements of value.

It is, of course, important to highlight here that this study only examined students who decided that the debt was worth the risk, and that there are other students with similar backgrounds who may have made a different decision about whether the level of debt was worth it (Haultain et al., 2010).

Whilst the terms of the loan and the repayment process was very clear, participants were unanimous in their lack of understanding of what their £9k tuition fees really paid for. They knew it included contact hours and many also thought the library, books and learning facilities, but there was no clear sense of how their fees contributed to the overall income of the university, or in fact if other income streams existed. For non-academic services such as estates management, public research or university governance and management, students were less clear as to whether their fees contributed to these things, and they weren't sure whether they were cross subsidising other more expensive courses.

- *with every course at every uni charging exactly the e same but with very different outputs it does make you question it – Kelly, HT, Humanities*

Understanding how tuition fees are spent was important to these students in better understanding value for money and how they should contextualise their calculations. Where there is confusion over what the product/service is it is hard for the consumer to calculate the value adequately (Beckert, 2007; Zuckerman, 1999). So whilst academic research points to students changing their behaviours based on the increase in tuition fees (Nixon et al., 2016; Tomlinson, 2016) in this case these students did not know whether the student experience they paid for was just an academic one, or the extent to which their fees paid for learning facilities or other parts of the university infrastructure. This skewed their framing of value to simply that of contact hours as this was the only tangible thing they knew they contributed to. Their judgement of value was solely predicated on what they thought they paid for, not the totality of the student experience.

Whilst students did not understand how their tuition fees were spent, a much more immediate and pressing financial pressure for these students was living day to day off their maintenance loan. All six focus groups spoke extensively about the struggle to live off the total loan amount, often with this barely covering their accommodation costs. This financial struggle added a significant level of stress, and for some had major negative impacts on participants ability to engage in their academic work and the wider student experience. This was most acutely seen in the focus groups with students from the low tariff provider where two students were working full time whilst studying and they had to miss contact hours due to their work commitments. Sacrificing food and social activities was also a routine part of managing to get by.

- *I'm on a full maintenance loan I can live comfortably if I'm frugal. I don't go out or buy much food – Helen, LT, Vocational*
- *I just get the minimum maintenance loan and I work 20 hours a week and am still struggling to pay rent so like surviving at the moment is the stress. – Eliza, LT, Humanities*
- *[money] can cause a strain on the experience. Uni provides lots of ways to meet people but doesn't necessarily suggest that it costs. – Danielle, HT, Arts*

This financial burden adds additional pressures on students and the associated stress has a substantial impact on students' ability to succeed in HE and meet their full potential, especially if they are having to work during term time (Callender, 2008; Hunt et al., 2004). It also added to participant's anxieties that they didn't belong at university and undermines a key rationale for attending: to become independent from their family. Participants did not explicitly say that their families were unwilling to financially support them, but they were either unwilling to ask or did not feel their parents were in a position to help. This echoes findings of other first generations studies (Thomas & Quinn, 2007). Financial constraints further disadvantage these students in how they are able to navigate the market and student experience. Students who attended the elite provider found that the financial barriers meant they cannot get the same value from their experience as their more affluent peers as they cannot afford to attend extracurricular events or overseas fieldtrips. The drive to prioritise academic study also disadvantages these students' post-graduation and leave them without the additional social and cultural capital which will better enable future success.

The emotional weight of financial hardship placed a huge strain on participants ability to enjoy and fully commit to their educational experience, and whilst some affluent students may also be in a similar financial position to these first-generation students, their lack of understanding of what the student experience entails left them feeling like they were not getting the most out of their time at university and were not receiving a similar experience to their more advantaged peers. This pressure is exacerbated by other non-monetary factors which shall be detailed below.

7.3.2 Acquisition and Relationship Costs

The university experience as a service product is experiential and is often an emotionally intense (Ng & Forbes, 2009; Vargo & Lusch, 2008). Money contributed to the pressures faced by students, but they also feel non-monetary burdens including time and attainment pressures which affect the student experience. As value in a service market comprises of a cost-benefit analysis based on the expected experience and outcome (Heskett et al., 1997; Woodall et al., 2014) students who are the first in their family to attend HE are less informed of these and bear significant additional acquisition costs which will be detailed here.

Firstly, first in family students have an additional emotional and relationship cost compared to students with previous familial experience of HE. As a group who are going against their ancestral habitus the majority of participants felt guilty for leaving their family whilst they went off to university and this changed their relationship with them (Thomas & Quinn, 2007). Whilst they believed that this relationship cost was worth it, they did regret not being present for their families. This was equally felt amongst male and female participants.

- *I live so far away from home so personal costs aren't monetary so much as emotional - I'm out of the loop with my family. – Phillipa, LT, Humanities*
- *[not being close to family] that plays on the back of my mind – Matthew, MT, Creative Arts*

Around a third of participants decided to attend a university within 50 miles of their family home. Some cited this was a particularly important factor in choosing where to study so that they could more easily (and affordably) chose to go back home to see their parents. For others they did not consciously choose to study close to home, but their choices led them to this outcome anyway. There were also commuter students who had a very limited choice of HE provider to attend. This finding is in line with the general student population extensive postcode modelling by Donnelley and Gamsu (2018a) who found that disadvantaged students were less likely to travel further than

57 miles from home. For those students who decided to travel further away, for some moving away from their family was a key reason for this. Families therefore played an important role in deciding where to study as has been found in many sociological studies of disadvantaged students (Callender & Jackson, 2008; Donnelly & Gamsu, 2018b; Reay et al., 2010; Soutar & Turner, 2002). This restriction impacts on the type of consumer these students are and provides an indication of some of the emotional decisions that are made as part of the choice process.

As well as a lack of prior familial experience impacting student choice, participants also described how this lack of prior knowledge affected the way they felt supported by their families whist studying (Thomas & Quinn, 2007). Some participants lost contact with friends back home who didn't go to university. There was therefore an additional mental load placed on these students where they felt that they had done something against their cultural normative behaviours, and this impacted on their relationships with their friends and family (Forsyth & Furlong, 2003).

