

The perception of prices by consumers of educational services

La percepción de precios de los consumidores de servicios educativos

Svetlana Sergeyevna DEMTSURA [1](#); Yelena Yuriyevna DMITRIYEVA [2](#)

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ABSTRACT:

This article discusses the problem of perception of prices by consumers of educational services. The authors describe how can use price discounts to attract consumers of educational services. This article presents the characteristics corresponding to the different stages of making consumer decisions. A variety of forms of work with students to develop positive attitudes to the educational organization and the provide services. The article characterizes peculiarities of rendering of paid educational services in the sphere of higher education in Russia. This article indicates that the inconsistency in pricing significantly distorts the public perception of the importance and value of education. The authors consider different interpretations of such terms as "private educational services", "the market of paid educational services", "pricing", "cost", "price", "perception of price". The authors present characteristics of phased pricing of commercial study at the university, describes nine stages. This article presents an analysis of prices for educational services of the universities of the Ural Federal District of the Russian Federation. The authors conducted a comparative analysis of minimum cost of full-time study for the 2017/2018 academic year for undergraduate and graduate programs. The article gives the definition of "fair prices", i.e. prices, suiting as a consumer of

RESUMEN:

En este artículo se discute el problema de la percepción de precios de los consumidores de servicios educativos. Los autores describen cómo se pueden utilizar los descuentos de los precios en la atracción de los consumidores de servicios educativos. En este artículo se presentan las características, los diferentes pasos del proceso de toma de decisiones de consumo. Ofrece una gran variedad de formas de trabajo con los aspirantes para la formación de actitudes positivas hacia la educación de la organización y prestación de servicios. En el artículo se caracterizan por las características de la prestación de pago de servicios educativos en el ámbito de la educación superior en Rusia. Se indica que la inconsistencia en la fijación de los precios considerablemente deforma la opinión pública sobre la importancia y el valor de la educación. Los autores examinan los distintos modos de comprensión de conceptos tales como "comerciales de servicios educativos", "el mercado de pago de servicios educativos", "política de precios", "precio", "costo", "la percepción de los precios". Los autores presentan la característica de eliminación de la determinación del precio comercial de la enseñanza en la universidad, describe nueve etapas. En este artículo se presenta un análisis de los precios de servicios educativos de las universidades de Distrito Federal Uraliano de la

educational services and the seller. This article based on the results of the analysis, the conclusion about the need to develop such a pricing methodology that would ensure the establishment of fair prices.

Key words: price, pricing, education services, commercial training, perception of price competitiveness, buyers of educational services.

Federación Rusa. Los autores realizan un análisis comparativo de los costes mínimos de capacitación presencial en 2017/2018 año escolar programas de grado. En el artículo se da la definición de "precio justo", es decir, el costo satisfactoria tanto para el consumidor de los servicios educativos, así como del vendedor. Sobre la base de los resultados de los análisis, se llega a la conclusión sobre la necesidad de elaborar una metodología de fijación de precios, que permita el establecimiento de un precio justo.
Palabras clave: el precio, la fijación de precios, servicios educativos, el coste de la formación comercial, la percepción de los precios, la competencia, la competitividad, los compradores de servicios educativos.

1. Introducción

Analysis of the economic literature allowed the authors to determine that the structure of the price behavior of the consumer is located between the objective price indicators (prices, discounts, price promotions, price guarantees and other), acting as incentives and various economic outcomes (revenue, profit, etc.).

The problem of perception of prices by consumers of educational services is closely connected with the concept of the market of educational services. In this regard, the authors consider it appropriate in the introduction to describe the specifics of the Russian market of educational services, as well as characteristics of the price policy of the Russian universities.

Currently, the Russian market of educational services is influenced by many factors, leading to competition: the demographic factor, politics in education, reduced public funding, accreditation of educational programs, etc.

In the beginning of XXI century the Russian educational system is increasingly commercialized: there are commercial educational services and the market of paid educational services. The authors understand paid educational services as the training on a paid basis in a public or private educational organization. There noted that in the last fifteen years Russia has formed a wide network of non-governmental educational organizations. The possible types of purchased educational services include: secondary education, higher education (acquire bachelor, master), MBA (Master of business administration) program, a programs of additional professional education, short term training programs, etc.

Today paid educational services in the Russian market can wear short, medium and long term. Their main purpose is training. For institutions of higher education is characterized by the provision of all the above – it training courses (short-term), training courses (short and medium), etc.

