University of South Bohemia in České Budějovice

Faculty of Education

DEPARTMENT OF SOCIAL SCIENCES

Master's Thesis

Significance, Influence and Signs of Consumerism Among Czech Children and Adolescents

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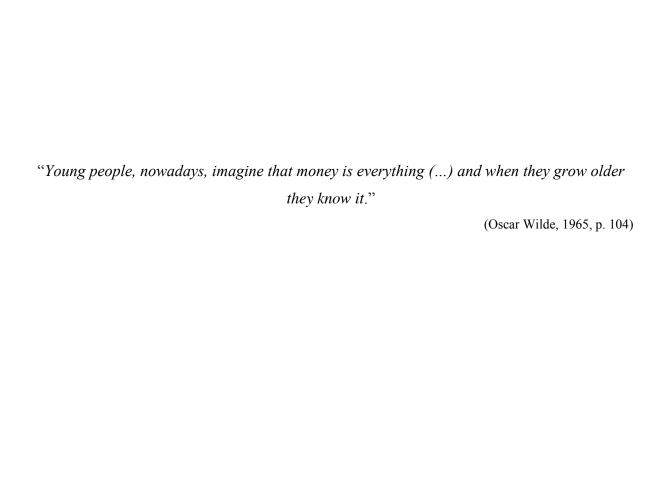
Annotation

My master's thesis deals with the issue of consumerism and consumer behaviour focusing on children and youth. The thesis is divided into two main parts: theoretical and practical.

The theoretical part describes development of consumer behaviour and factors influencing it, such as social groups or advertising. It also deals with children's perception of brands and their impact on children's consumer behaviour. It describes the significance of consumer education in the context of the education system in the Czech Republic. It also deals with the consumer education systems and possibilities in the broader context of the European Union and other organizations.

The practical part contains a lesson plan on consumer education and a pilot case study on consumer behaviour of a selected group of Czech children. The pilot case study asked two research questions: What do brands mean for the children? Do the children show signs of consumerism through their preferences and consumer behaviour? The results of the pilot case study are described in this section as well.

Key words: consumer behaviour, consumerism, children's preferences, Czech Republic, consumer education, advertising, parents' influence, peer influence



1 Introduction

Consumerism is a phenomenon of contemporary Western societies and in general consumerism represents a decline of non-material values in favour of the growing importance of material values. Today's children and adolescents represent our future, they are the bearers of values which will shape the future's direction. Therefore, this thesis focuses on children, their consumer behaviour and preferences, trying to describe some influential factors which may affect them. The thesis deals with the situation of consumerism in the Czech Republic and tries to provide relevant information to cover the situation of consumerism among Czech children today.

The thesis is divided into two parts. The first part provides information and descriptions to describe the issue. It deals with the situation of consumerism in the Czech Republic and focuses on the factors responsible for influencing children's consumer behaviour such as advertising, parents, peers and education. The second part includes a lesson plan on consumer education and it deals with a pilot case study which focused on consumer behaviour and (non-)consumer wishes of Czech children and adolescents.

The aim of this thesis is to describe children's consumer behaviour and to ascertain whether Czech children and adolescents show signs of consumerism or not

I. Theoretical Part

2 Defining Consumption, Consumer Behaviour and Consumerism

It is not exceptional that people sometimes misunderstand the terms *consumption*, *consumerism* and *consumer behaviour*. Moreover, people may find them even identical in meaning. To make it clear for further reading, it is important to define these essential terms.

2.1 Consumption

The meaning of the word *consumption* has undergone great development since the 17th century when it meant "wasting of the body by disease" (Burchfield, 2000, p. 176) Today, the definition of *consumption* is completely different and it is defined as "the act of using energy, food or materials" or it can also represent "the amount used". (Hornby, 2005, p. 328) Jan Keller understands the term consumption as "...an orientation on material possessions which displace non-material values" (Keller, 2003, p. 45). According to Keller (2003, p. 45), consumer orientation requires constant growth of more derived needs which leads to a quicker destruction of consumed goods in contrast to previous generations. This phenomenon in consumption has a global impact as stress is placed on efficiency in terms of low price, speed is also required, and goods are commonly transported from one part of the world to another.

2.2 Consumer Behaviour

It is important to define the term *consumer behaviour*. Consumer behaviour is not understood solely as the act of *purchase* itself but it also encompasses acts such as considering the future purchase (*prepurchase*) and the usage of already purchased products (*postpurchase*). Postpurchase can be represented by various actions of usage of any purchased products such as eating bread with butter (we bought the foods and we consume them by eating), walking on a Persian carpet or driving a car. Even by reading this thesis one is performing an act of consumer behaviour. Therefore, it can be said our life is a constant performance of consumer behaviour.

James McNeal (2007) came up with a unit of consumer behaviour. He defined this unit of as a *tekram* (he formulated the expression '*tekram*' from the word '*market*' spelled backwards). Every single tekram is represented by every action of prepurchase, purchase and postpurchase as mentioned above. Therefore, one's days are covered by many acts of consumer behaviour literally from the cradle to the grave. According to McNeal's research "... *five-day*-

a-week school year, were over 10,000 units of consumer behavior a day, 3,650,000 a year—for one child. That comes to well over a billion tekrams (consumer acts) a year just for the approximately 4 million 10-year-olds just in the United States." (McNeal, 2007, p. 14) These data mean that consumer behaviour constitutes a natural part of our daily lives across all generations, including small children.

2.3 Consumerism

According to *The Oxford Learner's Dictionary* the term *consumerism* can refer to the act of "buying and using of goods and services". (Hornby, 2005, p. 328) Nevertheless, James McNeal points out that such a definition is incorrect and claims that "... the term consumerism is not a term that should be used to refer to the acts or general practice of being a consumer (...) Consumerism refers specifically to the acts, people, and organizations involved with the protection of the consumer, shows concern for the welfare of the consumer, and is somewhat of a public policy term." (McNeal, 2007, p. 10-11) In this case *The Oxford Learner's Dictionary* provides another definition, which defines consumerism as "the belief that it is good for society or an individual person to buy and use large quantity of goods and services." (Hornby, 2005, p. 328)

3 Development of Consumer Behaviour

The way towards *homo consumericus* starts in cradle. Handling this role of a *consumer* takes many years and requires a lot of learning and experience. Newborn babies are already a target of marketers and from the time they take their very first breath, they are predestined to be exposed to their lures. Children are literally surrounded with various objects such as toys, sweets, games, clothes, gadgets etc. so that they may even find it very hard to choose among so many possibilities. According to this environment, Zdeněk Heluz talks about "*terrorisation of child's perception and motives*" (Heluz, 2009, p. 81).

From their birth, most children are dependent on their parents (or other caretakers) who shape their future behaviour. The example of their parents in their early years is probably the greatest determiner of their future attitudes, habits and interpretation of the world. "Perception and interpretation of reality are determined by actual motives and experience, i.e. they are learnt during one's social development. (...) Since childhood one learns the image of the world and other people through his or her participation on life of a particular culture and social group." (Čížková, 2000, p. 78) We may claim that parents bring up children to survive and function in their own culture. Among others an everyday part of developed Western cultures is the consumer lifestyle. Comparing to developing societies, members of Western democracies do not usually grow their own food or make their own clothes or any other things. They are used to the advantages presented by the marketplace where they are able to seek and buy whatever they need or long for within a couple of minutes. They do not need to put much effort into getting what they want besides going to the marketplace, finding their desired item, paying for it and finally using it. All the effort and time spent on producing and, after that point, using a particular thing is compressed into the simple acts of *prepurchase* (e.g. planning to purchase), purchase (exchange of money for goods and services) and postpurchase (usage of the purchased product). These three acts represent phases of so-called *consumer behaviour* and a person performing these activities can be defined as a *consumer* (McNeal, 2007, p. 10). All these ways of getting what the children want are taught by experience. The people who first teach them how to behave in Western society and how to become a good consumer are their parents.

3.1 Five Stages of Consumer Behaviour as Defined by James U. McNeal

A newborn baby does not dispose of consumer skills. The way to become a skilled consumer might be called *consumer socialization*. Consumer socialization can be defined as "... processes by which young people acquire skills, knowledge, and attitudes relevant to their

functioning in the marketplace." (Ward, 1974, p. 2) A very important role in these processes is played by a child's parents. Parents introduce norms of society into which the child is born. Therefore, we may state that family life is essential for their future consumer behaviour in the marketplace. The process of teaching how to function in a particular society which follows particular cultural patterns can be called *enculturation*. According to developed Western societies, enculturation "...is mainly teaching (children) consumer behaviour patterns" which can last up to 100 months when the children are then competent of independent consumption (covering all three stages of consumer behaviour: prepurchase, purchase and postpurchase) without any help of their parents; therefore they become 'bona fide consumers'. (McNeal, 2007, p. xvii)

As children grow, they develop their motor and cognitive skills. This development is also reflected in their consumer behaviour. "The growth of the body and the development of its motor skills often are tied to a variety of consumer acts" (Gallahue, 1982 in McNeal, 2007, p. 19) A child's environment is also responsible for his or her consumer socialization as "...consumer socialization can be thought of as resulting in the development of memory structures that organize children's information about consumer subjects." (John and Whitney, 1986, p. 407) We might say accordingly that all the things a child uses everyday or which he or she can see in the marketplace or in advertisement on television are absorbed into a child's mind and therefore participate in the consumer socialization process.

James McNeal (2007, p. 157) works with the term *consumer development*, which consists of "...the changes in an individual's level of functioning in the consumer role that result from the enduring changes in thinking and behavior." Therefore, consumer development is highly dependent on the development of other areas such as 'cognitive development, social development, sensory development, physical development, motor development, language development, and speech development." McNeal summarizes all these developments as processes of normal human behaviour. He depicts this general behaviour with this formula:

$$\mathbf{B} = \mathbf{f}(\mathbf{E}, \mathbf{P})$$

whereby 'B' represents behaviour, 'E' environment and 'P' mental traces in the person responsible for the later behaviour. It is important to mention that consumer behaviour focuses on manipulation and the usage of commercial objects (products, services, advertising etc.).

James McNeal (2007) describes five stages a child goes through before he or she becomes a bona fide consumer. As mentioned above, this development may take about 100 months.

3.1.1 Stage One (0-6 months)

At the very moment a child is born, he or she starts using commercial products. Even though babies are not aware of what they are actually doing, they already perform acts of *consumer behaviour*. Babies use such products as clothes, sheets in the cradle or nappies. Of course, children at this stage do not buy these things themselves. It is rather a parent (or another caretaker) who provides all these products. However, children *use* these products and by merely using them, they can be defined as *consumers*. Thence, consumer behaviour is being acted continuously 24 hours a day from the very first days of our lives.

McNeal (2007) characterises Stage One as *Observation*. Newborn babies' behaviour is acted mostly on the basis of reflexes. As babies grow, we can observe continual replacement of reflexes with voluntary actions. Voluntary actions "... toward objects that become routine at around six weeks officially mark the beginning of consumer behavior in the sense that the infant is making purposeful choices of objects in her environment—demonstrating preferences, likes, dislikes, wants" (McNeal, 2007, p. 166) Once infants reach the age of 6 months, they can express their preferences, e. g. which toy they want to play with or which TV programme they would like to watch.

Newborns' environment plays a significant role in the future development of children's consumer behaviour. "Babies who are born in a developed economy are born into what we might appropriately term a consumer environment or, in business terms, a consumption-oriented environment." (McNeal, 2007, p. 160) The environment is in fact important in every stage of children's development as a whole, i.e., in their cognitive and physical development. Consumer development is highly dependent on maturity of these areas. If a child is abused and the environment does not support his or her physical and mental development, the child would have problems with his consumer behaviour. In addition, the development of children's physical and mental skills is depended on commercial objects the child uses or manipulates (e.g. the baby can discover a variety of sounds, materials and shapes by playing with toys etc.). As mentioned above, consumer behaviour takes place 24 hours a day by every member of our society. Thus, it is very important in order to become a skilled consumer to be able to fit and function in our society.

3.1.2 Stage Two (6-24 months)

In Stage Two, children start to talk and develop gross motor skills which allows them to *seek* and *request* things. As children are now able to move from one place to another, they can discover their environment independent of their parents. It allows them to do many things

on their own. Talking also helps them to get things they want. Now, they are able to ask for things and express their will. Spoken requests for specific objects usually start between 18 and 24 months of age. These new abilities let children perform more acts of consumer behaviour so that they widen the range of *tecrams* performed per day. Now children do not need their parents to get a bottle of milk or their favourite toy. They can get it by themselves.

An average two-year-old American child makes around 60 - 80 product requests to the parents (or another caretakers) per day and "...if the day includes a visit to the marketplace (...) the number approaches 100." Unsurprisingly, this number changes depending on **parenting** style. For example, children of authoritative parents make less product requests than children of permissive parents. (McNeal, 2007: 212)

At this stage, children are able to recognise themselves in the mirror and they are able to separate themselves from other people and objects. Children's self-identification is important as they should know who they are and what they want. This stage may be seen as a starting point of their identity. "Now, many consumer behavior patterns—consumer behavior patterns made possible through walking skills—develop that allow children to express their selfimage. Walking also allows children to take their moms or dads by the hand and lead them to objects that reflect their self-image." (McNeal, 2007, p. 200) Children in this stage also start to recognise the products' packages and different brands of products.

One of my friend's barely two-year-old daughter was able to recognise the logo of the Swedish furniture company IKEA. Each time they went there together they were passing by the giant logo above the gate and the logo could had been seen anywhere inside the shop as well. Once the daughter saw the blue-and-yellow logo in a sales catalogue at home she shouted: "IKEA!" This recognition was probably supported by the fact that at this period the family were moving and were visiting IKEA quite often. Nevertheless, this is clear evidence that the imprinting of brands' logos and names occurs at this stage. The marketers are aware of this phenomenon and therefore target children as early as possible.

A good impression of a brand on a child at early age may very likely "grab" a faithful consumer for the future years. McNeal (2007, 2007: 207 - 208) uses the term 'product awareness set' which represent all the products a child is aware of. The terms 'evoked set' or 'consideration set' represent a group of brands which are not only recorded by a child but which the child also likes. The 'inept set' represents recorded brands the child does not like. There is also a group of brands called the 'inert set', which includes the brands of which existence the child is aware of but does not have much information about them, therefore they are not the object of his or her preference or non-preference.

3.1.3 Stage Three (24 – 48 months)

At Stage Three, children's physical and mental abilities allow them to make even more product requests and to get more products themselves without any help of the caretakers. Typical behaviour for this stage is *selecting* and *taking*. Children are able to move more so their environment expands and therefore their range of known products widens as they can discover more new objects. Children of this age can memorize actual position of particular products so once they go to the market place they are able to locate the products they want and get them (e.g. if they want a box of their favourite cereal they can lead their caretakers to the shelf it is exposed on and get it). American three- and four-year-old children "...have favourite stores, favourite store departments, and favourite brands, and they express these preferences in their product selections (...) making a selection based on the messages on the packages." (McNeal, 2007, p. 240)

3.1.3.1 Requesting styles

In this stage children know the purchasing power is held in their parents' hands – the parents pay for the objects they want. Children are aware of that and they begin to develop strategies and styles to obtain these objects from them. McNeal (2007, p. 241 – 242) defines and describes these styles:

a) Demonstrative style:

In order to get a desired object, children might hold their breath, go stiff or fall down on the floor screaming. They also might refuse to talk to the parents or to leave the marketplace. To enforce their request, they might start to cry as well.

b) Forceful style

"Here, the children use loudness and forceful words such as 'I must have it,' 'Nothing will stop me from having it,' and 'I will ask grandmother (your mother) if you don't buy it for me."

c) Persistent style

Children repeat their request as many times as possible, hoping it will annoy their parents so in the end they will buy them what they want.

d) Pity style

Children use this strategy to show their parents how important it is to have this particular thing because otherwise they would be outcasts. "Parents may hear such sad results as 'I will be the worst-looking kid at daycare if I don't have one,' 'None of my friends will talk to me if I don't have one,' and the standard, 'Everyone has one except me.'"

e) Pleading style

In this case, children insist on having the particular product by pleading, using phrases such as '*Please*', '*I'll do anything if only*...' etc.

f) Sugar-coated style

The sugar-coated style includes usage of words such as 'love' and 'wonderful' which evoke parents' positive feelings. Children might use sentences of this kind: "'I'll love you forever if you'll just get me one,' and 'Buying me one means you're the most wonderful mother in the world.'"

g) Threatening style

This style is the opposite to the sugar-coated style. In this case, children rely on the effect of threatening their parents by evoking negative feelings and feelings of worry. They might say phrases such as: "'I'll hate you forever if you don't buy it for me.' or 'If I don't get one, I'm leaving home.'"

The appeals of the aforementioned strategies are these:

- a) "Economy: 'In the long run it'll save you money.'
- b) Educational: A never-fail is 'You want me to learn, don't you?'
- c) Happiness: 'Don't you want me to be happy?'
- d) Health: "Don't you want me to be healthy?"
- e) Security: "You don't want me to get hurt, do you?"
- f) Time: "It'll save you lots of time." (McNeal, 2007, p. 242)

3.1.4 Stage Four (48 – 72 months)

At this stage, children try to make their own purchases and they are usually allowed to help their parents with making purchases. The parents function here as assistants of their children's purchases, helping them to do it. Therefore this phase of consumer development can be called *co-purchase*. Their physical and mental skills are developed enough to make understandable requests, choose and take products from shelves by themselves and try their first purchase of things but in this stage still with the assistance of caretakers who are more experienced.

Children are gradually capable of the *concrete operations* (according to Piaget's terms) and they begin to count. As they gradually start to understand that each thing has its price and it costs money, children in this stage have tendency to accumulate and collect money (usually coins) in a piggy bank. Children do not only accumulate money but as they can distinguish

characteristics of particular objects they begin to make collections. These collections usually consist of commercial objects (e. g. Kinder Surprise toys, collectible cards etc.). McNeal (2007, p. 262) explains children's tendency to collect commercial objects as the "... need for control and independence (...) Then it appears that additional motives for collecting, such as achievement, come with age of the children and the suggestions of marketers—"Be the first in your school to own all twenty!" Reflecting and maintaining one's self-image seem to be a significant explanation—being cool, being a cool boy or girl, or just being male or female." On the one hand, by collecting things, they learn to systematically proceed and control over something. On the other hand, consumption of commercial objects helps children to express their identity and children of this age like to show off their collections, expressing what they have succeeded in.

This collecting tendency is well known to the marketers and they try to profit from it. In Czech shops and supermarkets e.g. yogurts with a small toy included can be seen. These yogurts offer a whole group of these toys so children can make collection of them. Some supermarkets or hypermarkets use the same strategy when they give consumers cards with stickers (e. g. with pictures of animals), which the collectors can stick into a sticker collection book. Consumers usually get a small package of stickers when they make a purchase for a particular amount of money, e.g. each 100 CZK is equated with a donation of one package of stickers. For example, in 2014 Penny Market offered collectible stickers with pictures of the Czech Republic in "My máme rádi Česko" series. (See picture no. 1)



Picture no. 1 My máme rádi Česko collectible stickers¹

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¹Picture author: Lucie Jochmannová

These collectibles are usually advertised in media and the message of 'buy and get and collect' is transferred to children who ask their parents to go to a particular supermarket or to buy a particular product. Parents usually follow their children's will as they want to satisfy them and make them happy. Hence, parents usually obey, go and buy what their children asked for so they can have a collection.

3.1.5 Stage Five (72 - 100 months)

Stage five is the final stage of consumer development. This stage is reached while children are at primary school, i.e., from the age of 6 to 8 and a half. At the end of this stage children are capable of *independent purchase* without any help of experienced caretakers.

"Like adults, they also rely on the marketplace—advertisements, television programming, promotions, packaging, and products that are targeted to them and to youth in general—to understand who they are and how they should behave. Thus, at this stage children are more outward-looking, more aware of the feelings and thoughts of others such as parents and peers (...) Regarding peer influence among kids, it is not just any children influencing other children, but usually children of the same gender." (McNeal, 2007, p. 279, 284) At this stage, peer influence becomes the major power to affect the final purchase. Children want to 'keep up with the Joneses'. Therefore they buy things the others have so they would not be left behind.

At this stage, children do not follow the example of their parents anymore, as they had before. Now the focus field of their consumer behaviour are the peers (mostly popular students) and famous celebrities such as pop idols, sportsmen etc. They try to imitate them, probably to get a bit of their popularity for themselves. Children tend to copy their idols' style and behaviour. This may cause even adoption of some bad habits such as smoking or drinking alcohol or eating junk food. If a popular peer smokes and eats in McDonald's every day it is possible that some less popular children might try to gain popularity by adopting his or her lifestyle. "By the time children reach the third or fourth grade—by the time they become tweens—they routinely and even unknowingly check with popular peers, including celebrities, before they make major purchases of conspicuous items such as bikes, shoes, clothing, backpacks, jewelry, hair styles, and soft drinks." (McNeal, 2007, p. 285)

By this time children attend school regularly. They spend a significant part of the active daytime at school and so school has great impact on forming their consumer behaviour. When talking about school as an institution, we should mention the influence of public education including influence of the adults such as teachers.

Once a child reaches this last stage he or she becomes a *bona fide consumer*. At this point, one is capable of an independent purchase without others' help. We might say there is nothing more left to learn, nevertheless this is not true. The ability of making an independent purchase is one thing and '*consumer literacy*' another. Generally speaking, people learn consumer literacy all their lives. As it is quite a comprehensive issue we will discuss it in chapter 7.

4 Consumerism as a Phenomenon of Contemporary Society

Consumer behaviour is a daily part of our lives. In our society, to be able to survive and lead a satisfying life one has to be a skilled consumer. It's an important skill to buy goods and services that one needs to live and to be accepted by other people. When one wants to be accepted in society (or a specific group of people) he or she has to accept their norms and standards in behaviour. Our post-modern society requires good consumer skills. This pressure of society can be called "conformity" or "conformal behaviour". (Trpišovská, 2000, p. 28) Therefore, contemporary society may incline towards consumerism as the skilled consumption of various products from the shop shelves may help us to be satisfied, content, accepted by others and successful in society.

According to Zygmunt Bauman (Bauman, 2005) industrialized societies of the Western culture such as the USA or the UK can be identified as *consumer societies*. The economy of these societies and therefore the societies themselves function on the basis of buying or consuming products rather than on producing them. People in developed countries of consumer culture are mostly employed in services. On the other hand, there are many developing countries which are responsible for the production of goods. In these countries, most of the inhabitants work in industry and provide manual monotonous work. These societies are called, according to Bauman, *producer societies* as they produce more than they consume. Most of the produced articles go abroad as an export is the main engine responsible for running the economy of these countries.

In general consumerism can be describes as a behaviour and tendency to overbuy and accumulate objects (or services) in order to increase personal happiness. An important factor of this behaviour is the necessity of purchasing; it is typical for consumerism that the newly possessed goods and services are things the consumers do not really need. However in order to increase one's standard of living, some consumers do not hesitate to go into debt. This phenomenon can be understood as a result of general perception of a successful and happy life. In consuming cultures, happiness is directly proportional to the amount and quality of things one possesses and services he or she uses. Some people tend to evaluate one's personality according to these things. The inner value of work or activities that one performs becomes secondary.

Today some people claim consumerism to be rooted in medial image and presentation of a high life standard. In consumer society a high life standard might be equated with the possession of great amount of money, a big house, a flashy new car in a spacious garage, a Labrador Retriever running in the garden, a LED TV on a handmade piece of furniture and a precisely handmade silk suit. List of such things could be endless. However, a question arises: Do people really long for such things only because of media and advertising? People live within a society where they meet other people. These people may somehow influence one another, as society is a vivid organism. It is important to mention people's tendency to "keep up with the Joneses" i.e. keep up with their friends or neighbours, or simply with any people they meet every day. Once a group of people is influenced by perfect medial images and start to imitate it, they may transfer this image and influence other people who do not want to be left behind and fall into the risk of being less successful than their "perfect" friends and acquaintances. Also it is people's nature to seek a better life and by increasing their possessions one falls into the easy trop of increasing the level of prosperity. As Jan Keller (Keller, 2003, p. 48) says consuming behaviour is "... a natural effort to keep or increase the level of one's prestige in a society of 'consuming culture'. People do not consume in order to 'have' but in order to 'be' a part of the society." This is an interesting thought in contrast with the phrase that one's status might be defined not in terms "to be" but in terms "to have". This refers to the attitude of consumer society which believe that people are what they have and not who they actually are, or what they do etc., or in Cartesian terms, "I have, therefore I am."