- *one of my friends didn't go to uni she just went weird on me, she just cut me off she couldn't deal with it – Hannah, HT, Science*
- *the environment I come from people just laughed at people who went to university or spoke about university because it wasn't a thing you did – John, LT, Humanities*

This spurred many of them on to be more engaged in their academic studies and prove they were capable. For those who had more supportive families and friends it either encouraged them to work hard or took some of the pressure off:

- *you have to do well because if you don't get like a first or something they're going to be like all you're the first one to go and you've not done well so you've got a set that bar high – Louise, MT, Science*

- *I feel like they don't understand because they haven't had that experience, and the different types of stresses that come with it, so that makes the relationship hard - Amy, LT, Vocational*

Relationships with friends and family are complex, regardless of social/cultural background. However, it is important to note that for these students going to university created an additional risk. For some it was important to mitigate this risk by staying closer to home and it affected many participants in their approach to learning and how well they felt supported emotionally (Archer et al., 2003; Forsyth & Furlong, 2003; Stuart, 2006). These pressures affected their perceptions of value in that it further captured why they focused on the tangible academic elements of the student experience in order to derive value, to justify and prove to their friends and family back home that the debt and risk was worth it.

Building up social and cultural capital for these students was hard with the financial and time pressures they faced. Some students were able to find a balance by getting involved in course-based societies as this enabled them to continue to prioritise their academic studies whilst also making friends, however not all students found socialising easy, and many did not feel able to participate in extra-curricular activities such as sports teams and societies.

- *I do a lot of the academic societies because it helps with your course and the lecturers work with the society and the society works with the SU so it's a whole big organisation. – Louise, MT, Science*
- *it's just harder to find a group or find people that you connect with…University is so independent in terms of work and stuff it can impact on you feeling lonely and feeling like you haven't got anyone. – Dee, MT, Humanities*

Not wishing to be seen as different to other students, some participants felt at a disadvantage right from the start as their lack of familial experience of university meant they were more cautious of the 'freshers' experience.

- *I think in the first few days when you are trying to get an impression it is easier for people who have siblings or parents who have gone to university – Alex, HT, Humanities*

This chimes with sociological studies of working class students who feel like 'a fish out of water' (Bourdieu & Wacquant, 1992; Bradley, 2017; Crozier et al., 2008). Students in the high tariff provider also commented that the extra-curricular programme was prohibitively expensive for them to be involved. This further impacts in the ability of these students to have the 'full' student experience. Participants in the high tariff provider also noted that their fellow classmates were unaware that there were students with different life experiences attending the university and this made them feel like they did not belong sometimes.

- *It was odd going to a university in pretty much the next town on and being surrounded by people form a different world to me... it is kind of annoying that class and the social situations are still kind of a barrier. - Kelly, HT, Humanities*
- *A lot of my classmates are from middle class backgrounds and sitting there thinking why are they saying these sorts of things it is really odd… I don't want to speak up and say anything - Beth, HT, Humanities*

The sense of belonging has been found in many academic research papers to be a vital part of the student experience, not only making students happier, but also more productive (Reay et al., 2010; Thomas, 2002). Yet for these students, even with a much more diverse student population within their institutions (as was the case in the low tariff provider), they still felt they were different from other undergraduates and they were missing out on key knowledge about how to be a student and how to set realistic expectations about what the university experience was like (Forsyth & Furlong, 2003). Whilst these participants were all at different types of universities with different experiences of financial hardship and emotional support from their families and friends, they were unified in feeling they lacked time to fully participate in the full university experience. Sometimes this was because they simply could not afford to socialise or join clubs/societies. Other times it was because of their jobs during term time.

By missing out on these social experiences they are missing a vital service that the university provides and are only partially consuming the HE experience. But it is not uncommon for students from less affluent backgrounds to de-prioritise the social aspect of university life (Bradley, 2017; Stuart et al., 2011) even though the social value of university can be transformative to these students. Research shows that your social connections and prior social status has as much (if not more) bearing on your future success as getting the degree itself (Britton et al., 2019; Stuart, 2006). One student in the high tariff provider understood the importance of the networking at university but focused more on how the brand of the university and the 'shared experience of other alumni' getting her more opportunities, than making good quality friends and connections whilst she was on her course.

- *It is not just when you are here it seems to be afterwards as well with alumni staff and students that you are potentially going to be staying in contact with for life – Kelly, HT, Humanities*

Students in the medium tariff provider had a better understanding of the importance of networking and engaging in non-academic experiences due to the university instilling the importance of this. This messaging was also seen on the provider's website.

- *They offer a lot of extracurricular activities and really push on the importance of doing more outside of your course – Marcus, MT, Humanities*

However, students in the low tariff provider did not indicate the recognition that networking was an important aspect of the university experience and as such were missing out on an important part of the university experience. This de-valuing affects their perceptions of what the 'product' of HE is and lead them to commodify their experience to a transaction of simply academic knowledge (Beckert & Aspers, 2011; Dill, 1997). This can further be seen through the finding that although these students were time poor, many participants called for additional contact hours to make their experience seem better value for money whilst also at a loss of what to do with their independent study time. There is seemingly a disconnect here between how they view the learning experience as principally related to their face-to-face time with tutors, as opposed to the totality of the learning experience through the development of independent study skills. This further re-enforces the finding that these students are constructing the HE product principally on the basis of the achievement of the academic degree and the exchange of knowledge by their academic tutors, subsequently de-valuing social dimension to the value of university and means that students are not procuring the full value of their HE experience. This is worrying, as the academic research suggests that the development of social capital is vital part in ensuring graduate outcomes are optimised which form part of the way universities are regulated and the market framed. But this finding is unsurprising when universities and the official public information data do not routinely indicate that social value is an important component of the HE experiences and is an example of one of the unwritten rules that is known only by the middle classes. As found in Chapter 6 of this thesis, these market devices such as DiscoverUni and the TEF therefore offer just one perspective on what is valued, which then influences students' perceptions and actions.

The framing of the market without this emphasis is one reason for this devaluation, however, these students also indicated that they are less confident in their academic abilities compared to their more affluent peers. With a strained/constrained relationship with their family and friends back home, the stakes are higher in ensuring that they prove they deserve their place and therefore concentrate more on their academic success than other students. Guilting themselves into concentrating only on the academic achievement further narrows their ability to justify developing their friends and networks whilst at university.

7.3.3 Conclusions on costs

Students face a number of monetary and emotional pressures in their university experience. Many of the monetary pressures are known to students before they decide whether to attend HE and these are used in a cost/benefit analysis as to whether the financial risk is worth it. However, these students also had (sometimes unknown) additional day to day financial pressures which affected their ability to engage in the full student experience. Most sacrificed socialising, and some even had to miss out on contact hours in order to be able to afford to stay. This affects the value they can get out of the university experience and reduces it to simply to the academic degree. Not being clear on what their fees paid for also affected their ability to calculate value for money and further enshrined the academic component of the student experience as being the only worthwhile aspect. Consequentially the social value of the university experience was written off as a luxury addition to the student experience, and not equally considered as important. These finding point to another way in which these students are not an informed consumer, and this could have an onward impact on the exchange value of their degree.

