

ANALYSIS OF PERCEPTION OF CONSUMER'S RIGHTS BY THE Y GENERATION

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Introduction

Satisfaction of a customer should be a prior aim and function of each enterprise although the reason the activity is carried out for, according to the trade code, is profit. Sometimes it is possible to get an impression that protection of consumer's rights is felt more like a brake than an engine of mutual relations between the entrepreneurs and consumers.

Consumers are better informed about products, their quality and characteristics and also about problems of products on the market. It is harder to hide anything from the consumer, which was not a problem some 10 or 15 years ago. At the same time permanent pressure on a product price, while keeping their quality and services, makes producers take costly measures, which cause, together with continuously growing cost of fuel, that many producers left their existing manufacturing centres and moved eastwards. Only the future will show if this was the right step.

In the recent years the companies are trying to apply differentiated approach towards managing relations with the customers which enables to increase the value brought to the company by the customer. [8]

The aim of this contribution is to present results of a survey focused on analysis of consumer's rights perception in a chosen group of respondents. The term "generation" has many meanings. It can deal with appellation of members of the same idea, politic of artistic movement. Further it can be also grouping of people who went through the same historical experience. In the first place "generation" can be defined as members of related age bracket or age-groups who underwent process of socializing in similar historical and cultural conditions [6]. The target group represented so called Generation Y, which is a group of respondents about 18 to 26 years old, with necessary intellectual background, with an expected high level of information technology

awareness and ability to learn quickly and react to new inputs. For the near future it means a TOP customer within the company CRM (Customer Relationship Management) system.

1. Methodology of Research and Hypothesis Assignment

The survey was carried out on a random sample of respondents to ensure as a miscellaneous spectrum of answers as possible. There were 1,120 questionnaires at disposal from the survey. The author decided to earmark a specific group of respondents, so called "Generation Y", for the purposes of the object article. The total number of questionnaires processed was 604 for the age group of 18–26 years.

The following hypothesis and its opponent version were stated for purposes of closer investigation of "Generation Y" within the complex aim of the research, which was to determine the level of consumer's rights perception.

- H₀ Within the set age structure the gender of respondent's interface does not have influence on their answers.**
- H₁ Gender of respondent's interface influences their answers within the set age structure.**

In the course of research and evaluation activities, the methods of analysis, synthesis, induction, deduction and comparison were used. The Chi-square test of independence was used to confirm or refuse the established hypothesis in a contingent chart. The test was completed in MS Excel using a statistical function, CHITEST.

2. Present Stage of the Addressed Problem

Human Resources managers were the first to notice that something strange is happening on the labour market. Despite luring vacancies of-

fering huge perks, new and far more demanding sort of professionals appeared. These individuals – and there were not only a few – came with specific claims on the type of work, working hours and individually tailored benefits.

Recently, even business executives have begun to identify a special sort of customers. They noticed them because of their specific demands on quality, products, on their communication with sellers and so on. A new consumer market segment – due to their high level of uniqueness, communication skills and mutual links – was created.

Lifestyle, approach to work, career expectations, but also social values and communication skills -these are important aspects of this very specific group growing in importance. Their identification is necessary for their analysis.

Nowadays there is no compact material in a book form which would present basic characteristics of investigated consumer cohort. There are at disposal problematically oriented contributions coming out of the research focused on a labour market and employees [2], further also problems of women and their positioning the society – equal possibilities of men and women [10]. There is also interest in finding how Generation Y reacts to advertising [7]. Deloitte published a report regarding again Generation Y at the end of November 2008. This time it was focused on young generation in the times of global crisis [5].

As it is obvious from the aforesaid, Generation Y is a subject of interest of many specialists in a number of spheres. The most research projects with target group GY focus on their working potential. Nevertheless, efforts towards generalization of their attitudes do not bring the coveted effect as there is a great diversity of the respective generation. In spite of this, it is possible to apply a lot of characteristics arising from evaluation of GY in the context of the labour market also for the sphere of buyer behaviour [9]. An ability to find information even unknown to the employer can be evaluated as a significant positive aspect of the Generation Y. They are familiar with the global and multicultural world. They have no problem with team work where they compare their qualities concurrently with their contemporaries and most often by network. They are able to carry out more jobs at the same time. They have a problem with "silence" and they need permanent impulses for their activity.

Their great problem lies in the fact they are not able to look up information apart from the Internet. They often cannot work with data offered by network. Their life has been defined fairly enough so far, the role of parents should be taken over by employers. They do not respect privacy. They have been brought up in a "reality show" background and they are satisfied with it. Their unrealistic expectations collide with harsh reality of ordinary days. They are impatient, with a tendency to change the world the first working day. Any success, even only partial, is supposed to be appreciated immediately. They do not understand why they cannot ask for holiday by an SMS message. They have a problem with working morals and they are often irresponsible. They lack an ability of interpersonal dialogue, make grammatical mistakes and cannot make a conversation. They do not cope with solving everyday conflicts.

There are opinions that Generation Y is not such a problem of sociology but of journalism. However, these opinions are disproved by the amount of articles, especially on the Internet, but also in journals, independent blogs and actual research projects focused on this target group in thematically miscellaneous areas.

Assuming the fact that within the conditions of the Czech Republic it concerns about 9.27 % [6] of inhabitants, we have to concern with great potential on all frontlines of social fulfilment of examined individuals. Therefore it is upon a place to deal with the respective generation also in the future, which we do in the following monograph. Moreover, customer's protectionism is also a current problem of the recent financial and economical crisis and established opinions about it in case of such an important social cohort may show the way where the companies, politicians and the society as such could or maybe even should turn.