The Marxist theory claims consumerism is a product of the bourgeoisie and capitalist who brought up their employees and the working class to consume as much as possible in order to sell goods they actually made. A perfect example of such "capitalist father of new consumers" could be Henry Ford. He knew that the path to increase his income and wealth leads through an increase of the customers. The question is how to get a high number of new customers? Henry Ford came up with a genial idea – there was a great potential in the working class, his own employers. However, there was a hitch: how to make people buy things they do not really need (in this case Ford cars)? Henry Ford said: "If I had asked my customers what they wanted they would have said a faster horse." There was a need to "seduce" the consumers, to offer them a better life standard and therefore to increase their salaries. "Expensive luxury goods suddenly became available for wide strata of the population. The symbol of economic well-being had become Ford's so-called 'Lizzie' which sold 15 million units in 1927. Ford even

² My Customers Would Have Asked For a Faster Horse. Quote Investigator: Dedicated to the Investigation and Tracing of Quotations [online]. 28. 07. 2011 [cit. 2012-02-16]. Available from: http://quoteinvestigator.com/2011/07/28/ford-faster-horse/

had a motto: `Every day – one dollar, every year – a new Ford!`." Producers became customers. These producers-customers became aware of the possibility of choice not only on the shop shelves but also in the labour market. "It was now wage differentials, not the genuine or stative virtues or vices of keen dedication or a lukewarm attitude to work, that measured the prestige and social standing of the producers. (...) The fact that the power conflict about the quality of social existence was channelled into the struggle for the quantity of monetary income and that economic gains became the sole expression of the ambitions to autonomy and self-assertion." (Bauman, 2005, p. 22)

While some theorists see the roots of consumerism as an artificial creation of needs by the bourgeoisie, Thorstein Veblen came with a different theory of the origin of consumerism in his critique of the consumer society in the late 19th century. Veblen does not find this issue rooted in the artificial creation of people's needs but rather sees this issue as a result of active participation of the working classes themselves. Veblen "... blames consumers for consumerism. More specifically, he argues that the existing social hierarchy is actively maintained by competitive consumption among all classes of society." (Heath & Potter, 2005, p. 118) This hierarchy in society appeared on the basis of economic growth, which provided an access to wider consumption of products. More money and possibilities of spending money allowed people to consume not only those things to satisfy their basic needs but also less elementary products. We can say more money in society changes the way people spend money and therefore changes the social standard and way of living as well. More money in society provides more space for social distinction. "Clothing becomes more ornately decorated, houses become larger, food preparation becomes more elaborate and jewellery begins to make its appearance. All of these goods serve as markers of social status." (Veblen in Heath & Potter, 2005, p. 109 – 110)

Veblen's theory contradicts the view that consumerism is the result of systematic brainwashing by means of advertising. Veblen says people buy things not because of marketing manipulation but because of the human nature to compete with others to be better than them or at least maintain the same level. "The sophisticated version of the brainwashing theory acknowledges this, but then counters with the claim that consumers are only embroiled in this competition because they have been programmed by advertising to be competitive. Thus it is

³ VOLEK, Stanislav. Krach na newyorské burze v roce 1929. In: Peníze.cz [online]. 2002-10-18 [cit. 2012-02-28]. Available from: http://www.penize.cz/inflace/15133-krach-na-newyorske-burze-v-roce-1929

claimed that advertising creates competitive consumption, by stimulating envy or by encouraging an unhealthy preoccupation with social status. Status-seeking is regarded as another artificial need, instilled in consumers by `the system`." (Heath & Potter, 2005, p. 118 - 119)

Demand for exclusive goods and services increases supply and decreases their price, or it pushes the market to produce imitations creating illusion of these high standard products. As a result of this process, people can afford these products more easily and thus they can show their social status through these things. In a consumer society, a measure of success and happiness is "merchantability".

Prosperity is an expression commonly used by political representatives, e.g. prosperous economy, prosperous state, prosperity of households, prosperity in public fields, etc. Prosperity is usually expressed with numbers. The best numbers are depicted in green colour referring to growth and increase. A red or even black colour is seen as an unwanted development, symbolising decadence or stagnation. However, numbers are an abstract unit and people understand the value of real objects better to express one's welfare. Growth is a synonym of prosperity; therefore growth is a must for a satisfying life. People in society distinguish the difference between a 30-year-old man living in a fashionable 200 m² loft apartment nearby the Old-Town Square in Prague and a 30-year-old man living in his parents' 40 m² old apartment in an industrial zone behind the city. People perceive differently even a man in an old tracksuit and a man wearing an Italian wool coat. It does not matter that the tracksuit man living in his parents' small flat is in fact prospering with a couple of millions in his bank account and the nominally rich man is in debt, spending money which is not his own. People tend to judge on basis of skin-deep analyses; they do not usually have the capacity to go deeper within the short period of time when they meet someone. During this time they operate with a limited amount of information they perceive and information is gained from one's appearance and obvious possessions. Nevertheless, today we cannot rely on our senses anymore. In the consuming culture, the phrase that life is not (about) what you want but what you have is not true anymore. People want to live their consumer dreams and it is not difficult to afford these dreams. To make their dreams come true, people are willing to apply for a loan to satisfy their desires. Thus, these people have lots of possessions and they appear to be rich and successful. However, their possession is not their own; they bought it with money which they did not really have and which they owe now.

What is the reason for the over-consumption and the volatility of consuming behaviour? Jan Keller (2003, p. 49) finds the answer in psychological terms, explaining that over-

consumption expresses deep discontentment of modern man with the conditions in contemporary society. His hot-headed purchases of various unnecessary products get a quick (but shallow) satisfaction. Throwing them away consequently displays a behaviour of a deeply unhappy person. This person seeks his or her happiness in changing things, or even friends or lovers, in order to find the peak of a satisfactory and happy life. Such behaviour is a sign of consumers who do not see the solution in a change of their way of living but in a change of things (or even people) surrounding them. In the consuming culture everything is interchangeable and no one seems to wonder much about it.

Some people claim we should raise our children away from the influence of consuming culture. They say it is not good to "produce" new "rotaries" in the mechanism of consumerism; instead we should develop children's feeling about long-lasting values (importance of family, friendship, education, environment etc.). They call for the creation of such environment where children would live in calm and peace and happiness – such authentic feelings can be reached only without chains of consumerism. However, a question arises: if we put our children beside the values and lifestyle of the majority, would they ever be able to function within the consuming society? Aristotle defined a man as a "homo oeconominus" – a man who cannot live happily out of society. For a change to come, there is a need of a complete reorganisation of the entire society. Education is one of many means of changing it. Nonetheless, is it really so bad to lead a consuming way of life? Are consumers villains who want to destroy all resources on planet just to satisfy their needs? Is it a problem that people want to be a part of a consumer society and be satisfied? Today, we can observe some changes already coming so the "complete" destruction" is postponed a bit. One of the most highlighted changes is so called ethical consumerism. This trend goes hand in hand with the increasing stress on the environment and ecology. This development is partly rooted in public education as Environmental Education.

People who consume in an ethical way feel they are not a part of the consuming masses. They feel they stand out and they are alternative, or antimaterialistically oriented. However, people who are keen on ethical consumption are actually also a part of the mass worshipping consumerism (even though it is ethical consumerism, i.e. "good" consumerism). This kind of consumption is called the paradox of antimaterialism: "In the past forty years, antimaterialist values have been one of the biggest cash cows of American consumer capitalism. (...) Growing your own tea, rather than buying the cheap mass-produced stuff, makes you seem like a better person, more in touch with the earth. Thus `dropping out` of the tea market in order to make your own does not really strike a blow against consumerism; it just creates a market for more expensive, `all-natural` organic tea for those who do not have the time to grow it themselves.

In other words, it exacerbates competitive consumption rather than reduces it." (Heath & Potter, 2005, p. 160) At this point, a question arises: In contemporary postmodern society, is it possible to live out of the consumer culture?

In contemporary Western society, people can afford basic things necessary for a confortable life. However, for some of them it is not enough. With a vision of a better life guaranteed by the ownership of fashionable products, they might get into debt. This can be a result of buying things they cannot afford and which they actually do not even need. Some higher consumption of products can be seen all right as long as consumers can afford them. This action becomes a problem once people buy their "dreams" which they cannot pay for with their own money and so they apply for a loan. Some dreams are sweet, however after awakening, the reality can be harsh. Personal debt is one of the most alarming issues connected with consumer society.

5 Consumerism in the Czech Republic

After the Velvet Revolution of 1989, the newborn democracy of Czechoslovakia took the path towards capitalism and its idea of the free market. The fall of the Iron Curtain made way for Western ideologies and gradually led to a change of lifestyle. As the market opened, demand created supply of desired goods and services which had never been seen in the Czech lands before. Today we can say it is possible to purchase almost anything a person needs or wants. The market is overloaded with products, many of them unimaginable before the Revolution. It is essential to know how to operate in such environment; how to choose, purchase and use these offered products. To become a good consumer is therefore very substantive. James U. McNeal (2007, p. 5) claims that "...consumer behaviour represents the most important role a person will perform in life." He substantiates this claim with an assertion that "... all people continually think about commercial objects, ask others for commercial objects, select commercial objects, buy commercial objects, and use commercial objects in practically all of their daily activities." (McNeal, 2007, p. 13)

When comparing the youth from the Czech Republic with those born West of the former Iron Curtain, one of the greatest differences could be seen among their parents. While the parents of the Western youth grew up in capitalistic environment and were used to many consumer choices, the Czech youth's parents were brought up before 1989 in the times of communism where the choice of goods was very limited comparing to democratic Western societies. However, today's Czech children and adolescents were born into the world of "unlimited" opportunities and possibilities where they can take the advantages of consumer welfare which is completely different compared to their parents' early years. "Life in contemporary consumer society is likely to represent an extremely disorientating experience for many young people in the post-revolutionary Czech Republic, particularly given the fact that young people's experiences are so different to that of their own parents when they were young." (Pyšňáková, 2010, p. 33) Nevertheless, it seems Czech youth have gotten used to new opportunities of the new regime quite quickly. "During the nineties lifestyle and structure of everyday activities of Czech adolescents was getting closer to those of their peers from Western countries. There is less and less difference in standards they find `common` and `normal`." (Macek, 2002, p. 122) Therefore, consumerism among Czech youth is a current issue worth of deeper analysis.

Czech society highly depends on consumerism, not only by means of individual consumption to satisfy individual needs, but also by means of the macroeconomic sphere.

Household consumption creates the economic backbone of the Czech economy. According to the data of *The World Fact Book*⁴ the Gross Domestic Product (GDP) in the Czech Republic is mostly composed of household consumption (45,1%). In 2013, Czech household consumption was responsible for app. 128.8 billion USD. Therefore consumerism is responsible for economic growth. The more people consume, the more money flows into the economy so the economy can grow, and the standard of living increases.

It is important to mention that before the fall of the Iron Curtain, the Czech Republic had been isolated from consumer development taking place westwards from the Wall in capitalistic countries. After the Velvet Revolution, the Czech society faced a new reality not only in the political sphere but also the economic. The revolution affected every field of the newborn state and society. Within a couple of years, the market tried to catch up with the situation in the West which had been developing over a long period lasting 40 years.

Today, the Czech Republic has reached some levels indicating movement towards consumerism. One of the most evident examples of this situation can be the number of hypermarkets in the country. In 2011 the Czech Republic possessed the fourth largest network of hypermarkets in Europe; in 2011 there were 28 hypermarkets per 1 million inhabitants. In 2012 there were 680 supermarkets, over 640 discount shops and 300 hypermarkets. Just within a year this field reported increase of 60 new shops. This trend reflects the current situation in the Czech Republic: there is evidently enough demand for new goods and marketplaces, therefore the supply answers it by building new consumer "temples".

Contemporary society in the Czech Republic does not appear to be purely consumer society – the situation is somewhere on the border between consumer and producer society. The Czech Republic can be perceived as an "assembly line of Europe" with inflexible manual workers, which is highly dependent on exports. However, Czech society has been changing and now shows some clear signs of consumerism. I provide more information on consumerism in the Czech Republic in my bachelor thesis named Consumerism and Identity Construction of Contemporary Inhabitants of the Czech Republic (Jochmannová, 2012)

⁵ ČR má čtvrtou nejhustší síť hypermarketů v Evropě. *Marketing & Media* [online]. 12. 2. 2012 [cit. 2012-03-26]. Available from: http://mam.ihned.cz/c1-54692940-cr-ma-ctvrtou-nejhustsi-sit-hypermarketu-v-evrope

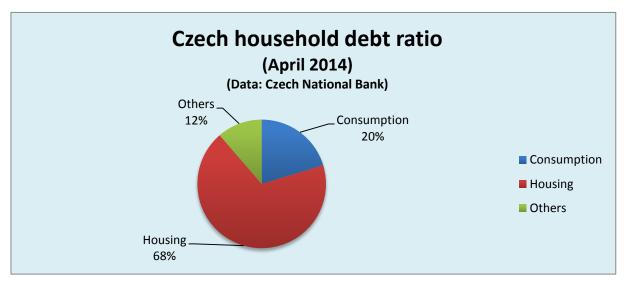
⁴CIA. The World Factbook [online]. 2014 [cit. 2014-04-17]. Available from: https://www.cia.gov/library/publications/the-world-factbook/

⁶ V ČR loni přibylo 60 prodejen potravinářských řetězců. *Marketing & Media* [online]. 04. 7. 2013 [cit. 2014-06-12]. Available from: http://mam.ihned.cz/c1-60194520-v-cr-loni-pribylo-60-prodejen-potravinarskych-retezcu

6 Consumerism as a Cause of the Czech Households` Debt?

As evidence of the potential movement towards the consuming culture of the Czech society we can use the information about the development of Czech households and their debt. According to Czech National Bank data⁷, in April 2014 Czech households had a debt of 1,157,165.6 million CZK. The Czech National Bank divides this debt into three fields: Consumption, Household, and Others. Proportionally the major field out of these three is housing where Czech households owe 880,558.6 million CZK. Housing loans are responsible for more than two thirds (68%) of the total amount. The second largest field is consumption. Czech households owe through consumer credit 261,975.8 million CZK (20%) and others loans are represented by 146,231.2 million CZK (12%) (see Chart no. 1).

Chart no. 1: Czech household debt ratio ⁸



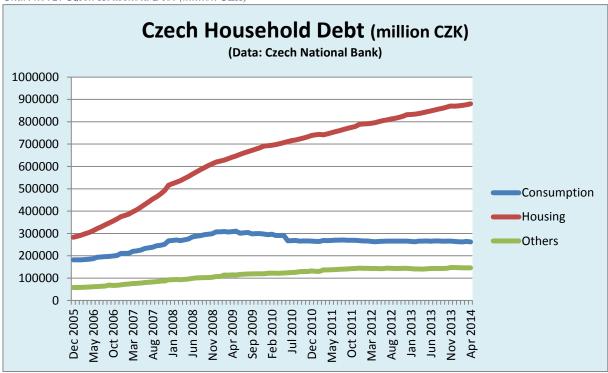
The Czech National Bank's data show that from December 2005 until April 2014, the debt had been growing constantly without any major deflection (see Chart no. 2). In the chart we can see the peak of the loans for consumption was reached in May 2009 when Czech households owed 310187.0 million CZK. From this point of time, the debt in consumption has been decreasing. The most evident field that has experienced constant growth is housing as Czech people usually apply for a loan in the form of mortgage. During this period of time

⁷ Czech National Bank [online]. 2014 [cit. 2014-06-14]. Available from: www.cnb.cz

⁸ ČNB: Spotřebitelské úvěry od bank jsou nejdražší za deset let. *Patria* [online]. 2013 [cit. 2014-06-14]. Available from: http://www.patria.cz/zpravodajstvi/2307796/cnb-spotrebitelske-uvery-od-bank-jsou-nejdrazsi-za-deset-let.html

Consumer credit is the most profitable product that Czech banks offer. In February 2013 interest rates on consumer credits were approximately 15.12%. In January 2006 the interest rates were only 12.92%. In addition to consumer loans to households provided by banks, Czech households also have loans from non-bank providers. These providers are usually other lending companies specialized in hire-purchase or leasing companies.

Chart no. 2: Czech Household Debt (million CZK)¹⁰



The good news is that Czech households are able to repay most of their debt. *Hypoindex.cz*¹¹ reported that the number of all loans which had not been repaid by January 2014 was only 4.93%. However, consumer credit represents a problematic field. In 2008, the number of unpaid consumer credits was approximately 7%. Within a period of two years this portion reached up to 12% - 13% and until January 2014 had been stagnating. Consumer loans are usually taken by people who "...face the lack of money to meet their current needs (household appliances). From the standpoint of managing family finances is not a responsible approach.

⁹ ČNB: Spotřebitelské úvěry od bank jsou nejdražší za deset let. *Patria* [online]. 2013 [cit. 2014-06-14]. Available from: http://www.patria.cz/zpravodajstvi/2307796/cnb-spotrebitelske-uvery-od-bank-jsou-nejdrazsi-za-deset-let.html

¹⁰ ČNB: Spotřebitelské úvěry od bank jsou nejdražší za deset let. *Patria* [online]. 2013 [cit. 2014-06-14]. Available from: http://www.patria.cz/zpravodajstvi/2307796/cnb-spotrebitelske-uvery-od-bank-jsou-nejdrazsi-za-deset-let.html

¹¹Daří se nám lépe. Nesplácíme jen 4,93 % úvěrů. In: *Hypoindex* [online]. 2014 [cit. 2014-06-15]. Available from: http://www.hypoindex.cz/dari-se-nam-lepe-nesplacime-jen-4-93-uveru/

This means that among the recipients of consumer loans is higher number of less responsible borrowers – and those are easier to recruit non-payers."¹²

One of current trends in loans is the use of credit cards. According to *Bank Card Association*¹³ (*BCA, Sdružení pro bankovní karty*) in the Czech Republic, 10,250,651 bank cards were issued in 2013. Most of these cards, specifically 7,945,804, were debit cards, 2,075,106 were credit cards and 229,741 were charge cards (see Chart no. 3). In 2013, the number of all issued card transactions reached 377,920,819. Out of these transactions, 17.44% were made through credit cards (65,907,602 transactions). Credit cards are mainly used as a financial reserve as the contribution can be paid in an interest-free period (standardly within 50 days) so people can borrow money virtually for free. Another use of credit cards is for everyday ordinary purchases at merchants. The danger of credit cards may be that owners do not check their loan on the account and keep on spending money. Without repaying them within the interest-free period they might get into financial trouble. It is important to keep in mind that credit cards are easy to manipulate and represent a simple way to shop for anything a holder wants. Nevertheless, the credit cards holders should use their cards cautiously because otherwise they might get into the debt trap.

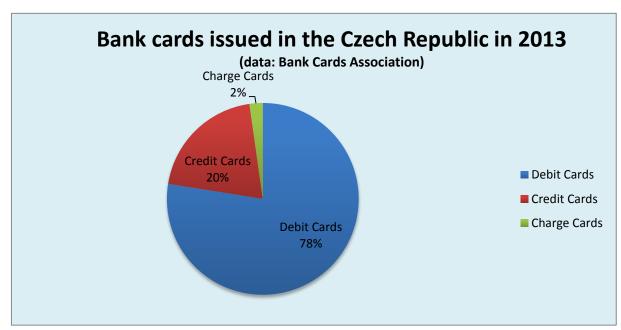


Chart no. 3: Bank cards issued in the Czech Republic in 201314

¹² Daří se nám lépe. Nesplácíme jen 4,93 % úvěrů. In: *Hypoindex* [online]. 2014 [cit. 2014-06-15]. Available from: http://www.hypoindex.cz/dari-se-nam-lepe-nesplacime-jen-4-93-uveru/

¹³ Sdružení pro bankovní karty [online]. 2014 [cit. 2014-06-15]. Available from: http://www.bankovnikarty.cz

¹⁴ Sdružení pro bankovní karty [online]. 2014 [cit. 2014-06-15]. Available from: http://www.bankovnikarty.cz

Some people who are not able to repay their debt might be under a great risk of going bankrupt. *Cribis*¹⁵ published some data on personal bankruptcy in the Czech Republic. In May 2014, there were reported 1,414 personal bankruptcies in the Czech Republic. During the 12 months preceding this date, there were reported 19,634 personal bankruptcies in the country. That means there were 1,636 personal bankruptcies more than for the previous period. In comparison with the previous year the number of personal bankruptcies increased by 6 %, which is considerably less than in previous years.

The ratio of Czech household debt to GDP in comparison with the average of European Union is quite good. In 2013, the average of the European Union was approximately 98% while in the Czech Republic this number is about 60%. However this household debt to GDP ratio had been constantly growing from approximately 5 to 6% annually. Therefore it is possible that in the future, the Czech Republic will reach the same level as the EU average.

6.1 Perception of Debt in the Czech Republic

Household debt is nothing unusual in contemporary Czech society. The Public Opinion Research Centre (CVVM) conducted research¹⁷ asking Czech citizens about their opinion about indebtedness. In January 2014, 73% of respondents found the current level of indebtedness of ordinary Czech people high, 15% said it is appropriate and only 4 % said the indebtedness is low (see Chart no. 4). The researchers were also interested in perception of debt as a problem. A whole 80% of respondents claimed that household debt is a serious or a very serious problem. Only 1% of the respondents did not see debt as any problem at all. Two fifths of the responders said they had a loan. Interestingly, both the indebted and the unencumbered had approximately the same opinion on these issues (see Chart no. 5).

¹⁵Osobní bankroty v květnu 2014. CRIF – CZECH CREDIT BUREAU, a. s. *Cribis* [online]. 2014 [cit. 2014-06-14]. Available from: http://www.informaceofirmach.cz/cribis_news/bankroty-cribis_news/osobni-bankroty-v-kvetnu-2014

Zadlužení českých domácností roste zejména díky hypotékám. Se splácením není problém, ale... In: Finparada [online]. 2013 [cit. 2014-06-15]. Available from: http://www.finparada.cz/1599-Zadluzeni-ceskych-domacnosti-roste-zejmena-diky-hypotekam.aspx

Názor na zadlužení obyvatel a státu - leden 2014. *CVVM* [online]. 2014, er140207 [cit. 2014-06-14]. Available from: http://cvvm.soc.cas.cz/ekonomicke-ostatni/nazor-na-zadluzeni-obyvatel-a-statu-leden-2014

Chart no. 4: The current level of indebtedness of ordinary Czech citizens (in %)¹⁸

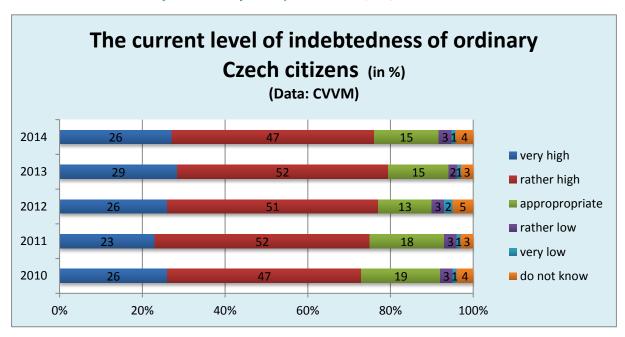
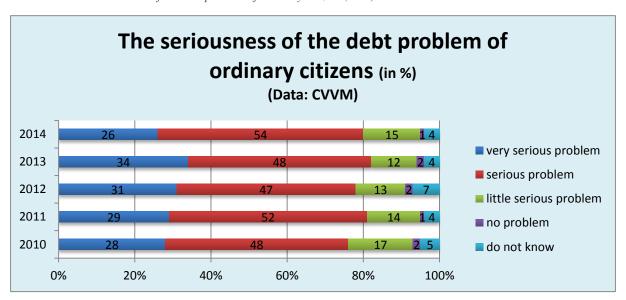


Chart no. 5: The seriousness of the debt problem of ordinary citizens (in %)¹⁹



From the research data it is evident that debt is perceived as something negative. As the most influential element of primary socialization and shaper of children's attitudes and opinions, the family is very likely to transfer this negative perception of debt on their children. Nevertheless, this negative attitude towards indebtedness does not guarantee these children, once they reach adulthood, will avoid taking loans (especially consumer loans). A responsible

¹⁸ Názor na zadlužení obyvatel a státu - leden 2014. *CVVM* [online]. 2014, er140207 [cit. 2014-06-14]. Available from: http://cvvm.soc.cas.cz/ekonomicke-ostatni/nazor-na-zadluzeni-obyvatel-a-statu-leden-2014

Názor na zadlužení obyvatel a státu - leden 2014. *CVVM* [online]. 2014, er140207 [cit. 2014-06-14]. Available from: http://cvvm.soc.cas.cz/ekonomicke-ostatni/nazor-na-zadluzeni-obyvatel-a-statu-leden-2014

attitude of future generations towards home finances should be supported by a sophisticated system of education with a high emphasis on financial and consumer literacy. The desirable output would be a literate consumer aware of his actual needs and possibilities, resistant to indebtedness and with a responsible approach to his or her commitments.

7 Literate Consumers

In contemporary Czech society, people are surrounded by a plethora of various products and advertising. A consumer has to be skilled enough to choose well among these products and to protect himself from overconsumption or the purchase of products he or she does not really need.

People are not born as bona fide consumers; to behave responsibly on a marketplace is a skill one has to learn. Society exerts pressure on them to become ones in order to survive and function as full-fledged members of society. Once a baby is born, it is influenced by consumer habits of his or her caretakers, usually parents. The role of the nuclear family is essential as parents affect their offspring with a set of habits, attitudes and values for the rest of his or her life.

Peers and educational institutions play an important role in a development of a consumer. Children acquire new skills already in a nursery school. Czech nursery schools have a set curriculum called *Framework Educational Programme for Pre-School Education* (Rámcový vzdělávací program pro předškolní vzdělávání, 2004). This document contains the desired outputs of the educational process taking place in the nursery. The nurseries are required to provide children with a specific set of knowledge and skills suitable for pre-schoolers. When we focus on the development of consumer literacy, the document mentions only some basic skills such as *adoption of a healthy lifestyle* (Rámcový vzdělávací program pro předškolní vzdělávání, 2004, p. 14). However it does not refer to any development of consumer skills such as orientation in the marketplace or orientation in advertising.

When children enter the gates of elementary school, they are influenced by new environment as they are exposed to new curriculum and their new schoolteachers. School becomes their "second home" due to the amount of time they spend in there. Therefore, it represents a very important part of their lives. Nonetheless, the role of the family is irreplaceable and if the family instills bad consumer habits to their children, it is very improbable that any educational institution would eliminate it completely. The role of Czech elementary schools is described below.