Emotional costs also weighed heavily on these students in different ways, whether it was from their family or themselves to prove they deserved to be there and the financial burden was worth it. Their academic achievements therefore mean more to these students than just a ticket to a better future, but to prove their place in mainstream society, and to develop their resilience in overcoming adversity (Robb et al., 2007), but this further de-valued the non-academic elements of the university experience. These things together created a perfect storm of seeing the value of the HE experiences only in terms of achieving a 1st or 2:1 and therefore prioritising only their learning experience and missing out on vital experiential components such as developing social and cultural capital and engaging in extra-curricular activities which could further their chances of positive outcomes post-graduation. These expected outcomes will now be explored in this next section.

7.4 Benefits: how they are understood by first in family students

The previous sections of analysis looked at the choice's students made, what they thought of the quality of their student experience, and the cost of attending HE. These are three of the key indicators of judging value for money in the NVE, and the basis of the concept of value for money by the OfS. The fourth concept of value for money is generated by the benefits of obtaining the product/service. In the case of HE this is defined as a worthwhile investment for the individual student and the taxpayer. There is, however, an emerging tension between the taxpayer conception of value which is future orientated (and therefore focused on the ability for students to pay their loan back), and students' conceptions of value which as well as the future worth of their degree, is also linked to how they experience university life whilst studying. As detailed earlier in this chapter, students have very strong views of the way in which their experience frames their perceptions of value, and with HE being in part an experiential commodity, the quality of the experience itself is a vital part of their perception of value. Yet there has been decades of government policies reframing HE as an investment and universities 'selling' good employment outcomes as part of their marketing practices rather than the full university experience. In turn students are performing the role of investors as well as consumers and partners (Taylor, 2011; Tomlinson, 2016). This section of this thesis will therefore explore the benefits first generation students perceive HE to provide them with and compare this to the dominant policy narrative of value being linked to the academic and employment outcomes of graduates.

7.4.1 HE as an investment product and establishing functional value of degree

- *I expect to get a good job, once I have graduated. I expect the university offer me services which will help me find a job. I expect a year of support once I am finished - Kevin, MT, Humanities*

As illustrated in the quote above, a significant number of participants believed that a key success factor of attending university was to get a 'good job', and whilst Kevin's comment was an extreme example of this expectation, all participants thought universities should help participants to achieve good graduate outcomes. For participants in the low and medium tariff institutions this was extended to the ability to gain employment in a job aligned to the subject studied (both vocational and academic disciplines).

- *I chose the course I'm on now because I thought about the prospect of what happens when I finish – Steven, LT, Humanities*
- *I'd be really disappointed about it. I've had so many people around town say I've done this degree and I now work in doing something*

that's completely different it makes me feel like getting a degree is kind of pointless sometimes. – Lisa, MT, Humanities

Not all participants felt this way, especially in the high tariff provider. Here they thought that the degree from a 'good' university was enough to improve their careers.

- *I was just told that if you have a degree its ok from an acceptable uni – Alex, HT, Science*

These students were more aware of the prestige of the provider, the alumni network, and what these could do for their long-term careers by having gone to a Russell Group university. They therefore had a better understanding of the status market within HE and were more cognisant of how that status could increase the value of their degree in the real world (Aspers, 2005a; Beckert, 2009). For the students who operated in the standard market, it was much more likely that they had a career path in mind or were taking qualifications which they thought led to good job prospects. More subtlety looking at participant responses to question around outcomes and value there is a strong sense that going to university can/should provide the opportunity for 'better jobs' than if they had not gone to university. With the prevalence of 0 hours contracts and minimum wage jobs more likely for a working-class demographic, it is easy to understand why a better quality job is driver to go to university rather than purely a financially beneficial one (Archer et al., 2003).

- *you are looking at jobs online and the application says you need a 2:1 I feel that is influencing you because it shows you that you need a degree to even apply for that job and I think that is helps you understand what you need to do and the value of your education perhaps – Alex, HT, Science*

Participants showed a rationalised investment approach to deciding to come to university, believing that a degree would significantly improve their lives and open different employment opportunities. But they were not necessarily salary motivated, and the pre-questionnaire showed that salary data was significantly less important that the types of jobs graduates have (Grigsby, 2009). Unlike in a study by Lowery-Hart & Pacheco, (2011) who's participants wanted a degree and not a university experience, these participants recognised the transformational nature of the whole student experience, not just the knowledge gained from the degree and appreciated the extrinsic value of the whole experience as much as the functional value of the degree certificate. They therefore aligned to the logic that HE was experiential and not simply a product of consumption (Vargo & Lusch, 2008). However, as previously highlighted, not all students in this study were able to or prioritised non-academic parts of the student experience to develop these additional skills and experiences.

As well as de-prioritising socialising and networking, another example of missing the full student experience for participants related to their engagement with 'employability' activities whilst studying. Whilst many participants thought that gaining good employment was a key success factor in going to university, very few participants were actively perusing employability activities that were outside of their course. A number of participants were working toward their university 'awards' programme which gave them a certificate for transferable skills that are perceived as useful to prospective employers; but many were disconnected from other career related activities such as industry work placements, live briefs or other programmes run by the central careers service because they didn't have the time to engage in extracurricular activities.

- *I'd like to say is that there's lots of things I'd like to get involved with but I just don't have the time… like research and internships or* *working with a lecture on their research is something I'd love to do – Lisa, MT, Humanities*

- *I haven't done much on the employment side of it but I have done a lot of the academic stuff, like extra they offer like an award and I've taken that up on 3 occasions. – Alex, HT, Arts and Humanities*

There was a sense from participants that more could be done in their respective universities to provide industry focused curriculum; for others where there were more embedded employability activities within the curriculum this was valued by participants.

- *they could maybe be try to get together with businesses and find out what they actually need and then teach us because then that would prefer as much more – Kevin, MT, Humanities*
- *yes our course is heavily focused on the job market and preparing us for it – Jason, MT, Science*

Two key themes emerged as to why participants wanted better integration of employability into the curriculum. This first related to their motivations for studying being directly related to future career opportunities, so it was important to feel this was covered as part of the curriculum. It is important for these students in particular as it relates to their family background and their lack of connections to the graduate career market. Without making those connections whilst at university it is harder for them to 'make it' in the real-world post-graduation where there are new rules of the game to learn in order to get ahead and be noticed (Britton et al., 2019).

The second relates more to their immediate financial and emotional position as described in the previous section. As they have less time and mental capacity to dedicate their time outside of class, engaging in activities which increase their employability as part of their course is seen as adding value.