2.1 Identification Problems

An Australian survey [2] classifies Generation Y as those born between 1976–1990. According to the survey held by Deloitte Czech [3], Generation Y is supposed to have been born between 1982–1993. Also other experts are quite doubtful about drawing an exact line between generations as various segments mingle and individual features must be taken into consideration.

Despite the fact that one generation is supposed to be lasting for 15 years, numerous examples prove that it is going to change in the future, namely when it concerns leisure time activities, communication skills etc.

2.2 Generation Y Basic Characteristics

- As for information technology, they are light years ahead of their colleagues.
- They are not afraid of studying two and more universities at the same time, especially when they do not know which line of business to take.
- Apparently they are not against formalised education, but they see the reason to gain experience and practical verification of theory learned at school.
- Change stands as a life motto for them, not at all as an obstacle, as they do not need security in their lives.
- In order to gain new experience and stimuli, they are well ready to travel round the world if they see some sense in it.
- Working with just one company all their life long as their parents did is a meaningless concept.
- Their decisions are practical and pragmatic;
- They focus on price and compensate a lack of quality in such a manner.
- They tend to stay in a family nest as it provides comfort.

3. Enquiry Survey

An enquiry survey was held as a part of the continually undertaken enquiry at The School of Business Administration in Karviná, Silesian University in Opava in spring 2008. The goal of the survey was to classify the perception of consumer's rights.

3.1 Target Group Identification

The age cohort of 18–25 year olds was set as a target group of respondents. This makes 9.27 % [6] of inhabitants within the Czech Republic conditions. We are talking about a group of consumers, workers, individuals included into particular, or specific to many surveys, social cohort, which has already started to influence the market of commodities, services and common perception of a person by other members of the society.

3.2 Survey Results of the Complete Sample

All of the 604 questionnaires were dealt with and further subdivided by age, education and a size of residence. One respondent, quite surprisingly though, was not even able to identify his education level.

First part consisted of identifying data, 214 respondents (35.43 %) were male and 390 (64.57 %) were female. The remaining features are presented in tables Tab.1 and Tab. 2.

Tab. 1: Place of resident

Resident of	Country/ village	Town to 10,000 inhabitants	Town 10,001 to 25,000	Town 25,001 to 50,000	Town 50,001 to 100,000	Town from 100,001 and more
Number/ (%)	134 (22.19)	141 (23.34)	51 (8.44)	106 (17.55)	113 (18.71)	59 (9.77)

Source: author's research and calculations

Tab. 2: Education

Education	Basic	Secondary specialized, apprentice (no leaving exams)	Secondary with leaving exams	Higher specialized or Bachelor	High school (e.g. Mgr or Engineer)
Number/ (%)	3/(0.5)	9/(1.49)	578/(95.7)	9/(1.49)	4/(0.66)

Source: author's research and calculations

The second part of the inquiry was divided into 5 subject areas on a basis of consumer rights definition in accordance with The Charter of Consumer Law of European Community. In each area the respondents were asked to answer 7 questions being given more options. The subject areas were the following:

- A – The right to the protection of health and safety;
- B – The right to the protection of economic interests;
- C – The right to the compensation of damage;
- D – The right to comparative information;
- E – The right to the establishment of consumer associations.

A – The right to the protection of health and safety

The respondents answered following questions:

1. Do you know how to find out if the product is health unexceptionable?
2. Do you check the best-before date and minimum usability?
3. Do you know the difference between best-before and minimum usability?
4. Do you follow these dates?
5. Are you interested in product safety when you are buying it?
6. Can you recognize the safety products?
7. How do you check the product safety (more possible answers)?
 - a) Ask the sales assistant
 - b) Check the label on the product
 - c) Previous investigation in available materials (Internet, company materials, experience, etc.)
 - d) Otherwise (how)...

The answers are stated in a table Tab. 3.

Last question from this part enquired about the ways to find out about a product safety aspect. Respondents were given multiple options. Answers are illustrated in a graph Fig 1. Under the „other“ option there were listed answers like a functional test in the shop, professional literature, standards, friends' experience, prestige etc. P-value of the Chi-square independence test at the answer A/no.7 is 0.012287.

Notes

The results lead us to clear deduction that consumers pay high attention to health protection issues and product safety. Although they do not follow such recommendations (16.89 % of respondents), their permanent awareness of these issues is an integral part of their shopping strategies. A fact that consumers seek for safety information on a product label or package should be crucial for both producers and sellers. Only after that comes searching in available manuals and enquiring in shops is the last. Hence companies should strive for better promotion using brochures and leaflets as well as packages of modern graphic design. In terms of information provided by shop assistants, this can be influenced only in company shops. In specialised shops, on the contrary to general retailers, highly trained and well informed staff can please customers to their full satisfaction.

B – The right to protection of economic interests

Respondents answered following questions:

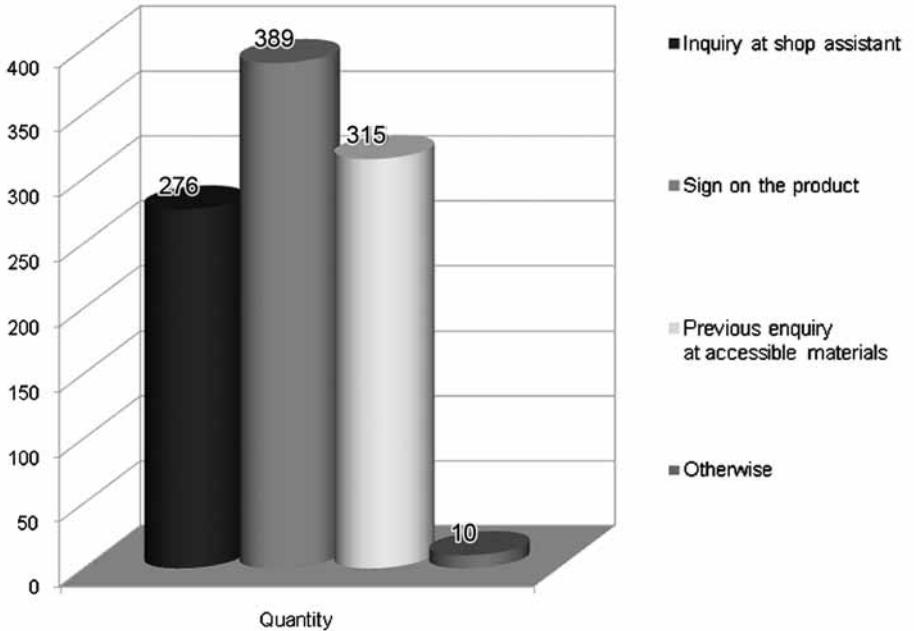
1. Do you have sufficient possibility of choice in single areas of consumption (food, consumer goods, clothes, etc.)?

Tab. 3: The answers of respondents

A	Yes	No	Without answer	Chi-square test
1.	422 (69.87 %)	180 (29.8 %)	2 (0.33 %)	0.806979
2.	571 (94.54 %)	33 (5.46 %)	2 (0.33 %)	0.001872
3.	464 (76.82 %)	138 (22.85 %)	0	0.011816
4.	502 (83.11 %)	102 (16.89 %)	0	0.013655
5.	494 (81.79 %)	109 (18.05 %)	1 (0.16 %)	0.000601
6.	345 (57.12 %)	241 (39.9 %)	18 (2.98 %)	0.412302

Source: author's research and calculations

Fig. 1: Form of recognition of the product's safety



Source: author's research and calculations

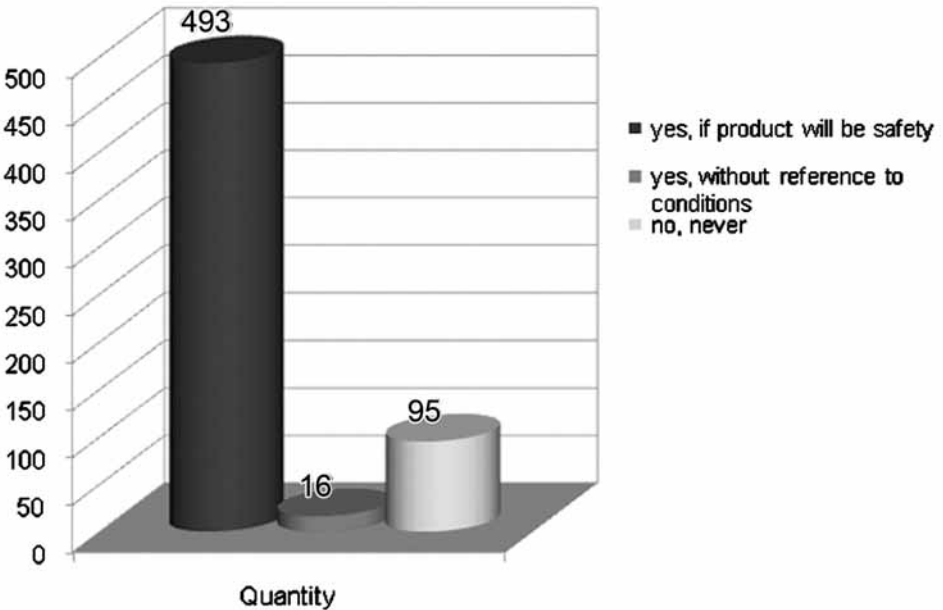
2. Is there sufficient price differentiation in in single areas of consumption?
 3. Is there sufficient quality differentiation in single areas of consumption?
 4. Do you read carefully the contracts before signing?
 5. Do you shop in sales?
 6. Do you investigate why the goods is in sales?
 7. Are you willing to accept the damaged product in case it reflects in reduction of price (tick one of possibilities)?
 - a) Yes, if it does not reflect in product safety,
 - b) Yes, regardless the circumstances,
 - c) No, never.
- The results are shown in the table Tab. 4.

Tab. 4: The answers of respondents

B	Yes	No	Without answer	Chi-square test
1.	538 (89.07%)	66 (10.93%)	0	0.705863
2.	489 (80.96%)	115 (19.04%)	0	0.4171
3.	450 (74.5%)	154 (25.5%)	0	0.061964
4.	518 (85.76%)	84 (13.91%)	2 (0.33%)	0.945268
5.	538 (89.07%)	66 (10.93%)	0	0.001538
6.	325 (53.8 %)	272 (45.03 %)	0	0.00000295

Source: author's research and calculations

Fig. 2: Willingness to accept a product defect



Source: author's research and calculations

As for respondent's willingness to accept discounted damaged products, they could pick one of 3 options. First option declared an agreement with a product if a safe usage is ensured. 81.62 % answered "Yes" here. Second option meant also an agreement but regardless conditions of the purchase – here only 2.65 % respondents came with "Yes", and finally 15.73 % answered "No, never". The results of this survey can be seen in the graph Fig. 2. P-value of Chi-square test of independence in question no. B/7 is 0.000164.

Notes

Generally speaking the respondents are satisfied with the choice of goods on the market; nonetheless it is necessary to add that they are happier with the price differentiation than with a range of their quality.

Despite the fact that vast majority of customers carefully read a contract conditions before signing it, still a considerable amount of customers (13.91 %) do not regard it as important. This bears a crucial meaning especially for companies which trading is dependent on closing prevalingly of a large scale contracts. I hope that the situation

on the market is about to improve gradually, partly thanks to promoted in the media cases of revealed fake contracts.