7.1 Consumer Literacy and Education as a Structured System

People who live in developed societies have a lot of choices when they want to purchase some goods or services. A literate consumer should be able to recognise the difference in the quality of particular goods and services, and should also know what is involved in a products' price. Thus, a literate consumer can make decisions whether a desired product is in good quality and for reasonable price or whether a better product can be found for more convenient price. Consumer literacy is not only about the consumer's awareness of price and quality. It also includes the awareness of marketing and how companies try to make their products look attractive and how this may reflect the products' price and consumers' preferences. Therefore, a literate consumer is aware of artificially created needs and is more immune against succumbing to a desire implanted by marketers. "Children are one of the social groups which, without good educational leadership in the family, are poor in resisting tempting incentives, and they even tend to assess their position in society depending on how they 'fit' into the mosaic of a 'good modern consumer lifestyle'." (Kolečkářová, 2009, p. 50)

In the USA, in 1971, President Nixon came up with an idea of introducing consumer education in American schools under an Executive Order (#11583). It was a reaction to Kennedy's Consumer Bill of Rights. Nixon's order guaranteed following rights:

- the right to make an intelligent choice among products and services
- the right to accurate information on which to make a free choice
- the right to expect that the seller of the goods and services takes into account the health and safety of buyers
- the right to complain, to register dissatisfaction regarding sellers, and their products and services

There was a plan to start consumer education in nurseries and continue up to higher education. The aim of consumer education was to prepare the children (and their parents) to become confident consumers. They would be aware of their rights in the marketplace and also of the price-quality ratio. However, this plan was not implemented because there were no university programs for teachers to instruct such classes. Unfortunately up to now, Nixon's idea has not come to fruition. As a result, American children are doomed to learn about consumerism, products and their advertising, their consumer rights and much more only from their caretakers and their own experience. (American Academy of Pediatrics, 1999; McNeal, 1987; Villani, 2001; Woolley and Peters, 1999-2005 in McNeal, 2007, p. 288-289)

Consumer literacy has not been an issue only in the United States but also on *the old continent*. The European Union created some programs to support consumer literacy. Interestingly, the European Union offers more opportunities for teachers to introduce consumer

literacy to pupils than do the Czech government institutions. For example, there is a EU funded website worth mentioning: www.consumerclassroom.eu, which is available in 22 European languages, including the Czech language. This website is financed by the European Commission

7.1.1 Contribution of the European Union to Consumer Literacy and Education

The way to literate consumers leads through consumer education. Such education "...is concerned with teaching people the skills, attitudes and knowledge required for living in a consumer society. It is a fundamental component of general education, which should support consumers in their attempts to organize their everyday lives in a sustainable way."²⁰ Consumer education has been seen as an important part of education by many international organisations. These organisations include for example OECD, UNESCO, United Nations' UNEP (United Nations Environment Program) or the European Union. The European Union mentions consumer protection in Article 153 in the Treaty of Amsterdam (Treaty of Amsterdam, 1997) and also in the Treaty of Lisbon (Treaty of Lisbon, 2007). The article 169 of the Treaty of Lisbon says that "...the Union shall contribute to protecting health, safety and economic interests of consumers; to promoting consumers right to information, education and the right to organise consumers in order to safeguard their interest." (Treaty of Lisbon, 2007, Article 169) Therefore, according to the treaty, the European Union member states should contribute to consumer education of their citizens in order to provide a better consumer protection.

The European Union does not make it obligatory to teach consumer education at schools across member countries. However, the European Union has developed a new strategy called *The European Consumer Agenda*²¹. This strategy represents a part of the European Union consumer policy and follows the European Union's growth strategy called *Europe 2020*²². The main goals of The European Consumer Agenda are:

- "To Improve information and raise awareness of consumer rights and interests
- To build knowledge and capacity for more effective consumer participation in the market" 23

²⁰ Consumer Classroom [online]. 2013 [cit. 2013-11-20]. Dostupné z: http://www.consumerclassroom.eu

The new European Consumer Agenda. *European Commission* [online]. 2012 [cit. 2014-06-15]. Available from: http://ec.europa.eu/consumers/archive/strategy/index_en.htm

Europe 2020. *European Commission* [online]. 2014 [cit. 2014-06-15]. Available from: http://ec.europa.eu/europe2020/index_en.htm

Health and Consumers: Consumers. *European Commission* [online]. 2013 [cit. 2014-06-15]. Available from: http://ec.europa.eu/consumers/empowerment/cons_education_en.htm

In connection with the EU's growth strategy Europe 2020, the European Union developed the Consumer Programme²⁴ for the period from 2014 to 2020. The Consumer *Programme* 2014 – 2020 aims to ensure good consumer protection through the representation of consumer interests, quality standards to provide product safety, the enforcement of information, consumer rights, redress, a better transparency of consumer market, and also a provision for consumer education. This programme is established by the European Commission every year and is submitted for revision to the Consumer Financial Programme Committee. The countries eligible for the Consumer Programme are the member states, EEA countries, candidate countries, Western Balkan countries and third countries covered by the European Neighbourhood Policy. Upon the attainment of this programme the European Union can contribute up to 50% or 70% and for the EU grants public bodies can apply as well as nonprofit organisations, non-governmental, non-profit and independent European consumer organisations, and furthermore consumer protection officials. The Consumer Programme was developed to ensure the same rights for all EU citizens and the same protection for product quality for any sector since the European Union represents a great body of various countries, accordingly it represents a great market where the same consumer standards must be guaranteed.

In relation to the goals of the European Consumer Agenda the European Union intended to develop some platforms, which would serve as sources of information for school teachers willing to teach consumer education. The EU succeeded in creating an interactive community site called the Consumer Classroom²⁵, which is intended to help teachers with consumer education. This site was launched on 15th March 2013 and replaces the information site www.dolceta.eu, providing "...a platform for teachers to collaborate, lesson building tools and a database of ready to use teaching resources.... The aim of this site is ...to improve consumer education of 12 – 18 year olds in schools across the EU."²⁶

Related to the EU's growth strategy *Europe 2020*, the member states had to develop their own strategies in accordance with the EU priorities. The Czech Republic developed the *National Reform Programme of the Czech Republic 2014*²⁷. This strategy mentions various

²⁴ REGULATION (EU) No 254/2014 OF THE EUROPEAN PARLIAMENT AND OF THE COUNCIL of 26 February 2014 on a multiannual consumer programme for the years 2014-20 and repealing Decision No 1926/2006/EC. Official Journal of the European Union, 2014

²⁵ Consumer Classroom [online]. 2013 [cit. 2013-11-20]. Available from: http://www.consumerclassroom.eu

Health and Consumers: Consumers. *European Commission* [online]. 2013 [cit. 2014-06-15]. Available from: http://ec.europa.eu/consumers/empowerment/cons_education_en.htm

National Reform Programme of the Czech Republic 2014. In: *European Commission* [online]. 2014 [cit. 2014-06-15]. Available from: http://ec.europa.eu/europe2020/pdf/csr2014/nrp2014 czech en.pdf

fields including education in the country. However, the document does not deal with any substantial specifics of the learning content so it does not even mention any tendency to strengthen consumer education in Czech schools.

7.1.2 Consumer Education at Czech Schools

Second graders at Czech schools have already reached the very last stage of consumer behaviour development (according to McNeal, 2007). Therefore they are capable of making independent purchases. However, there is still a long way to becoming a literate consumer. Schools should be able to provide useful and up-to-date information about consumption and marketplace so the pupils are more capable of buying products for a reasonable price. Moreover they are able to control their finances so they will not fall in debt and end up in vicious circle of indebtedness. A key role in the protection from indebtedness and in a satisfactory life of a consumer lies in *consumer education*. "Consumer education has traditionally focused on the transfer of skills in responsible (household) budget management and healthy eating habits. Understanding advertising and marketing, knowledge about consumer rights and redress, education in sustainable lifestyles and media literacy have over the past years become increasingly important. The growing emphasis in policy-making on the freedom and responsibility of consumers to make their own informed choices means that consumer education is seen as a key tool in ensuring the smooth operation of markets."²⁸

The educational system in the Czech Republic does not require teaching of consumer education as a whole. On the other hand there is a trend of financial literacy teaching so hopefully in the future it will be reflected in the people's ability of handling money wisely, i.e., in the future today's pupils will become more responsible consumers and will spend their money only on products they really need or they can afford. Financial literacy is supported not only by the government but also by other organizations. For example *the Czech National Bank* organised a *project*²⁹ supporting the promotion of financial literacy and decided to introduce it to schools. In 2008, the CNB distributed about 4000 free manuals. This project was a reaction on a new act No. 36/2008 on the consumer protection from 12th February 2008. "This act amended, among others, Act No. 6/1993 Coll., on the Czech National Bank (the CNB Act), Act

²⁸ Commission Staff Working Document on Knowledge-Enhancing Aspects of Consumer Empowerment 2012 - 2014. European Commission [online]. Brussels, 2012 [cit. 2014-06-15]. Available from: http://ec.europa.eu/consumers/archive/strategy/docs/swd_document_2012_en.pdf

²⁹ Ochrana spotřebitele a finanční gramotnost. Czech National Bank [online]. 2014 [cit. 2014-06-15]. Available from: http://www.cnb.cz/cs/spotrebitel/

No. 634/1992 Coll., on Consumer Protection (the Consumer Protection Act) and gave the Czech National Bank (CNB) new powers in the area of consumer protection." ³⁰ Financial literacy in contemporary society is highly important and it is tightly connected with consumer education. Nevertheless, currently there is pressure on national governments for constant economic growth. Therefore the state policy would probably prefer if domestic households spent as much money as possible to keep the Czech industry, services and economy growing.

It is important to include consumer education in elementary school curriculum. "Consumer education, like most education that aims to influence social attitudes, is most effective in school, at an adolescent/young adult age, when main attitudes are formed. The best way to ensure that consumer education reaches its target is thus through inclusion in regular school curricula. This is first and foremost the task and competence of national authorities."31 Nevertheless, consumer education is not taught in most Czech schools as a whole in one particular subject nor is it specified or named in the state designed curriculum. In the Czech Republic the state level in educational system is elaborated in the Framework Educational Programme for Elementary Education (Rámcový vzdělávací program pro základní vzdělávání, 2013). In the Framework Educational Program only fragments of consumer literacy can be found. During their studies at elementary school, pupils should be taught issues such as healthy nutrition and basics of financial literacy. According to the Framework Educational Programme, second graders should be capable of "critical approaches to media," expressing their attitude towards the effects of propaganda and advertising on public opinion and behaviour" and they should also be able to "explain the principles of the market on an example of consumers' and sellers' behaviour" and to "enforce their rights including consumer rights." (Rámcový vzdělávací program pro základní vzdělávání, 2013, p. 51 - 53) These aforementioned issues are included in educational area called Man and Society (Člověk a společnost) and are supposed to be taught in lessons of civic education mostly.

Another educational area named *Man and His World* (Člověk a jeho svět), namely its educational field *People Around Us* (Lidé kolem nás) places stress at financial literacy or law and justice, which are directly connected with consumer literacy. According to the document

Ochrana spotřebitele a finanční gramotnost. Czech National Bank [online]. 2014 [cit. 2014-06-15]. Available from: http://www.cnb.cz/cs/spotrebitel/

Commission Staff Working Document on Knowledge-Enhancing Aspects of Consumer Empowerment 2012 - 2014. European Commission [online]. Brussels, 2012 [cit. 2014-06-15]. Available from: http://ec.europa.eu/consumers/archive/strategy/docs/swd_document_2012_en.pdf

Ochrana spotřebitele a finanční gramotnost. Czech National Bank [online]. 2014 [cit. 2014-06-15]. Available from: http://www.cnb.cz/cs/spotrebitel/

one of the outputs of the educational process should be a pupil who understands "... the basic types of possession; uses money in ordinary situations, estimates and checks the purchase price ... he or she can apply in an example the impossibility of realization of all desired expenditures, and can explain the reasons for saving, and when to take out a loan and how to pay off." Moreover, the pupils should also understand the right to private property, various types of ownership, and how to make a household budget. (Rámcový vzdělávací program pro základní vzdělávání, 2013, p. 42) The educational field People Around Us pays attention to global problems as well. The field namely mentions that the pupils should be familiar with "... significant social problems, the problems of consumer society, intolerance among people, and the global environmental problems." (Rámcový vzdělávací program pro základní vzdělávání, 2013, p. 42)

The *Framework Educational Programme* also applies a cross-cutting theme named *Environmental Education* which should lead the pupils to familiarity with the consumption of goods, energy, waste and the impact of our lifestyle on the environment. (Rámcový vzdělávací program pro základní vzdělávání, 2013, p. 118)

The Framework Educational Programme directly addresses the development of financial literacy or media literacy (Rámcový vzdělávací program pro základní vzdělávání, 2013, p. 46, p. 118), but it does not mention the term consumer literacy. However, the document emphasizes the development of particular skills and knowledge which are essential for education of a bona fide consumer. Nevertheless, in contemporary society, which places stress on consumption in an environment of free choice among uncountable products with a daily exposure to advertising, a greater emphasis on consumer literacy would certainly be beneficial.

The points of the aforementioned Czech Framework Educational Programme for Elementary Education represent the general outputs of Czech elementary education. The way they are taught and their exact content depends on particular schools and educators − teachers. The explanation of the market principles might be demonstrated on a basic demand ↔ supply example within one lesson time allocation (which lasts 45 minutes) or a school or a teacher might insist on teaching this issue in depth, explaining not only the basic market mechanism but also the power of market tools on costumers' needs and much more. An enlightened school or teacher might also include how products of one category differ in price and quality and what the reason for such differences is. The way of teaching the issue depends mainly on schools themselves as the government does not insist on any particular methods and specific depth of the subject matter. On basis of the Framework Education Programme, the schools develop their own program named School Educational Programme (Školní vzdělávací program). The

School Educational Programmes represent the school level of the educational documents defining the goals and methods of each school

According to my search on the Internet and among some educational institutions, in the Czech Republic there are a handful of schools offering lessons on consumer literacy. I have not found any elementary school mentioning consumer literacy lessons on their websites. Among elementary schools, only *Základní škola Vrané nad Vltavou* mentioned teaching of "consumer and sustainable lifestyle"³² as a part of environmental education in the framework of *Global Education*. This subject is intended for pupils in 7th to 9th grade with 1 lesson (45 minutes) time allocation per week, but which in fact takes place in two-lesson donation once per two weeks.

Consumer literacy seems to be covered at higher educational institutions such as grammar schools. An example can be *Městské víceleté gymnázium Klobouky u Brna*, which held a project on consumer literacy during October – December 2009. This project took place in lessons of civic education and aimed on "orientation in the problematic of creation product's price and recognition of pricing practices"³³. In practice, the output of this project would be good orientation on the marketplace. The students would be able to recognise the difference in the quality of various products and they would be able to explain what is included in the product's price. The students worked on this project in small groups and their final works were published on the school's website. *Gymnázium Klobouky u Brna* can serve as a good example of consumer education for other schools.

It is evident that consumer literacy is underrated and is not taught much at the Czech educational environment. Financial literacy is taken into account much more compared to consumer literacy. Moreover, it is even supported by non-educational organisations such as the Czech National Bank. However, with the emphasis on consumer education from the European Union, the situation of consumer education in the Czech Republic will hopefully change and children will develop their critical thinking skills about purchase decisions they will make.

³² ZŠ Vrané nad Vltavou [online]. 2013 [cit. 2013-11-28]. Available from: http://www.zsvrane.cz/oskole/dalsi-skolni-dokumenty/SVP_web/GV_uvod.pdf

Městské víceleté gymnázium Klobouky u Brna [online]. 2013 [cit. 2013-11-20]. Available from: http://gymklob.info/old/projekty/spot%C5%99ebitelsk%C3%A1-gramotnost-4g

8 Czech Youth As Consumers

Young people and especially children represent an attractive purchasing power for marketers. They function as active consumers of their goods, and they influence the content of the shopping cart of their families. Moreover, they are easier to influence as faithful consumers of a particular product or brand in the future than adults because youth are in search of values and identity. Youth are also attractive consumers in terms of their potential to become long-term loyal consumers. Therefore, once marketers acquire new young consumers, these consumers can represent a long-lasting relationship with the company and stable inflow of money.

Even though children do not earn their own money, they represent a great purchasing power. Children not only decide what they want for themselves but also influence the content of the family shopping cart. Some parents ask their offspring for advice not only when they are planning to buy everyday products (such as food etc.) but also when they intend to purchase a new car. The child may influence the colour or brand of the desired car. Marketers are aware of this influential power and they use various techniques and channels to target not only the adults but also their children. Marketers are aware of this power over parents so they target on children via their advertisement. If there is a toy for every shopping in this particular supermarket, why would their mother go shopping to another place where she would not get any extra toy? Why would their mother buy this washing powder without a toy of a superhero when she can get it in another great washing powder? Instead of being bullied by their children's moaning for a toy all day long, parents go and buy the brand of product their children asked them for. Parents will get a product they need (a washing powder to wash the dirty laundry) and children get what they "need" as well (e great toy).

To acquire new consumers, marketers put a lot of energy into a competition to increase their profits and survive. The key element of their success is good marketing strategies. These strategies ".. have developed into complicated psychologically targeted persuasive techniques for persuading, manipulating, and altering consumer perceptions." (Schor, 2004, p. 13 – 16 in Graboviy, 2011, p. 2) Professional marketing acknowledges various factors of consumers' behavior to understand their needs or find a way to influence their needs and make them want and buy specific products. These techniques and strategies of influence have been developing for long decades since the Industrial Revolution. The process of developing these methods still continues to this day and its potential is definitely not to be underestimated. "As corporations have advanced their understanding of marketing, they also begun to follow people's social

trends and focus their attention on audiences that wield power and money. Over the years, this focus has turned toward children." (Graboviy, 2011, p. 2)

Pyšňáková (2010, p. 34) undertook research among Czech youth to find their attitude towards consumerism. She found out that Czech youth as a whole are perceived as "... a materialistic, hedonistic, egocentric and conformist generation." She argues this tendency is prevailing as her research showed that for young people "consumption provides an important means by which... they ...face the challenges inherent in the emergence of an increasingly individualized culture." Therefore, to be a bona fide citizen, a member of contemporary society, young people have no other choice but to consume. "The circumstances under which Czech young people live have in recent years become increasingly tenuous and the uncertainties of that existence are played out through young people's consumer experiences"

In May 2014, *Hospodářské noviny* (Klimovičová, 2014) informed about a research called "*Czech Children & Mothers 2014*". This research was done by *Millward Brown* and included responses of approximately a thousand Czech children aged from 6 to 15 years. This research was focused especially on Czech children's preferences, desires, free time, their perception of brands and the influence of advertising on making decision. The research revealed that Czech children particularly like funny advertisements. Their top three soft-drink products were Coca-Cola (which was mentioned by 58 % of the children), Kofola (42%) and Jupík (26%). Especially Kofola's success might be tightly connected with its catchy TV advertisements which appeared in children's top 10 funniest advertisements. Czech children's top 3 clothing brands are Adidas, Nike and H&M.

This research showed interesting data about children's preferences regarding their free time. Millward Brown asked them about their best leisure time activities and the most preferred activity was a visit of a waterpark (68%) followed by a visit of a zoo (46%). Interestingly, on the third place followed a visit of a fast food restaurant such as McDonald's or KFC.

Asking about Czech children's birthday wishes, the researchers found out they long for modern technologies more than for pets. The research says 98 % of the children aged from 11 to 15 have a mobile phone (mostly Samsung), however all of them wish for an iPhone from Apple. (Klimovičová, 2014)

8.1 Consumer behaviour, Brands and Identity

In contemporary society, many people long for personal exceptionality. Each of them wants to be original and different from the mainstream crowd. The identity of a person needs to be fulfilled by the awareness of his or her own uniqueness. The products or services we

consume may shape our identity significantly. Our consumer behaviour reflects the way we perceive ourselves – our own identity – or the way we wish to be perceived by others.

Children's behaviour and identity is developing on basis of three basic levels: *microcosm (mikroprostředí)*, *mediocosm (mezoprostředí)* and *macrocosm (makroprostředí)*. These environments are separated but even though highly connected and altogether they influence a child as a whole. Čáp (1993, p. 265) defines microcosm as children's closest environment (i. e. family, friends, classmates, people they meet in their leisure-time activities etc.). Mediocosm embodies a quarter, town, or region with its specifics (natural, cultural or economic features) where children live. Macrocosm covers the conditions in a particular country and time; it also includes socio-historical coherence with political regime, or cultural and economic issues.

Identity is tightly connected with one's values. These values are fundamentally rooted in family. However some people claim one's value system is formed by many other factors including advertising. "Children's values are changing in accordance with the messages major corporations send through advertising. Thus major corporations can use their power, money, and influence to sculpt society through advertisements and promote the value systems that will allow them to gain more profit by bombarding consumers with advertisements and connecting their products to certain feelings such as hipness or luxury." (Graboviy, 2011, p. 3 – 4) The goods and services people consume may function as a way of showing who they are. These products function as a channel expressing their identity. For centuries, the social status was expressed by one's possession and social status. Even by clothes one wore people could guess even his or her marital status etc. (e.g. a hundred years ago married women in the country wore scarves on their heads while single women did not; today, married people wear rings on their left ring finger). All in all, possessions help people to recognise other people on the basis of stereotypes so they might know what to expect from the others and how to behave. People use consumerism to project their specific selves and therefore consumerism helps with inclusion in society or specific social group we want to belong to. The situation in consumer society offers endless possibilities and people can become "... liberated masters, not the servants of the consumer society" (Cohen, Kennedy, 2000, p. 239) However, some authors understand the consuming culture as a threat, which puts people in chains of material goods at the expense of traditional values and relationships. "People have always tended to replace their relationship to others (even to God) with a relationship to things. Such relationship is easier because it is a one-side relation and therefore less risky." (Klíma, 2001, p. 30)

People are very careful in what kind of self identity they expose to the world. To express their identity, they use the ways and options promoted by a consumer lifestyle. They decide carefully how to use these options to highlight their qualities. *Most people living in developed societies does not belong to the group of consumers-fools but most people are able of thoughtful self-presentation via the goods they buy.* (Cohen, Kennedy, 2000, p. 242)

One of the most evident things expressing one's social status or one's belonging to some subculture etc. are the *clothes* people wear. One's house or flat does not follow him on every step, so everyone could see it and think of the social status, one's clothes is his or her 'second skin' which they cannot take of once in public. Via clothes one can express not only their social status by affording expensive clothes or clothes from a cheap market. The clothes people we wear can also express our professional target (for example we can distinguish between a plumber and a lawyer), gender (a girlish dress or a 'macho outfit'), hobbies (a shopaholic or an outdoor activities lover), music preferences (a punk or opera lover) or our attitudes of life (conservative or liberal). The clothes are not evidence that we can rely on completely. However, our own experience and maybe a pinch of prejudice provides us with an idea of someone's identity according to his or her appearance on the basis of stereotypes.

People rely on stereotypes as it helps them to orientate themselves in society more quickly than when they would need to get to know every passer-by. Of course, stereotypes do not need to reflect the real nature of a person, nevertheless they are a part of the human nature. Not only adults but also children are capable of this kind of distinguishing dependent on the appearance, especially clothes or items people take with them in public. They learn it mainly from their parents, peers and experience. Children are also aware of their own appearance as a way of their self-presentation. This awareness may have a significant influence on what they buy and even on the places where they shop and how much they pay. "Often kids ask for and buy clothing items that have brands on them as one way of saying, 'This is who I am.' This becomes noticeable about the time kids are developing their sports-related motor skills around age seven (...) Products, and particularly their brands, are often imbued with images or personalities that communicate to others for whom they are intended. (...) Elementary school boys love to wear clothing and shoes with athletic names on them, girls too, but the girls seem to migrate toward brand names that suggest their gender such as Barbie or Britney. Of course, such clothing items cost more, often much more, than the same clothing without a signature. But apparently they are worth the extra cost to express one's self-image." (McNeal, 2007, p. 17 - 18

Fashionable clothes (or goods in general) are here to express one's uniqueness and identity. Clothes does not only distinguish one group of people from an another just according to their social status but it also has the power to tell a person's life story. Maybe this is the reason why some people insist on wearing the most fashionable clothes available and spending a great amount of money for it. "At its core, consumerism stems from the belief that goods both express and define out individual identities. When consumerism is combined with cultural obsession with the quest for authentic self-expression, the result is a society collectively locked in a large number of consumption traps." (Heath & Potter, 2005, p. 187)

Children's motivation for consuming particular products differs from adults. Joseph Heath (2012) claims children are motivated by a desire to fit in with peers, whereas adults long to express their own individuality and uniqueness. "Kids sometimes demand a particular style of jeans or a given brand of trainers, on the grounds that `all of the other kids have them`. They want to fit in, to be accepted. But how many adults act this way? Most people spend the big money not on things that help them to fit in, but on things that allow them to stand out from the crowd. They spend their money on goods that confer distinction. People buy what makes them feel superior, whether by showing that they are cooler (Nike shoes), better connected (Cuban cigars), better informed (single-malt Scotch), more discerning (Starbucks expresso), morally superior (Body Shop cosmetics) or just plain richer (Louis Vuitton bags)... Brand identity is all about product differentiation; it's about setting the product apart from others. People identify with brands because of the distinction that they confer." (Heath & Potter, 2005, p. 105 – 106) On the other hand, Aleksey Graboviy agrees with Heath and his theory that children long for acceptance of their peers and that they mostly want to fit in. However, he claims that conformity in style among children is artificially created by marketers and their smart strategies which function on an unconscious basis. He also says this pressure eradicated children's moral values and replace them instead with shallow materialistic values. "Children's values are degrading into insignificance as they are manipulated into believing the messages corporations advertise. Children are focusing more on materialism and forgetting and discrediting deeper, more intimate aspects of life such as family and friendship. Being a good person, being well-liked, being a good friend is no longer basic. Instead, consumerism has taken basic values of human goodness and warped them into being products in need of labels. To fit in and to be cool, children must wear certain brands or have a certain number of things." (Graboviy, 2011, p. 4) -5) To fit in and be accepted and cool is human nature. This nature can be seen throughout all generations participating in an active social life. Puberty constitutes a period of time when clothes and brands become highly important. During puberty children go through time of searching for their own identity and they want to express who they are to others. They want to find their place on earth by belonging to a group of people who hold the same values. As some of these groups (or subcultures) can be distinguishable by their dress code, young people go and buy clothes that will allow them to become a part of such a group. All in all, contemporary society provides endless consumer opportunities. In such conditions people can get any identity for money. Therefore, today's children believe they can *buy* their identity, together with branded goods.