With investment comes risk, and participants implied throughout this research that they were more risk adverse than some of their more affluent peers. This is also seen expansively in the research literature of working class students (Callender & Mason, 2017; Clayton et al., 2009; Donnelly & Gamsu, 2018b; Reay, 2015). Not only did a third of participants choose a university close to their familial home, but a number also made explicit reference to choosing their course because they thought they would be guaranteed a job at the end. These participants studied Education, Japanese, Health, and Biological Science.

- *with my course they have said you are practically guaranteed a job. I thought that was nice and a safe steppingstone for me to go further in the future. I feel a lot of safer knowing once I'm finished, I am guaranteed a job. – Steven, LT, Humanities*

Many research findings have shown students from working class background favour more vocational and applied courses due to their cultural habitus (Reay et al., 2009). With regards to HE this is important as it helps to mitigate the risk of the financial burden (Esson & Ertl, 2016).

Overall participants bought heavily into the investment narrative of the purpose of HE, but perhaps for slightly different reasons to other students at university. Improving job prospects were important, as they are to all students. For these participants it was to aid social mobility, to transform their lives for the better, and feel like they belong in mainstream society. Job prosperity was important as participants came from family backgrounds of low skilled, low paid, less stable professions. Many wanted to use their opportunity to better both themselves and their families, yet their main focus of attention in their university experience related purely to the academic content of their course, even when they were not sure which profession they wanted to go into after graduation. The need to achieve a 2:1 was far more important than gaining skills in a variety of areas, which could ultimately disadvantage these students in the graduate jobs market.

Participants signified a blind faith that attending university and gaining the 2:1 would lead to these better outcomes for their future and that the onward value of the degree would be seen post-graduation (Henderson et al., 2020; Lehmann, 2009a; Patiniotis & Holdsworth, 2005; Tomlinson, 2016). This is a typical example of the ‘imagined future’ whereby the framing of the product (in this case HE as a symbol for future job prosperity) influences consumer expectations and shapes decision making, even when the true future is unknown (Beckert, 2011). We know from ONS data that those who attend university are more likely to be in highly skills employment and own their own home, and for students who are first in their family to attend HE there is a considerable increase in the chances of having these things compared to those who did not attend university at all (Britton et al., 2016; Henderson et al., 2020), so the promise of social mobility is not a ‘myth’ as such but is marketed as a fact in order to persuade students that the burden of debt is worth it (Beckert, 2018; Meyer & Rowan, 1977). This can further be seen in the way the benefits of the degree are communicated to prospective students by official data sources, and there is little specific guidance to prospective students on how they can make the most of their experience to realise these outcomes. Focusing solely on highly skilled employment, and graduate salaries as is the case for the TEF and DiscoverUni creates one view of what a ‘good’ outcome is for students, which then influences their behaviours. Although participants said they wanted HE to transform them far beyond simply employment outcomes, there is no published data on the way HE improves health and happiness (for example) to influence student choice. The utilitarian framing of HE therefore has a substantial influence on what activities student value whilst they are at university, and what they expect to be delivered. These first in family students can still see the social value of their degree (even if they are not active in developing their social and cultural capital), but they did not cite this as part of their calculation that university was good value for money.

7.4.2 Conclusions on the benefits of HE

Participants are being strongly influenced by the investment narrative that the benefits of HE outweighs the costs of study. The framing of HE as a commodity to be exchanged for future prosperity is unchallenged by this cohort of students, and they have constructed a simplistic understanding of what part of the HE experiences is seen as most valuable to future employers. There was recognition that the totality of the student experience (gaining independence, making friends etc) did have significant benefits to how they would live their lives, but this was not seen as something that employers may also value. Therefore, as outlined previously, social and cultural capital building was de-prioritised in favour of working harder academically. Outside of university employability initiatives (which participants found hard to engage with, universities in this study did not explicitly talk about the wider benefits of studying in HE and the transferable life skills which can be acquired.

Like many other sociological studies, these students from less affluent backgrounds placed an emphasis on wanting a practically focused degree to get them a ‘good’ job (Reay et al., 2009), however those in the high tariff institution were more likely to understand that the prestige of the provider can also be a contributing factor to the ongoing value of the qualification received. Being time poor, they also wanted more integrated employability skills within the curriculum to maximise their experience.

7.5 Summary

Many students actively rejected their role in HE as that of a consumer and instead conceptualised their role in the academic sphere of their learning experience to be a partner/apprentice. However, they felt like a consumer of other parts of the university experience, such as accommodation or catering facilities where they recognise a more traditional buyer/seller relationship with the service. They do not see the learning and teaching aspects of their experience as a contractual relationship. However, they used market information tools to make choices about what and where to study; they expected to be supported through their learning journey; and wanted opportunities to provide feedback and improve their experience. Participants in the high tariff provider felt most like a customer because they did not think that the university cared about their progress and achievements. They were just a number in a crowded lecture space where the lecturers were unapproachable. Universities in this study avoided using the word consumer/customer, which may indicate that students are also taking cues from their university with regards to how they conceptualise themselves.

Whilst participants may be unknowingly performing market practices, they did have a number of disadvantages compared to their more affluent peers. Without the 'hot knowledge' of friends, family or teachers to guide them through their choices, it left them exposed to taking the market data at face-value, being overly wary of university claims and not knowing the right questions to ask. Participants found it challenging to develop realistic expectations of what university was like in order to aid their student choice. Students with less choice (those with lower entry grades) made different choices that were move vocationally rooted than those students from more prestigious providers. However, for participants who had higher entry grades, they were better able to navigate the status market, and trade their prior qualifications to attend a more prestigious institution. All participants indicated a strong emotional factor in their decision making, with all of them having visited the campus during an open day or widening access event which made them feel comfortable to apply and developed their sense of belonging which supported then through their experience.

Once participants arrived on campus however, they were not able to make use of the additional social and cultural capital experiences, as they were financially and time poor. Instead they hoped to cash in on the university brand and their academic credentials to secure good employment in the future and bought into the 'rationalised myths' (Meyer & Rowan, 1977) and 'imagined futures' (Beckert, 2011) of a better life simply by having attended HE.

