

Izvješće o provedenom istraživanju učenika o poznavanju prava potrošača 2022.

Report on the conducted research of students on knowledge of consumer rights 2022.

15. OŽUJKA

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DF
SAJAM DIGITALNIH FINANCIJA
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Svake godine, 15. ožujka, obilježava se Svjetski dan prava potrošača, podižući globalnu svijest o pravima potrošača, zaštiti potrošača i osnaživanju istih.

Korištenje digitalne tehnologije za pristup financijskim uslugama (poznato kao Fintech) postaje svakodnevna pojava za milijune nas, te će biti rastući trend u načinu na koji trošimo, šaljemo i štedimo novac. Ljudi sada mogu jednostavno plaćati račune, prenositi novac i pristupati svojim bankovnim izvodima koristeći svoje računalo ili mobilni telefon. U zemljama s višim prihodima to daje veći izbor i udobnost. U zemljama u razvoju, rast digitalnih financijskih usluga omogućio je milijunima potrošača (koji su prije imali malo ili nimalo pristupa bankovnom računu) prvi put pristup financijskim uslugama. No, s obzirom da se tehnologija tako brzo razvija, može biti teško pratiti korak.

Kako sve više ljudi obavlja transakcije koristeći svoj telefon, tablet ili računalo, važno je da možemo biti sigurni da su ta plaćanja sigurna.

Every year, on March 15, World Consumer Rights Day is celebrated, raising global awareness of consumer rights, consumer protection and empowerment.

Using digital technology to access financial services (known as Fintech) is becoming a daily occurrence for millions of us, and will be a growing trend in the way we spend, send and save money. People can now easily pay bills, transfer money and access their bank statements using their computer or mobile phone. In higher-income countries, this gives more choice and comfort. In developing countries, the growth of digital financial services has enabled millions of consumers (who previously had little or no access to a bank account) to access financial services for the first time. But with technology evolving so fast, it can be difficult to keep up.

As more and more people make transactions using their phone, tablet or computer, it is important that we can be sure that these payments are secure.

eTwinning ID 354972

<https://live.etwinning.net/projects/project/354972>

Provedeno istraživanje je potaknulo promišljanje učenika i nastavnika o rješenjima usmjerenim na potrošače u digitalnim financijskim uslugama okupljajući različite glasove zagovornika potrošača i ključnih tržišnih aktera u digitalnim financijskim uslugama kako bi se ubrzale promjene. Aktivnosti unutar projekta i nakon istraživanja će prikazati rad, perspektive i ideje zagovornika potrošača iz cijelog svijeta.

Projekt se zasniva na viziji potrošača za pošteno digitalno financiranje, nudeći uvide potrošača o tome koje su radnje potrebne kako bi se osiguralo pošteno digitalno financiranje koje je uključivo, sigurno, zaštićeno podacima i privatno te održivo za potrošače svugdje. Istraživanje je bilo dostupno na eTwinning platformi od 1.2.2022.-13.3.2022.

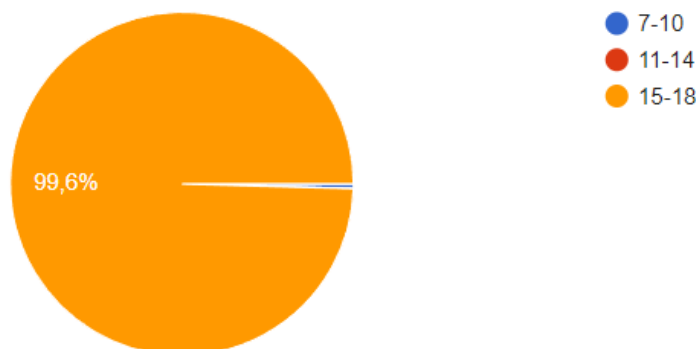
The research encouraged students and teachers to think about consumer-centric solutions in digital financial services by bringing together different voices from consumer advocates and key market players in digital financial services to accelerate change. Activities within the project and after the research will present the work, perspectives and ideas of consumer advocates from around the world.

The project builds on consumers' vision for fair digital financing, offering consumers insights into what action is needed to ensure fair digital financing that is inclusive, secure, data-protected and private and sustainable for consumers everywhere. The survey was available on the eTwinning platform from 1.2.2022.-13.3.2022.

Analiza istraživanja

Graf 1. Odaberi dobnu skupinu.

Select an age group.



U istraživanju učenika o poznavanju prava potrošača je sudjelovalo 227 učenika iz osnovnih i srednjih škola. Škole koje su sudjelovale su:

227 students from primary and secondary schools participated in the survey of students on knowledge of consumer rights. The participating schools are:

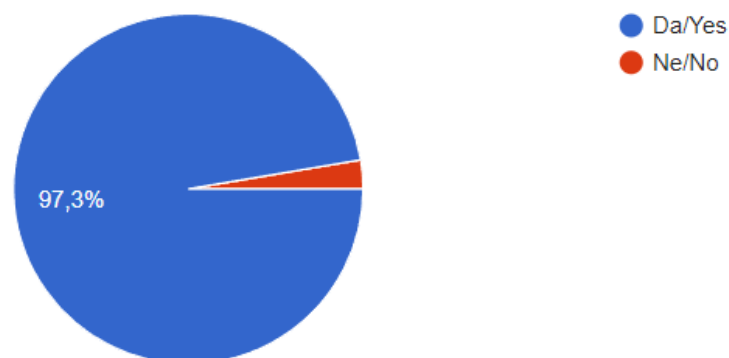
- I. tehnička škola TESLA, Zagreb, Hrvatska,
- Oš Antuna Augustinčića, Zaprešić, Hrvatska,
- BEYŞEHİR MESLEKİ VE TEKNİK ANADOLU LİSESİ, BEYŞEHİR Turska,
- Ekonomska škola Sisak, Hrvatska,
- Externato Marquês de Pombal, Lisboa, Portugal,
- Prva ekonomska škola, Zagreb Hrvatska,
- Srednja škola Biograd na Moru, Hrvatska,
- Srednja škola Glina, Hrvatska i
- Trgovačka škola, Zagreb Hrvatska.