8.2 Branding and Symbolic Representation of a Brand

Contemporary society lives in an environment full of brands. Most products they buy has a brand name on it and people are exposed to brands on billboards, on TV, on a milk box, on a neighbour's t-shirt, ... Brands are everywhere. They represent a part of our environment and they affect the way we think even without us realising it. Brands influence not only the way adults (mature consumers) think, but they also impact the mind of small children. "Research has shown that 18-month-old children can recognize logos and brand names. By the age of three, data indicate that children identify with brands and ascribe personal characteristics to them, such as coolness, intelligence, or strength... (Considering American children) ... statistical analysis has shown that when children reach first grade, they have received an average of 70 new toys a year and can recognize approximately 200 name brands." (Graboviy, 2011, p. 3)

Some people claim that the symbolic representation of a brand is a construct of companies and their marketing experts. Yet this point of view might be misleading. "Consumers build brands, not companies. This is a fundamental marketing truth that cannot be denied. Consumers give brands value by developing perceptions and expectations for those brands. Companies enhance the value by delivering consistent brand experiences that consumers can trust."³⁴ Notwithstanding, each successful brand carries some set of emotions. Brands which do not evoke any emotions are doomed to failure. Emotions make brands vivid and they help people remember them. Especially children are very sensitive and impulsive and their mind is strongly affected by emotions. "According to the Center for a New American Dream logo and mascots can be a part of infants' mental images around six months of age already. Brand

The Psychology And Philosophy Of Branding, Marketing, Needs, And Actions. *Forbes* [online]. 2014 [cit. 2014-06-16]. Available from: http://www.forbes.com/sites/work-in-progress/2014/03/05/the-psychology-and-philosophy-of-branding-marketing-needs-and-actions/

loyalty can start being creating at the age of two and at the time the child starts attending school, he or she is able to recognize hundreds of brands according to their logos." ³⁵

James U. McNeal (2007, p. 297) held an experiment among first-, third-, and fifth-grade children trying to find out networks between brands' representation and children's perception and memorization of these brands. He asked them to *draw a cereal box* by heart. This experiment came up with some interesting results. Among other information from this research, "... 98 percent of them showed a brand name and 82 percent showed a picture of the actual cereal product under the brand name." However, according to the representation of brands' names, there was a difference between the drawings of the youngest and the oldest children. "Briefly, 92 percent of the youngest children, the first-graders, included a brand name; 100 percent of the fift-graders." (McNeal, 2007, p. 297) This finding leads to an conclusion that older children understand more intensely how they perceive brands and their symbolic representation. McNeal (2007, p. 298) provides a composite network based on these drawings (see Figure No. 1).

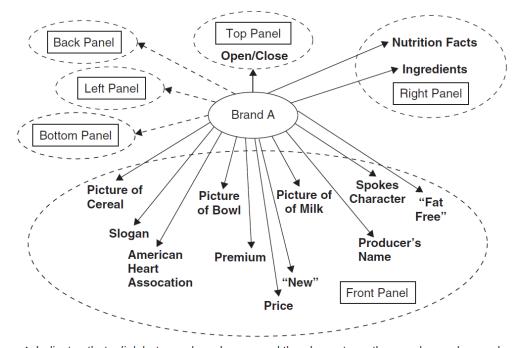


Figure no. 1: Associative network of children's memory of cereal box (McNeal, 2007, p. 298)

[→] Indicates that a link between brand name and the elements on the panel was observed

^{- →} Indicates that no link between brand name and the elements on the panel was observed FIGURE 10-1 Associative network of children's memory of cereal box.

³⁵ Dítě jako zákazník. Hračky & hry [online]. 2008 [cit. 2014-06-15]. Available from: www.hrackyahry.eu/pdf/ditejakozakaznik.pdf

Some brands exude an aura of uniqueness or they represent a kind of standard. When people want to buy new running shoes they go to a specialized sport shop and seek for Adidas, Nike or Asics shoes, which guarantee good quality for their athletic needs instead of going to a street market to buy a no-name product. As we make distinction between restaurants (bad, average, good, exceptional restaurant, etc.) or jobs (inferior, prestigious, well paid, cool job, etc.) we distinguish the differences between brands too. Some brands represent good quality, some are just cool, some are funky, conservative, good-value-for-money, etc. Companies want to distinguish themselves with their product and stand out. Even identical products such as bananas can be perceived differently by consumers; e.g. Chiquita bananas might be seen as better and tastier than no-name bananas. Thinking of Chiquita bananas we can say the company leads a successful *branding programme*, which Al and Laura Ries see as it is "...designed to differentiate your product from all the other cattle on the range. Even of all the other cattle on the range look pretty much alike." (Heath & Potter, 2005, p. 214)

The brands people consume may reveal to others their personal life story as brands may reflect and represent their *identity*. A branding programme or campaign creates such an identity of a product and the consumers buy this product with its identity included. Brands help people create an identity recognizable to others. Consumption of specific brands sort people into specific groups representing a specific life-style. These groups follow strict rules about representing their identity and they can be called 'brand clusters'. "Within each cluster (which marketers know by names such as 'Young Suburban' and 'Money & Brains'), there are implicit yet very strong norms about which brands to purchase and which brands to stay away from. These brand clusters form the basic of the quest for distinction, which, as we have seen, lies at the heart of consumerism." (Heath & Potter, 2005, p. 217)

There are various ways creating the 'brand aura' representing a specific lifestyle. One of these ways is **advertising**.

9 Advertising

"Unlike religion, which promised paradise after death, advertising promised paradise right around the next corner: through purchase of a new car, a suburban home or a laborsaving appliance. Consumer goods had become the new opiate of the people ... To Marxists, it seemed that advertising was not just promotion for specific goods, it was propaganda for the capitalist system. It created what came to be known as "consumerism" – a kind of conformist groupthink transmitted through the mass media. Consumerism produced a simulacrum of happiness, but only by enslaving individuality and the imagination, making it impossible for the working classes to see how much more there could be to life, or to imagine better world ... by bombarding the working classes with advertising, brainwashing them into thinking that cheap consumer goods could make them happy. Suddenly, the idea that the whole culture might be a system of ideology began to seem more plausible. After all, the Germans had been completely brainwashed by the Nazis. Why not us? And if we were the victims of total brainwashing, how would we know?" (Heath, 2012, p. 31)

Advertising has an important function in our society: it *informs* the consumers about new products and services. Moreover, active consumers influence the balance of a national economy; they contribute to the Gross National Product. However, in order to earn as much money as possible, marketers target on profit and they stylize the advertising to make their product look both desirable and necessary for the target group of consumers. However, the central point is represented by the consumers who have the choice and power to buy while consumers may always be influenced by the advertising. It is the final will of a consumer who nevertheless decides. There is no one else who would buy commodities but them; the products they buy are their private choice. It is important to mention that "...without advertising there would be no private TV channels, radio stations, newspapers or magazines. There would be exclusively state ruled media as it used to be here before." (Kolečkářová, 2009, p. 38) Tomáš Sedláček adds: "Advertisement is a great thing! We can enjoy wider range of choice, we have competition and more information. Thanks to advertisement we get many things free of charge: websites, search engines, TV programs, radios and even lots of paper newspaper. However, free of charge does not mean for free. Advertisement collects taxes not in a financial form but in psychological form." (Sedláček, 2004)

In 2013 Factum Research conducted research and published Czech Society and Their Attitudes Towards Advertising³⁶, which focused on Czech people's shopping on the basis of advertisement. The responders were adult Czechs. 41% of the responders admitted that they had purchased some product on the basis of advertisement, 46% denied such behaviour, and 12% did not know or did not answer (see Chart no. 6). From these data it is apparent that adult Czech consumers, who should be fully developed consumers, are possible to influence through advertisement. Children who are not as skilled consumers as their parents are less resistant to the methods of advertising. Therefore they would be more likely to buy products on the basis of TV ads etc. than the adults.

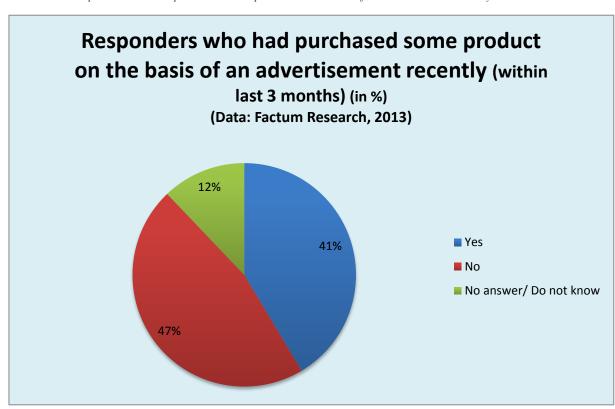


Chart no. 6: Responders who had purchased some product on the basis of an advertisement recently ³⁷

Today children are literally surrounded by advertisements at every step they take. "A child sorts and stores only that information which is important to him or her; other forgets. Therefore, he or she creates a preference for certain products or brands in the fourth year of

³⁶ Tiskové zprávy: Postoj české veřejnosti k reklamě. *Factum Research* [online]. 2013 [cit. 2014-06-18]. Available from: http://www.factum.cz/525_postoj-ceske-verejnosti-k-reklame?PHPSESSID=hcxmbujy

Tiskové zprávy: Postoj české veřejnosti k reklamě. *Factum Research* [online]. 2013 [cit. 2014-06-18]. Available from: http://www.factum.cz/525_postoj-ceske-verejnosti-k-reklame?PHPSESSID=hcxmbujy

life."³⁸ Children are highly sensitive to the methods of advertisement. They represent an easily suggestible group of consumers. They do not have enough experience to use critical thinking, moreover small children may exchange fiction from reality because children are very sensitive to emotional stimuli as their mind reacts strongly to contents with an emotional character.

Today, children are a very interesting group for marketers as they operate with two different budgets – *their own money* (usually pocket money, money they earn for some side job - e.g. cleaning the house etc. - or money they get as a present) and *their parents' money*. The parents' money covers most expenses children have, of course. Their own money serves as a means of purchasing things the parents would not buy for them (because they do not agree with buying such products or they are not nearby at the moment). "Shopping with a child (...) usually happens in the way that the child sees a product that he or she knows from advertisements, and spontaneously wants the mother to buy it for him or her." 39

Advertising and marketing are highly sophisticated fields. They aim to get and keep customers and companies are happy to invest huge amounts of money in these fields because good advertising and marketing are definitely worth it because of increased sales. These fields use various techniques to reach the consumers. These practices may exceed beyond the expected aims and "take on a life of its own" so that later on, the product does not need any advertising at all and is able to survive and be successful. Some products do not even need any directed advertising at all – they are sold on the basis of a recommendation etc. James U. McNeal (2007, p. 371 - 372) deals with a practice called surround selling: "Marketers use what might be termed surround selling to reach each child with messages about a specific brand of a specific product (...) in which all marketing communications through all personal and nonpersonal media are coordinated so that they most effectively and continuously reach a body of consumers – in this case, children of certain ages (...) The product itself is a major channel through which to reach children, so the brand name is placed on the product wherever possible." McNeal provides a diagram describing surround selling which targets children (see Figure No. 2).

Děti a reklama: Vyhodnocení průzkumu, který mezi šéfy marketingu významných českých firem realizovala Ogilvy & Mather. In: Ogilvy.cz [online]. 2012 [cit. 2014-02-27]. Available from: http://www.ogilvy.cz/data/files/study/1456_studie_ogilvymather_deti%20a%20reklama.pdf

Dítě jako zákazník. Hračky & hry [online]. 2008 [cit. 2014-06-15]. Available from: www.hrackyahry.eu/pdf/ditejakozakaznik.pdf

Figure no. 2: Surround selling that targets children (McNeal, 2007, p. 373)

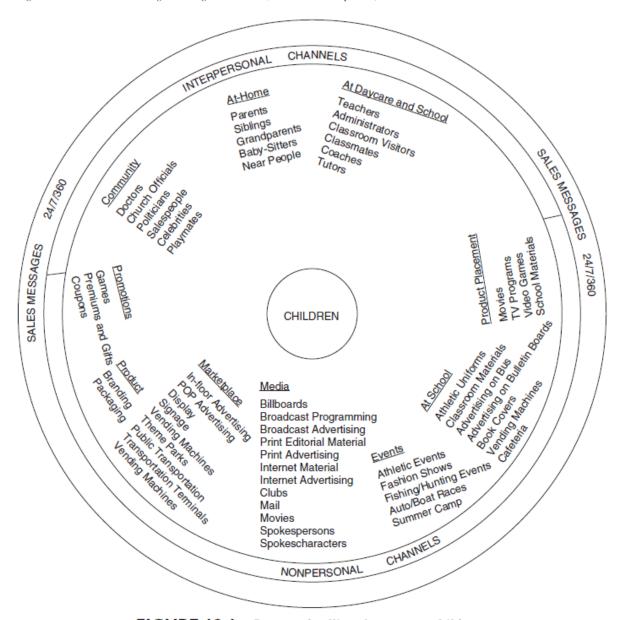


FIGURE 12-1 Surround selling that targets children.

Joseph Heath and Andrew Potter (Heath & Potter, 2005, p. 213 - 214) are also aware of the fact that the effectiveness of advertising does not depend only on advertising itself but is influenced by many other factors. "Advertising is neither produced nor consumed in a vacuum, and its effectiveness depends to a large extent on the other forms of information that are available to consumers. These include:

- past personal experience with the product (or similar products);
- other information about the product (from news pieces, magazines, etc.);
- word of mouth (from peers, parents and associates);

- consumer-education channels (public interest groups, consumer watchdogs); and
- general media literacy and cultural awareness (through family, schools, etc.)." (Heath & Potter, 2005, p. 213 214)

There is evidence of an increase in emotional and behavioural problems among children and youth, such as depression, anxiety as well as attention deficit disorder. Psychologists claim that these problems are directly correlated with children's exposure to advertising. "Modern advertising promotes extreme materialism amongst children" and this materialism has been determined to undermine the well-being of children by causing more depression, anxiety, and worse physical health." (Schor, 2004, p. 37) The reason why this happens may lie in the exposure to many attractive products - children want them but they cannot afford them all or their parents would not buy them for them. Another reason could be the materialistic consumer orientation of contemporary society. Parents express their love not by spending enough time with their children but with toys, sweets, gadgets, etc. However, children need to feel safe and loved. According to Maslow's hierarchy, right after the satisfaction of physiological needs we require safety and love. Most products aimed at children advertised on TV etc. are above these three basic levels. They may bring children some sort of satisfaction. However, they would not fill in the emptiness inside – the lack of their parents' care.

In 2011, *Ogilvy & Mather* conducted research study "*Children and advertising*,"⁴⁰ among more than 300 marketing department bosses of big Czech companies. The researchers focused on children advertising, its ethical dimension, and their experience in this field. The outcomes of the research study are cited below:

- "44% of the companies offer products or services for children
- 28% of the companies have a budget for marketing activities for this segment
- 56% of the budget should be designed to reach children through their parents
- 92% of marketers said that the most suitable way to reach pre-schoolers is through television advertising; when talking about children attending the second grade of elementary school this opinion share only 44% of the marketers

⁴⁰ Millward Brown - děti a TV reklama. In: SlideShare [online]. 2010 [cit. 2014-02-15]. Available from: http://www.slideshare.net/PanMediaWestern/millward-brown-dti-a-tv-reklama

- 48% of respondents recommended usage of the Internet to reach out to children in the elementary school, when talking about children attending the second grade of elementary school it is up to 96%
- 68% of marketers would use favourite heroes from films and series to attract a child customer
- 60% of marketers considered merchandising a rather ineffective tool for addressing children
- 100% of marketing managers considered advertising in nurseries for (more or entirely) unethical
- 8% of respondents would not communicate with children at all because of contrary to the ethics; 80 % would not do so when considering children under the second grade of elementary school
- 44% of marketers consider the current legislation governing the conditions of communication with children as insufficient
- 40% of companies have their own code of ethics"⁴¹

According to the research, the key to success is a good choice of medium and an easy-to-remember advertisement; the duration or intensity of the ad campaign is secondary and not so important. Moreover, the most effective way to gain a child-customer is a combination of animated advertisements with a good plot starring a popular hero.⁴²

The most attractive target group with the greatest potential in terms of advertising effect "... are the teenagers between thirteen and eighteen, when they shape their first consumer habits, which can gradually boost up the loyalty to particular brands." ⁴³ Moreover, this group is very sensitive to advertisements as they are searching and creating their identity.

⁴² Děti a reklama: Vyhodnocení průzkumu, který mezi šéfy marketingu významných českých firem realizovala Ogilvy & Mather. In: Ogilvy.cz [online]. 2012 [cit. 2014-02-27]. Dostupné z: http://www.ogilvy.cz/data/files/study/1456_studie_ogilvymather_deti%20a%20reklama.pdf

⁴¹ Děti a reklama: Vyhodnocení průzkumu, který mezi šéfy marketingu významných českých firem realizovala Ogilvy & Mather. In: Ogilvy.cz [online]. 2012 [cit. 2014-02-27]. Dostupné z: http://www.ogilvy.cz/data/files/study/1456_studie_ogilvymather_deti%20a%20reklama.pdf

Vysekalová & Mikeš, 2007 in Dítě jako zákazník. Hračky & hry [online]. 2008 [cit. 2014-06-15]. Dostupné z: www.hrackyahry.eu/pdf/ditejakozakaznik.pdf

"Corporations capitalize on the age-old insecurities and self-doubts of teens by making them believe that to be truly cool, you need their product." 44

Advertisements may represent a certain danger for children. Therefore, advertisements should be regulated. Regulation can be performed by the companies themselves in form of self-regulation or by specific regulation authorities. The following chapter deals with the situation of advertising regulation in the Czech Republic.

9.1 Advertising Regulation in the Czech Republic

Even though some companies in the Czech Republic are keen on self-regulation in advertising, the Czech government approved an act No. 40/1995 Col., Act on the Regulation of Advertisement. This Act defines advertising as "... a notification, demonstration or other presentation distributed mainly by communication media, aiming at promoting business activities, particularly encouraging consumption or sale of goods, construction, lease or sale of properties, sale or use of rights or obligations, support of a provision of services, promotion of a trademark, 1a) if not stated otherwise." Communication media for advertising distribution are understood as "...periodicals and non-periodical publications, radio and television broadcasting, audiovisual production, computer networks, audio-visual media, posters and leaflefts." (Zákon o regulaci reklamy, 1995) Among other issues, this Act regulates advertising of alcoholic beverages and tobacco products to children. Moreover § 2c of the Act "... prohibits advertising in respect of persons under 18 years when it comes to:

- a) encouragement of behaviour prejudicial to their health, mental or moral development,
- b) recommendation of a purchase of a product or service by exploiting their inexperience or credulity,
- c) urging them to persuade their parents or legal guardians or others to purchase the goods or services,
- d) taking advantage of their special confidence towards their parents or legal guardians or other persons,
- e) showing them in dangerous situations in an inappropriate manner." (Zákon o regulaci reklamy, 1995)

⁴⁴ Marketing and Consumerism - Special Issues for Tweens and Teens. In: *Media Smarts: Canada's Centre for Digital and Media Literacy* [online]. 2012 [cit. 2013-03-23]. Available from: http://mediasmarts.ca/marketing-consumerism/marketing-and-consumerism-special-issues-tweens-and-teens

In a nutshell, according to the law, advertisement should not direct children to dangerous situations and it must not support any behaviour that would endanger their health and behaviour. Moreover, advertisement must not encourage them to buy products by abusing their inexperience or gullibility.

In the Czech Republic, three main councils are responsible for advertising regulation: the Council for Radio and Television Broadcasting, the Czech Advertising Standards Council and the Council for Radio and Television Broadcasting. In short, the Czech Advertising Standards Council and the Council for Radio and Television Broadcasting can receive complaints on particular advertisements or advertising practice. The Council for Radio and Television Broadcasting performs searches for violations and it also imposes sanctions. These sanctions are usually imposed in a form of a fine "... with a range between 70.000 EUR – 300.000 EUR. (...) The minimum and maximum amount of time the procedure officially takes is usually 30 days, exceptionally even longer. (Meanwhile)... during the procedure a marketing practice can still be used."⁴⁵

9.2 TV Advertising

Advertising today is a natural part of a TV program just like films, soap operas, news or shows. No one is surprised that on TV there are broadcasts with advertising focused on children. "... Advertisements make a part of children's world as well as any other sources of information. Children learn through it about the world of adults, and they also learn how to express what they like and what they do not like." ⁴⁶ Marketers know the most popular times when children watch TV. Advertising targeting children can be seen mostly in the morning, in the afternoon, around TV Bedtime Stories (Večerníček), or at weekends." (Weikert, 2007, p. 265)

In 2004, the company *Factum Research* conducted research and published its results as *Czech Society And Their Attitudes towards Advertising*⁴⁷. According to the results, 53% of the Czech respondents said that children living in their homes or in the vicinity under 15 watch TV advertisements with some interest. Moreover, 14% out of these respondents reported that children watch TV advertisements with great interest. One third of all responders reported that children watch TV advertisements but without any interest. 12% said the children do not watch

⁴⁵ Czech Republic: Appendix to ELSA Report on Regulation. In: *STAP: Netherlands Instituut Voor Alcoholbeleid* [online]. 2009 [cit. 2014-06-17]. Available from: http://www.stap.nl/content/bestanden/04_czechrepublic.pdf&ei=o8-fU_aUEofhOtjmgNAO&usg=AFQjCNG4HgLO8lIymyr7vxYgyBXXhJ6NRw&bvm=bv.68911936,d.ZWU

Millward Brown - děti a TV reklama. In: SlideShare [online]. 2010 [cit. 2014-02-15]. Available from: http://www.slideshare.net/PanMediaWestern/millward-brown-dti-a-tv-reklama

Tiskové zprávy: Reklama a děti. *Factum Research* [online]. 2005 [cit. 2014-06-18]. Available from: http://www.factum.cz/127_reklama-a-deti

TV advertisements because they are have no interest, and 2% said that children in their homes or vicinity are forbidden to watch TV ads.⁴⁸

A research company, *Millward Brown*, investigated how Czech children and youth watch TV and their perception of advertising and its influence. *Millward Brown*⁴⁹ found out that watching TV is the most frequent activity Czech children spend their free time with. On a question "*What do you usually do in your free time?*" 81% of the respondents placed TV on the first position (see Chart no. 7).

According to research, television plays a significant role in children's free time, especially between the ages 7 and 14. However, its significance decreases with age. The group of youth from 15 to 18-year-olds prefers spending their free time with friends or listening to music (see Table no. 1).

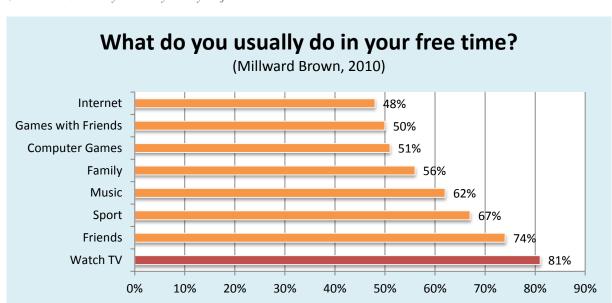


Chart no. 7: What do you usually do in your free time?⁵⁰

⁴⁸ Tiskové zprávy: Reklama a děti. *Factum Research* [online]. 2005 [cit. 2014-06-18]. Available from: http://www.factum.cz/127_reklama-a-deti

Millward Brown - děti a TV reklama. In: SlideShare [online]. 2010 [cit. 2014-02-15]. Available from: http://www.slideshare.net/PanMediaWestern/millward-brown-dti-a-tv-reklama

Millward Brown - děti a TV reklama. In: SlideShare [online]. 2010 [cit. 2014-02-15]. Available from: http://www.slideshare.net/PanMediaWestern/millward-brown-dti-a-tv-reklama

Table no. 1: What do you usually do in your free time? Top 5 activities (Millward Brown, 2010)⁵¹

Girls, 7 - 10 years old		
TV	84%	
Family	84%	
Games with Friends	80%	
Arts & Craft	62%	
Friends	60%	

Boys, 7 - 10 years old		
TV	87% 78% 74% 68%	
Games with Friends	78%	
Family	74%	
Sport	68%	
Friends	60%	

Girls, 11 - 14 yea	ars old
TV	80%
Friends	79%
Music	74%
Sport	65%
Family	64%

Boys, 11 - 14 years old	
TV	81%
Friends	81%
Sport	79%
Computer Games	73%
Music	60%

Girls, 15 - 18 yea	ars old
Friends	84%
Music	83%
TV	80%
Internet	71%
Cinema/Theater	63%

Boys, 15 - 18 years old	
Music	80%
Friends	79%
Internet	76%
TV	72%
Computer Games	70%

"The average impact of advertising on children is three times higher than on adults..." because "... children pay more attention to advertising and they remember it for a longer time too. That is so mainly because they enjoy it more."52 According to the research, more than the 80 % most successful advertisements use humour; as children grow older, they prefer advertisements using irony or black humour. Moreover, the 52% most successful advertisements targeting children are animated; the most effective form is a connection of an advertisement with a popular animated character or some famous hero. Another potentially effective advert uses children who are approximately from 2 to 3 years older than the target group. The reason for this may be the fact children admire peers who are slightly older than they themselves are. Other successful advertisements are connected with popular actors or singers.⁵³

Millward Brown - děti a TV reklama. In: SlideShare [online]. 2010 [cit. 2014-02-15]. Available from: http://www.slideshare.net/PanMediaWestern/millward-brown-dti-a-tv-reklama

Millward Brown - děti a TV reklama. In: SlideShare [online]. 2010 [cit. 2014-02-15]. Available from: http://www.slideshare.net/PanMediaWestern/millward-brown-dti-a-tv-reklama

Millward Brown - děti a TV reklama. In: SlideShare [online]. 2010 [cit. 2014-02-15]. Available from: http://www.slideshare.net/PanMediaWestern/millward-brown-dti-a-tv-reklama

Children are also very sensitive to the perception and recognition of product brands so once they see a well-known brand, they recognize it more easily and they remember it better. Catchy jingle, slogan or a famous song increases the final impact on young consumers as well.

If marketers use more than one type of media (e. g. Internet + TV + magazines) when propagating their product, they increase the final impact and success of their campaign.