All the universities in the study actively spoke about post graduate employment opportunities on their website and participants made choices based on the functional value of a degree. Some chose specific course that they thought would 'guarantee' them a good job. Others (in the most prestigious provider) recognised that the status of the university would enable them to compete in the jobs market, regardless of the course they studied. Yet participants did not routinely engage in extracurricular career building activities which could further enhance their career potential. As Tomlinson (2016) finds, this exchange value is one of (if not the) most important aspects of choosing to attend HE, and helps frame the product identify which is required in a successful market (Zuckerman, 1999). The overall message that university unlocks employment opportunities and was a status symbol was very intentionally performed, but they mostly did not understand how HE does this. They also did not all expect highly paid, highly skilled graduate jobs. Instead, they simply wanted a more comfortable life compared to their parents. This is where their actions go against the market framing, and instead they are performing social mobility in their own way, rather than the market conception of a good outcome. Another difference between these students and those who are not first in family is that they are taking an emotional and financial risk in attending university, pushing themselves outside of their cultural habitus which adds pressure to these relationships and how they conceptualise success (Reay et al., 2009).

Like all students, once they had decided that university was worth the debt, they rationalised it to being a necessary thing in order for them to be successful. All students have been disciplined into being indebted consumers in this way, simply because there is no other way to gain a degree other than to take out a loan (Komljenovic et al., 2018). But they did not understand what they were paying for and this coloured their judgement of what value for money meant to them and what they prioritised, defaulting to the knowledge accumulation aspect of university life (and thus the commodification of HE), rather that the totality of the student experience.

Overall then this data shows that first in family students seem not to be able to access to the same student experience as their peers. They work academically harder, they don't socialise as much, and worry about money and familial relationships which impacts on their ability to get the most out of their experience and skews their judgements of value towards a utilitarian academic experience.

Chapter 8: Conclusion

This thesis aimed to provide an account how first in family students are performing as consumers in line with HE market making, and how this influences their perceptions of value for money at three universities in England. Research was conducted through a mixed methods approach including a document analysis of student facing information created by the regulators of HE and the universities of this study (as an indicator of market framing); and through six focus groups and six interviews with 27 first in family students from a high, medium and low tariff provider. This final chapter will bring together the findings of this thesis through a synthesis of the conclusions relating to the research questions and offers how this work addressed gaps in knowledge. Throughout this research the concept of students as consumers has been interwoven into the government narrative of the HE market and is seen in the behaviours and judgements of participants. Therefore, this chapter will address the consumer related research questions through a synthesis of firstly the construction and performance of the market by policy makers and universities; and secondly the way in which this influences student behaviours and perceptions of value for money. The final section provides some closing thoughts on the limitations of this study and ideas of future policy and research in this area.

8.1 What is the relation between the notion of value for money and HE market making, market ordering and how are Government agencies and universities constructing students as consumers?

The academic literature on the construction and enactment of markets centres around the role of actors (customers, businesses, regulators, government), societal cultures, and normative behaviours in the formation and embedding of market practices (Callon, 2009; Fligstein, 1996; Granovetter, 2005; MacKenzie & Millo, 2003). Performativity describes the way in which the market is operationalised by these market actors in exactly the way it is theorised – a self-fulfilling prophecy as such. It is argued this is achieved by market devices which shape behaviours and meaning of the product, and steer consumers and businesses into acting in certain ways (Aspers, 2007; Beckert, 2005; Muniesa et al., 2007). These market devices contribute to how value is derived and this value makes the product tangible and desired (Abolafia, 1998; Beckert, 2007). In order for government to embed a market ideology in HE, it therefore needs to develop market devices which influence students and universities behaviours. Value is derived in policy terms through the lens of the functional value of the degree, particularly highly skilled and highly paid graduate jobs which embeds an investment narrative to make the large amounts of student debt more palatable to students and justifies the use of public money that underwrites the student loan. As Salter and Tapper predicted, the economic construct of the value of HE is now the dominant discourse and is the predominant way universities describe their courses, are regulated against by the OfS, and are used in market ordering devices such as TEF and DiscoverUni. Performativity is therefore very apparent in the way these policies have been developed by the economic theory of markets and then enacted by regulators, universities and student behaviours.

Students as consumers has also been embedded into the legal frameworks of the English HE system and as such this also constrains university communications with students. Not only are university websites an information tool, but form part of a pre-contract with applicants. Student consumers are framed as passive recipients of knowledge and potential victims by the CMA. They are expected by policy makers to make rational choices about what and where to study based on market information data which embeds a prestige market order and one particular perspective of the value of HE. Yet this research finds that many students do not make rational choices solely on market information, do not think of the HE experience as simply transactional, and are motivated by other factors other than a highly paid, highly skilled graduate job. Indeed, many participants explicitly rejected salary data as a useful information source.

Whilst Government is driving a status market in HE, which it believes will either improve the quality of all providers or discourage students from attending ‘low quality’ courses and institutions (as defined by their own metrics), This research finds that in reality there is both a status and standards market operating in HE. Although market data has the potential to influence student choice and value judgements, and therefore can change university behaviours (Aspers, 2011; Morrish, 2019; Muniesa et al., 2007; Nixon et al., 2016), there will always be students who are not able, or do not want to make choices based simply on this politicised framing of HE and participants chose their course and provider based on the facilities and student experience on offer rather than the institution’s league table position.

Although many in the HE sector contests the existence of a market within English HE, the way in which competition, choice and value is framed by Government and is enacted in behaviours indicates a quasi-service market based not on price, but on status and prestige (Aspers, 2011; Dill, 1997; LeGrand & Bartlett, 1993; Teixeira, 2006). The literature review found that research and theory on market policies in HE are, in the main, oversimplified and ideologically rooted. Using more recent critical literature that understands the multiple approaches to market dynamics confirms that even in a small sample of institutions market making practices are seen and are motivated by central Government’s regulatory ambition which further embeds market order (Brown, 2012; Dashper et al., 2020; Molesworth, 2011; Nixon et al., 2016; Tomlinson, 2016) and constructs students as indebted consumers.

Although universities would argue that there is considerably more value in the student experience other than the employment destinations of their graduates, this research finds they do little to promote any other benefits of HE other than employment outcomes to students. Knowing that students are directly influenced by universities and their marketing (Nguyen & LeBlanc, 2001) there is a danger that universities themselves are influencing student behaviour to be more utilitarian and outcomes focused and are therefore complicit in performing this element of the marketisation agenda. Whilst it is recognised that the non-functional value of HE is much harder to measure and articulate (especially for regulatory purposes), it is still a vital outcome for students, especially those who are from less affluent backgrounds.

