

# FACT SHEET 10

## CONSUMER AWARENESS





## ETHICAL CONSIDERATIONS AND RISKS

- ▶ Consumers should be aware that online shopping requires additional safety measures, not only to keep financial data secure, but to keep consumer identity and choices private.
- ▶ All technological devices and equipment should be up to date with the latest safety settings, and consumers should remember that often after website or platform updates their settings are returned to a default position.
- ▶ For online purchases, consider using a separate credit card dedicated to online purchases so that you can monitor it easily.
- ▶ Verify that all online checkout areas are encrypted.
- ▶ Use reputable websites and be suspicious of offers that may seem too good to be true.
- ▶ Read up on your consumer rights prior to purchase: does the website offer a refund, money-back guarantee or some other method of reclamation?
- ▶ Be aware of online business models which make you pay indirectly for the content/services you use and grant you none of the protection and rights that come with being a consumer (paying for content/services). Examples include sharing your data, being exposed to advertising or even mining cryptocurrencies via your web browser while you look at content. None of these are “bad” per se, but a balance needs to be found in order not to have a race to the bottom (too much advertising).
- ▶ Online entrepreneurs should provide easily understood terms and conditions for users, as well as appropriate opt-in features.



## IDEAS FOR CLASSROOM WORK

- Have the students choose an online payment service such as PayPal or Stripe. Invite them to read through the terms and conditions of the platforms to determine the costs of the transactions and any other pertinent information that users should know – prior to purchase!
- Plan an e-commerce website with your students (to sell school products, for instance) or do further work on existing initiatives of that kind already taken within the framework of the school. Study the structure of a good e-commerce website.
- In groups of two or three, have the students read the Charter on Fundamental Rights of the European Union (<https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:12012P/TXT&from=EN>). Does the document include consumer rights and responsibilities? Can the document be edited to include more concepts for the future digital environment?
- Have the students examine several online sales websites. What are the top-selling products? What types of guarantees or refunds are provided? Does the online shopping site have distribution channels around the world? Does global distribution affect the top-selling products?

■ Create a comparative research project on online entrepreneurship, where the students can choose several YouTubers, Instagrammers or other appropriate entrepreneurs to investigate. Ask the students to identify the goods and services offered by the entrepreneur, the methods of delivery, the terms and conditions, and other protection put in place to protect the consumer.



## GOOD PRACTICE/LIVING DIGITAL CITIZENSHIP

■ When making an online purchase, find out about the retailer or vendor. eBay, for example, allows vendors to build a reputation according to their track record and feedback.

■ Research Amazon's history and how the company came into existence and continues to flourish. Ask the students to prepare a debate on whether or not Amazon has provided value to consumers, to sellers and to communities.

■ Make sure that you have control of your personal data and refer to the General Data Protection Regulation for better understanding. Pay attention to boxes relating to the retailer's options to retain your data or contact you for marketing purposes.

■ If you have any doubt about the seriousness of a website, do not hesitate to do some research online and look for other consumer testimonials, reviews or experiences.

■ Research project – Invite the students to pick their favourite example of technology, such as a smartphone, a tablet, a computer or a gaming console. Have them research the chain of production for the electronic device: are there any illegalities, under-age workers, etc.? Are consumers aware of the history of the parts and pieces that go into their technology? Why or why not?

■ When offering online products and services, create a due diligence sheet of rights and responsibilities of consumers. Then ensure that your entrepreneurial endeavour does not infringe those rights and responsibilities.



## FURTHER INFORMATION

■ The Council of Europe has materials relevant to this fact sheet in the Internet literacy handbook; please see ILH [Fact sheet 13](#), "Shopping online" and [Fact sheet 9](#), "Privacy and privacy settings".

■ The European Commission's Directive on Consumer Rights: [http://ec.europa.eu/consumers/consumer\\_rights/rights-contracts/directive/index\\_en.htm](http://ec.europa.eu/consumers/consumer_rights/rights-contracts/directive/index_en.htm).

■ The European Commission on Consumer Safety: [http://ec.europa.eu/consumers/consumers\\_safety/index\\_en.htm](http://ec.europa.eu/consumers/consumers_safety/index_en.htm).

■ The European Commission Entrepreneurship 2020 Plan: <https://eur-lex.europa.eu/legal-content/EN/TXT/PDF/?uri=CELEX:52012DC0795&from=EN>.

■ The European Commission Erasmus for Young Entrepreneurs: [https://ec.europa.eu/growth/smes/supporting-entrepreneurship/erasmus-young-entrepreneurs\\_en](https://ec.europa.eu/growth/smes/supporting-entrepreneurship/erasmus-young-entrepreneurs_en).

- European Parliament support for social entrepreneurs: [www.europarl.europa.eu/thinktank/en/document.html?reference=EPRS\\_BRI\(2017\)599346](http://www.europarl.europa.eu/thinktank/en/document.html?reference=EPRS_BRI(2017)599346).
- TrustArc is an independent, non-profit, global initiative aimed at building trust and confidence in online transactions: [www.trustarc.com](http://www.trustarc.com).
- For information on the General Data Protection Regulation: <https://gdpr-info.eu/>.
- "Citizens, consumers and the citizen-consumer: articulating the citizen interest in media and communications regulation", Livingstone S., Lunt P. and Miller L., Sage publications (<http://journals.sagepub.com/doi/abs/10.1177/1750481307071985>).
- A practical guide to stop receiving ads, spam and notifications, and take control of your activity on the internet: <https://cleanfox.io/blog/home-page/>.
- Shopping more safely on the internet – from Denmark, 17 important tips for internet shopping, securing sites, avoiding scams, usable in class or at home in autonomy: <https://heimdalsecurity.com/blog/online-shopping-security-tips/>.
- Do not track: an interactive documentary series on the tracking and the economics of the web: <https://donottrack-doc.com/en/intro/>.
- Play without being played – The second adventure of the Three Little Pigs in cyberspace; a game aimed at educating young audiences about misleading and abusive advertising created by Canadian MIL Center Habilomedia: [https://mediasmarts.ca/sites/mediasmarts/files/games/cybersense\\_nonsense/cybersense/start.html](https://mediasmarts.ca/sites/mediasmarts/files/games/cybersense_nonsense/cybersense/start.html).