The problem of setting prices and pricing policy is relevant in the economics of education. The authors understand pricing as the establishment of a system of prices for services of an educational organization. The pricing is a sphere of financial relations which arise between the educational organization and contractors. In this case, the counterparties are buyers and suppliers. Pricing policy the educational organization conditionally consists of two parts. The first part includes financial relationship with buyers over prices for educational services. The second part involves a financial relationship with suppliers of purchased inputs. These relations are linked to the price of consumed resources. After all, on the basis of this are the costs of organization of the educational process.

In economic theory there are approaches to the system of prices for consumed resources. Their essence is that they involve minimizing the cost of education by reducing unit costs of those resources.

Of course, the above-described two parts of pricing policy of an educational organization are

interrelated. The decision on the choice of the pricing policy of the educational organization, primarily affect financial relationships with customers of educational services. This circumstance is due to the fact that the buyers require from the educational organization a reasonable pricing policy. Market economic conditions, competitive environment, market characteristics also make the educational organization to pay more attention to the argumentation of the choice of pricing policy.

Therefore, pricing is key factor in the development of financial policy of the organization. The pricing policy defines the vector of financial policy. The price system is the original condition of its primary element. Because without clear, transparent, well-founded price policy in the educational organization is unable to explain other elements of fiscal policy.

While forming the price policy of the educational organization it is expedient to consider the state pricing policies. In addition to the Russian government policies, the educational organization must also take account of the following factors. At first, this is the reaction of competitors. Secondly, this is the elasticity of demand at a price. Thirdly, this is the stage of the life cycle of educational services. Fourth, this is the quality of rendered educational services. Fifth, this is the projected level of income of consumers. Sixth, this is the image of the educational organization.

The rationale of the pricing policy of the educational organization is based on market factors (primarily, the ratio of supply and demand) and also based on internal factors. These factors include the availability of technical and technological capacity, availability of financial and human resources, including intellectual potential. Today in the Russian educational system uses a competency-based approach in quality management of educational services, it allows to establish a close link between the labor market and the educational market, and as a result will improve the overall efficiency of the of national economic system (Reikhmanova 2017, p. 67).

The cost of remuneration of teaching staff is an important component in the structure of prices for educational services. Price of labor in a market economy is a kind of balance of supply and demand. In other words, the price of labor is wages, the labor income, which is the basis of wealth and of human existence in today`s social-economic conditions.

Pricing policy the educational organization is based on a specific goal or conjunction of goals that the organization seeks to achieve in the short or long term. Therefore, a specific pricing policy, ultimately, comes from the fact, what goals the organization pursues in the market of educational services (Yegorova 1994).

Legal framework of the pricing policy of educational institutions in Russia spelled out in the Civil Code of the Russian Federation, the Federal Law "On education" and regulations which are accepted in accordance with these laws. The Russian universities have the right to regulate the education and to develop their own internal regulations in respect of these matters. In these documents provide clarification of the cost of training depending on the faculty and specialty, is the calculation of the minimum size average of education fees, detail the characteristics of the planning paid training, in particular, determined the quantitative composition of the maximum possible number of students enrolled on a commercial basis.

Speaking about the perception of the pricing policy of educational services, the authors mean the process involving decision making and generalizing a variety of sensations received by the person as a result of exposure to prices in the sphere of educational services.

2. Methodology and methods

In modern science has accumulated a great experience in terms of the price perception. The question of perception of price is an important issue in marketing, pricing, economic psychology. The study of this problem by scientists: A. A. Volkova (Volkova 2014; Volkova 2015), V. V. Gerasimenko (Gerasimenko 2005); L.I. Goncharova (Goncharova 1997), I. V. Lipsits (Lipsits2000), I.A. Petiyenko (Petiyenko 2013), etc. The perception of prices was studied by scientists as the behavior of buyers on the price. Vladimir Gerasimenko in their

works wrote that the price perception is the acceptance of information, prices, transformation price subjective experience of prices and price signals, plug-in system estimates of the buyer (Gerasimenko 2005).

The methodological basis of research are the theory of consumer behavior, utility theory in the interpretation of William Stanley Jevons (Jevons 1866), the provisions of the subjective theory of value (Carl Menger 1976; 2007), the theory on the concept of effective demand (John Maynard Keynes, 1936), the hypothesis of permanent income (Milton Friedman, 1963; K. Meghir 2004), General equilibrium theory (Sir John Richard Hicks), and the provisions of the system approach in pricing.