The Policy Context Chapter and the analysis of official documents by the regulators of HE shows the dominant political narrative is to instil a HE market in line with the economic theory and frame students as consumers who are rational actors. To do this there has been a focus on providing transparent and easily accessible information for students to make rational judgements on quality and value, as framed by the information provided (and controlled by the state). The information available is not comprehensive with a focus on graduate outcomes rather than the quality of the student experience and has been challenged by academics as falling short of measuring quality and encapsulating the full value of HE (Ashwin, 2017b; Canning, 2017; Deem & Baird, 2020; Gourlay & Stevenson, 2017). The introduction of these market information tools has further embedded a status market in HE and amount to a sociotechnical market devices that encourage students, the public and the media to act and think in a certain way (Muniesa et al., 2007). Whilst the OfS reports that DiscoverUni and the TEF *"measure the things that students care about" (OfS, 2018a)* they are based on data metrics they can be manipulated and ranked, which further encourages quality to be conceptualised only by data and further embeds a status/prestige market in HE. It does not matter that the metrics used for these tools may not empirically explain quality, they help to reinforce Governmental priorities for what they believe HE is for which does not include the non-functional value of HE.

Whilst Marginson, (2009); and Moogan et al., (1999) finds that UK students are more likely to choose a provider based on their prestige than the quality of the course, this was not the case for some participants. I would therefore argue there is a division between how different students navigate the HE market. With different forms of institutional habitus being presented to applicants by universities who market themselves to their target demographic (Sauntson & Morrish, 2011), the market contributes to entrenching social disadvantage in the system. Less affluent students are known to avoid prestigious institutions, either through a lack of IAG, or self-censorship (Reay et al., 2005). Not only is there a lack of understanding of what the HE experience is like, as consumers are influenced by social conventions as well as facts (Beckert, 2009) this inevitably leads to a middle class advantage in navigating HE (Pugsley, 1998). With prior qualifications seen as a product with an exchange value (Brooks, 2003), tariff also adds a barrier to engagement and restricts student choice (James, 1999). However, the embedding of a standard market as well as a prestige market allows students with lower prior qualifications to be a consumer in the common market. The OfS creates the conditions for both markets to coexist with the setting of baseline academic standards and provides reassurances that students who make choices about the course and ethos if a provider (rather than the prestige) will also have a valuable experience. But the commodification of HE through metrics has led to only the functional value being reported and ignores wider motivations and benefits for students (Ashwin et al., 2016; Komljenovic et al., 2018; Marginson, 2011). This has the potential to influence market actor behaviours (Beaty et al., 1997), many of which can be seen in these findings.

Although regulators are encouraging the construction of students as consumers, universities in this study refrained from mentioning and sometimes instead challenged the students as consumer narrative, yet it still performed this role in how it marketed itself to prospective students. There is a continued tension between the outcomes focused conception of value and the framing of students as consumers by the regulators, and the emerging student conception of value which is rooted in their lived campus experience, aligning to view themselves as citizens and learners. The OfS are through their Value for Money Strategy (2018b) are straddling these two dimensions through referencing students as consumers at the point of 'purchase' and uncoupling this from their lived HE experience, but they fall short of actions and messages that articulate this nuance. In reality, other conceptions of students as learners, citizens and coproducers could also be framed as consumer activities within the service industry, depending on the ideological and political stance taken (Cuthbert, 2010; Tomlinson, 2017; Wright & Raaper, 2019).

Many academics blame the rise in tuition fees in driving the student as consumer agenda forward (Jabbar et al., 2017), however the Government construction of consumers started as early as the 1970's, long before the introduction of fees. But the fast expansion of neoliberalism ideologies providers greater opportunities for students to increase their agency in the system. More research therefore needs to be undertaken to better understand the political motivations of the consumer narrative in HE and how this affects the behaviours of market actors including students.

8.2 What kind of market agents are first in family students becoming through the structuring of the market and policy tools, and how this affects their views on value for money?

Whilst the government and regulators are setting up socio-technical devices like TEF to direct student behaviours, the sociological literature cited in this thesis and elsewhere shows that consumers cannot simply be completely rational actors, and emotions, personally held beliefs and cultural habitus affects behaviours (Bourdieu, 1990; Patiniotis & Holdsworth, 2005). This is especially true in HE where there has been a historic social and cultural meaning as to the purpose and value of studying at this level. The benefits of HE in terms of improved human, social and cultural capital are entrenched in the middle-class public consciousness, and participants in this study have taken these beliefs at face value, without questioning whether they will have similar outcomes. This has enabled policy makers to frame the student debt accumulated by students as an investment in their future by capitalising on this normative understanding of HE, whilst providing evidence that supports their view of HE as mainly an economic benefit to the individual and to the productivity of UK industries.

There is an emerging disconnect between students seeing the HE experience as both academic and experiential (Angulo et al., 2010; Temple et al., 2014; Jones, 2018). The framing a degree as a commodity, coupled with the high price tag has meant that these participants focused almost exclusively on their academic experience. This research has demonstrated the time/financial poverty of many first in family students means they spend very little time developing skills and connections outside of their subject area. This issue is compounded further when we see that many of these students are either not confident in their academic ability or have a lack of understanding of what independent study is expected of them. University information on the nuances of the student experience (such as contact hours) was lacking, which compounded this issue further and has been found in other studies of university marketing materials (Rao & Hosein, 2017). This indicates another way first in family students are disadvantaged by not knowing the rules of the game and will continue to disadvantage them once they graduate. Having a better understanding of how the university can support them in their wider transformation would add value to the student experience, as well as help them better understand how to make the most of their time at university. These first in family students had very little recognition of what was expected of them and how to navigate both the academic and pastoral experience in order to get the best outcome for their individual needs. Unlike middle class students who have familial experiences to draw from, participants had little 'hot knowledge' of what is important or an appreciation of the rules of the game (Archer et al., 2003; Ball & Vincent, 1998). The confusion of what the service of HE is, affects the extraction of the full value of the experience (Zuckerman, 1999) and it does a disservice to disadvantaged students not to do more to demystify the student experience. Not only were there financial and time pressures, but an additional emotional costs were also a significant burden for them, with many feeling guilty that they had left their family to start a new life (Thomas & Quinn, 2007). Some chose their university to stay close to come because of this, and universities should be cognisant on how this pressure and lack of support may also impact on student outcomes.