Questions concerning discounts and shopping behaviour bound with them formed an interesting part of the survey. 89.07 % admitted that sales mean an impulse to go shopping. It is also worth mentioning that for more than 45 % it is not important to know why the goods are cut priced. Considering the fact that nearly 11 % of respondents do not shop at sales, it is approx. 28 % of respondents. With 3 respondents unable to decide for a clear answer, there appears to be a group of more than 30 % people for whom a reason for a discount does not mean any important point for decision. This group is than easily manipulable and thus represent an important segment for certain companies. On the other hand possible claims and cases brought to a court are highly probable with this group. It is necessary to realise that products in sales can be claimed under same conditions as those not discounted. Many claim cases may be caused by a fact the customer did not pay enough attention to reading a contract. Significant number of such legal cases will increase sale units running costs.

Tab. 5: Minimal price of a product

Answers	less than 100 CZK	101 to 500 CZK	501 to 1,000 CZK	1,001 CZK and more	price does not matter
Number/(%)	17/(2.8)	231/(38.25)	167/(27.65)	46/(7.62)	143/(23.68)

Source: author's research and calculations

Another positive conclusion is that 81.62 % of respondents would agree with buying damaged product only on condition that the defect does not decrease its safety and 15.73 % would not buy such a product at all. Of course it would be naive to presume that producers will be launching only faultless products which will not lose any of their qualities whatever treatment with them is. However, overall pressure on quality and safety precautions is going to force producers to do their best for their clients' satisfaction.

C - The right for the compensation of damage

To the first question „What has been your experience with the complaints so far?“ 157

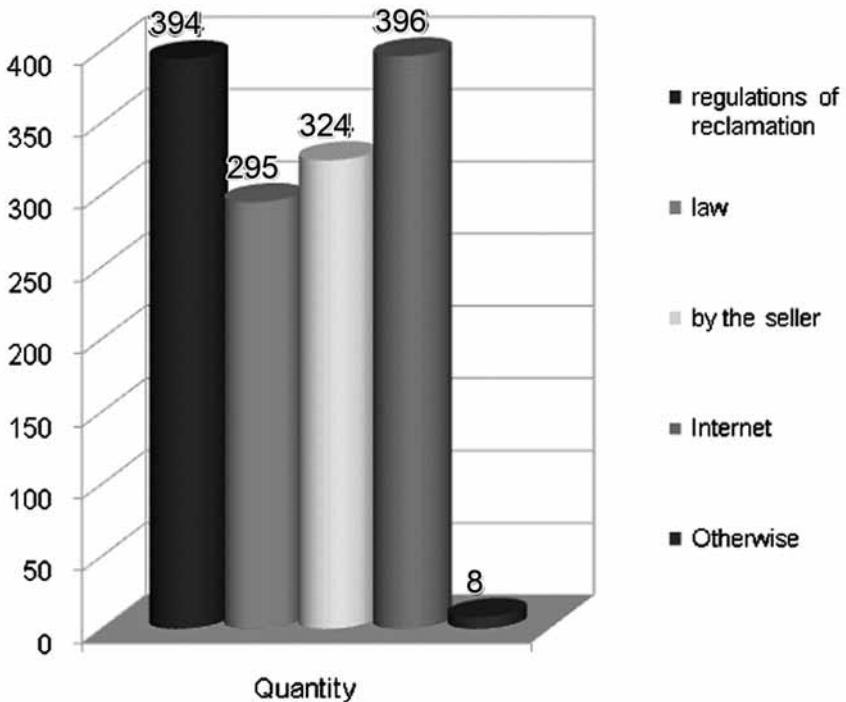
of respondents (25.99 %) responded „good“, 66 (10.93 %) expressed bad experience, 317 (52.48 %) have had various experience and finally 64 (10.6 %) responded no experience.

Minimal price of a product which would force respondents to make a claim is shown in the table Tab. 5.

To next question „Do you know how to make a claim?“ 469 (77.65 %) responded YES, 134 (22.19 %) responses were negative and one person (0.16 %) could not provide any answer.

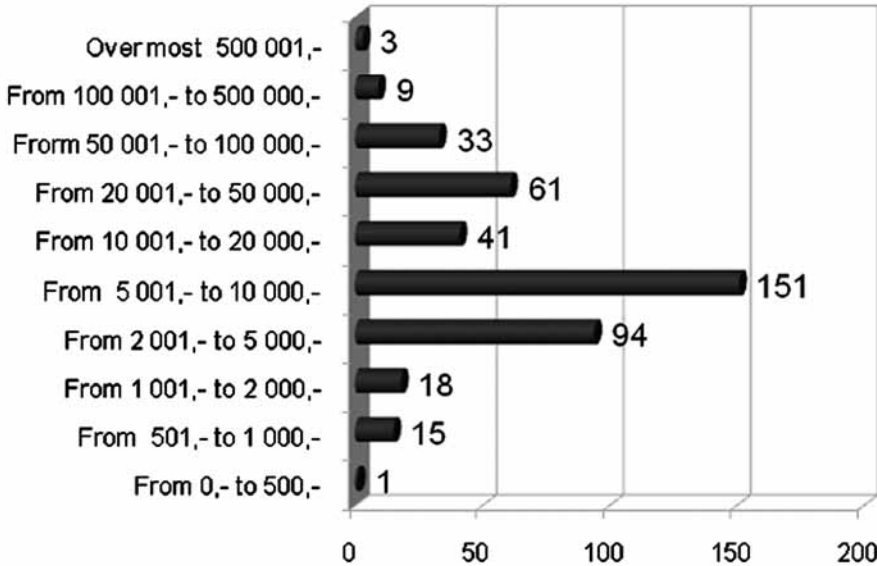
Internet was mentioned as the most frequently used source of information for the settlement of claims (369 answers). Other responses are demonstrated in the following graph.