99,6% ispitanika je polaznika srednjih škola te 3,4% je ispitanika osnovnih škola sudjelovalo u navedenom istraživanju.

99.6% of students are high school students and 3.4% of primary school students participated in the study.

Graf 2. Jeli li čuo/čula za prava potrošača?

Have you heard about consumer rights?

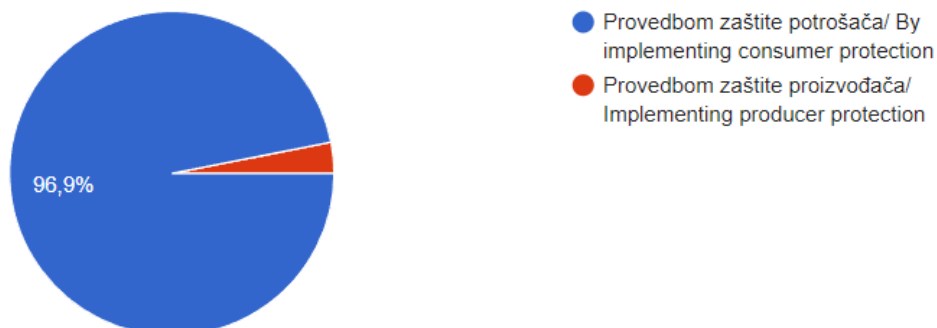


97,3% ispitanika je čulo za prava potrošača. Iznimno visok postotak govori o dostupnosti podataka te pretraživanju prava potrošača.

97.3% of students have heard of consumer rights. An extremely high percentage speaks of the availability of data and the search for consumer rights.

Graf 3. Prava potrošača bave se:

Consumer rights deal with:

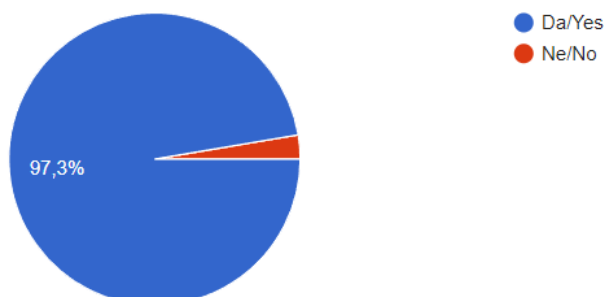


Prava potrošača se bave provedbom zaštite potrošača te je visok postotak ispitanika isto i prepoznao.

Consumer rights are concerned with the implementation of consumer protection and a high percentage of students have recognized the same.

Graf 4. Udruge za zaštitu potrošača osnovane su prvenstvo zbog mogućnosti te lakšeg ostvarivanja prava i interesa u „borbi“ između potrošača i prodavača odnosno proizvođača. Putem udruga korisnici na jednostavan način ostvaruju maksimum svojih prava te dobivaju informacije koje mogu biti ključne u slučaju raznih sporova između prethodno navedenih aktera.

Consumer protection associations were established primarily because of the possibility and easier realization of rights and interests in the "fight" between consumers and sellers and producers. Through associations, users easily exercise the maximum of their rights and receive information that can be crucial in the event of various disputes between the aforementioned actors.

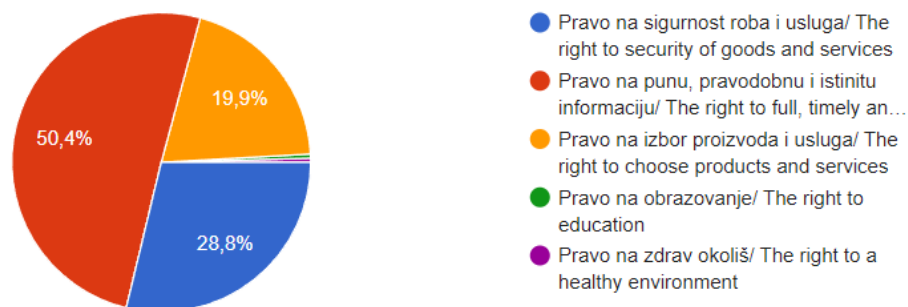


Udruge za zaštitu potrošača osnovane su prvenstveno zbog mogućnosti te lakšeg ostvarivanja prava i interesa u „borbi“ između potrošača i prodavača odnosno proizvođača. Putem udruga korisnici na jednostavan način ostvaruju maksimum svojih prava te dobivaju informacije koje mogu biti ključne u slučaju raznih sporova između prethodno navedenih aktera. Navedenu izjavu kao točnu je prepoznalo 97,3% ispitanika.

Consumer protection associations were established primarily because of the possibility and easier realization of rights and interests in the "fight" between consumers and sellers and producers. Through associations, users easily exercise the maximum of their rights and receive information that can be crucial in the event of various disputes between the aforementioned actors. This statement was recognized as correct by 97.3% of respondents.