Very successful advertisements among Czech teenagers show their groping (e.g. embarrassments, shyness, establishing new relationships etc.) i.e., authentic situations from their everyday life. On the other hand, Czech teenagers do not accept adverts showing cool protagonists using rude speech. ⁵⁴

A regular part of today's TV program is *product placement*. The regulation of use of product placement in the Czech Republic is defined in Act 132/2010 Sb. On Audiovisual Media Services (Zákon o audiovizuálních mediálních službách, 2010), which became valid on 1st June 2010. This act specifies formal principles on the use of product placement in films and TV programs, however it does not specify any particularities of product placement in connection with a children audience. Product placement can be a very effective way of advertisement, functioning on a subliminal basis. When watching their favourite program or film, children do not even realise they are being targeted by the marketers who are trying to submit a report on a particular product or a brand.

9.3 Other Selected Forms of Advertising

9.3.1 Advertising on the Internet

The development of modern technology has changed the way today's children spend their free time and especially the way they get information. The generation of their parents - when children - barely knew what the Internet was and if they did they had used it much less than today's children and the amount of information on the Internet had been much narrower. Even today we can see that some children know how to use the Internet and modern technology

in general much better and more effectively than their parents and teachers.

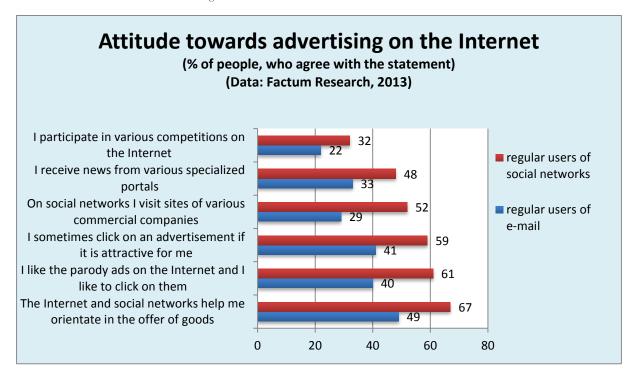
In 2013, the company Factum Invenio conducted a research Czech Society And Their Attitudes Towards Advertising⁵⁵. The researchers found out that "regular users of social networking sites (who are mostly people under 29) are more tolerant towards advertising than

Millward Brown - děti a TV reklama. In: SlideShare [online]. 2010 [cit. 2014-02-15]. Available from: http://www.slideshare.net/PanMediaWestern/millward-brown-dti-a-tv-reklama

Tiskové zprávy: Postoj české veřejnosti k reklamě. *Factum Research* [online]. 2013 [cit. 2014-06-18]. Available from: http://www.factum.cz/525_postoj-ceske-verejnosti-k-reklame?PHPSESSID=hcxmbujy

the rest of the population. They are easier to be influenced by advertisements on the Internet, but also in cinemas, on mobile phones, television or at the point sale. This is mainly related to the lifestyles of these young people. They generally consider the Internet to be an integral part of their lives, and a credible source of information. They also spend more time on the Internet than by television." This statement can be supported by the answers of regular users of social networks illustrated in Chart no. 8.





Usage of the Internet is different when talking about pre-schoolers and when talking about teenagers. In their research study "Children and advertising," Ogilvy & Mather found out that in 2011 marketers target on pre-schoolers via television as they cannot read yet. On the other hand, older children (tweens, teenagers) are more sensitive on mobile marketing, direct mails, advertising on radio, and sponsorship. However, thanks to new technology such as smartphones or tablets (which offer lots of games to play etc. and are easy to use) today the Internet becomes more used even by the pre-schoolers. "The marketers consider the Internet the second most important communication channel among the pre-schoolers, and undoubtedly

⁵⁶ Tiskové zprávy: Postoj české veřejnosti k reklamě. *Factum Research* [online]. 2013 [cit. 2014-06-18]. Available from: http://www.factum.cz/525 postoj-ceske-verejnosti-k-reklame?PHPSESSID=hcxmbujy

⁵⁷ Tiskové zprávy: Postoj české veřejnosti k reklamě. *Factum Research* [online]. 2013 [cit. 2014-06-18]. Available from: http://www.factum.cz/525_postoj-ceske-verejnosti-k-reklame?PHPSESSID=hcxmbujy

Millward Brown - děti a TV reklama. In: SlideShare [online]. 2010 [cit. 2014-02-15]. Available from: http://www.slideshare.net/PanMediaWestern/millward-brown-dti-a-tv-reklama

the most important channel among the children attending the second grade of elementary school."⁵⁹ The Internet is a very interesting means of advertising not only because of wide use of the young generation but also because modern technologies allow companies to collect the data of internet users. These data can help companies to target their consumers more effectively by personalized advertising through displaying to them the products which may interest them on their screens.

The Internet constitutes a very attractive medium for addressing the consumers in form of online advertisements. Today children are highly skilled Internet users who actively use social networks and such engines and therefore marketers like to use the Internet as the means of advertising.

9.3.2 Advertising in Form of Improvement of Shops

Hospodářské noviny (Hrdličková, 2014, p. 16) reported about a new trend apparent with shops of major clothing chains. These chains such as H&M, C&A, New Yorker etc. rely on good representation of their brand through out modern spacy shops in the very centre of big cities, especially in Prague, Czech Republic. "Some chains such as Spanish Zara do not invest any money on advertising and they focus on the improvement of their shops instead." In 2013, the clothing chain New Yorker expanded their Prague shop in Wenceslas Square by approximately 300 square meters. Jaroslav Mašek, the executive of the Czech branch of New Yorker company says that "... such a physical shop is much better than advertising. (Moreover,) our shop (...) has been the most profitable shop of this brand in the world for several years." The reason companies invest such a high amount into the improvement of their shops is to show their dominance in the market. A large, modern, spacy shop displays the exclusivity and the identity of the brand provided to the consumers. The companies want their flagship shops to be spacy enough so there would be space... "to show the whole scale of combinations of clothing according to various lifestyle. The marketers want to provide the shopping customers with inspiration." (Hrdličková, 2014, p. 16)

⁵⁹ Děti a reklama: Vyhodnocení průzkumu, který mezi šéfy marketingu významných českých fírem realizovala Ogilvy & Mather. In: Ogilvy.cz [online]. 2012 [cit. 2014-02-27]. Available from: http://www.ogilvy.cz/data/files/study/1456 studie ogilvymather deti%20a%20reklama.pdf

10 Parents' Influence on Children's Consumer Behaviour

Children influence the family's consumer behaviour and their expenses significantly. In 2008 there was research conducted in Canada, focussing on Canadian children aged from 7 to 14 years of age. The results were published in *YTV Kids and Tweens Report*. According to the report, Canadian children influence these following aspects:

- "Breakfast choices (97% of the time) and lunch choices (95% of the time).
- Where to go for casual family meals (98% of the time) (with 34% of kids always having a say on the choice of casual restaurant).
- *Clothing purchases* (95% *of the time*).
- *Software purchases* (76% *of the time*) *and computer purchases* (60% *of the time*).
- Family entertainment choices (98% of the time) and family trips and excursions (94% of the time)."60

Still such influence is a two-sided effect as family play a dominant role in influencing their children's consumer behaviour as well.

The consumer behaviour of children and youth is affected by many factors. One of the most important factors of them all are their parents and environment.

Parents are probably the most influential reference group that influence children's behaviour, including consumer behaviour. A reference group can be defined as "...a group of people that significantly influences an individual's behaviour." (Bearden & Etzel, 1982, p. 184) Parents play the most significant role in children's development and education in many fields. Children born to a family spend their very first years of their lives solely there (not spending that much time with any other people) and live there until they become ready to live on their own. Parents are the responsible for the primary socialization. They introduce values, habits, skills and behaviour to children. Parents usher the outer world and society and explain how it functions and how to live in it. Parents' education covers the most sensitive years of children's lives, and therefore their influence remains rooted deep in their mind. This also applies to consumer behaviour and habits. It is very probable that bad consumer behaviour of the caretakers is transferred to their children too. If a father borrows money to buy a new motorbike just because it is "cool" (but not necessary at all) and the mother spends a fortune on fashionable clothes she would wear just once and then throw it away, this behaviour pattern of conspicuous

How Marketers Target Kids. In: *Media Smarts: Canada's Centre for Digital and Media Literacy* [online]. 2010 [cit. 2013-03-23]. Available from: http://mediasmarts.ca/marketing-consumerism/how-marketers-target-kids

consumption is very likely to be adopted by their children. Small children are very curious observers and absorb new information and manners like a sponge. Educational institutions start to influence the children after the most critical period of their lives so their impact on their consumer behaviour cannot be as great as their parents`. Moreover, even when children attend school from Monday to Friday all year long, they still spend a significant part of the day with their families. In this case, the role and influence of parents is irreplaceable.

Cheri Lucas⁶¹ says family should prepare children on life in consumer society. It is the family that should teach children the critical skills in deciding which product to buy, and how to distinguish between the 'wants' and 'needs'. Parents should support their children's critical thinking so they would be able to see the specifics difference between branded and non-branded products. Lucas advises parents to let their children assist with their shopping. For example they should make a list where on the top of the list are products tagged as 'needs' and on the very bottom are 'wants'. The children should make a hierarchy the products from the most important and needed to the least needed. To teach children about the differences between branded and non-branded products Lucas comes up with an idea of buying four different boxes of identical cereals. Two boxes should be branded (and known from advertising) and two should be not. Parents should make a project with their children on analysing these cereals. For four days each morning the children should get different cereals, without knowing whether they are branded or not, and write down a short comment about their taste, appearance etc. After four days of analysing, they should look at all the comments and then the parents should tell them the names of each cereals and have a discussion on brand and quality.

Contemporary society seems to adore children and people try to give them the best to satisfy their needs. There are various reasons for such adoration of a child. "Parents today are willing to buy more for their kids because trends such as smaller family size, dual incomes and postponing having children until later in life mean that families have more disposable income. As well, guilt can play a role in spending decisions as time-stressed parents substitute material goods for time spent with their kids."⁶²

In December 2013 MF DNES magazine (Malinda, 2013) published an article about Czech children called 'Haranti' (Bastards). The author wonders why are today's Czech

⁶¹ LUCAS, Cheri. Savvy Savings: Teaching Kids About Consumerism. In: *Education.com* [online]. 2011 [cit. 2014-04-11]. Available from: http://www.education.com/magazine/article/Kids-and-Consumerism/

How Marketers Target Kids. In: *Media Smarts: Canada's Centre for Digital and Media Literacy* [online]. 2010 [cit. 2013-03-23]. Available from: http://mediasmarts.ca/marketing-consumerism/how-marketers-target-kids

children spoiled and behave like "bastards". He asserts some interesting phenomena he claims to have causing this problem:

a) The cult of the child in the Czech society

Today's Czech society has become child-centered. This phenomenon can be called "the cult of the child". Parents submit their personal lives and happiness to personal lives and happiness of their children.

b) The Czech society has become richer

'Today's children are paid more attention than ever before (...) because it is possible. More money in society means more offerings to spend it. (...) Today's children do not get more toys because parents love them more but because the situation enables them to do so; society got rich and toys' real prices declined.' (Malinda, 2013, p. 23)

c) Pressure to keep up with the Joneses

There is great pressure on parents as they wish their child to become competitive with their peers. As parents want their children to be successful in the future they tend to provide them with as many opportunities as possible to support their personal development, e. g. they spend lots of money on various educational lessons and free time activities such as English lessons, piano lessons, horse back riding, tennis lessons etc. They do not want their children to fall behind their peers. As they meet and talk to other children's parents, they know how many lessons and free time activities the other children attend and what things they have got. Malinda (Malinda, 2013, p. 23) mentions the experience of screenwriter David Laňka. His daughter's classmate was the first one in class to have an iPhone and tablet. When he talked to her parents if they had found it good for their daughter and also as a good example for other children, he got a surprising response. The parents confessed they do not even have much money to buy such things but as they were afraid of their daughter's possible social exclusion, they were willing to go into debt to provide their child with such things. This example shows what parents are capable of doing to make their children happy and successful.

The lifestyle of contemporary Czech society differs significantly from the lifestyle during the era of communism. People have a wider range of products to consume. The freedom of choice is an engine for personal fulfilment and power once a person can afford that. In order to earn enough money and therefore to consume enough to satisfy our needs and desires, people

spend a lot of time at work. According to data of the *Czech Statistical Office*⁶³ in the Czech Republic, the average time spent at work is one of the highest in the European Union. In 2012, the average time spent at work in a full-time job was 40.9 hours per week. The Czech working people spent at work the second longest time in the whole EU, right after Greece with aerage 42 hours. The average time of EU27 was 37.3 hours. Such way of living has an impact on family life. Children do not spend as much time with their parents as they should. According to the research performed by *Sirius Foundation and Median*, s. r. o., most Czech parents (59%) spend on communication with their children more than 5 hours per week. However, 25% of the responders claim they spend on active parenting less than 5 hours per week (less 42 minutes per day) and 16% reported this time to be less than 2 hours per week, i.e. less 17 minutes per day⁶⁴ (see chart no. 9).

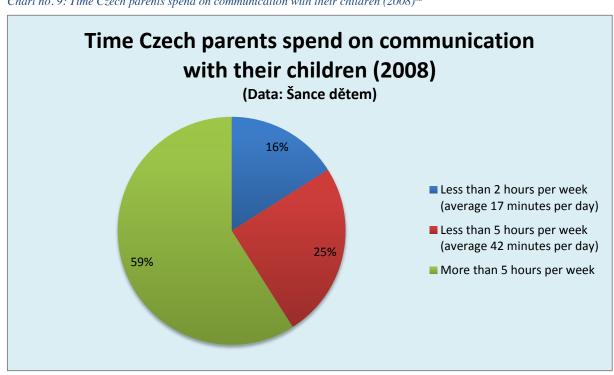


Chart no. 9: Time Czech parents spend on communication with their children (2008)⁶⁵

Analýza: Pracovní doba v České republice je v rámci EU jedna z nejdelších. In: Český statistický úřad [online]. 2014 [cit. 2014-04-19]. Available from: http://www.czso.cz/csu/csu.nsf/informace/czam080513analyza13.doc

⁴⁰ procent rodičů v ČR věnuje svému dítěti denně pouze necelé tři čtvrtě hodiny svého času. In: Šance dětem [online].
2011 [cit. 2014-04-19]. Available from: http://www.sancedetem.cz/srv/www/content/pub/cs/clanky/40-procent-rodicu-v-cr-venuje-svemu-diteti-denne-pouze-necele-tri-ctvrte-hodiny-sveho-casu-7.html

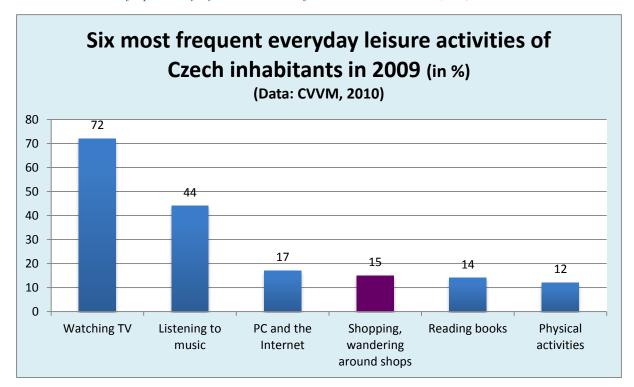
⁴⁰ procent rodičů v ČR věnuje svému dítěti denně pouze necelé tři čtvrtě hodiny svého času. In: Šance dětem [online]. 2011 [cit. 2014-04-19]. Available from: http://www.sancedetem.cz/srv/www/content/pub/cs/clanky/40-procent-rodicu-v-cr-venuje-svemu-diteti-denne-pouze-necele-tri-ctvrte-hodiny-sveho-casu-7.html

Parents might feel guilty and try to compensate the lack of time spent together with material things such as children's favourite food, new toys, clothes or gadgets. This might imprint in children's mind as a way of expressing love and likely increases their positive attitude towards consumption. This becomes a vicious circle when children expect to get a present or otherwise their parents do not love them. On the other hand, expressing love with these material values becomes to be seen as not a good way to show one's love. Some families reflect this attitude even in the way they celebrate Christmas. "Today there are more families where material gifts on Christmas cease to be fashionable. The family would rather take a common experience to spend time together – a trip or stay in the mountains, theatre, dinner in a good restaurant."66

Focusing on the leisure time activities, people in the Czech Republic prefer spending their free time in front of a TV screen. In 2009 Jiří Šafr and Věra Patočková conducted a research called 'Leisure in the Czech Republic in a Brief Comparison with European Countries' ⁶⁷. The research revealed that 72% inhabitants of the Czech Republic watch TV every day and 44% listen to music. The third most frequent everyday activity of Czech inhabitants is connected with usage of a computer and the internet (17%) followed by shopping and wandering around the shops (15%). Therefore shopping is the fourth most frequent everyday activity (see Chart no. 10). In comparison with research from other 18 European countries from 2007, the Czechs spend much more time shopping and with handicrafts and do-it-yourself activities (see Chart no. 11).

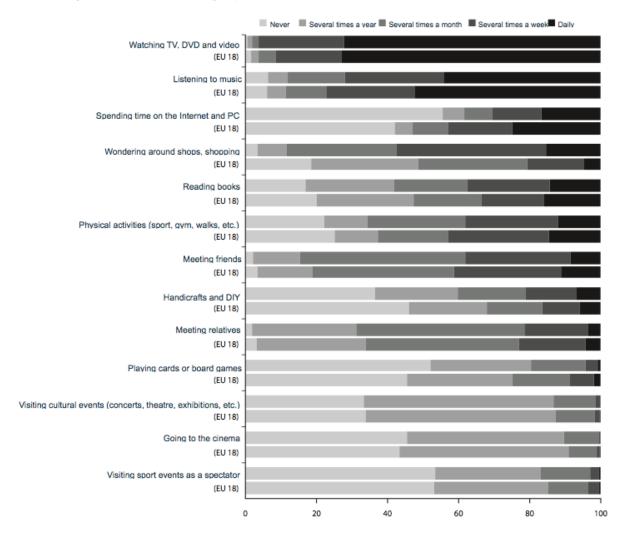
⁶⁶ LABUSOVÁ, Eva. Kolik času svých rodičů potřebují současné děti?. In: Šance dětem [online]. 2013 [cit. 2014-04-19]. Available from: http://www.sancedetem.cz/srv/www/content/pub/cs/clanky/kolik-casu-svych-rodicu-potrebuji-soucasne-deti-103.html

ŠAFR, Jiří a Věra PATOČKOVÁ. Trávení volného času v České republice ve srovnání s evropskými zeměmi. In: CVVM [online]. 2010 [cit. 2014-06-19]. Available from: http://cvvm.soc.cas.cz/media/com_form2content/documents/c3/a4013/f11/Šafr,%20Jiř%C3%AD;%20Patočková,%20V ěra.%20Tráven%C3%AD%20volného%20času%20v%20České%20republice%20ve%20srovnán%C3%AD%20s%20ev rop



⁶⁸ ŠAFR, Jiří a Věra PATOČKOVÁ. Trávení volného času v České republice ve srovnání s evropskými zeměmi. In: CVVM [online].
2010 [cit. 2014-06-19]. Available from: http://cvvm.soc.cas.cz/media/com_form2content/documents/c3/a4013/f11/Šafr,%20Jiř%C3%AD;%20Patočková,%20Věra.% 20Tráven%C3%AD%20volného%20času%20v%20České%20republice%20ve%20srovnán%C3%AD%20s%20evrop

Chart no. 11: Answers to the question: "How often do you cover the following activities in your leisure time?", Czech Republic and 18 European countries in 2007 (Adapted from CVVM, 2010)⁶⁹



Parents represent the most influential reference group which affects child as a whole including his or her consumer behaviour. It is very likely that the child overtakes the same habits in the way they spend their free time or what they consume. Children with all their parent's behaviour patterns emulate the social status of their parents as well. This social status is perceived by a child's peers and affects child's position in society. Children are very likely to keep the consumer habits from their parents in their adulthood as well so we can conclude that consumer behaviour has been passed down from generation to generation.

⁶⁹ ŠAFR, Jiří a Věra PATOČKOVÁ. Trávení volného času v České republice ve srovnání s evropskými zeměmi. In: *CVVM* [online]. 2010 [cit. 2014-06-19]. Available from:

http://cvvm.soc.cas.cz/media/com_form2content/documents/c3/a4013/f11/Šafr,%20Jiř%C3%AD;%20Patočková,%20Věra.% 20Tráven%C3%AD%20volného%20času%20v%20České%20republice%20ve%20srovnán%C3%AD%20s%20evropskými %20zeměmi.pdf

11 Peers' Influence on Children's Consumer Behaviour

Parents as the people responsible for child's primary socialization are definitely the most influential reference group that affect child's consumer behaviour. Another important group affecting child's consumer behaviour are the peers.

Peers represent a very influential reference group when talking about products we consume. "The influence that reference groups exert on the types of products and brands an individual purchases is diverse, with referents exercising three forms of influence on decision making: information, utilitarian, and value-expressive" (Deutsch & Gerard 1955; Kelman 1961 in Brachmann & John & Rao, 1993, p. 463 - 468) Some people find peers even more influential than advertising or parents. "Just as epidemics spread through direct contact between people, so cool moves laterally through peer groups. Advertising, if it is effective at all, may help alert the late majority and laggards about what the rest of society has been up to, through of course by that time cool has moved on to something else." (Heath & Potter, 2005, p. 220) The engine of such influence may be the concern about one's social position. Children (and adults as well) believe they can reach a position in society via consuming particular products. Consumption of particular products may be also responsible for the maintenance of such a position (or for its loss). The products we consume create an aura around us which signifies to the other who we are. This is evident especially among children who are old enough to be anxious to cultivate a sophisticated self-image.

To exert influence on children's consumer behavior, the children should be developed enough to understand social processes and principles and they should be able to put themselves in the others' perspectives. The older the children are the more sensitive to these principles they become. With age they also become more skilled in consuming of particular products in connection with a specific situation and they become able to get the benefit out of it and settling their position in society. "As children grow older, they begin to recognize that peer influence is important in some product situations, such as those involving publicly consumed items, but not in others, such as those involving privately consumed items." (Brachmann & John & Rao, 1993, p. 463 - 468)

The peer influence differs among different age groups. According to Brachmann, John and Rao (Brachmann & John & Rao, 1993, p. 463 - 468), five-year-old children and under are likely to be the least susceptible age group to referent group influence because their cognitive and social skills are not developed enough. On the other hand children between 6 and 8 are would appear to be influences as their formation skills allow them a little to see themselves in

the perspectives of others. Interestingly, 9 to 11-year-old children are even more likely to be influenced by their peers as "...they can anticipate others' reactions to their opinions and behavior, can consider their own preferences in conjunction with others' opinions, and have rather well-developed person impression skills. In short, they are beginning to understand external influences and are open to influences from their peers." (Brachmann & John & Rao, 1993, p. 463 - 468) Since their 12th birthday celebration, children demonstrate the most sophisticated sensitivity to peer group influence and they become highly aware of the "... psychological impression to be formed on basis of consumption preferences and choices." (Brachmann & John & Rao, 1993, p. 463 - 468)

It is logical that peer group influence mainly such products that would be exposed in public. Those children at home are more likely to be linked to their own preferences regardless of their peers' preferences. Their consumer behaviour would change at the moment they go out to meet their peers and would be under public scrutiny. For example when being home alone, children would rather wear a regular T-shirt and trousers, but when being with a referent group of their peers, they are more likely to wear good-looking fashionable clothes to send them a message about their identity they want to be connected with. "People's opinions matter only for those products that are in public view or are exclusive." (Brachmann & John & Rao, 1993, p. 463 - 468)

Three-years old children show signs of competition with their peers. "Therefore pre-schoolers can be very intrusive if they want something that their friends have or even something more. The age period to 12 years of age can be termed as a stage of social identity as the child quests for identity and their place in the world, especially among the peers"⁷⁰

A peer group is very influential according to consumer behaviour as peers set particular norms in behaviour. Peers' influence on consumer behaviour may affect children's lifestyle and health. "Peers may also act as important 'weight referents', influencing young people's weight norms and indirectly affecting their weight management and obesogenic behaviour (...) Weight-based similarities are (...) explained by youth selecting friends with similar weight attributes." ⁷¹

Vysekalová and Mikeš, 2007 in Dítě jako zákazník. Hračky & hry [online]. 2008 [cit. 2014-06-15]. Available from: www.hrackyahry.eu/pdf/ditejakozakaznik.pdf

NALVY, Sarah-Jeanne, Kayla DE LA HAYE, Julie C. BOWKER and Roel C. J. HERMANS. Influence of Peers and Friends on Children's and Adolescents' Eating and Activity Behaviors. In: US National Library of Medicine: National Institutes of Health [online]. 2012 [cit. 2014-06-19]. Dostupné z: http://www.ncbi.nlm.nih.gov/pmc/articles/PMC3372499/

The peer's influence is used by the marketers in form of "buzz marketing" which is based on word of mouth referrals. The marketers spot the most influential members of a specific target group (teenagers) and they provide them with the newest products for free in exchange for the active use and recommendation. The marketers rely on the influence of these group 'leaders' so that they will gain new costumers. Buzz marketing "... thanks to the capable 'trend-keepers' the company can successfully connect to the otherwise difficult market with today's 'teens' in a natural way, and it can achieve that a certain community will consider their product to be 'cool' and great. Particularly, buzz marketing can be very effective when used on the Internet, where in discussion groups, chat rooms or blogs these carefully chosen individuals spread praiseful claims about music, clothing, and other products among the users who often are unsuspecting." Buzz marketing is very effective on social networking platform such as Facebook as they are widely used by young generations and it allows publishing and sharing various posts which can be later on see by one's friends and these friends' friends etc. Therefore buzz marketing represents one of the most powerful means of marketing.