Although the onward value of their degree was important, participants were not principally motivated by money or stature which goes against findings of other studies such as Cook et al., (2018). Instead, participants had more humble aspirations of being comfortable and fulfilled. The types of jobs graduates secured was important, but only in the sense that they felt they were using the skills developed at university, and very few were interested in achieving significantly high salaries. Instead, they believed in the imagined future they had formulated for themselves as more comfortable and less worried about their circumstances, with HE being the best way to realise that, even though they had little tangible evidence that this was the case. Participants even noted that they knew of others who had been to university but did not have a 'meaningful' career, and evidence suggests that the mobility of graduates has slowed (Britton et al., 2019). The lack of recognition of networking and capital building is therefore worrying, and without this and their engagement with university employability initiatives, they will not reap the same value from their degree as more affluent students in their cohort. Perhaps with more signposting by university websites from the start of their journey, they would have a better understanding of why these additional activities are so important. It may also influence their choices and help them to understand the best university experience to meet their aspirations (Beckert, 2011). Without a degree, participants would not be able to compete for the same sorts of jobs, and there is a unified status in having a degree that is valued by employers in the majority of industries.

Whilst there is emerging academic literature relating to how university marketing materials are constructed and influence student choice, further analysis should look at the way social and cultural capital influences disadvantaged student decision making in a marketised HE system. First in family students are different types of consumers in that they have limited access to IAG to help decipher the market (Callender & Dougherty, 2018; Hutchings, 2003; Pugsley & Coffrey, 2002; Soutar & Turner, 2002; Thomas & Quinn, 2007). The analysis of provider websites in this study showed there are major gaps in the way providers talk about the student experience and their approach to learning and teaching. For example, whilst universities may contest that university is not just to secure a graduate job, there was very little information about the other benefits of HE detailed on the provider websites of this study.

Students in this study used market data in a systematic way in order to help narrow down their initial choices which aligned to a recent study by Dashper et al., (2020). However, these student rejected data such as graduate salaries as a useful during their selections, recognising that generic data would not guarantee this outcome for themselves and their circumstances, and did not align to what they were striving for. The market information that is available doesn't answer many of their questions about what it's like to study at university and what they need to do in order to reach their imagined future. However, these tools were used to help shortlist their choices of where to visit on an open day. The open day was the number one decider for these students choosing their university and supports the analysis that feeling like they belong and are safe is an important aspect of choosing which university to attend (Bitner, 1992; Crozier et al., 2008; Read et al., 2003; Stuart, 2006) and this emotional response to their institutional choice was very important. Although they may not have support to understand the public information available, they did not take university claims at face value. There is still a middle class advantage over how prospective students navigate the market because of the lack of understanding of the conventions of the university experience (Beckert, 2009; Pugsley, 1998; Reay & Ball, 1997) and as such one could argue that they are unable to perform the market due to their lack of calculative agency. But these students are able to feel like in some way they are making a calculated decision, even though these are steered by social conventions outside of their own habitus (Beckert, 2007). Further research could explore in more detail how first in family students develop expectations as another factor in understanding how value is calculated as being able to draw on family members direct experiences has been shown to lead to more realistic expectations of the university experience (Ramsden, 2008).

Because of the framing of the loan repayment system, participants were comfortable with the level of debt they would be in as a by-product of needing to obtain a degree for their future prosperity. But it is the label of it being a loan rather than a graduate tax has the ability to change how students conceptualise their financial contribution and how they act as consumers. For example, whilst participants said they did not feel like a consumer, they did expect to be able to provide feedback on their experience, and some had calculated value based on the number of contact hours they received divided by the headline tuition fee of £9,250.

The label of consumer in HE is complex and politicised, and whilst participants made this calculation, they also rejected their relationship as simply being transactional, including when choosing what and where to study. When asked about their views on being a consumer they defaulted to describing their relationship with staff rather than thinking back to their initial choices, and as such this research found that there are multiple constructions of what the term ‘consumer’ means to students and aligns to other research on students as customers/coproducers (Cuthbert, 2010; Molesworth, 2011; Tomlinson, 2017; Trowler, 2010).

University staff have had growing concerns that tuition fees and student debt have been a catalyst for the increasing consumer like behaviour of students (Jabbar et al., 2017; Molesworth et al., 2009; Nixon et al., 2016). Although the consumer label was rejected by many participants, connecting the cost to an expected level of service can be interpreted as being in line with the actions of an economic consumer. Participants did subscribe to the belief that as they were the ones experiencing HE they should have a say in what their experience looked and felt like. But this view did not come from a place of being an economic consumer, and we must not forget that things that are now labelled as consumer tools such as the NSS and course representation structures pre-date the rise in tuition fees and current policy making. Instead, participants valued the collaboration and relationship building between themselves and the academic and professional services staff and framed their role as a partner/co-producer. They felt that where they had a supportive and connected relationship to university staff and felt valued by their tutors they were less like consumers. In the high tariff provider more participants felt like consumers because they did not feel that tutors cared about them; they did not know their names and offered little additional guidance and support outside of their scheduled contact hours.

This confirms the findings of other empirical studies on students as consumers which details a far more complex relationship than simply a transactional one (Ashwin et al., 2016; Budd, 2017b; Komljenovic et al., 2018; Naidoo & Jamieson, 2005; Potts, 2005; Tomlinson, 2017) and asking to provide feedback and being involved in discussions is not in and of itself a consumerist mentality. Findings indicates a further exploration of students as consumers in different types of HE would be beneficial to our understanding of how institutional cultures and practices affect student's perceptions of themselves as consumers. For these students then, their definition of a customer is that of an inactive recipient of goods and indicates that a more distant approach between students and academics feels more like a consumer relationship to students, which is in juxtaposition to some academic thinking that consumer behaviour is linked to the student as partners movement (Nixon et al, 2016).
This thinking may also be true of other types of students, and further research projects could explore this relationship more forensically, especially when we know that student's perceptions of student engagement and partnership initiatives are different to university perceptions (Komljenovic et al., 2018; Little et al., 2009; Molesworth, 2011). These findings also align to the service dominant logic that HE is not simply a product of consumption, but an experiential one (Vargo & Lusch, 2008) and as such creates this complexity in how the term consumer can be interpreted.

Value for money was seen as not something participants had directly thought about before participating in this research and they believed their interaction with the student experience was not led by this concept, principally because the cost of university was the same regardless of what and where they studied. This highlights how student's views on the quality of their experience are being influenced by the market dynamics, and the framing of value in economic terms by market devices and public discussions on the value of HE. There was an overwhelming view that participants simply did not know what their tuition fees were spent on, and therefore they did not have a firm grasp of the service they were purchasing. This is a problem for researchers and policy makers because students will give different responses to value for money questions based on their own, sometimes unrealistic, understandings of how funding is distributed. Contact hours, facilities and learning resources are all seen as vital components of the student experience (Neves & Hewitt, 2020), as this is what is sold to them through the marketing materials and open days, but this doesn't account for the much wider experience they receive at university. This instinctual framing of value for money to the utilitarian construct of the university experience is another example of market performativity and the cognitive reorientation of students as consumers rationalising the HE experience as simply an educational service.