Graf 5. Organizacije za zaštitu potrošača bave se:

Consumer protection organizations deal with:

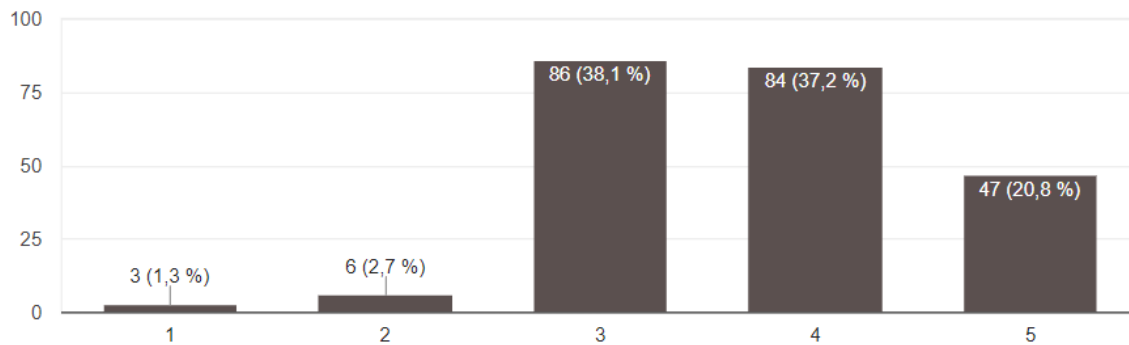


Organizacije za zaštitu potrošača bave se svim navedenim, pravu na sigurnost roba i usluga; pravu na punu, pravodobnu i istinitu informaciju; pravu na izbor proizvoda i usluga; pravu na obrazovanje te pravu na zdrav okoliš. Ispitanici nisu prepoznali da se radi o svim pravima kojima se bave Organizacije za zaštitu potrošača.

Consumer protection organizations deal with all of the above, the right to security of goods and services; the right to full, timely and truthful information; the right to choose products and services; the right to education and the right to a healthy environment. Respondents did not recognize that these are all rights that the Consumer Protection Organization deals with.

Graf 6. Slažete li se s tvrdnjom: “Nikada ne treba sumnjati u sposobnost skupine ozbiljnih i predanih građana da promijene svijet. Naprotiv, takvi su ga upravo i mijenjali”

Do you agree with the statement: “One should never doubt the ability of a group of serious and committed citizens to change the world. On the contrary, they just changed him. ”



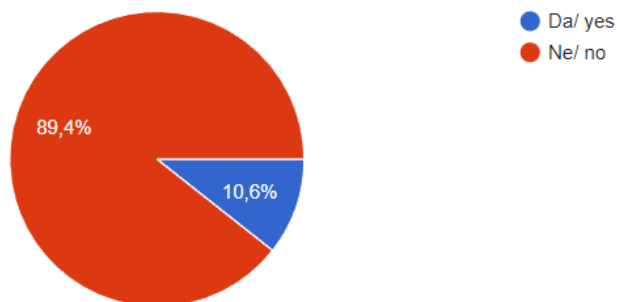
Ispitanici su tvrdnju: “Nikada ne treba sumnjati u sposobnost skupine ozbiljnih i predanih građana da promijene svijet. Naprotiv, takvi su ga upravo i mijenjali” trebali označiti uolikoj mjeri se s navedenom slažu. Oznaka 1 označava kako se ispitanik ne slaže s navedenim, a oznaka 5 kako se u potpunosti slaže s tvrdnjom. Najveći postotak ispitanika se slaže s navedenom tvrdnjom.

Respondents claim: “One should never doubt the ability of a group of serious and committed citizens to change the world. On the contrary, they just changed it ”should have indicated the extent to which they agree with the above. Mark 1 indicates that the respondent disagrees with the above, and mark 5 indicates that he fully agrees with the statement. The largest percentage of respondents agree with this statement.

Graf 7. Jeste li ikada posjetili stranicu:

have you ever visited the site

https://ec.europa.eu/info/live-work-travel-eu/consumer-rights-and-complaints_hr

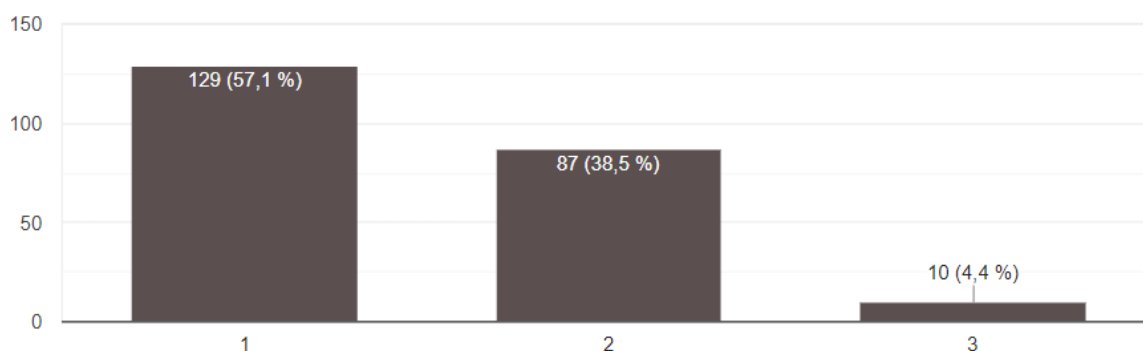


Zapravo je porazno da je samo izrazito mali postotak ispitanika posjetilo web stranicu https://ec.europa.eu/info/live-work-travel-eu/consumer-rights-and-complaints_hr.