Peers have some influence on children and their consumer behaviour. However, this influence increases when a child meets with this reference group. This is higher among children over 12 years of age; children below 5 are less likely to be influenced by their peers. Peer influence becomes the most apparent when the child goes out and meets with them as it is capable of recognizing the perception of themselves by others and understands that his consumer behaviour might be judged by peers and that it may affect the way the peers perceive him or her.

Dítě jako zákazník. Hračky & hry [online]. 2008 [cit. 2014-06-15]. Available from: www.hrackyahry.eu/pdf/ditejakozakaznik.pdf

II. Practical Part

12 Consumer Education Lesson Plan

In consumer society, consumption plays an important part of a daily life. People as consumers should be aware of the principles at the market and they should also know their consumer rights and possibilities. They should also be familiar with factors influencing their consumer behaviour. The aim of consumer education is to teach people the skills necessary for living in a consumer society. One of the skills is a capability to critically analyse a product's qualities an compare it with another product. In order to learn to analyse consumer goods I developed a lesson plan on consumer education. I applied this lesson plan in my own lessons of civic education in the seventh and ninth grade of elementary school (13- and 15-year-old pupils). This lesson plan can be used by elementary school teachers as a proposal of a lesson of civic education. I enclose the lesson plan in Appendix no. 1.

Appendix no. 1: Lesson plan

Lesson Plan

Consumer Education

Comparison of 2 Identical Products

(brand-named & non-brand-named)

The Lesson's Link to the Educational Areas of the Framework Educational Programme of the Czech Republic

• Educational area: Individual and Society

• School subject: Civic education

• **Age group:** 12 – 15 years

Expected Objectives

Pupils will be able to critically analyze consumer goods. They will be aware of objective recognition of the qualities of consumer goods regardless of their brand. They will be able to reflect on the origin of their needs and they will recognize the role of brands in their lives.

Time Range

45 minutes

Educational Methods

- Brainstorming
- Group work
- Critical analysis; recognition and comparison
- Presentation of results

Materials

- 4 5 categories of identical food products (1 category for each group)
 - ⇒ 2 products from each category (one brand-named and one non-brand-named) e.g. brands of biscuits, tea, cheese, canned fruits, etc. (see illustrative photo 1 and 2)



(Illustrative photo 1: a brand-named mint

tea "Jemča"- price: 29.90 CZK/ 30 g)



(Illustrative photo 2: a generic mint tea,

Penny Market – price: 9.90 CZK/ 40 g)

 Dishes (depending on the products) – e.g. cups, plates, forks, straws, etc.

Activities

- 1. Brainstorming:
 - Brand-named goods
 - Non-brand-named goods
- 2. <u>Discussion:</u> (brands, prices, quality)
 - What do you prefer: brand-named or non-brand-named (generic) goods/products?

- What do you think is the main difference between brand-named and non-brand-named products?
- Do you think that expensive products are always better than cheaper ones?
- Why are brand-named products usually more expensive than the non-brand-named ones?
- Does a brand name guarantee good quality?
- etc

3. Division into 4 – 5 groups

4. Group work:

- a) Each group will get 2 identical products (one brand-named and one non-brand-named) these products will be without the packaging (so the pupils will not be able to distinguish their identity or connect the product to a brand); they will be tagged with numbers (Product 1, Product 2)
- b) The groups will *analyze and compare* these two products and will take notes on their qualities (taste, visual aspects, etc.)
- c) Afterwards, the teacher will *reveal the identity* of these products: which ones were branded and which ones unbranded
- d) The teacher will give the groups the packaging of the products and information about their prices. The children will compare the information about the products' *price*, *weight and qualities*.
- e) Each group will *present* their products and the *result of the analysis* to the rest of the class (e.g. Product 1 is tastier/sweeter/... than Product 2, etc.; Product 1 is more expensive than Product 2; Product 1 contains more cocoa/fat/sugar... than Product 3, etc.).

5. Summary:

The teacher will write the most important information on the blackboard and the class will sum it up and try to contemplate on the difference between brand-named and non-brand-named products. The pupils will consider whether higher prices and brand names guarantee better quality.

12.1 Lesson Evaluation

As this lesson acquires active participation of the pupils all the time, they seemed to be interested in the activities. All of the pupils were familiar with brands, therefore they had much to say when I conducted the brainstorming and discussion.

After explaining the following activity and division into groups, I distributed 2 identical products to each group: 2 mugs of mint tea, 2 variations of *Emmental* cheese, 2 chocolate wafers (*tatranky*), 2 portions of identical biscuits (*piškoty*) and 2 portions of peanut nibbles (*křupky*). All children tasted the products, compared their visual aspects and took notes. During that I was asking each group about the differences they had found. After the groups had analysed their products and decided which one was better and which one was worse, I gave them the original packaging of the products and told them their prices. They had to calculate the price of each product for a particular amount of content (e.g. 100 grams). Afterwards, each group was asked to present the results of their analysis to their classmates. Some children were surprised that the tastier and obviously better product was a non-brand-named product for much lower price. Comparing these products, some groups did not find any evident difference but the price. In some cases, the brand-named products were far better than the non-brand-named ones.

As aforementioned, I taught this lesson in two classes -7^{th} graders and 9^{th} graders. Interestingly, some of the non-brand-named products which were found better in one class than in the other class and conversely. Therefore, it is evident this comparisons were highly subjective. However, it was a beneficial experience for the pupils. The lesson made them aware of possible differences between brand-named and generic products.

After the lesson some of the pupils came to me to tell me they liked the activities and that they would like to repeat them some day with some different products to compare. At the end of the school year, I asked my pupils to tell me what lessons they liked or did not like and why. Both the seventh graders and the ninth graders mentioned this lesson in a positive way.

13 Pilot Case Study

To provide further information to complement the theoretical part of this thesis I decided to conduct a pilot case study among a group of 111 children from České Budějovice, Czech Republic, aged from 12 to 16 years. Due to the limited sample of respondents (111), narrow local limits (all the respondents were students from two schools in České Budějovice), we can hardly apply the obtained data to Czech children in general. Therefore, I used the method of a pilot case study instead of research as a pilot case study can be "... unusually congenial and accessible, or the site may be geographically convenient or may have an unusual amount of documentation and data" (Yin, 2003, p. 79). The pilot case study is trying to suggest whether it is possible to get to some other data to complete the theoretical part of this thesis, and how to apply the theory described above, and therefore I used a questionnaire as a part of this pilot case study. The main purpose of this pilot case study was therefore only to refer to the possibility of exploring the phenomenon of consumerism among children in a broader context.

13.1 Purpose of the Investigation

The main purpose of the pilot case study was to determine the consumer behaviour of the sample of respondents, their values and their perception of brand-named goods and advertisements. The aim of this pilot case study was to find out whether these children show signs of consumerism or not. It also tried to focus on some differences between the male and female respondents, and between the children who lived in the city and those who lived in rural areas.

13.1.1 Intermediate Goals and Research Questions

The first intermediate goal of the pilot case study was to determine consumer behaviour of the researched children, i.e. whether they collect some collectible items and what these items are; their favourite place to go shopping; what products they like to shop for the most; who they go shopping with; how often they go shopping alone; whether they receive an allowance and what they do with it; what factors influence their choice when shopping for clothes; and whether advertisements or promotional gifts have any influence on their final purchase.

The second intermediate goal of the research was to determine whether the researched children focus more on material values or whether they focus more on non-material values.

The next intermediate goal was to determine the researched children's attitudes towards advertisements and advertised goods and their perception of advertisements.

The final intermediate goal was to determine the importance of brands, perception of brand-named goods and the researched children's preferences according to brand-named an non-brand-named products.

Through these intermediate goals I tried to apply the theory described above in the theoretical part. Therefore I focused mainly on these research questions:

1. What do brands mean for the children?

The specific questions regarding this research question are these:

- Do the children think brand-named products are better than non-brand-named products?;
- What are the reasons for choosing brand-named products or non-brand-named products?

2. Do the children show signs of consumerism through their preferences and consumer behaviour?

The specific questions regarding this research question are these:

- Do the children spend most of their allowance on consumer goods?
- Do the children find brand names important for their self-presentation?
- Do the children show preferences of material values?
- Are the children's consumer behaviour influenced by advertising?

13.2 Method of the Pilot Case Study

As the method of this pilot case study I used a questionnaire. In connection with the questionnaire this pilot case study used methods of a quantitative research. The resulting data were analysed and applied in order to answer the research questions mentioned above.

13.2.1 Questionnaire

The questionnaire consisted of these types of questions: Closed questions providing a set of enclosed answers; Open questions allowing the respondents provide their own answer without limiting them; Semi-open questions which combine closed and open questions, offering closed answers and asking for clarification of such answer. The questionnaire can be found in Appendix no. 2.

	Questionnaire:									
	1. Do you collect any items (e.g. stickers, toys,)? (please circle)									
	YES	NO)							
	- If yes, what do you collect? (please provide)									
	2. Imagine it	is Christmas	next week. What wo	uld you wish for th	e most for Christmas?					
(please	give an answer)									
	3. Who do you go shopping with the most? (please circle)									
a.	only with your mother									
b.	only with your father									
C.	with both parents									
d.	with a friend									
	with a group of friends									
f.	with a sibling (siblings)									
g.	with nobody,									
h. with someone else (please provide)										
	4. How often do you go shopping alone? (please circle)									
	ALWAYS	OFTEN	SOMETIMES	RARELY	NEVER					
	5. Where do you like to go shopping the most? (please circle)									
a.	supermarket/ hypermarket									
b.	grocery shop									
c.	toy shop									
d.	clothes shop									
e.	sports shop									
f.	electronics shop									
g.	different place	e (please prov	vide)							
	6. Do you receive an allowance? (please circle)									
_	YES	no No	•							

If yes, what do you do with your allowance?								
(e.g. save it, spend it all, spend a part and save the rest,)								
ucts do you like to shop for the most? (please give an answer)								
uy clothes, what inspires you in your choice?								
our friends/ classmates/ other peers wear	a.							
clothes that your mother/ father wears								
our favourite celebrity/ celebrities wear	c.							
ion, fashionable clothes	d.							
ts (e.g. on TV, in magazines, on the Internet, etc.)	e.							
promotional leaflets/ commercial catalogs								
	g.							
er (please provide)	h.							
2,000 CZK and you had to spend it on new shoes, would you rather buy one ones or three pairs of non-brand-named ones? (please circle and justify)								
d ones because								
amed ones because	b.							
11. If you had to choose between two identical (same) products – a more expensive brand named product and a cheaper non-brand-named product (e.g. bottled water Aquila for 15 CZK and bottled water Tesco for 7 CZK), which one would you rather buy? (please circle and justify) a. More expensive brand-named product because								
hink brand-named products are better than non-brand-named products? RATHER YES RATHER NO NO	(please							
to choose between two identical (same) products — a more expense product one would you rather buy? (please circle and the brand-named product because — a more expensed by the brand-named product by the brand-name	pair of to a. b. named pottled to a. b. (please							

	13. Do you think products you know from advertisements are better than those which are							
not advertised? (please circle)								
	YES	RATHER YES	RATHER NO	NO				
	14. Have you ever bought any product because you saw it in an advertisement? (please							
circle)								
	YES	NO						
	15. Have you ever bought any product because there was a free present coming with it?							
(please	circle)							
	YES	NO						
	16. Have any advertisements caught your attention recently? (please circle)							
	YES	NO						
-	If yes, which o	ne/ which ones? (please p	provide)					
	17. Do you like to watch TV advertisements? (please circle)							
	YES	NO						
	18. What is yo	our opinion: Why do adve	ertisements exist? (p	lease give an answer)				
	19. Do you thi	ink that children who we	ear brand-named clo	thes or have non-brand-named				
electro	nics, toys etc. a	re more popular among o	classmates (among a	peer group) than those who do				
not wear or have them? (please circle)								
	YES	RATHER YES	RATHER NO	NO				
	20. Your gender (please circle):		a. boy	b. girl				
	21. Where do	you live? (please circle):	a. city	b. rural area				
	22. Your age (please provide):		years				
	23. Your school	ol grade (please provide)	:					
	24. Today`s date (please provide):							

13.3 Realization of the Pilot Case Study

The pilot case study was conducted from the 7th May to 13th June 2014 during lessons of civic education in the classrooms of Církevní základní škola Rudolfovská and Biskupské gymnázium J. N. Neumanna in České Budějovice, Czech Republic. The respondents were

asked to complete a questionnaire (see Appendix no. 2). The respondents completed the questionnaire individually. I was present in the lesson all the time during the completion. This task was anonymous and voluntary.

I distributed 111 questionnaires. All of the 111 questionnaires were handed back. The high return of the questionnaires was probably the result of my presence in the classrooms during the completing. 8 questionnaires were incomplete (they either lacked some information about the respondent or some questions were not completed). Therefore, the final evaluation of the pilot case study was performed on a sample of 103 complete questionnaires.

13.4 Respondents

The respondents of this pilot case study were a small sample of 111 children aged from 12 to 16 years who attended an elementary school or lower grades of a grammar school in České Budějovice, Czech Republic. To conduct the pilot case study I had chosen this specific group of children because they were all my pupils at schools where I had been teaching during that time. From these 111 children who were recruited for the questionnaire I received a hundred and three valid questionnaires which could be used for further analysis. These questionnaires were completed by 61 girls (59%) and by 42 boys (41%). Most of the responders lived in the city (72%) and less than one third lived in rural areas (28%). The most numerous group of respondents were girls aged 14 years who lived in the city (18 %). (See Charts no. 12 – 18)

It is important to emphasise the sample of respondents was very limited in number and geographic area, therefore the output of this pilot case study serve only as a tentative attempt to gain some data in order to apply the theory mentioned in the theoretical part of this thesis.

Chart no. 12: All respondents according to their gender and place of residence

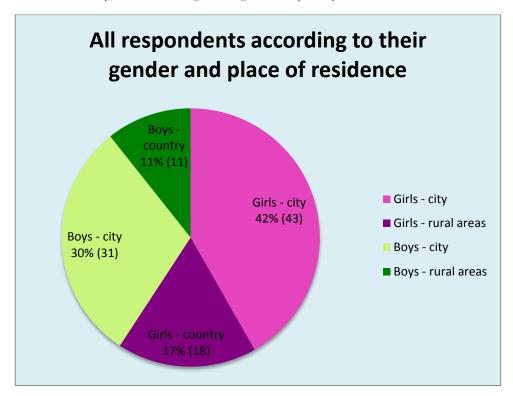


Chart no. 13: Responders according to their gender and age



Chart no. 14: Responders according to their gender, age and place of residence

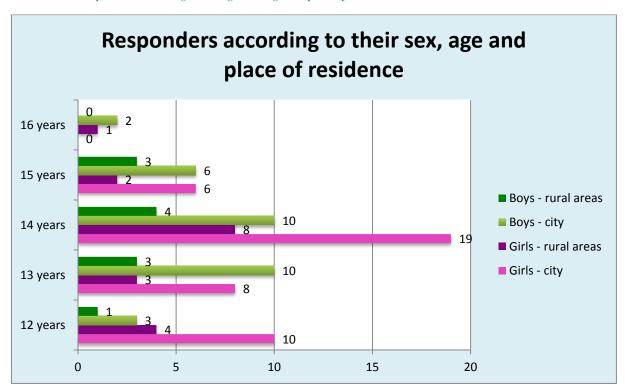


Chart no. 15: All responders according to their gender

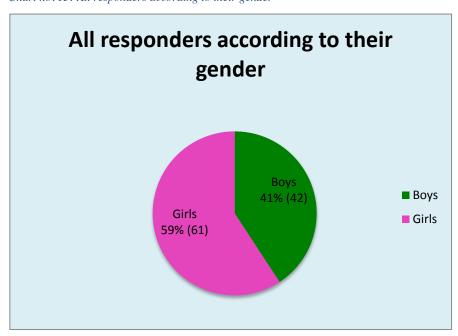


Chart no. 16: All responders according to their place of residence

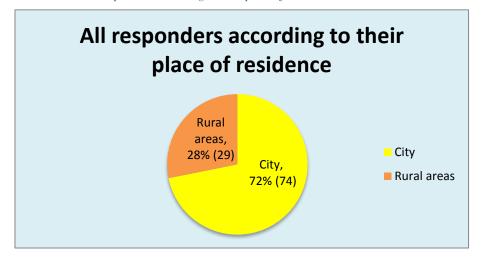


Chart no. 17: Boys according to their place of residence

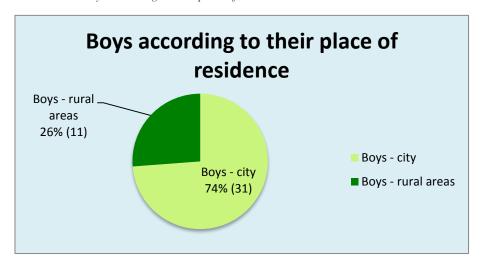
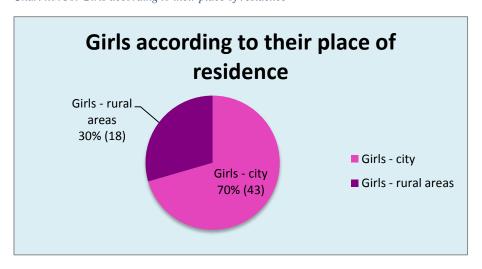


Chart no. 18: Girls according to their place of residence



13.5 Pilot Case Study Questions and Their Evaluation

The pilot case study was realised on basis of a hundred and three completed questionnaires. For the pilot case study evaluation I chose to evaluate each question individually. Each of these pilot case study questions is analysed in the following chapters.

13.5.1 Question 1: Do you collect any items (e.g. stickers, toys, ...)?

The first question focused on children's collecting activity. The respondents were asked to circle an appropriate answer "YES" or "NO". In case they answered "YES" they were asked to specify their object of collecting.

According to the results most researched children (57 responders, 55%) did collect some items. 46 responders (45%) reported that they did not collect any items. Interestingly the number of collectors showed no difference between the children who lived in the city and those who lived in rural areas – the results were exactly the same as among all the respondents (55% did collect and 45% did not). However the results differed significantly between boys and girls. The results revealed that girls did collect much more than boys. The answer "Yes" was circled by 38 girls (62%) and by only 19 boys (45%). (See Chart no. 19-23)



Chart no. 19: Q1: Do you collect any items (e.g. stickers, toys,...)? - All

Chart no. 20: Q1: Do you collect any items (e.g. stickers, toys,...)? - City



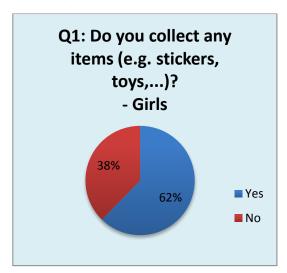
Chart no. 21: Q1: Do you collect any items (e.g. stickers, toys,...)? - Rural areas



Chart no. 22: Q1: Do you collect any items (e.g. stickers, toys,...)? - Boys



Chart no. 23: Q1: Do you collect any items (e.g. stickers, toys,...)?-Girls



The most frequent items the children collected were cans from drinks. Boys mentioned card game collections (e.g. specifically the card game "Magic: The Gathering"). The boys were also more focused on items connected with computers, e.g. "PC games", "stuffed toys from my favourite game Plants vs. Zombies", "series of WoW⁷³ books" or "DotA⁷⁴ items". Another collectibles were e.g. knives, toy soldiers from WW2, books by Wilbur Smith, coins or stickers of brands. None of the girls mentioned anything connected with a PC. They were more interested in items such as: "stamps", "bus tickets", "postcards", "signatures" (of famous people), or "posters". Five girls mentioned collectible stickers from Czech supermarkets ("Billa").

74 DotA - Defense of the Ancients is an online battle arena mod from the PC game Warcraft III

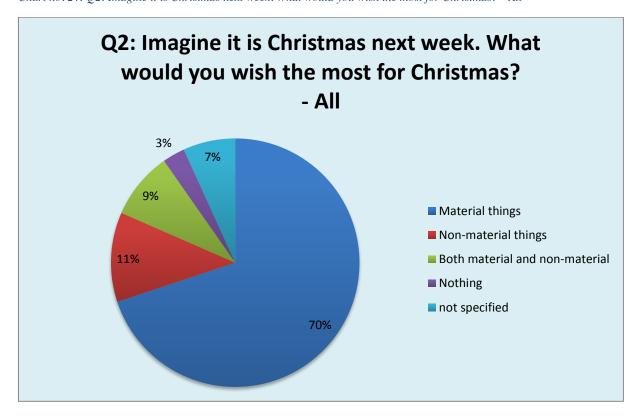
⁷³ WoW – World of Warcraft is a fantasy PC game

stickers", "Angry Birds collectible stickers" (from Albert), "various collectible stickers from various supermarkets"). 75

13.5.2 Question 2: Imagine it is Christmas next week. What would you wish for the most for Christmas?

Question 2 focused on children's wishes. The aim of this question was to find out whether children's wishes are more of a materialistic or non-materialistic character. The answers revealed that 70% of children (72) had material wishes, while 11% (12 children) mentioned non-material wishes, and 9% of respondents (9 children) mentioned both material and non-material wishes. Three researched children (only boys) said they did not wish for anything and 7 children did not specify their wish. Girls mentioned the solely non-material wishes or material wishes together with material ones more often than boys (23% of girls and 17% of boys). (See Charts no. 24 - 27) Still most of the responders expressed only material wishes. Nevertheless, it is possible that the answers could had been coloured by the fact that the question contained the word "*Christmas*" as in the Czech Republic children are normally used to receiving Christmas presents of a material nature.

Chart no. 24: Q2: Imagine it is Christmas next week. What would you wish the most for Christmas? - All



⁷⁵ for further information about the supermarket collectibles see **chapter 3.1.4.**

Chart no. 25: Q2: Imagine it is Christmas next week. What would you wish the most for Christmas?

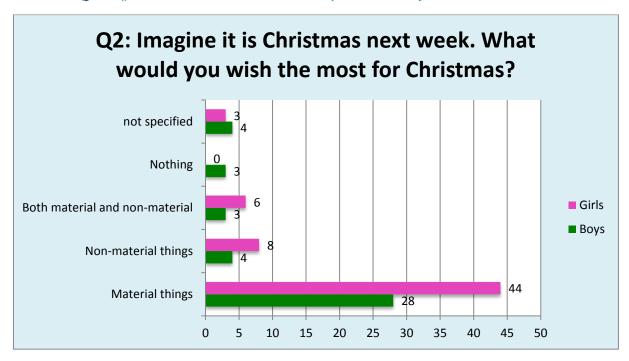


Chart no. 26: Q2: Imagine it is Christmas next week. What would you wish the most for Christmas? - Boys

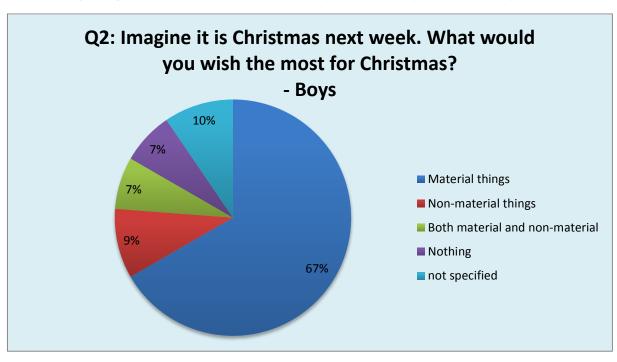
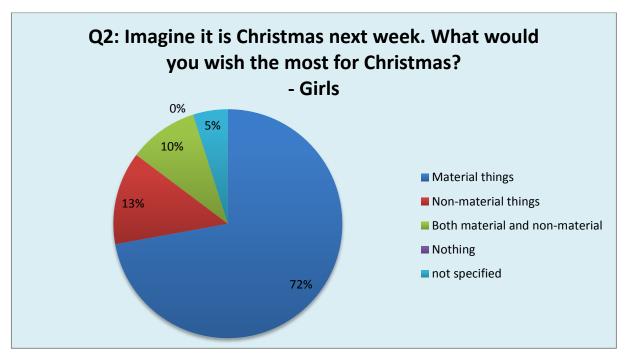


Chart no. 27: Q2: Imagine it is Christmas next week. What would you wish the most for Christmas? - Girls



I was interested whether brands play a role in children's wishes and whether they would mention them in their answers. Only 9 children (approx. 9%)mentioned specific brand names in their answers - Boys: iPad (twice), GTAV⁷⁶ for PC, collectibles from the game Plants vs. Zombies; Girls – a bucket of Bubbleology⁷⁷ beads, Nike shoes Airmax 90, H&M shorts and skirt, new headphones (SONY), iPhone 5S. But most of the wishes were very general, not specifying any brand name. Most of the researched children, boys and girls, wished for some electronics such as a "new mobile phone", "laptop", "new PC", "tablet", etc. Most of the wishes related to their hobbies (e.g. "a fishing rod", "a case with equipment for horse grooming", "new bike", "airsoft gun", "dumbbells", "new drums", "electric guitar", etc.). Boys mostly mentioned electronics or sport equipment. Girls' wishes were quite different. Only one boy mentioned he would like to get "history books", while a book (or books) was mentioned by 12 girls. Moreover, while none of the boys wished for clothes or a pet, 15 girls said they would like to get some clothes and 8 girls wished for a pet such as a "dog", "kitten", "parrot", "rabbit" or a "horse". The non-material wishes were for example "world peace", "goodwill", "a brother or a sister", "only the best marks in my school report", "to be 22 years old", etc. Some of the non-material wishes could had reflected the respondents' current situation at home or their feelings, e.g. "I wish my parents wouldn't argue anymore. And I wish my mum finds a new job" or "I don't wish for any material things. I wish my father stops drinking alcohol, and

⁷⁶ GTAV – Grand Theft Auto V is a PC game

⁷⁷ Bubbleology – a branded bar selling non alcoholic drink called "bubble tea"

that I would see him more often, and I wish he would quit his business because it is destroying him." From such answers it is evident that children who were going through some kind of suffering were probably more aware of non-material values and put them high above the material ones.