The research method is a questionnaire survey of applicants and university students in Chelyabinsk (Russia). In addition to the questionnaire survey the authors carried out a comparative analysis of the minimum cost of full-time study for the 2017/2018 academic year for undergraduate and graduate degree programs of Russian universities.

As goals, the authors discuss a study on the perception of prices by consumers of educational services on the basis of studying the specifics of the provision of paid educational services in the sphere of Russian higher education; analysis of interpretations of such concepts as "price", "cost", etc.; a description of the phased pricing commercial training at the university.

3. The results of the study

In accordance with the intended purpose we deem appropriate to begin the description of results of research to determine a term "price". The price of educational services is not only education fees, which directly translates to the account of the university by the student (or his family). The price of education reflects the value of the education. In this case, a value the authors understand as a cash equivalent, which the buyer is willing to pay for their service to him. The cost is a set cost for the execution of works or provision of services, expressed in monetary terms.

Next, the authors present characterization of phased pricing of commercial training in higher school. The authors of this article describe nine stages. The first stage involves target selection pricing. There are three main strategies of pricing policy. Firstly, this is the pricing strategy to ensure survival. Secondly, this is the pricing strategy of maximizing profits. Thirdly, this is the pricing strategy to retain the market.

The authors consider it appropriate to note that universities are applicable to all three strategies of pricing. Because the process of securing survival is the priority for educational organizations on the market operate in a highly competitive sphere.

It happens that universities employ a strategy of low prices (prices of market penetration). The purpose of such actions the capture a certain market share and increase in volume sold of educational services. This contributes to the elimination of competitors and increasing total profits earned educational organization.

Pricing strategy, which involves the retention of the market, lies in the preservation of the already achieved position in the market of educational services. Therefore, it is advisable to carry out activities, which would prevent the drop in sales of educational services.

The second stage is characterized by the study of the demand for the services provided by universities.

To determine the price of educational services is required to explore the demand for them. In the conditions of competition in the Russian market of educational services the following regularity is observed. If you increase prices demand is reduced. This is because coming up with a budget refuse to buy expensive services when there is a choice of such services of similar quality at a lower price. The exception is the demand for elite (prestigious) education.

Analysis of the curves of supply and demand is an important instrument for finding and evaluating prices for educational services. The demand curve describes the dependence of

demand for educational services. The supply curve reflects the dependence of the price of educational services. The intersection of the curves characterizes the market equilibrium. At this point the price is the equilibrium, that is, the demand is equal to supply.

The third step involves the calculation of costs (expenses) that are necessary for the provision of educational services.

The upper level of price is limited by demand. The cost (set costs) of educational services describes the minimum value. The state regulates minimum prices. The cost of paid educational services in universities cannot be below the amount of funds transferred by the Ministry of Education and Sciences of the Russian Federation in the framework of financing of budgetary places according to individual coefficients of alignment. These are legal requirements. In this regard, the Russian Ministry of Education and Sciences reserves the right to influence pricing policies of universities.

The fourth stage involves the integrated analysis of educational services and the prices of competing universities.

The behavior of competitors and the prices of their services is a significant factor that should be taken into account in the pricing process. The fourth stage involves finding values for prices in the range of possible prices, which are justified by the market demand calculations demand costs. Assess the possible price reactions of universities, competitors, its competitive edge. In a situation when educational services similar to the services of other educational institutions, it is recommended to keep the price close to the price of universities competing. Otherwise, the number of applicants may decrease. A higher price can set, if the provided educational services far exceeds the services of universities competing on quality.

The fifth stage is to select a pricing method.

The ensuring the implementation of educational services and achieving goals of educational organizations is carried out based on the selected pricing method. Allocate the following methods of pricing in the Russian market of educational services. Firstly, it`s a costly method. Secondly, it`s aggregate method. Thirdly, it`s parametric pricing method. Fourthly, it`s a pricing based on current prices. Fifthly, the method based on demand. Sixthly, it`s the competitive method. Seventhly, it`s the method of marginal costs.

The sixth stage involves finding the base price.

The finding the base price is based on the above stages, which involve the analysis of demand for educational services, calculation of cost price analysis of universities competing. The optimality of the set price means that it should cover all the costs of organizing the provision of educational services. In addition, the optimal price should ensure a profit.