In fact, it is devastating that only a very small percentage of respondents visited the website https://ec.europa.eu/info/live-work-travel-eu/consumer-rights-and-complaints_en.

Graf 8. Obveza svakog trgovca je po završetku odnosno pri zaključku kupovine potrošaču izdati račun koji može biti u pisanom odnosno papirnatom obliku te u elektroničkom obliku (e računi). Uzimate li račun nakon obavljene kupnje?

It is the obligation of every trader to issue an invoice to the consumer at the end or at the end of the purchase, which can be in written or paper form and in electronic form (e invoices). Do you take the invoice after the purchase?

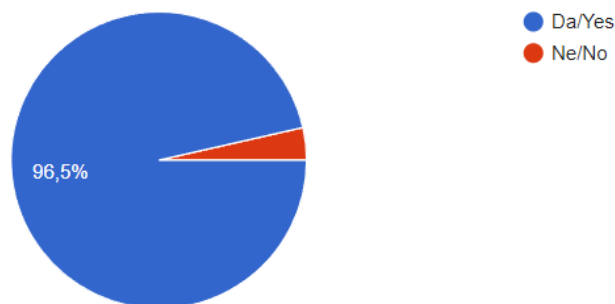


57,1% ispitanika uzima račun nakon kupnje, njih 38,5% ponekad uzima račun nakon obavljene kupnje, a njih 4,4% nikada ne uzima račun.

57.1% of respondents take an invoice after a purchase, 38.5% of them sometimes take an invoice after a purchase, and 4.4% of them never take an invoice.

Graf 9. Cijena za potrošača mora predstavljati točno definiranu stavku u kupnji odnosno budućoj kupnji odnosno mora biti istaknuta na vidljivom mjestu, kupac ju na jednostavan način mora razumjeti te shvatiti značenje navedene cijene npr. cijena po kilogramu, litri itd.

The price for the consumer must be a precisely defined item in the purchase or future purchase, or it must be displayed in a visible place, the buyer must understand it in a simple way and understand the meaning of the price, eg price per kilogram, liter, etc.

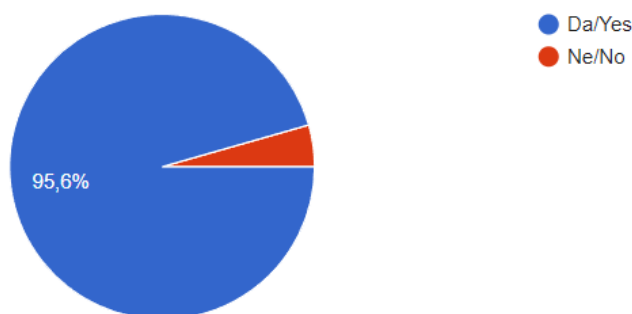


Cijena za potrošača mora predstavljati točno definiranu stavku u kupnji odnosno budućoj kupnji odnosno mora biti istaknuta na vidljivom mjestu, kupac ju na jednostavan način mora razumjeti te shvatiti značenje navedene cijene npr. cijena po kilogramu, litri itd. Upravo tu tvrdnju kao obvezu prodavača prepoznaje i 96,5 % ispitanika.

The price for the consumer must be a precisely defined item in the purchase or future purchase, or it must be displayed in a visible place, the buyer must easily understand it and understand the meaning of the price, eg price per kilogram, liter, etc. 96.5% of respondents.

Graf 10. Svaki trgovac odnosno prodavač dužan je uvjete prodaje istaknuti jasno i vidljivo unutar poslovnog prostora te se na osnovu tih uvjeta treba pridržavati navedenih uvjeta prodaje.

Every trader or seller is obliged to state the conditions of sale clearly and visibly within the business premises, and on the basis of these conditions the stated conditions of sale should be complied with.

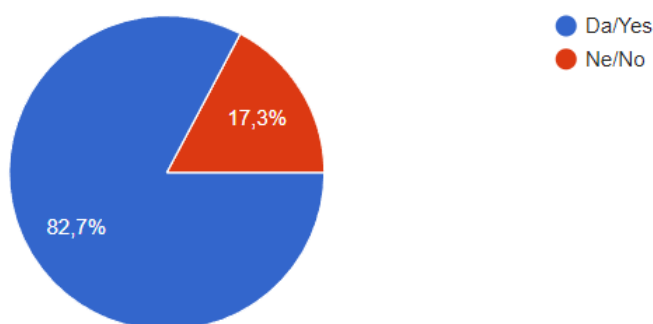


Svaki trgovac odnosno prodavač dužan je uvjete prodaje istaknuti jasno i vidljivo unutar poslovnog prostora te se na osnovu tih uvjeta treba pridržavati navedenih uvjeta prodaje. Tvrdnja je točna te je istu prepoznalo 95,6% ispitanika.

Every trader or seller is obliged to state the conditions of sale clearly and visibly within the business premises, and on the basis of these conditions the stated conditions of sale should be complied with. The statement is correct and 95.6% of respondents recognized it.

Graf 11. Podatci o nazivu te sjedištu proizvođača koji se odnose na područje Europske unije moraju biti istaknuti.

Information on the name and registered office of the manufacturer relating to the territory of the European Union must be highlighted.