Fig. 3: Source of information about sales returns most frequent



Source: author's research and calculations

Fig. 4: The relevant price for judicial settlement of disputes



Source: author's research and calculations

Tab. 6: The results of Chi-square test

C/Questions	C1	C2	C3	C4	C5	C6	C7
Chi-square test	0.149982	0.050037	0.075717	0.271765	0.912693	0.459485	0.089012

Source: author's research and calculations

Option „other“ was chosen by 8 respondents, with other sources listed such as TV, D test, legal aid bureau, Czech Commercial Inspection, Consumer Defence Association, and commercial inspections and associations appeared repeatedly.

467 (77.32 %) respondents could identify the person responsible for damage caused by a faulty product and 137 (22.68 %) of respondents could not identify this person. 108 respondents thought they knew the amount of which liability for product damage can be demanded, and 491 did not know the amount. It is then clear from the summary that 5 respondents replied both YES and NO to the same question.

The last question refers to respondent's willingness to address complaints through judicial channels. The willingness to do so was apparent under all circumstances, only 36 (5.96 %) respondents and 135 (22.35 %) others would never bring the case to the court, 6 (0.99 %) did not respond at all. 427 (70.70 %) chose a positive reply, but with the price stated at various levels. One

respondent chose the answer, but did not quote the amount. Given that the range of the amounts presented was quite wide, intervals were set for the sake of clarity and correct interpretation of the results. Responses are shown in the graph Fig. 4.

The results of Chi-square test are shown in a table Tab. 6.

Notes

More than half of respondents have experience with both positive and negative ways of handling complaints, there has not been distinguished what kind of experience prevails. The good news is that more than a quarter of experience is entirely positive. Realising that producers cannot ensure 100 % quality of their products, the way producers settle claims can positively or negatively affect the product perception, its manufacturer, retailer, etc. Professionally, promptly and in favour of the client, the motto says "Our client is our king". The complaint settlement may strengthen the goodwill of the company much better than many costly ad-

vertising campaigns. Companies are thus recommended to invest into a claim settlement system as no firm is able to provide faultless products. A consumer then should get an impression that the manufacturer is of a high-quality, professional, responsible and considered in all circumstances.

The fact that for nearly a quarter of respondents the price plays a role in the case of claims can be considered as very positive. For a significant percentage of respondents (38.25 %) sufficient amount for making a complaint ranges from CZK 101 to CZK 500, and to reach this amount nowadays does not mean any difficulty. If you add more than another quarter of respondents who would be willing to launch a complaint procedure if the product price was at least CZK 501 to CZK 1,000, retailers then receive a very strong signal that a very large group will claim in the event of problems. And that this group cannot be underestimated in any event, particularly as regards the way, adequacy and promptness of claims processing.

Special attention should be paid to sources where respondents look for information about the claims settlement. As the most common source for this age group of respondents is the Internet, which is their most important source of information. The second on the list are return policies, taking into account that this must be in accordance with the law. Nevertheless, we should pay maximum attention to the fact that the Internet as a communications medium has definitely won within this market segment. It is therefore necessary to prepare everything substantial for promotion and sales programs that current and potential clients will be provided with every information they are interested in- and ways of a claim settlement certainly belong to them.

Interesting conclusion is brought by comparison of two factors. 467 respondents were able

to identify the person responsible for damage caused by a faulty product. And roughly the same amount of respondents failed to characterise the amount above which it is possible to apply the liability for damage, it was 491 respondents. Here it is apparent that awareness of the claims and ways of dealing with it is more intense than the awareness of damage caused by faulty products and procedures to gain compensation of costs associated with their settlement. Even if it is the amount of which it is possible to apply the liability for the damage, companies are always recommended to agree with a client in the aim to please him. It is also important to take into account not only the amount itself, but also the circumstances and consequences of the damage. Commonly, the financial calculation of the damage is in sharp contrast with the towering emotional or social harm.

As can be seen from the graph Fig. 4, there is a wide range of price observations within which consumers are willing to address the problem through judicial channels. It is, however, worth mentioning that the largest group is made up of respondents for which an amount of up to CZK 10,000 represents a sufficient motive to make legal steps. Moreover, if we add to the sample those willing to go to the trial, regardless the product price, then we get more than 50 % of consumers ready to solve the problem this way. Such percentage is really significant. At present, although increasingly widespread the so-called out-of-court settlement of consumer disputes, this figure must be accepted at least with respect.

D - The right to comparative information

Respondents answered following questions:

1. Do you have sufficient amount of information about goods on the market?

Tab. 7: The answers of respondents

D	Yes	No	Without answer	Chi-square test
1.	491 (81.29 %)	111 (18.37 %)	0	0.068966
3.	260 (43.05 %)	342 (56.62 %)	2 (0.33 %)	0.068856
4.	202 (33.44 %)	402 (66.56 %)	0	0.008612
5.	430 (71.2 %)	173 (28.64 %)	1 (0.16 %)	0.004002
6.	247 (40.9 %)	356 (58.94 %)	1 (0.16 %)	0.00013
7.	195 (32.29 %)	408 (67.55 %)	1 (0.16 %)	0.41942

Source: author's research and calculations

2. Where do you look for information (possibility to chose more answers):
 - a) Leaflets,
 - b) Visiting shops,
 - c) Internet,
 - d) Acquaintance recommendation,
 - e) Consumers tests,
 - f) Otherwise, how...?
3. Do you shop based on advertising?
4. Do you believe leaflets?
5. Can you recognize false advertising?
6. Can you distinguish false advertising from professional advice of an independent expert?
7. Do you take advantage of information provided by consumer organizations or movements?