13.5.3 Question 3: Who do you go shopping with the most?

Question number 3 focused on the children's consumer behaviour, trying to find out who had accompanied them when they went shopping. The responders were given 7 closed answers with one semi-closed (*only with the mother*, *only with the father*, *with both parents*, *with a friend*, *with a group of friends*, *with a sibling/ siblings*, *with nobody*, *I go alone*, or *with somebody else*). Almost half of the responders went shopping mainly with their mother (49%) or with a friend (21%). None of the respondents said he or she went shopping mostly with the father only. (See Chart no. 28)

A great difference was reported between boys and girls. 68% of the boys went shopping with their family members mostly – 52% went only with their mother and 16 % with both parents. Girls seemed to be less dependent on shopping with their family. Focusing on girls, for 53% of them the family was still the most dominant accompaniment on a shopping spree (46% went only with their mothers and 7% with both parents). However, comparing the girls with the boys, almost one third of the girls (30%) went shopping with a friend, while a friend accompanied less than one tenth of the boys (9%). (See Chart no. 29 and 30) Therefore shopping seems to be a significant social activity in girls' social lives.

Chart no. 28: Q3: Who do you go shopping with the most? - All

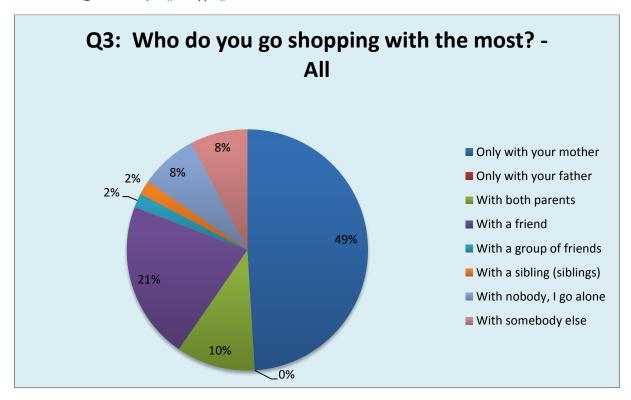


Chart no. 29: Q3: Who do you go shopping with the most? - Boys

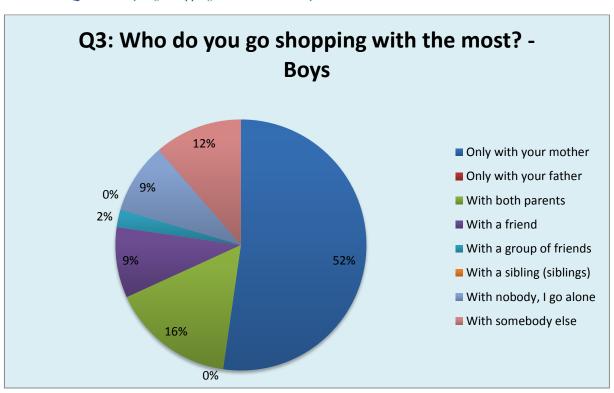
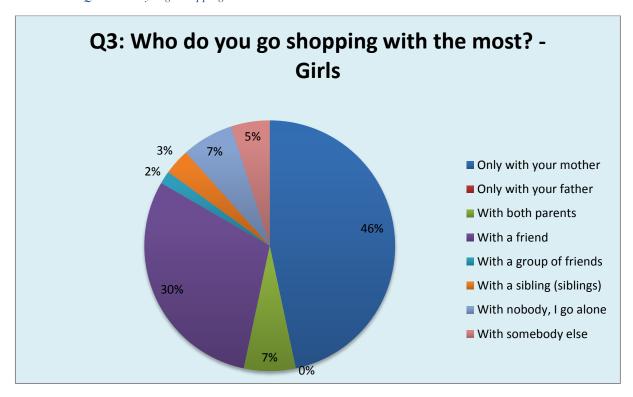


Chart no. 30: Q3: Who do you go shopping with the most? - Girls



13.5.4 Question 4: How often do you go shopping alone?

The aim of question number 4 was to detect the frequency of the respondents' shopping activity without any accompaniment. A majority of the respondents went shopping alone sometimes (46%). One quarter (25%) went shopping alone often and another one quarter rarely. Only 4% of respondents had never gone shopping by themselves. These 4% consisted of boys only. (See Chart no. 31)

There were some differences between the independent shopping frequency between boys and girls and also between children who lived in the city and those who lived in the country. Boys seemed to be more independent consumers than girls. Only 19% of boys went shopping rarely or never, while the same answers were given by 36% of girls. The answer "often" was circled by 29% of boys and only by 23% of girls. (See Chart no. 32)

Some people may assume that children who live in the city go shopping by themselves more often than those who live in rural areas as the city provide more shopping opportunities nearby their homes. Nevertheless, the research revealed that the respondents from rural areas were more independent than those who lived in the city. Among children who lived in rural areas only 17% (10% - rarely, 7% - never) went shopping rarely or never while these answers were given by 34% (31% - rarely, 3% - never) of the respondents from the city. 34% of the respondents from the country and only 22% of those who lived in the city went shopping alone

often. (See Chart.no 33) Therefore the children who lived in rural areas were more independent shoppers than those who live in the city.

Chart no. 31: Q4: How often do you go shopping alone?

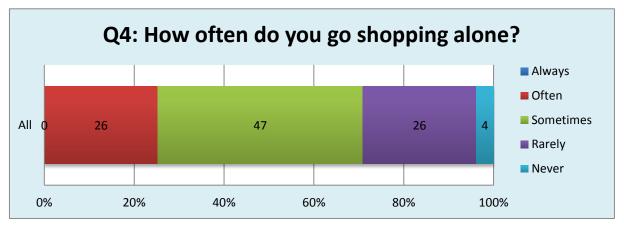


Chart no. 32: Q4: How often do you go shopping alone?

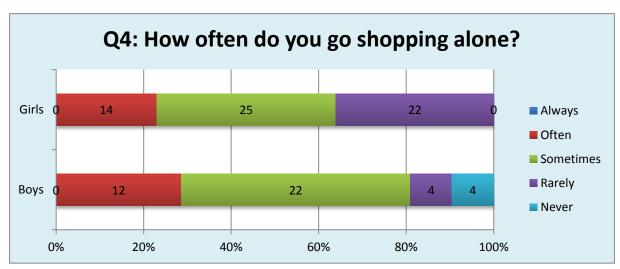
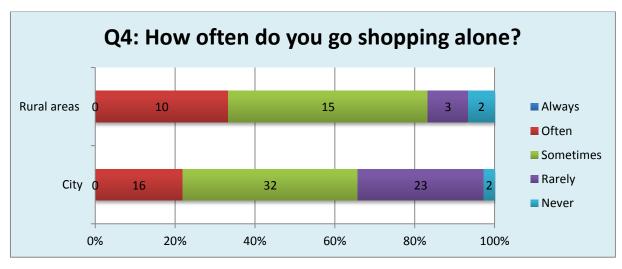


Chart no. 33: Q4: How often do you go shopping alone?



13.5.5 Question 5: Where do you like to go shopping the most?

Question 5 was focused on children's shopping preferences asking them about their favourite place to shop in. The question provided 6 closed answers and 1 semi-closed (supermarket/hypermarket, grocery shop, toy shop, clothes shop, sports shop, electronics shop, or different place).

The most popular place to go shopping was a clothes shop (35%) followed by supermarket or hypermarket (16%), electronics shop (13%), and grocery shop (10%). 21% of responders chose the answer "different shop". (See Chart no. 34) The most frequently mentioned alternative of shops was a "bookshop" (5%). Other alternatives were e.g. "drugstore", "stationery", "pet shop", "equestrian supplies", "shop with computer games" and other shops connected with children's personal hobbies.

The respondents' answers showed considerable differences between the shopping place preferences of girls and of boys. 32% of boys said their favourite shop was an electronics shop; this answer was provided by none of the girls. Moreover, no girls mentioned a sports shop as their favourite while this kind of shop was the most preferred shopping place for 7% of the boys. Also more boys than girls reported an alternative shop (25% of boys and 20% of girls). Evidently the most favourite girls' shop was a clothes shop, which was chosen by 51 % of girls and only 12% of boys. The girls also slightly preferred a grocery shop (11%) than did boys (7%) and a toyshop (3%), which was not mentioned by any boy (see Chart 35 and 36).

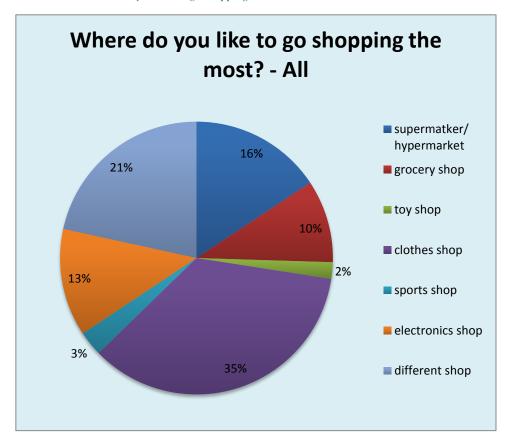


Chart no. 35: Where do you like to go shopping the most? - Boys

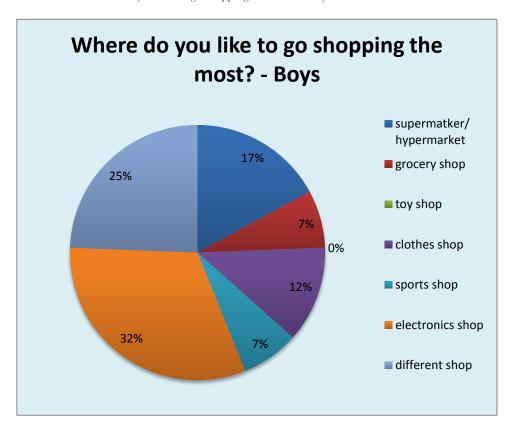
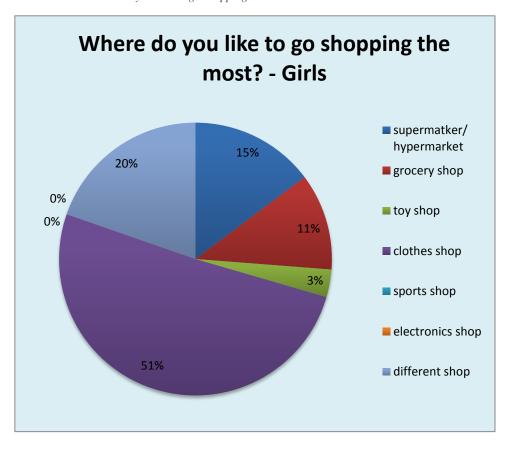


Chart no. 36: Where do you like to go shopping the most? - Girls



13.5.6 Question 6: Do you receive an allowance?

Question number 6 asked about an allowance and whether the respondents received it or not. According to the answers, most of the children (80%) responded that they did receive an allowance and only one fifth said they did not receive them. (See Chart no. 37) Much difference was not reported between girls and boys (See Chart no. 40 and 41), but there was a difference between children who lived in the city and those who lived in rural areas. The data showed that children who lived in the city received an allowance more (81%) than those who lived in rural areas (76%). (See Chart no. 38 and 39) Interestingly, the numbers were highly different within the boys and within the girls when focusing on their place of residence. Talking about the boys, only 9 % of those who lived in rural areas did not receive any allowance while the same answer was given by 23% of the city boys. The situation was opposite among girls. The girls who did not receive any allowance were more from rural areas (33%) than from the city (16%). (See Chart no. 42 - 45)

Chart no. 37: Q6: Do you receive an allowance?

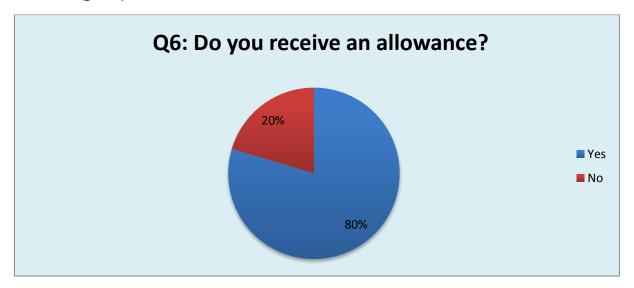


Chart no. 38: Q6: Do you receive an allowance? - All - City

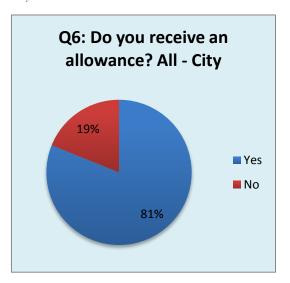


Chart no. 39: Q6: Do you receive an allowance? - All - Rural areas

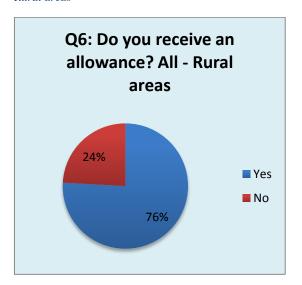


Chart no. 40: Q6: Do you receive an allowance? - Boys

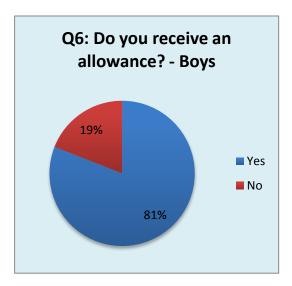


Chart no. 41: Q6: Do you receive an allowance? - Girls

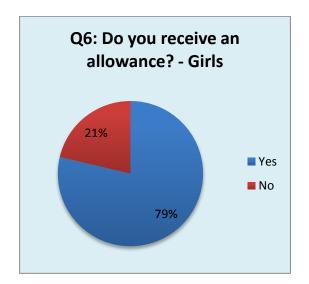


Chart no. 42: Q6: Do you receive an allowance? Boys - City

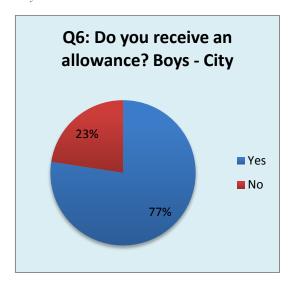


Chart no. 43: Q6: Do you receive an allowance?

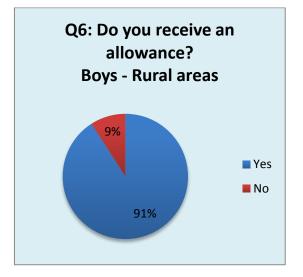


Chart no. 44: Q6: Do you receive an allowance? Girls - City

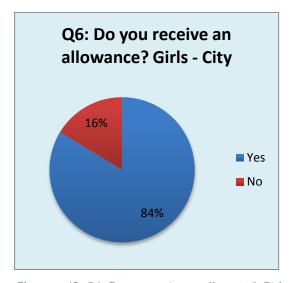
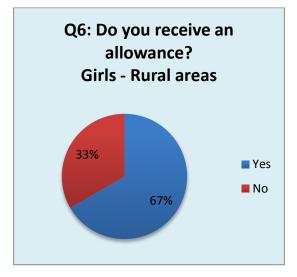


Chart no. 45: Q6: Do you receive an allowance? Girls - Rural areas



Those children who answered "YES" to this question were asked to provide information about how they handle their allowance money. Most of the respondents (35%) said they spend a part and save the rest, many respondents save it all (22%) and only 5 respondents said they spend it all. However many answers did not say whether children save any part or spend it all, but they mentioned only specific products or services they spend their allowance money on. These things include e.g. food (snacks), clothes, books, bus tickets, etc. Some of those children who save the money said they save it in order to buy some presents or an expensive things (e.g. an air ticket to Canada, new PC, etc.)

13.5.7 Question 7: Which products do you like to shop for the most?

Question 7 was an open question giving the responders space to write personalised answers. Interestingly the boys' answers differed from the girls' ones. The boys' answer, which

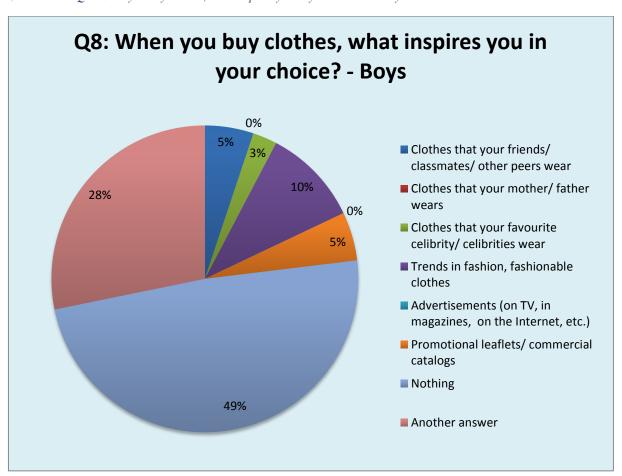
was repeated the most was that they like to shop for electronics (19%). However, while the boys mentioned various products, mostly connected to their hobbies (e.g. *PC games, music, fishing equipment, sport equipment, airsoft equipment, floorball stuff, stuff for biking*, etc.), the girls' favourite shopping products were more homogenous – most of them (74% of girls) mentioned they like to shop for *clothes*. This answer was usually followed by other products (e.g. *food, books, shoes, cosmetics*, etc.) One 16-year-old girl said she liked to shop for cigarettes the most.

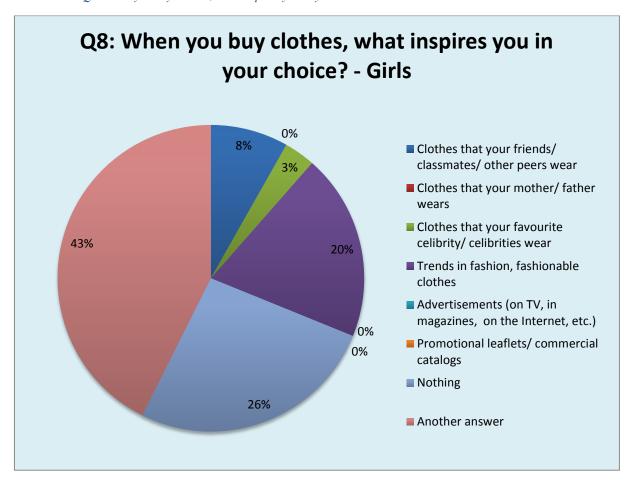
13.5.8 Question 8: When you buy clothes, what inspires you in your choice?

The aim of question 8 was to find out what inspires Czech children when they buy clothes, as clothes are one of the most evident elements which displays one's personal identity, belonging to a certain group of people, or social status. The question was semi-closed with 8 choices of answers, one of them offering an alternative to another answer. Most children (37%) chose "another answer". These other answers to the question were mostly a variation of the expression "according to what I like" (32% of all responders) with the pronoun "I" highlighted in some cases. For example, some of the responders wrote: "SWAG (my own style)", "according to if it fits me and doesn't look like it's from a circus (max. 3 colours)", "I have my own style (but inspired by fashion)", "According to what I like and my mom agrees with", "according to what I like, mainly clothes symbolizing metal", or "I buy clothes which are affordable and which I like". These answers reflected a high level of individualisation among these children – each of them did not seem to care about any trends in fashion but they followed their own preferences. 35% of the respondents were not inspired by anything and 16% followed trends in fashion. Only 3 children admitted they were inspired by the style of their favourite celebrity or celebrities. Peers were important for the clothing of 7% of the responders. None of the respondents was inspired by parents, and no one admitted to be inspired by advertisements. Only 2 responders admitted their clothes shopping decisions to be inspired by promotional leaflets or commercial catalogs (see Chart no. 46). Male respondents seemed to care about their clothing representation less than girls did as 49% of them said they were inspired by nothing (the same answer was provided by 26% of girls). In contrast with the boys girls followed trends in fashion more than boys (20% of girls and 10% of boys). (See Chart no. 47 and 48)



Chart no. 47: Q8: When you buy clothes, what inspires you in your choice? - Boys





13.5.9 Question 9: If you had 2,000 CZK and you had to spend it by tomorrow, how would you spend it?

The aim of question 9 was to find out whether Czech children would spend money on consumer goods for themselves, which would serve as an effective means of self-representation or whether they would spend it on things of not-so-consumerism-like values.

Many children would spend this money on expenses connected to their hobbies, e.g. books, dumbbells, PC games, in-line skates, airsoft gun, etc. Many children (especially girls) said they would buy some new clothes, however their answers were not specified by any brand names but only one answer: "bizarre clothes Teema" expressed by a 13-year-old boy from the city. Other respondents mentioned clothes in general, e.g.: "I would save a half and the other half I would spend on clothes", "maybe some clothes, sport equipment or shoes" or simply "clothes". Some children would buy some food and drinks for themselves.

Two respondents saw the given money as a good possibility how to make even more money: "I would buy something, sell it for more and would keep more money", "I would invest it".

Some of the children mentioned experiences such as: "theatre tickets and water park", "a dinner in a good restaurant", or "a ticket for the world cup in ice-hockey". Some girls would spend the money on time spent with friends as evident from these answers: "I would go somewhere out with my friends", "I would invite my friends somewhere", "A super day with my best friend."

Some children would spend the money on someone else, for example as expressed in these answers: "Well... Definitely I would like to make my family happy... I would buy them something or we would go out for lunch or dinner", "something for my pets", "I would give it to my mom for some shopping", "something for my mom and for my horse", or "Present for my mom for everything she has done for me... And something small for my little brother." One 14-year-old girl from the city would give all the money to charity.

From the answers to this question we could say the respondents would spend money mostly on some things connected to their hobbies etc. Many of them would buy some clothes (which is very important for their self-presentation) however, only one of them mentioned a specific brand name. Some children would not spend the money on material things for them but rather on experiences for themselves or on things and experiences for someone else.

13.5.10Question 10: If you had 2,000 CZK and you had to spend it on new shoes, would you rather buy one pair of brand-named ones or three pairs of non-brand-named ones?

Question 10 aimed to find out the respondents' preferences — whether they preferred brand-named or non-brand-named products. The children were asked a question: "If you had 2,000 CZK and you had to spend it on new shoes, would you rather buy one pair of brand-named ones or three pairs of non-brand-named ones?" and could choose between two answers — "brand-named" and "non-brand-named". Then they were asked to explain their answer. The answers were quite balanced: 49% of all respondents would rather choose 3 pairs of non-brand-named shoes and 51% would prefer the brand-named ones (see Chart no. 49). Interestingly there was a significant difference between the boys and the girls. The boys seemed to mind brands more than the girls did as 64% of the boys and only 43% of girls would rather buy one pair of brand-named shoes (see Chart no. 50). Brands seemed to be more important for the children who lived in rural areas (59%) than for those who lived in the city (49%). (See Chart no. 51)

Chart no. 49: Q10: If you had 2,000 CZK and you had to spend it on new shoes, would you rather buy one pair of brand-named ones or three pairs of non-brand-named ones?

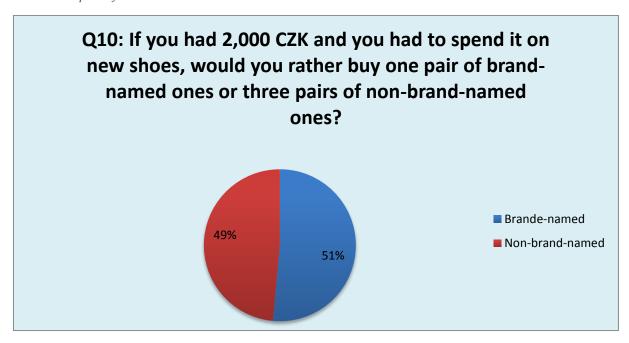


Chart no. 50: Q10: If you had 2,000 CZK and you had to spend it on new shoes, would you rather buy one pair of brand-named ones or three pairs of non-brand-named ones?

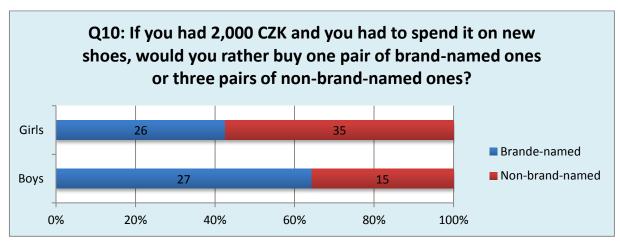


Chart no. 51: Q10: If you had 2,000 CZK and you had to spend it on new shoes, would you rather buy one pair of brand-named ones or three pairs of non-brand-named ones?



The reason for choosing brand-named shoes was mostly the belief that "they are better quality", "they would last longer" or "they are more comfortable". Some of the children explained this choice with words that they would choose one pair of brand-named shoes because: "they are cool and more durable", "they have a brand", "I'd rather have I nice pair than 3 ugly ones." they would attract more attention", "I don't want the non-brand-named ones", They are better quality and more stylish", "we buy mainly brand-named stuff", "I ALWAYS buy brand-named shoes, because they are better quality" or "I do care about brands". These answers showed that most of the respondents connected brands with good quality or durability, but some of them admitted that brands represent a particular style, which may attract attention and that brand-named products are prettier than non-brand-named.

Those respondents who chose the option of buying 3 pairs of non-brand-named shoes said they would do so because: "It's better to have more shoes", "I would have a choice of them", "they would probably last longer and I would grow out of them soon anyway", "No one would realise if it's branded and I would have 3 pieces", "the brand does not make the shoes, but the shoes make the brand", "the look is more important than the brand name", "It's unnecessary to buy expensive things – such a thing would have to attract me", "I don't need to have any branded stuff - the main thing is to have any", or because "brands are not important". These answers were focused mainly on practical aspects of having three pairs of shoes as the children would have a wider choice of them. As evident from the answers for some respondents brand names are not important at all.

13.5.11Question 11: If you had to choose between two identical (same) products - a more expensive branded product and a cheaper unbranded product (e.g. bottled water Aquila for 15 CZK and bottled water Tesco for 7 CZK), which one would you rather buy?

When asking children to choose between two identical products with only a difference in brand and price, most of the respondents would buy the cheaper one (62%). (See Chart no. 52) There was not much difference between boys and girls, but girls would rather choose the more expensive branded possibility (38%) than boys (31%). (See Chart no. 53) The greatest difference was between the answers of the children who lived in the city and those who lived in rural areas. Those who lived in rural areas were keener on spending more money for brandnamed products (41%) than those who lived in the city (32%). That makes 9% difference (see Chart no. 54).