From the consumer point of view we can speak about "right" or "fair" price. The consumer decides whether the price is right. When setting the price must be taken into consideration. next step - a studying the opinion of buyers of educational services. That is, to take into account the customer's perception of the value of the service. Particular attention should be given to identifying the needs of consumers. In the foreground this is ratio of "price – value" services.

It is well known that a buyer keeps in mind using when searching for educational services, the so-called reference prices. Consumer choice is done through a comparative analysis of consumer properties and price of the same type of educational services that are available on the market. It is possible to actively influence the formation of reference prices. The application of this method relies on the experience and ineducation of the University administration, good knowledge of consumer psychology, the results of the test of the market, etc.

Methods of psychological pricing are as follows. First, the demonstration of lowest price on a certain circle of educational services along with the high prices of other educational services. To disseminate information about low prices and to communicate it to the people who are planning to go to University, the authors recommend on the official website of the educational

organization, as well as through social networks (Facebook, Twitter, Instagram, V Kontakte, Odnoklassniki etc.). Second, this is in tying the base price to the number of the minimum wage. The third is the tying base prices to exchange rates. Fourth, this is the promise the immutability of prices during the entire period of provision of educational services. Fifth, various discounts (e.g., payment per year discounted at 10 %, discount on re-training, etc.). For additional information on the authors of the article recommend to distribute among students in meetings with applicants on the stands of the educational organization through newsletter emails to email boxes of students, and also messages on social networks. Sixth, this is in using the method of exact prices.

Previously the Russian government had an exclusive monopoly on the sale and purchase of educational services. This allowed us to exclude the possibility of the University to set their own prices for their services. To date, the changed situation requires educational institutions to set prices for educational services taking into account the size, dynamics of effective demand, the ratio of the magnitudes of the projected demand for services and the additional costs of citizens to these services.

At the seventh stage the following quantities: the estimated base price, the bid price and the offer price, competitor prices, the price of the previous year.

At first, takes into consideration the projected rate of inflation (in the country and in the region). Secondly, this is the projected growth of real incomes of the population. Thirdly, this is the results of sociological studies of the population and expert opinion. Fourthly, this is projected economic growth (decline) in regional branches of material production. Fifthly, this is the level of unemployment. Sixthly, this is the projected growth of students by levels (types) of professional education. Seventhly, this is the demographic indicators, particularly mortality rates (fertility) of the population and their relationship. Eighthly, this is the percentage of the shadow economy of the gross regional product.

The eighth stage includes the establishment of the final price formation and price list.

Educational institution, having information on consumer demand, costs and price-competitors can make a choice of prices. The price will be between the minimum established by the Russian Ministry of Education and Sciences, and too higher, which is constrained by demand. Lowest possible price is also determined by cost. Price-competitors are asked the approximate value that you should look for when choosing prices. The higher price is also determined by the opinion of the students about the features of the proposed educational services.

The ninth stage involves the adjustment of the set price of services.

Because the price of education is associated with income levels, it is necessary to consider the possibility of buyers. As a rule, the price adjustment is perceived painfully by the applicants. There is a risk that they can go to another university, where the price is lower. Therefore, the price of commercial training needs to be flexible. It needs to be adjusted depending on conditions of the target market of educational services. If there is a creeping and, especially, galloping inflation, it is hardly advisable to make a stable price for the entire period of study. In this case, the maximum term of a fixed price is one year. It is recommended in this situation to say the price of half (quarter). Either enter into the contract on training, the percentage growth rates.

The subjects perception of the price of educational services of universities are students, as this is the group that directly impact educational services, parents who do not get themselves educational services, control in particular, their degree of effectiveness. Also an active participant perception of the pricing policy of universities are educational organizations that reflect the outcome of the educational higher education services, receiving and evaluating the activities of certified student. The content of images and their associated feelings is partly determined by internal processes occurring in the body, but it happens only when the perception is already formed. In the process of development of the image and depends on experience. Therefore it is necessary to say that the perception of educational services of

higher education will be more adequate for the objects, the passage of time, a implementation of a student as a professional. The perception of the price of educational services will vary in personality depending on the application of knowledge in practice, the degree of the experience. And yet, speaking about the integrity of perception, the final result can mentally completed on the basis of certain elements.