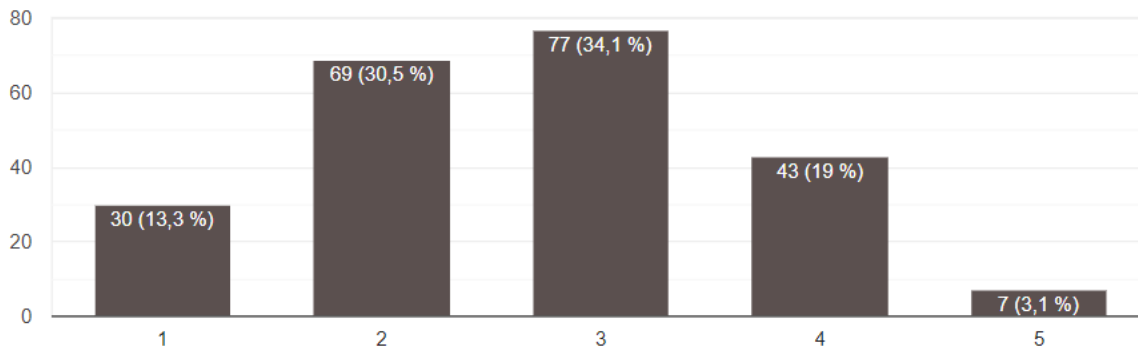


Podatci o nazivu te sjedištu proizvođača koji se odnose na područje Europske unije moraju biti istaknuti, a tvrdnja je točna te ju je prepoznalo takvom 82,7% ispitanika.

Data on the name and registered office of the producer related to the territory of the European Union must be highlighted, and the statement is correct and was recognized as such by 82.7% of respondents.

Graf 12. Čitate li deklaracije na proizvodu prije kupnje?

Do you read product declarations before purchasing?

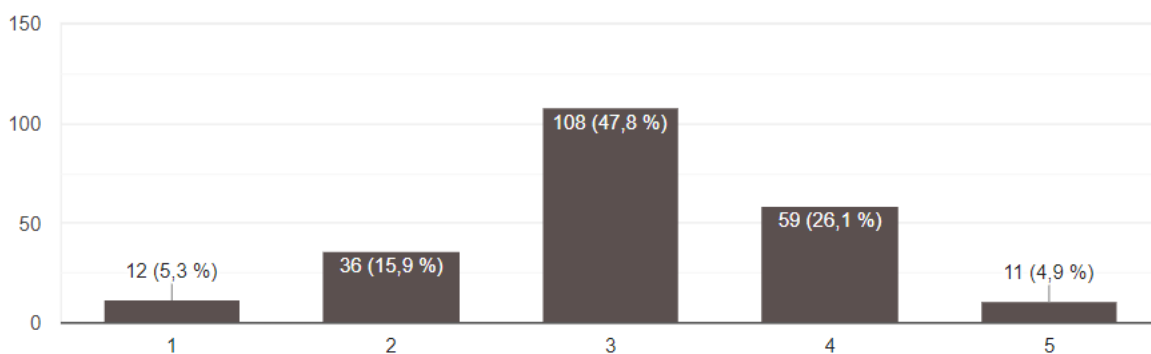


Deklaraciju na proizvodu prije kupnje čita ponekad 34,1% ispitanika, nikada ju ne čita 13,3% ispitanika, ponekad ju čita 30,5%, gotovo uvijek ju čita 19% ispitanika, a uvijek ju čita 3,1%.

The declaration on the product before purchase is sometimes read by 34.1% of respondents, never read by 13.3% of respondents, sometimes read by 30.5%, almost always read by 19% of respondents, and always read by 3.1%.

Graf 13. Jesu li deklaracije napisane čitko i razumljivo?

Are the declarations written legibly and understandably?

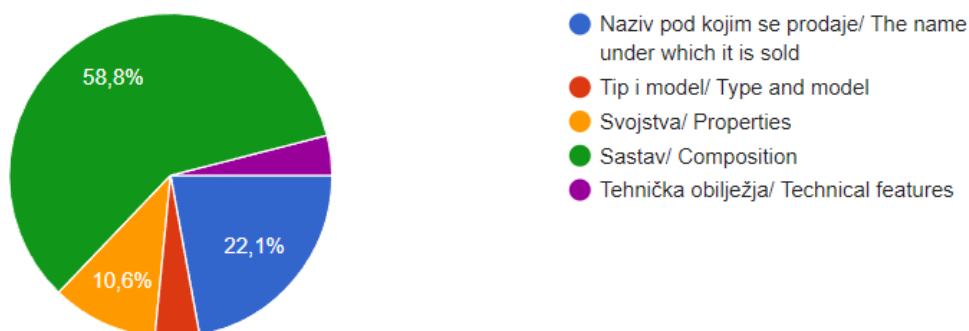


Ispitanici koji čitaju deklaraciju ipak smatraju da su one napisane čitko i razumljivo, njih 47,8% smatra su uglavnom napisane čitko i razumljivo, 26,1% smatra da su gotovo uvijek napisane čitko i razumljivo te 4,9% smatra da su uvijek napisane čitko i razumljivo.

Respondents who read the declaration, however, believe that they are written legibly and understandably, 47.8% of them believe that they are mostly written legibly and understandably, 26.1% believe that they are almost always written legibly and understandably, and 4.9% believe that they are always written legible and understandable.