The answers of respondents are shown in below stated tables.

When asked, "Where do you search for this information?" respondents were given multiple options. The results are shown in table Tab. 8.

In the case of a response "other", respondents' answers were e.g. experience, information and advertising on television, fairs, media, professional literature, etc. P-value of Chi-square test of independence in question no. D/2 is 0.00035.

Notes

As regards the amount of information and offer of the goods on the market, more than 80 % of the respondents were satisfied, i.e. they have enough information. As the most frequently used source of information related to the supply of goods on the market were presented leaflets, followed by the Internet and shopping in the shops. Friends' recommendations are also an important aspect. Quite surprisingly, relatively few respondents based their shopping on consumer tests. It is obvious that this source is clearly still a scarcely available and not sufficiently promoted in the media.

Advertising in the consumer area is the matter of uniqueness. Taking into account the only people able to respond to questions, the results were

at least odd. On the basis of advertising 43.05 % of the respondents admitted influenced buying behaviour and 28.64 % of them rejected this influence. 71.2 % of the respondents are able to recognize misleading advertising and just 40.9 % of respondents declared the ability to identify surreptitious advertising from an independent expert evaluation.

Taking into account that 342 respondents reported the purchase which had not been affected by previous advertising, and 356 of them also stated that they cannot detect surreptitious advertising, these data can be interpreted in a way that consumers are often not aware of the fact that their purchasing behaviour is conducted by advertising impulse. This may be very valuable information to set the business strategy in a company. Promotion strategies focusing on the expert presentations in the field, depending on the product and the target group of advertising, may be then used to a much greater extent than previously expected.

In the context of the above, it is not surprising that only less than 33 % of respondents used the information made available by consumer associations.

E – The right to establish consumer associations

The last group of questions focused on consumer organizations, the perception of their usefulness and activities which they should focus on.

Respondents answered following questions:

1. Where would you look for information in case of consumer's problem (check one option):
 - a) Newspapers, magazines,
 - b) Television,
 - c) Friends,
 - d) Internet,
 - e) Lawyers,
 - f) Elsewhere, where.....
2. Do you know any of the stated associations (more options can be chosen):
 - a) TEST

Tab. 8: Source of information about offer on the marketplace

Answers	Leaflets, fliers	Visiting shops	Internet	Recommendation of friends	Consumer's test	Other
Number	412	258	332	197	73	3

Source: author's research and calculations

Tab. 9: Awareness of any of the offered consumer organizations and movements

Answers	TEST Praha	Association of consumer's protection	Arnika	Green circle	Civil association VITA	Association of consumer's organizations	Ecological law service	ROSA society for ecological information and activities
Number	124	480	83	32	70	156	11	31

Source: author's research and calculations

- b) Association of consumer's protection - Sdružení obrany spotřebitele (SOS)
 - c) Arnika
 - d) Green circle - Zelený kruh
 - e) VITA – citizen public association
 - f) Association of consumers organizations - Asociace spotřebitelských organizací
 - g) ROSA – association for ecological information and activities.
3. Do you believe the consumer's organizations and movements are necessary?
 4. What should their activity be based on (more possibilities can be chosen)?
 - a) Providing information in consumer's area,
 - b) Solicitorship,
 - c) Representation of consumers in lawsuits,
 - d) Participation in law preparation which has impact on consumer's rights,
 - e) Product testing,
 - f) Other, which.....
 5. Do you know if there is a branch office of any of consumer's associations in your town/municipality?
 6. If you had problems in consumer's area you would ask for help (check one option):
 - a) Law office,
 - b) Law office specialized in consumer's problems,
 - c) Consumer's organization or association (movement),
 - d) Friends (other than lawyers),
 - e) Nobody, you would solve the problem yourself.
 7. Do you perceive activity of consumer's associations as sufficiently promoted in the media?

A problem appeared right with the first question in the scope of this topic. Respondents had to choose where they would seek information if problem appeared, and were only allowed to

choose one option. Not all respondents were able to identify only one prior information source. The results were thus necessary to be processed in an alternative way. Respondents were divided into those who chose only one priority and those who chose multiple options. The subsequent analysis of primary data then identified respondents' priorities. Very interesting was particularly the fact that even though respondents selected one priority or more variations of the two results, then order of selected items was essentially the same. The order of sources for the relevant age group of respondents is as follows: the Internet, friends, lawyers and at the same time, newspapers and magazines, television and at the end "other". In the form of "elsewhere" such as it was for the seller, Czech Trade Inspection, Law, the Consumer Defence Association, books, etc., some answers appeared repeatedly. P-value of Chi-square test of independence in question no. E/1 is 0.127041.

Table Tab. 9 illustrates awareness of any of the offered consumer organizations and movements. P-value of Chi-square test of independence in question no E/2 is 0.015798.