Feature apperception of perception reveals the fact that the prices for educational services are perceived personal by each person depending on his life and professional experiences, interests, attitudes to life, attitudes, knowledge, and skills, professional competence. The interest in the subject, motivation, desire to learn, selectivity of perception – these factors influencing satisfaction pricing of educational services.

The authors have conducted a survey of 834 students of the universities of Chelyabinsk (Russia) with the aim of identifying the perception of prices for educational services provided by universities. It was the students coming to the University (students), students graduating, students enrolled in the masters program.

The analysis of the survey showed the following: of all respondents are satisfied with the price of education at the university. The choice of university for students was due to pricing (60%). Also the choice was determined by the presence of positive information about the university and its characteristics (for example, "I studied there" said 6%). In a survey of students enrolled in graduate courses, all respondents noted the need for master's level industrial commitment and the need to enhance the level of professional competence.

In the analysis of satisfaction survey quality of services, we concluded that the respondents initially put the value parameters of the product, quality of teaching, conditions. Quite interesting is the fact that some respondents did not indicate a direct connection high rates and high quality of the offered product ("There are universities with higher payment but with the low quality of teaching and the lack of interest of teachers" - they answered). The majority of respondents noted the relationship between the price of educational services and space requirements of the educational organization in the ranking of universities. But all the respondents said that the price should match the quality. With increasing price of education only 60% of respondents, would have continued training.

The survey revealed differences in the perception of prices for educational services with regard to source of payment: the students paying their own education, I think the price on the border of the upper price threshold (it's mostly graduate students) than those students who have education paid by the parents. The study identified differences in the perception of prices depending on the share of the cost, so students pay for training not once, but part by part, experience fewer economic constraints than students paying the whole amount. All of the respondents think that present at this time, the price level is temporary, that is, over time, the price of education can increase.

Today the increasing ways of informing the population about the activities of the universities and the conditions of admission to them. Students find information on the Internet, every university there are information portals, sites, pages in social networks. Meetings are held (days, where everyone is invited to learn about the university) with the aim of informing about the specifics of the training programs, training, etc.

Of the respondents found information about training programs (42%) found out from the Internet, 31% followed the recommendations of friends, 27% were on Presentation Day and at meetings with representatives of universities, and this influenced their decision of choosing a university. The authors conclude that all the selected universities ways of informing advertising their activities effective.

From an economic point of view, the reform of Russian educational system is the development of co-financing of the universities at the expense of citizens, enterprises; development of the mechanism of free competition between universities. Arise between executors and customers of educational services market relations are the basis of development of educational

organizations. In many ways, the quality of education is determined by how efficiently develop these economic relations. In this regard, actualize sphere the problem of pricing and determining the value of commercial training at the university. This raises the need for transparency and civility of these processes. Because the customers of educational services there is a legal right to be informed about the basis on which it determined the cost of commercial training, under what conditions is set on specific areas of training.

It should be noted that in Russia in the framework of the reform of the higher education system to date has been to reduce a large number of universities receiving funding from the Russian budget. In this regard, there is a need to attract additional funds by attracting students wishing to study on a commercial basis. There is a need for proper justification of the cost of commercial training at the university.

The authors analyzed the methodologies used to determine the value of commercial services in universities. On the basis of the analysis the authors conclude that the basic approach to pricing in this context is accounting. That is, in most cases, the cost of commercial training is calculated expensive methods. It is rarely taken into account market conditions pricing. That is, a competitive analysis of the universities was carried out very rarely.

So you need to carry out a competent pricing policy. Indeed, because of the unreasonable pricing of commercial training, you can cause damage to certain groups of the population. In addition, the inconsistency in pricing can distort public opinion about the importance and value of higher education. In this regard, there is a need to develop effective pricing methodology able to take into account the requirements of modern society, the specifics of market relations in the field of education, to provide for the establishment of fair prices. That is the price that would suit both the seller and the consumer of educational services.

In this article, the authors conducted a comparative price analysis of the seven universities of the Ural Federal District that are competitive for the South Ural State University of Humanities (Russian State Professional Pedagogical University, Ural State Pedagogical University, Shadrinsk State Pedagogical Institute Nizhny Tagil State Social Pedagogical Academy, Tobolsk State Pedagogical University, Nizhnevartovsk State Pedagogical Institute Surgut State Pedagogical Institute).