Graf 14. Svaki proizvod mora sadržavati sljedeće informacije odnosno podatke:

Each product must contain the following information or data:

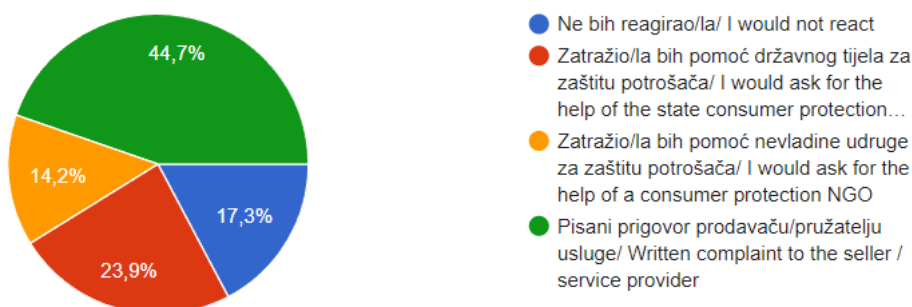


Svaki proizvod mora na proizvodu sadržavati naziv pod kojim se prodaje, tip i model, svojstva, sastav te tehnička obilježja. Isto nisu prepoznali ispitanici kao informacije koje svaki proizvod mora sadržavati na pakiranju.

Each product must contain the name under which it is sold, type and model, properties, composition and technical characteristics. The same was not recognized by the respondents as information that each product must contain on the packaging.

Graf 15. Što biste učinili da su vam ugrožena potrošačka prava?

What would you do if your consumer rights were compromised?

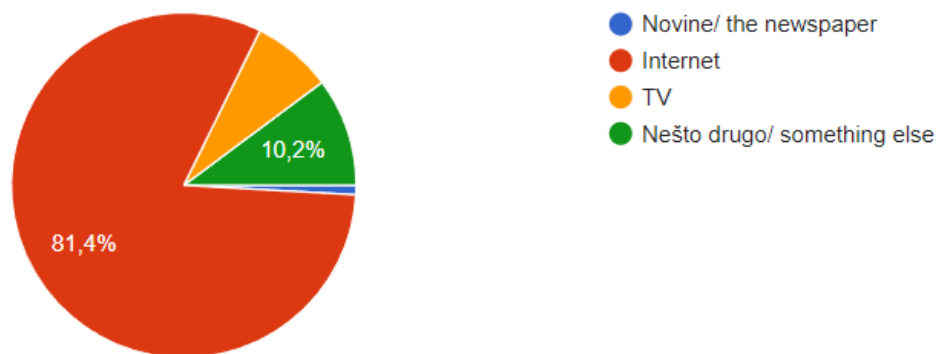


Ukoliko su ispitanicima ugrožena potrošačka prava, njih 44,7% bi pisali pisani prigovor prodavaču, 23,9% ispitanika zatražili bi pomoć državnog tijela za zaštitu potrošača, 17,3% ispitanika ne bi reagiralo, a 14,2% ispitanika zatražilo bi pomoć nevladinih udruga za zaštitu potrošača.

If respondents' consumer rights were endangered, 44.7% of them would write a written complaint to the seller, 23.9% of respondents would ask for help from the state consumer protection body, 17.3% of respondents would not respond, and 14.2% of respondents would ask for help. consumer protection NGOs.

Graf 16. Kojim putem se najčešće informirate o svojim potrošačkim pravima?

What is the most common way to find out about your consumer rights?

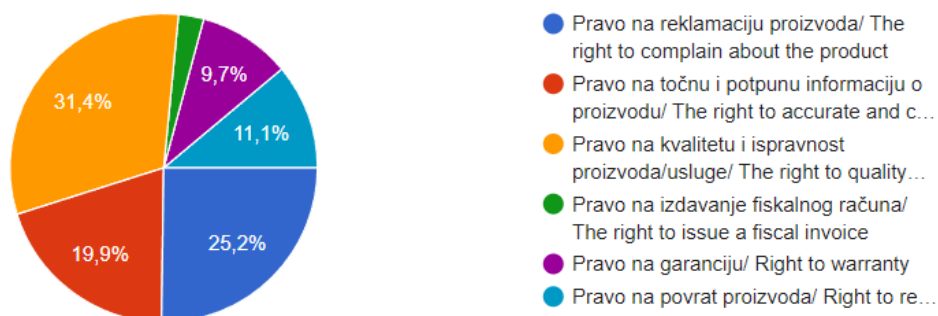


Najveći postotak ispitanika se informira o potrošačkim pravima putem interneta (81,4%).

The largest percentage of respondents are informed about consumer rights via the Internet (81.4%).

Graf 17. Odaberite tvrdnje koje imaju utjecaj na donošenje odluke o kupnji uz poznavanje vaših prava kao potrošača.

Choose claims that have an impact on making a purchase decision with knowledge of your rights as a consumer.

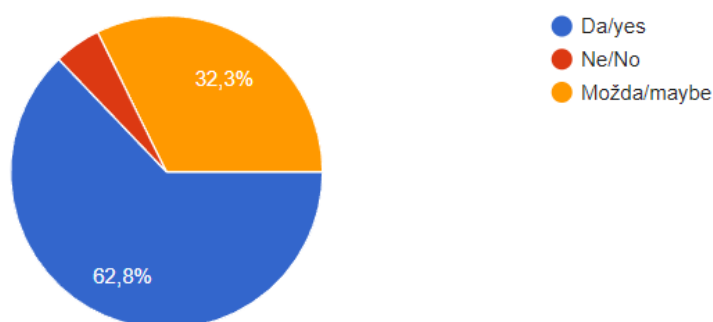


Ispitanici su odabirali tvrdnje koje imaju utjecaj na donošenje odluke o kupnji uz poznavanje prava kao potrošača. Njih 31,4% je odabralo pravo na kvalitetu i ispravnost proizvoda/usluge, 25,2% je odabralo pravo na reklamaciju proizvoda te 19,9% je odabralo pravo na točnu i potpunu informaciju o proizvodu.