8.3 Final thoughts

This study captured the experience of 27 first in family students at three HEIs. Although a small sample, participants were mostly universal in their views of what they value in their student experience and provided an account of the ways in which they are disadvantaged in the market compared to their university peers. There was not however consensus in the extent to which they felt like a consumer, but some behaviours could be perceived to align to that for a consumer operating in both standard and status markets. This study was however, only able to capture first in family students who had calculated that the cost of HE was worth it, and many working-class attitudes to education mean they discount themselves from attending university (Archer et al., 2001). Further research could therefore explore this research question from the perspective of students who did not choose to attend university to better understand the alternative viewpoint.

Due to the size of the study producing a representative sample of students by the demographics of each provider was unachievable. Although cultural and social capital can be influenced by other factors such as gender, ethnicity, and home location, this study was unable to factor this into analysis fully, though some of this was explored through the interviews. Therefore, further research could also explore students' perceptions of value from the perspective of other characteristics.

This research has shown that value is achieved in different ways by different actors and in different markets, and the construction and enactment of the market itself can directly influence what is valued by the customer (Kjellberg & Helgesson, 2010). Making the right choice is founded on having the right information which may be different for different student groups. Different students will assign different value to different parts of the university experience, and in doing so entrenches a status market at the top end of the league tables and a standard market in lower tariff providers. These participants are influenced by social conventions because market actors are bound by their institutional and cultural habitus which affects their market behaviours (Fligstein, 1996; Granovetter, 2005; White, 1981). The messaging of university websites is therefore very important at defining the institutions habitus and marketing to their target audience (Bacevic, 2019; Chapleo, 2011; Nguyen & LeBlanc, 2001; Sauntson & Morrish, 2011). Therefore, institutions will continue to speak to the type of consumer they are hoping to attract and will further entrench inequalities in HE.

We know that the way in which markets are realised and politicised leads to social inequalities (Dorling, 2010a; Mau, 2015; Morrison, 2020; Offe, 2006; Rizvi, 2013).

This has been shown in this research by first generation students having a lesser ability to navigate the complete public information landscape, creating unrealistic expectations of what is important in the university experience, and the significant additional financial pressures faced. Their focus on the academic experience for example, may be at the detriment to the development of their social and cultural capital and personal skills which would place them in better standing post-graduation. Policy makers and university managers must therefore recognise that financial, cultural and emotional barriers affect the way in which these students navigate their HE experience and could disadvantage them in the onward value of their degree.

By looking at this policy problem through a different conceptual lens that combines both the performativity of markets, with a sociological understanding of inequalities and student behaviour, this research has been able to look at issues of value for money and students as consumers in different ways. It is found that much of the literature on both value and consumers in HE is more ideologically rooted in its understanding of what a market is and isn't and does not account for the empirical evidence which is far more complex and nuanced. For example, some academics view the students as partners movement to be consumeristically motivated, whereas others see it as part of the experience of learning. Students too see both a role in holding universities to account on promises made, and wanting to feel part of the academic community, neither of which automatically mean that they are acting as consumers. Course reps, surveys, module evaluation, students on management committees and a more personalised, personable approach to the delivery of HE could all be described as consumer style engagement activities but can as easily also be described as students as partners initiatives, indeed student partnership approaches are seen in other HE systems that are not marketised (Bovill, 2019; Holen et al., 2020).

Likewise for value, the Net Value Equation provides a framework in which to explore performativity of markets to see how both the HE experience/service and its future benefits fit into discourses of value for money. With the inclusion of sociological literature, this thesis shows that habitus plays a substantial role in how students perceive value for money in the spheres of choice, quality, costs and benefits and highlights that the lack of prior familial engagement with HE changes your perceptions of what it is for, and what you expect from it. It adds to our understanding of how market devices can further embed socioeconomic disadvantage and are potentially misleading to non-traditional students.

At the time of writing this thesis, students all over England are calling for fee refunds and compensation because the pandemic has affected their ability to obtain the 'full' HE experiences. Universities however have been quick to defend themselves, having moved learning online and are confident that students will still be able to complete their degree remotely. This tension has highlighted that once again the product/service provided by universities for the tuition fee is not well understood by either party, with universities framing the experience as simply an educational one, and students framing it as a wider social and cultural experience. This research therefore adds to our understanding of student's conceptions of what is valuable in their student experience, and how they frame what they are paying for.

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Appendix One: Focus Group Structure

Activity	Description	Timing
Intro	Participants sign the declaration sheet, complete pre-questionnaire and introduce themselves	10 mins
Visualising the Student Experience	Participants will be shown a series of images from their university prospectus, website and marketing materials. Inc: 1) **Prestige markers** - League table position, TEF etc 2) Images of the **campus and student experience** (library, social space etc) 3) Images that link **to student outcomes** (as per national narrative) - do they recognise them, are they relevant to their student experience – how? - how influencing were they on their choice to come, - realistic? - What image would you bring that captures your student experience and why?	10 min
Describing their Student Experience	4 headings will be seen on a white board: 1) your expected outcomes when you graduate 2) what the university provides you 3) financial implications 4) personal costs Participants will be given 5 mins to write down on post it notes to write a sentence of how they feel about each of the headings, what they like/dislike about each of them, and the activities they contain. Post-its will be collected and put up in the relevant spaces by researcher. A group discussion will then take place unpacking each of the sentences, asking whether others feel the same way, and what things they may have missed.	15 mins
Ranking importance of services and outcomes	Using the whiteboard quadrants participants will be asked to rank the top 3 and bottom 3 post-it notes	5 Mins

More or less	Using the whiteboard post-its – Are you getting more or less of the services and experience than you expected	5 mins
How is value/price derived?	Questions will be posed to participants to better understand how they conceptualise value in HE. 1) Where did you get your expectations from about what university was like and what it could do for you? 2) How do you think paying for your degree (Inc. maintenance costs) affects your expectations or behaviours? if you didn't have to pay fees would that change anything? In Europe and in Scotland they pay a lot less, or even free– do you think their experience is different? 3) Take a post-it and write down your definition of what value for money is in a university context. It will be anonymously collected. 4) Have you heard about the Value for money discussion in the sector right now? 5) Do you think it is good to talk about VALUE FOR MONEY? What agency does it give you? Do you think you are a customer? 6) The Government definition of VALUE FOR MONEY is about student outcomes in terms of employability and salary but when we talk with students you speak more about the knowledge teaching – what do you think about that? 7) Do you think this university good Value for money (and in general going to university) – in what way?	