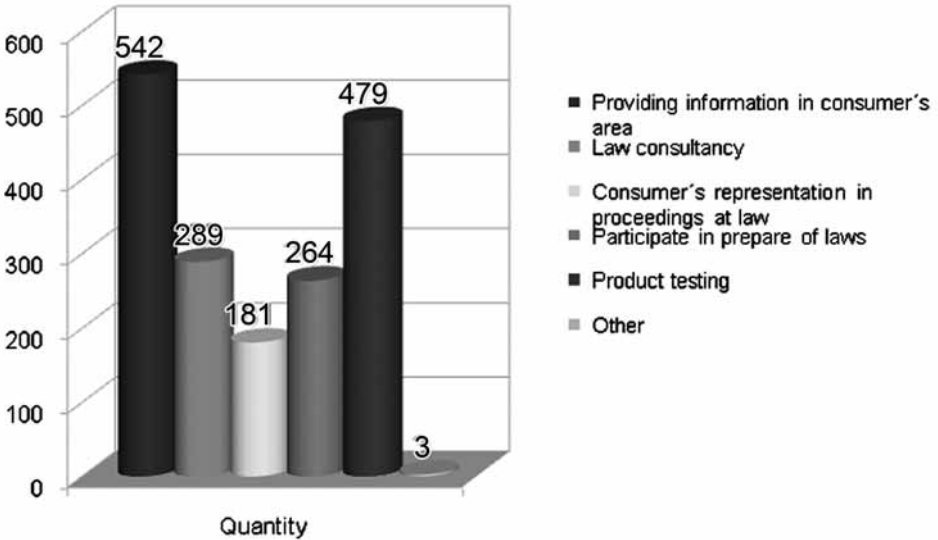
Figures referring to the activities which should consumer organizations and movements focus on – respondents being given the possibility to tick more options – see graph Fig. 5. P-value of Chi-square test of independence in question no. E/4 is 0.270146.

As "other" respondents most often reported the monitoring observance of the consumer rights protection, giving fines, revocation of licenses, inspection activities, but there was also an opinion that it should not be involved in any of these activities. As it was the sole respondent who suggested it, this can be regarded as a marginal matter.

Answers to question 3, 5 and 7 are shown in a table Tab. 10.

A problem came with question no. 6 of this group. Respondents were supposed to choose where they would look for information in case of

Fig. 5: The relevant activities of consumer's organizations and movements



Source: author's research and calculations

Tab. 10: The answers of respondents

E	Yes	No	No answer	Chi-square test
3.	552 (91.39 %)	52 (8.61 %)	0	0.608206
5.	115 (19.13 %)	483 (79.97 %)	0	0.821972
7.	113 (18.71 %)	490 (81.13 %)	1 (0.16 %)	0.009094

Source: author's research and calculations

Tab. 11: Information source in case of consumer's problem

Answer	Law office	Law office specialized in customer's problems	Consumer's organization Or association	Friends (but not lawyers)	Nobody, you would solve the problem yourself
Order	5	2	1	4	3

Source: author's research and calculations

consumer's problem. They could only choose one option. Not all of the questioned were able to state only one, for them the foremost, information source. Results had to be processed in a different way. Respondents were divided into those who chose only one variant and those who chose multiple variants. Priorities of the questioned were found out by subsequent analysis of source data. What was interesting was the fact that even though the questioned chose one variant or more, both results, it means sequence of options,

was identical. P-value of Chi-square test of independence in question no. E/6 is 0.124283.

Notes

Perception of the right to establish consumer organizations and movements is bound to the fact that they are needed organizations and movements, concerning their activities and their media presentation. The mere fact that the consumer organizations and movements may or may not be set up at present do not represent the initial and

crucial problem, since their formation and activity is regulated within the legislative framework to ensure the protection of consumer interests and rights. So the purpose was to find out about eligibility of consumer organizations and movements, specification of their activities and their results presentation.

In the case of a consumer problem, the Internet was mentioned as the most common information source concerned; nearly 531 respondents would use it. The other sources (friend's advice etc.) would be regarded by less than 110 respondents, so even after the experiencing previous lines of questions, the Internet has become the preferred information source regarding consumer issues as a whole. It is not about solving problems, or crisis, but about an overall monitoring of supply, demand, price levels, etc. Recommendations for company sales strategy may be: everything you want your current and potential clients to know about you and your offer should be displayed on your easily accessible and rationally designed website.

The Consumer Defences Association was the winner amongst these consumer organizations and movements, as 480 respondents identified it as a known association. It was followed by the Consumer Organizations Association with 156 and the TEST Prague with 124 respondents. Over 100 respondents in this age category are not familiar with any other organization or movement. On the outcome is certainly reflected the fact that the first three entities are referred to as having the protection and consumer information in its core program. With other organisations, these activities are held marginally because they mainly focus on the environment, healthy nutrition, etc.

In the view of respondents, consumer organizations and movements should primarily provide information for consumers and about product testing. Followed by legal advice, share in the legislative norms preparation which has an immediate impact on consumers and protection of their interests and, finally, court representation of consumer disputes judicial settlement.

Further on, we may say that consumer issues and related problems are most commonly perceived by some vague respondents, as something farfetched from their normal life, as something about what they should be interested in only when a crisis situation occurs. The fact that only less

than 19 % of respondents have information about the existence or possibly the absence of some consumer organizations branches and movements in their place of residence can validate this experience. The remaining part of respondents did not have such information available, which can be interpreted that it has not been an issue yet. Within this context, we may also engage the fact that consumer organizations and movements activities are only scarcely promoted in the media to more than 80 % of respondents.

3. Questionnaire Survey Evaluation

On the basis of this questionnaire survey, specific proposals and recommendations can be specified to company business strategy. Recommendations will be listed under the headings of problem issues.

A The right to the protection of health and safety

- Respondents place a high emphasis on health and safe products.
- Most of them believe that they can determine the product safety.
- They are looking for the product and health safety information on the product package.
- Promotional materials are an information source about products.

B The right to the protection of economic interests

- Respondents are generally satisfied with a product supply on the market.
- Price diversification suits them more, they would appreciate wider quality range
- A clear majority carefully studies the conditions of signed contracts.
- They shop at sales.
- Almost half of them do not enquire why the product is discounted.
- Yes for faulty product, but safety first of all.

C The right to the compensation of damage

- For 90 % of respondents 1,000 CZK is the minimum amount for making the claim.
- All information is searched primarily on the Internet.
- They know who is responsible for the damage caused by a faulty product.
- Half of respondents consider the product pri-

ce of CZK 10,000 as sufficient to bring the consumer problem to the court.