Respondents selected claims that have an impact on making a purchase decision with knowledge of the rights as a consumer. 31.4% of them chose the right to the quality and correctness of the product / service, 25.2% chose the right to complain about the product and 19.9% chose the right to accurate and complete information about the product.

Graf 18. Biste li podijelili i dobro i loše iskustvo nakon kupnje proizvoda/usluge s ostalim potrošačima?

Would you share both good and bad experiences after buying a product / service with other consumers?



62,8% ispitanika bi podijelilo i dobro i loše iskustvo nakon kupnje proizvoda/usluge s ostalim potrošačima, a 32,3% bi isto možda podijelili.

62.8% of respondents would share both good and bad experiences after buying a product / service with other consumers, and 32.3% might share the same.

Zaključak

U istraživanju učenika o poznavanju prava potrošača je sudjelovalo 227 učenika iz osnovnih i srednjih škola. Škole koje su sudjelovale su: I.tehnička škola TESLA, Zagreb, Hrvatska, Oš Antuna Augustinčića, Zaprešić, Hrvatska, BEYŞEHİR MESLEKİ VE TEKNİK ANADOLU LİSESİ, BEYŞEHİR Turska, Ekonomska škola Sisak, Hrvatska, Externato Marquês de Pombal, Lisboa, Portugal, Prva ekonomska škola, Zagreb Hrvatska, Srednja škola Biograd na Moru, Hrvatska, Srednja škola Glina, Hrvatska i Trgovačka škola, Zagreb Hrvatska. 99,6% ispitanika je polaznika srednjih škola te 3,4% je ispitanika osnovnih škola sudjelovalo u navedenom istraživanju.

Svakako je zadovoljavajući podatak da je 97,3% ispitanika čulo za prava potrošača. Iznimno visok postotak govori o dostupnosti podataka te samom pretraživanju vezana uz prava potrošača. Prava potrošača se bave provedbom zaštite potrošača te je visok postotak ispitanika isto i prepoznao. Udruge za zaštitu potrošača osnovane su prvenstveno zbog mogućnosti te lakšeg ostvarivanja prava i interesa u „borbi“ između potrošača i prodavača odnosno proizvođača. Putem udruga korisnici na jednostavan način ostvaruju maksimum svojih prava te dobivaju informacije koje mogu biti ključne u slučaju raznih sporova između prethodno navedenih aktera. Navedenu izjavu kao točnu je prepoznalo 97,3% ispitanika. Organizacije za zaštitu potrošača bave se pravom na sigurnost roba i usluga; pravom na punu, pravodobnu i istinitu informaciju; pravom na izbor proizvoda i usluga; pravom na obrazovanje te pravom na zdrav okoliš. Ispitanici nisu prepoznali da se radi o svim pravima kojima se bave Organizacije za zaštitu potrošača te na tim podacima treba poraditi u implementaciji.

Ispitanici su tvrdnju: “Nikada ne treba sumnjati u sposobnost skupine ozbiljnih i predanih građana da promijene svijet. Naprotiv, takvi su ga upravo i mijenjali” trebali označiti u kolikoj mjeri se s navedenom slažu. Najveći postotak ispitanika se slaže s navedenom tvrdnjom.

Zapravo je porazno da je samo izrazito mali postotak ispitanika posjetilo web stranicu https://ec.europa.eu/info/live-work-travel-eu/consumer-rights-and-complaints_hr.

Cijena za potrošača mora predstavljati točno definiranu stavku u kupnji odnosno budućoj kupnji odnosno mora biti istaknuta na vidljivom mjestu, kupac ju na jednostavan način mora razumjeti te shvatiti značenje navedene cijene npr. cijena po kilogramu, litri itd. Upravo tu tvrdnju kao obvezu prodavača prepoznaje i 96,5 % ispitanika. 57,1% ispitanika uzima račun nakon kupnje, njih 38,5% ponekad uzima račun nakon obavljene kupnje, a njih 4,4% nikada ne uzima račun. Svaki trgovac odnosno prodavač dužan je uvjete prodaje istaknuti jasno i vidljivo unutar poslovnog prostora te se na osnovu tih uvjeta treba pridržavati navedenih uvjeta prodaje. Tvrdnja je točna te je istu prepoznalo 95,6% ispitanika. Deklaraciju na proizvodu prije kupnje čita ponekad 34,1% ispitanika, nikada ju ne čita 13,3% ispitanika, ponekad ju čita 30,5%, gotovo uvijek ju čita 19% ispitanika, a uvijek ju čita 3,1%. Ispitanici koji čitaju deklaraciju ipak smatraju da su one napisane čitko i razumljivo, njih 47,8% smatra su uglavnom napisane čitko i razumljivo, 26,1% smatra da su gotovo uvijek napisane čitko i razumljivo te 4,9% smatra da su uvijek napisane čitko i razumljivo. Svaki proizvod mora na proizvodu sadržavati naziv pod kojim se prodaje, tip i model, svojstva, sastav te tehnička obilježja. Isto nisu prepoznali ispitanici kao informacije koje svaki proizvod mora sadržavati na pakiranju. Ukoliko su ispitanicima ugrožena potrošačka prava, njih 44,7% bi pisali pisani prigovor prodavaču, 23,9% ispitanika zatražili bi

pomoć državnog tijela za zaštitu potrošača, 17,3% ispitanika ne bi reagiralo, a 14,2% ispitanika zatražilo bi pomoć nevladinih udruga za zaštitu potrošača.