June 1, 2017 these universities have published prices for commercial training. Each university started with the standard (105 thousand rubles) set by the Russian Ministry of Education and Sciences. The cost of paid educational services in universities cannot be below the amount of funds transferred to them by the Russian Government in the framework of financing of budget places, considering individual factors of alignment. These are legal requirements. This ratio is calculated on the basis of methods of the Russian Ministry of Education and Sciences and determines its own minimum price of education for all educational programs. The standard proposed by the Department, is 105 thousand rubles. Multiplying this figure by the ratio of an individual alignment, this is the minimum training cost that you can afford organization.

News about increase in prices for educational services emerged in May 2017. First and foremost, the price increase has touched those entrants who wanted to enter on directions of training, where few budget places. Until June 1, 2017, the universities have calculated the cost of training. Despite the uniform standard, increasing and decreasing ratios was determined for each university individually. That is why the cost of training for the same training spheres from educational organizations was different. In accordance with the legislation of the Russian Federation, all universities had to publish on their websites the orders establishing the value of training to 2017/2018 academic year. This information was located in the "entrant" or "educational organization".

The minimum cost of full-time study for the 2017/2018 academic year for undergraduate programs in the South Ural State Humanitarian Pedagogical University made up 86740 rubles (346960 rubles for the whole course). In the Russian State Vocational Pedagogical University – 99000 rubles, in the Ural State Pedagogical University – 106500 rubles, in Shadrinsk State

Pedagogical Institute – 91098 rubles, in Nizhny Tagil State Social Pedagogical Academy – 98900 rubles, Tobolsk State Pedagogical Institute – 96620 rubles, in the Nizhnevartovsk State Pedagogical Institute – 161700 rubles, Surgut State Pedagogical Institute – 116300 rubles.

The analysis of the minimum cost of full-time study for the 2017/2018 academic year for undergraduate programs in the South Ural State Humanitarian Pedagogical University made up 86740 rubles (346960 rubles for the whole course). In the Russian State Vocational Pedagogical University 120,000 rubles, in the Ural State Pedagogical University 117800 rubles, in the Shadrinsk State Pedagogical Institute – 98614 rubles, in the Nizhny Tagil State Social Pedagogical Academy - 115,000 rubles, in the Tobolsk State Pedagogical Institute – 106820 rubles, in the Nizhnevartovsk State Pedagogical Institute – 191700 rubles, in the Surgut State Pedagogical Institute - 132515 rubles.

If we talk about universities of the Chelyabinsk region, the minimum cost of full-time study for the 2017/2018 academic year for bachelor programs in Chelyabinsk State University made 88960 rubles, in the South Ural State University – 85520 rubles, in the Magnitogorsk State Technical University – 93700 rubles, in the South Ural State University – 102480 rubles.

Many educational organizations in 2017, has met the students and introduced the internally-correspondence form of training according to the most popular destinations. It is possible to reduce the price to 75700 rubles. The advantage of this form of training to part – time regular classes with teachers that affects the quality of learning. This form just helps you to learn and apply the knowledge obtained in his employment. In addition, many universities have developed a system of comfortable payments. Students were allowed to pay for training semester, quarterly or monthly. On the websites of the Russian universities in the section "cost of education" appeared in a separate column where you calculated how much per month is the cost of the study. Thus, we can conclude that universities in Chelyabinsk region are to meet applicants and increase the cost of commercial training for the 2017/2018 academic year at a minimum.

4. Conclusion

In summary, the authors can draw the following conclusion. The market of educational services and its pricing depend on the economic situation in the country. The perception of the price of educational services to students of universities depends on many factors: awareness, competence and professional experience of the consumer, the financial condition and source of payment.

On the basis of the analysis, based on the definition of "fair price", the authors conclude that the ideal situation is when the price of commercial training at the university satisfied as a consumer of educational services and the seller.

The authors believe that marketing research of prices for educational services must be carried out science-based, periodically by the universities. They are recommended to be organized in the form of monitoring. It`s based on this monitoring, the authors recommend to develop and regularly update a database of prices for educational services in the competitive activities of the university. Work in this direction will allow to ensure the effectiveness of the pricing process in universities and the competitiveness of subjects of the market of educational services.

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1. South Ural State Humanitarian Pedagogical University, Lenin Avenue, 69, Chelyabinsk, 454080, Russia. email: akadem-ppi@mail.ru

2. South Ural State Humanitarian Pedagogical University, Lenin Avenue, 69, Chelyabinsk, 454080, Russia

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