D The right to comparative information

- Have sufficient information about the market offer.
- Above all, consumers observe leaflets.
- Consumers can not recognise advertising from professional information.
- Minimum utilisation of information provided by consumer organizations and movements.

E The right to the establishment of consumer associations

- Internet – an essential information source when consumer problem appears.
- Organizations and movements with a prior focus on consumer are the most popular ones with respondents.
- They expect from consumer organizations and movements to provide information and product tests and services.
- Generally, they are not interested in the activities of consumer organizations and movements.
- Consumers presume that activities of consumer organizations and movements are given only little publicity.

Within the complex aim of the research, which was determination of the level of consumer's rights perception, following hypothesis and its opponent version were stated for purposes of closer investigation of GY:

H₀ Within the set age structure the gender of respondent 's interface does not have influence on their answers.

H₁ Gender of respondent 's interface influences their answers within the set age structure.

The executed Chi-square test of independence showed that the hypothesis or its opponent version cannot be univocally confirmed or refused. This is to say that there exist problematically focused spheres of questions in the research areas and the dependency of respondents' answers on their gender classification was evident there – it means confirmed by the test, and there were spheres of questions where this dependency could not be confirmed. At the same time it could not be totally rejected as there can be other circumstances which affect actual decision-making of single participants.

Conclusion

Aim of the research was to find out how the consumer rights are perceived by a chosen group of respondents. The "Generation Y", getting into forefront of specialists interest from different areas, became a target group. It is a sociological phenomenon characterized by specific common attributes. As to information technologies, they are miles ahead their older colleagues. They are not afraid to study more universities at the same time, especially when they are not completely sure what to do in their future life. They are not absolutely against formalized way of education, but they only need to intersperse education by gaining experience and check out theoretical knowledge in practice. Change means their life credo, not an obstacle, as they do not need security for life. They are able and willing to travel the world to reach new information and inputs, if they see any sense in it. Working for one firm for the whole life as their parents did means nonsense idea for them. They are practically too pragmatically minded in their decision making. They are focused on price, which should be equal to quality. They do not tend to leave the family nest as their parent 's service is convenient for them.

Problems of consumer's rights are an inseparable part of each state government policy. Creating legislative framework to ensure them is only the first, although an important, factor. Another matter is which way and how deeply these activities are perceived by consumers themselves.

According to this fact the level of perception of consumer's rights is changing with experience, age and education, purchasing preferences of consumers are changing, too. All the mentioned subjects of market relations then cannot leave accidentally any of the aspects of decision. It is also necessary to make continuous analysis of all factors influencing the aforementioned activities.

Interest in this group of young people is enormous and proves in many fields. We can mention, for example, banking sector offering as their products whole range of programs enabling not only to identify GY within the customer's portfolio, but also to attract and keep them. Y Generation represents huge financial potential with growing tendency.

Also producers of consumer goods and clothes begin to realize importance of Y Generation, which proves especially in offers of new product

lines with specific elements which are able to address the said consumers.

Importance of Y Generation also begins to be very noticeable in the field of employment relations. Their relatively high qualification together with ability to perceive and adopt new and new inputs make these potential employees the factor radically influencing the working environment. Employee benefit offers for Y Generation are only important in case they will be able to use them within their work activities. They point out the fact that many companies have benefits in their offer, but due to working load of employees there is nobody to utilize them. Y Generation is not going to resign and it is defining the space for balanced distribution of working and free time activities.

Research and following analysis of its results give possibility to distinguish which direction Y Generation will take in the field of consumption, education and working activities. The survey about how consumer rights are perceived by the chosen group of respondents was only the first step on the way to find out intellectual, financial, but also sociable potential of Y Generation. Anyway, according to the latest consumers' trends [1] G generation is coming and its name comes from English "generosity" - to please, to help or to give, eventually to cut down in the real or in-line word. It is a question if GY will join this trend.

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ABSTRACT**ANALYSIS OF PERCEPTION OF CONSUMER'S RIGHTS BY THE Y GENERATION**

Lucja Matusiková

Protection of consumer rights is an inseparable part of any government policy. Consumer's rights and their perception by individual subjects are the factor which can influence company business strategy in a substantial way. Sometimes it is possible to get an impression that protection of consumer rights is felt more like a brake than an engine of mutual relations between the entrepreneurs and consumers. Consumers are better informed about products, their quality and characteristics and also about problems of products on the market. It is getting harder to hide from the consumer everything which was not a problem 10 or 15 years ago. At the same time permanent pressure on a product price, while keeping their quality and services, makes producers take costly measures which cause, together with continuously growing cost of fuel, that many producers left their existing manufacturing centres and moved towards East. If this was the right measure only future will show.

Consumer rights and their perception by consumers, being an important component influencing purchase and sales behaviour of particular participants of market relations, are a fact which can be scarcely discussed about. The level of perception in case of consumer rights is, of course, changing with experience, age and education as well as purchasing preferences of consumers.

The aim of this contribution is to present results of a survey focused on analysis of consumer rights perception in a chosen group of respondents. The target group became so called Generation Y, which is a group of respondents about 18 to 26 years old, with necessary intellectual background, expected high level of information technology awareness and ability to learn quickly and react to new inputs.

It is possible to find a different kind of surveys about consumer's area but they are usually regarding perception of brands, products, satisfaction with environment etc. Orientation on perception of consumer rights has not been applied yet.

Marketing experts, bank institutions, PR managers and employment agencies are all interested in the subject target group called "GY". It is regarded as a progressively developing and actively reacting group of potential customers and their favour is worth fighting for.

Key Words: Y generation, consumer, consumer rights, perception, business strategy.

JEL Classification: A14, L81, M31.