Najveći postotak ispitanika se informira o potrošačkim pravima putem interneta (81,4%). Taj podatak nam govori da se još uvijek unutar društva premalo govori o potrošačkim pravima. Ispitanici su odabirali tvrdnje koje imaju utjecaj na donošenje odluke o kupnji uz poznavanje prava kao potrošača. Njih 31,4% je odabralo pravo na kvalitetu i ispravnost proizvoda/usluge, 25,2% je odabralo pravo na reklamaciju proizvoda te 19,9% je odabralo pravo na točnu i potpunu informaciju o proizvodu. 62,8% ispitanika bi podijelilo i dobro i loše iskustvo nakon kupnje proizvoda/usluge s ostalim potrošačima, a 32,3% bi isto možda podijelili.

Osnovni je stav nakon provedbe istraživanja učenika o poznavanju prava potrošača kako oni znaju te su upoznati u teoriji da prava potrošača postoje no o njima znaju osnovne informacije te ne primjenjuju u praksi teorijska znanja o pravima potrošača.

Conclusion

227 students from primary and secondary schools participated in the survey of students on knowledge of consumer rights. Participating schools are: I. TESLA Technical School, Zagreb, Croatia, Antun Augustinčić Elementary School, Zaprešić, Croatia, BEYŞEHİR MESLEKİ VE TEKNİK ANADOLU LİSESİ, BEYŞEHİR Turkey, Sisak School of Economics, Croatia, Externato Marquês de Pombal, Lisboa, Lisbon School of Economics, Zagreb Croatia, Biograd na Moru High School, Croatia, Glina High School, Croatia and Trade School, Zagreb Croatia. 99.6% of respondents are high school students and 3.4% of primary school respondents participated in the study.

It is certainly satisfactory that 97.3% of respondents have heard of consumer rights. An extremely high percentage speaks of the availability of data and the search itself related to consumer rights. Consumer rights deal with the implementation of consumer protection and a high percentage of respondents also recognized this. Consumer protection associations were established primarily because of the possibility and easier realization of rights and interests in the "fight" between consumers and sellers and producers. Through associations, users easily exercise the maximum of their rights and receive information that can be crucial in the event of various disputes between the aforementioned actors. This statement was recognized as correct by 97.3% of respondents. Consumer protection organizations deal with the right to security of goods and services; the right to full, timely and truthful information; the right to choose products and services; the right to education and the right to a healthy environment. Respondents did not recognize that these are all rights that the Consumer Protection Organization deals with, and these data need to be worked on in implementation.

Respondents claim: "One should never doubt the ability of a group of serious and committed citizens to change the world. On the contrary, they just changed it" should have indicated the extent to which they agree with the above. The largest percentage of respondents agree with the above statement.

In fact, it is devastating that only a very small percentage of respondents visited the website https://ec.europa.eu/info/live-work-travel-eu/consumer-rights-and-complaints_en.

The price for the consumer must be a precisely defined item in the purchase or future purchase, or it must be displayed in a visible place, the buyer must easily understand it and understand the meaning of the price, eg price per kilogram, liter, etc. 96.5% of respondents. 57.1% of respondents take the invoice after the purchase, 38.5% of them sometimes take the invoice after the purchase, and 4.4% of them never take the invoice. Every trader or seller is obliged to state the conditions of sale clearly and visibly within the business premises, and on the basis of these conditions the stated conditions of sale should be complied with. The statement is correct and 95.6% of respondents recognized it. The pre-purchase product declaration is sometimes read by 34.1% of respondents, never read by 13.3% of respondents, sometimes read by 30.5%, almost always read by 19% of respondents, and always read by 3.1%. Respondents who read the declaration, however, believe that they are written legibly and understandably, 47.8% of them believe that they are mostly written legibly and understandably, 26.1% believe that they are almost always written legibly and understandably, and 4.9% believe that they are always written legible and understandable. Each product must contain the name under which it is sold, type and model, properties, composition and technical characteristics. The same was not recognized by the respondents as information that each product must contain on the packaging. If respondents' consumer rights were endangered, 44.7% of them would write a written complaint to the seller, 23.9% of respondents would ask for help from the state consumer protection body, 17.3% of respondents would not respond, and 14.2% of respondents would ask for help. consumer protection NGOs.

The largest percentage of respondents are informed about consumer rights via the Internet (81.4%). This data tells us that there is still too little talk about consumer rights within society. Respondents selected claims that have an impact on making a purchase decision with knowledge of the rights as a consumer. 31.4% of them chose the right to the quality and correctness of the product / service, 25.2% chose the right to complain about the product and 19.9% chose the right to accurate and complete information about the product. 62.8% of respondents would share both good and bad experiences after buying a product / service with other consumers, and 32.3% might share the same.

The basic attitude after conducting research on students' knowledge of consumer rights as they know and are familiar in theory that consumer rights exist but know basic information about them and do not apply in practice theoretical knowledge of consumer rights.