Chart no. 52: Q11: If you had to choose between two identical (same) products - a more expensive brand-named product and a cheaper non-brand-named product (e.g. bottled water Aquila for 15 CZK and bottled water Tesco for 7 CZK), which one would you rather

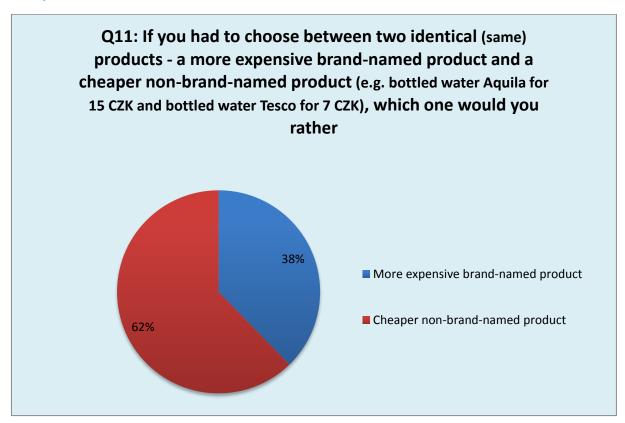


Chart no. 53: Q11: If you had to choose between two identical (same) products - a more expensive brand-named product and a cheaper non-brand-named product (e.g. bottled water Aquila for 15 CZK and bottled water Tesco for 7 CZK), which one would you rather

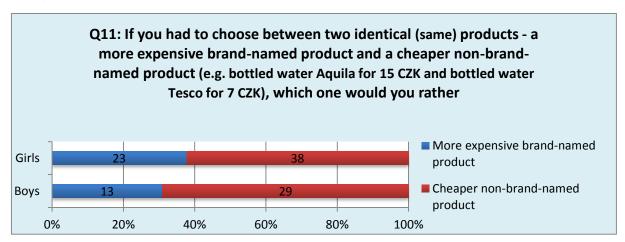
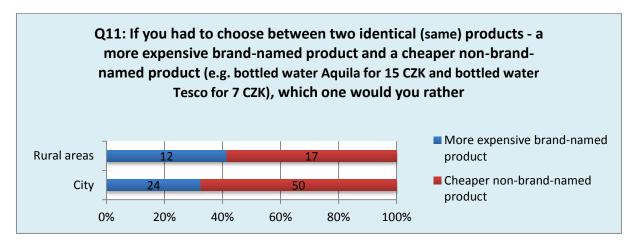


Chart no. 54: Q11: If you had to choose between two identical (same) products - a more expensive brand-named product and a cheaper non-brand-named product (e.g. bottled water Aquila for 15 CZK and bottled water Tesco for 7 CZK), which one would you rather



The most frequent reasons for choosing the cheaper non-branded product were mostly connected with its profitability, e.g.: "it's cheaper" or "it's the same thing". Some other answers were following: "I want to save money", "I don't care about the brand", "non-brand-named stuff can be good as well", "it would probably be the same and I could buy more", "it's usually the same but it depends - the quality is important", or "Why should I pay for a brand name?".

On the other hand, most children who would rather buy the more expensive brand-named product have brand names connected with guarantee of good quality, e.g.: "it's verified quality", "you pay for quality", "I trust well known brands", or just "I have a better feeling about it". Other reasons for buying branded products are a belief that they are safer: "I am afraid of the consequences (negative effects) of the unbranded one", "the cheaper one may be spoiled, worse", or "it won't contain so many chemicals". Some of the respondents (only girls) also admitted that they would choose the more expensive brand-named product because of style and image. This statement was expressed in the following answers: "it looks superior", "I don't want to look poor", or "branded things are 'in'".

Those respondents who preferred brand-named products to non-brand-named ones did so because of the belief of better quality or the safety guarantee of brand-named products. Only 3 respondents admitted they would rather buy a brand-named product because of their self-presentation. Therefore the consumer behaviour of most of the respondents' was more affected by the practical aspects of their purchase than by the creation of their exposed identity.

13.5.12Question 12: Do you think brand-named products are better than non-brand-named products?

According to the questionnaire, 64% of the respondents thought brand-named products are better than unbranded ones, with 10% of them convinced about it. Only 13% of all

respondents were convinced that brand-named products are not better and 23% think they are rather worse than non-brand-named ones (see Chart no. 55). Such a result may be explained by the respondents' connection of brand names with the guarantee of good quality and safety as shown in their answers on questions 10 and 11. Not much difference was found between the children who lived in the city and those who lived in rural areas (see Chart no. 56). Nevertheless, there were some differences between the male and female respondents. Brand-named products were seen as better by 70% of the boys and by only 61% of the girls (see Chart no. 57). This result corresponds with answers to question 10 where the boys said they would rather buy one brand-named pair of shoes than 3 non-brand-named pairs for the same price (see Chart no. 50). This means brands and brand-named products were preferred more by the male responders than by the girls.

Chart no. 55: Q12: Do you think brand-named products are better than non-brand-named products?

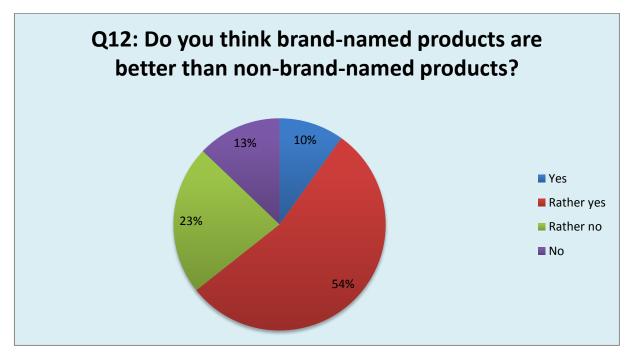


Chart no. 56: Q12: Do you think branded products are better than unbranded products?

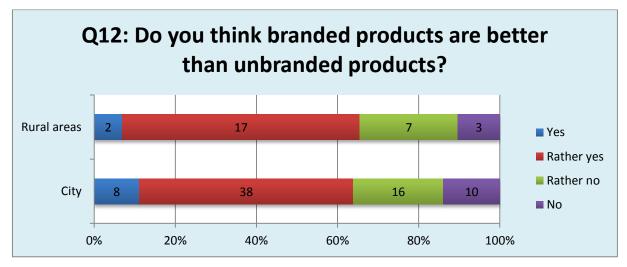
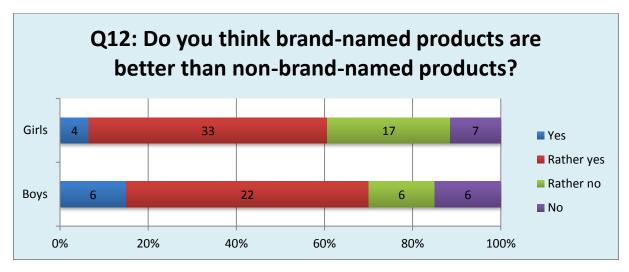


Chart no. 57: Q12: Do you think brand-named products are better than non-brand-named products?



13.5.13Question 13: Do you think products you know from advertisements are better than those, which are not advertised?

Question 13 focused on advertisements and their influence on the respondents' perception of quality of advertised products. Surprisingly the number of those children who disagreed with the statement that advertised things are better than those which do not appear in advertisements is very high – 85%. 46% of the respondents were convinced these products are not better at all and 39% think they are rather worse than those unadvertised. Only 15% of the children said advertised products are better (4 % - yes, 11% - rather yes). (See Chart no. 58) There was not a big percentage difference between the respondents who lived the city and those who lived in rural areas (see Chart no. 59). However, a significant difference was reported between the male and female respondents. According to their answers, more male respondents (24%) thought that advertised things are better than those unadvertised than the girls (only 8%).

(See Chart no. 60) These answers revealed that the boys were probably more likely to be influenced by advertising than girls.

Chart no. 58: Q13: Do you think products you know from advertisements are better than those which are not advertised?

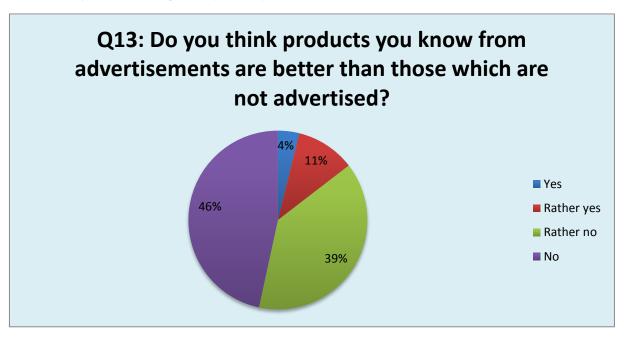


Chart no. 59:Q13: Do you think things you know from advertisements are better than those which are not advertised?

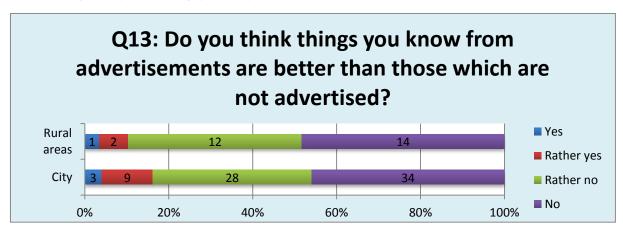
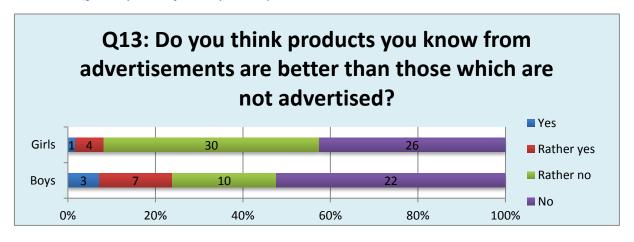


Chart no. 60: Q13: Do you think products you know from advertisements are better than those which are not advertised?



13.5.14Question 14: Have you ever bought any product because you saw it in an advertisement?

According to question 14 the answers were quite equitably polarised. 54 % of the respondents admitted they had bought any product on the basis of an advertisement and 46 % had not. (See Chart no. 61) The research did not show any great differences between the respondents who lived in the city or in rural areas nor between the boys and the girls. But we could say those who lived in the city and the boys had bought some products because they had seen it in an advertisement slightly more, than those who lived in the country and girls. (See Chart no. 62 and 63) Nevertheless, the number of those influenced by advertisements was not very high, therefore we could say advertisements did not influence the respondents' consumer behaviour in a highly significant way and did not seem to represent the most influential factor of their shopping.

Chart no. 61: Q14: Have you ever bought any product because you saw it in an advertisement?

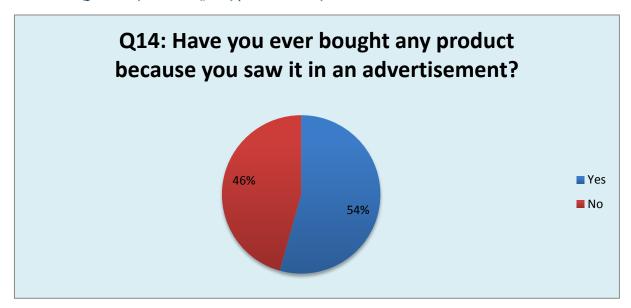


Chart no. 62: Q14: Have you ever bought any product because you saw it in an advertisement?

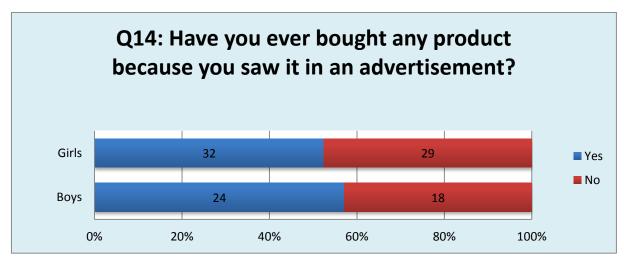
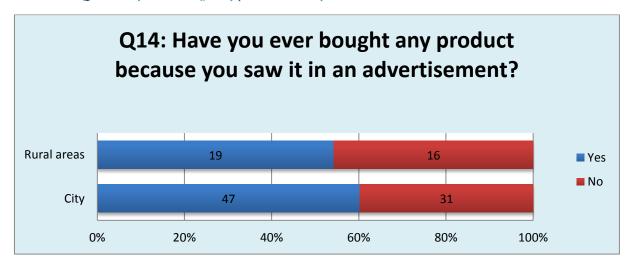


Chart no. 63: Q14: Have you ever bought any product because you saw it in an advertisement?



13.5.15Question 15: Have you ever bought any product because there was a free present coming with it?

A promotional gift coming with particular products as a reward for shopping in a particular shop is one of the widely used ways how to attract young consumers. Free collectible stickers or cards for a purchase in some supermarkets may serve as an example of this practice as mentioned in chapter 3.1.4. Question 15 aimed to find out whether the respondents' purchases were affected by offers of free presents. The answers to question 15 were quite in balance. 49% of responders admitted they had bought some product because there was a present for free coming with it, and 51% had not ever bought any. (See Chart no. 64) There was a slight difference between the girls and the boys. While 48% of the boys confessed a purchase of a product because of a commercial gift, the same answer was given by 54% of the girls. (See Chart no. 65) These results could mean that these girls might have represented an easier target group of consumers who would buy a product just because of a commercial gift. However, the greatest difference (19%) was observed between the answers of those respondents who lived in the city and those who lived in the country. According to the answers, 57% of the children who lived in the city had bought a product because of a free present, while the same answer was given by only 38% of those who lived in the country. (See Chart no. 66) Therefore, those respondents who lived in the country might be more resistant to the marketing practice of selling a product on basis of a commercial gift.

Chart no. 64: Q15: Have you ever bought any product because there was a free present coming with it?

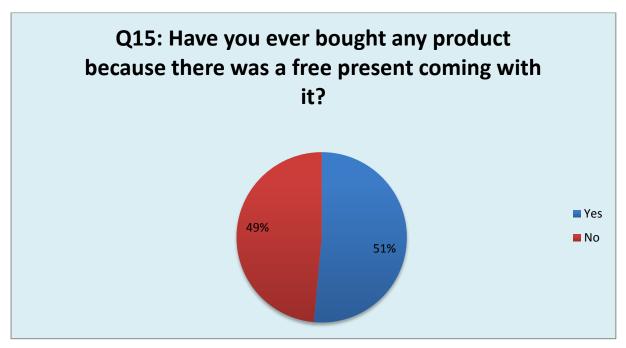


Chart no. 65: Q15: Have you ever bought any product because there was a free present coming with it?

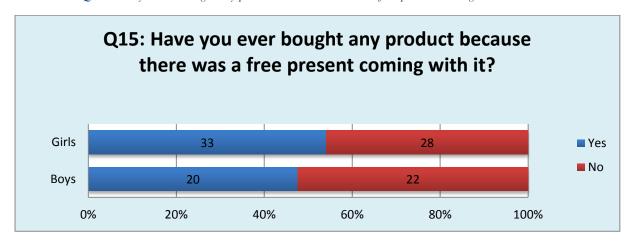
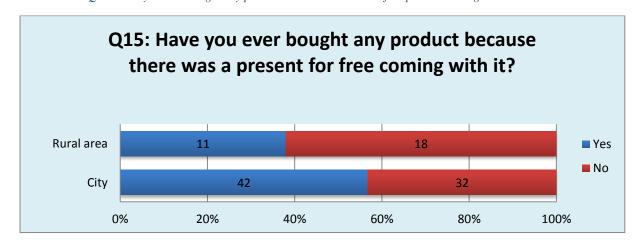


Chart no. 66: Q15: Have you ever bought any product because there was a free present coming with it?



13.5.16Question 16: Have any advertisements caught your attention recently?

The number of the respondents whose attention had been caught by an advertisement (37%) was much lower than the number of the children who had not (63%). (See Chart no. 67) There was a significant difference when we look at the boys and the girls. The division of the girls' answers was almost equal (48% of girls referred that they had been intrigued by an advertisement recently, and 52% had been not), while the boys' answers were much more disproportional. Only 35% of boys admitted they had been interested in some advertisements but most of the boys (71%) had not (see Chart no. 68). Therefore, the boys seemed to be much less interested in advertisements or they might have been just harder to impress than girls. Comparing the respondents who lived in the city and those who lived in rural areas, the difference was not as evident as that between the boys and the girls. However some advertisements had recently caught attention of 35% of the respondents who lived in the city and 41% of those from the country (see Chart no. 69).

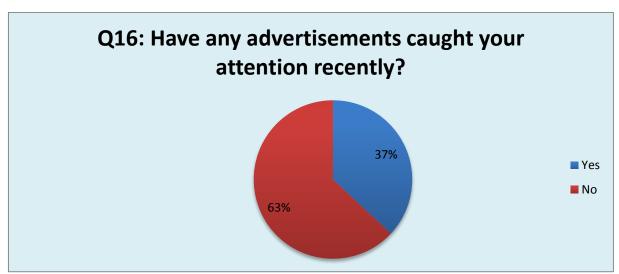


Chart no. 67: Q16: Have any advertisements caught your attention recently?



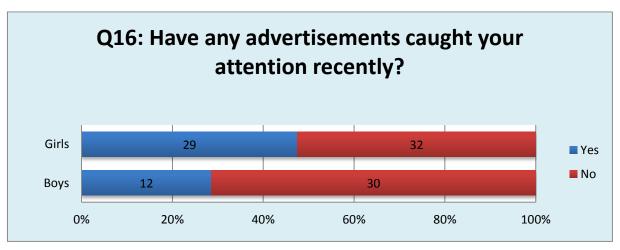
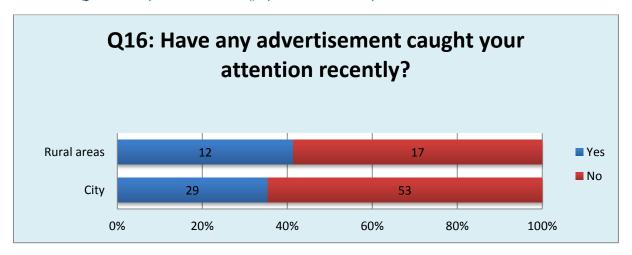


Chart no. 69: Q16: Have any advertisements caught your attention recently?



13.5.17Question 17: Do you like to watch TV advertisements?

Question 17 focused on the respondents` attitudes towards TV advertisements as TV plays the leading role among the media today`s children consume, asking them whether they liked to watch TV advertisements or not. The answers revealed that most of the respondents (82 %) did not like to watch TV advertisements. Only 18 % admitted they liked to watch them (see Chart no. 70). The answers did not differ much between the children who lived in the city and those who lived in rural areas (see Chart no. 71). However, a different proportion of answers was given by the boys and the girls. The girls seemed to be slightly more radical according to watching advertisements than boys. More than 5/6 of them (84 %) did not like to watch advertisements, while the same answer was given by 79 % of the boys (see Chart no. 72). Interestingly, when we look at the answers to question 16, the number of the girls who had been intrigued by an advertisement recently was higher than the number of the boys who have been so too (48 % of girls and 29 % of boys), but on the other hand the answers to question 17 showed they liked to watch TV advertisements less than the boys.

Chart no. 70: Q17: Do you like to watch TV advertisements?

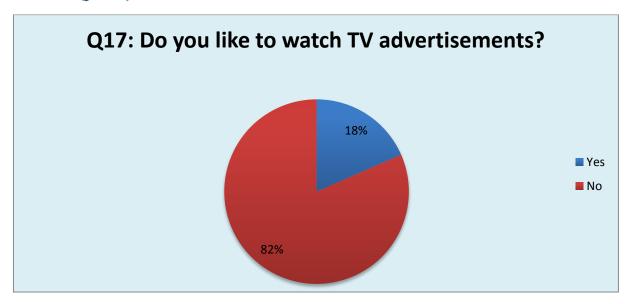


Chart no. 71: Q17: Do you like to watch TV advertisements?

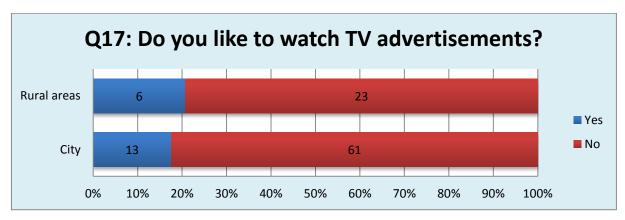
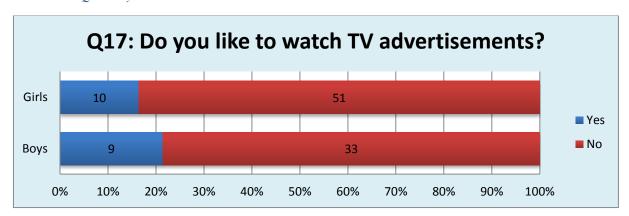


Chart no. 72: Q17: Do you like to watch TV advertisements?



13.5.18Question 18: What is your opinion: Why do advertisements exist?

When we analyse the answers to question 18 "Why do advertisements exist?" most of the respondents tried to provide an objective definition of the purpose of advertisements and some of them expressed it with a pejorative connotation (none of the answers contained evidently ameliorative or positive connotation). According to the answers of the respondents,

most of the children seemed to understand the main purpose of advertisements. Most children wrote that the main purpose of the existence of advertisements is to promote goods and increase profits, as following: "to promote goods", "to promote goods or ideas", "to draw attention to some goods or shops", "to increase the product's venality", "so they would attract people to buy some products", "so commercial agencies would alert the audience that there is their GREAT! product!" "To convince people, that they should buy their product, that it is a good product.", "to highlight the products which are not well known"; or to manipulate people: "to make people go shopping", etc. Some children also think advertisements exist in order to sell products with poor sales, e.g. according to them advertisements exist: "to sell products which don't sell well", or "to entice people to buy goods which do not sell well".

Many children connected advertisements with television. For example some of them wrote that advertisements exist: "so TV stations can earn money", "so private TVs can exist", or "without advertisements there would be no TV".

Some of the respondents had pejorative opinions on advertisements as according to some answers, advertisements exist in order: "to annoy people", "because this is how they earn money. I HATE THEM!", "to annoy our lives", "to manipulate people and brainwash them easily", "because stupid people go after everything they show them", or "to attract stupid people, make them buy it so they would take the dough".

13.5.19Question 19: Do you think that children who wear brand-named clothes or have brand-named electronics, toys, etc. are more popular among classmates (among a peer group) than those, who do not wear or have them?

In consumer society possession of branded goods is considered to be important for people's identity and their social inclusion. Question 19 focused on children's opinion on the importance of such possessions asking "Do you think that children who wear brand-named clothes or have brand-named electronics, toys, etc. are more popular among classmates (among a peer group) than those, who do not wear or have them?" For a slight majority of the respondents (55%) the ownership of brand-named products did not play an important role in one's popularity. Slight minority 45% of the respondents thought that possession of branded products is connected with one's popularity (see Chart no. 73).

There was a significant difference between the girls' and boys' answers but also between the answers of those who lived in the city and those who lived in rural areas. Focusing on the gender, 70% of the boys considered possession of brand-named things less important than did the girls (44%). Only 30 % of the boys and 56% of the girls found brand-named things

important for one's popularity among peers (see Chart no. 74). Analysing the answers according to the place of residence, brand-named things were seen as important or rather important for one's popularity by those who live in rural areas (58%) than by those who lived in the city (40%). (See Chart no. 75)

Chart no. 73: Q19: Do you think that children who wear brand-named clothes or have brand-named electronics, toys etc. are more popular among the classmates (among a peer group) than those, who do not wear or have them?

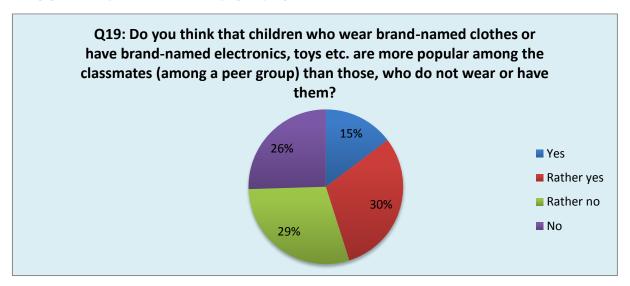


Chart no. 74: Q19: Do you think that children who wear brand-named clothes or have brand-named electronics, toys etc. are more popular among the classmates (among a peer group) than those, who do not wear or have them?

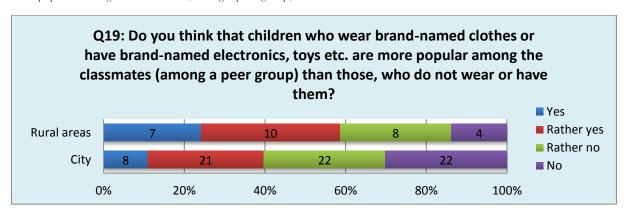
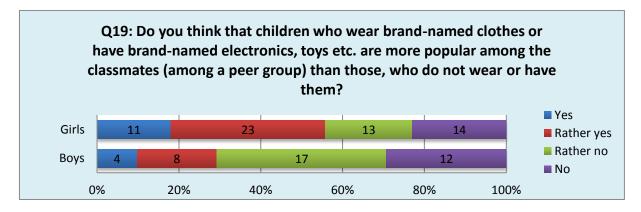


Chart no. 75: Q19: Do you think that children who wear brand-named clothes or have brand-named electronics, toys etc. are more popular among the classmates (among a peer group) than those, who do not wear or have them?



14 Conclusion

We live in culture where consumption of various products and services is a part of our daily lives. Our society produces goods and these goods need to be consumed in order to keep the economy growing and to satisfy our needs. Our needs and consumption may be influenced by many factors, such as advertising, social background or education. Therefore it is imperative to become skilled consumers capable of responsible and conscious consumer behaviour. Children learn their consumer behaviour gradually depending on the development of their cognitive and motor skills. The most influential factor introducing children to the principles of consumer behaviour is the family. However, school environment, as a representative of children's secondary socialization, plays one of the main roles in the development of their consumer behaviour.

In the Czech Republic, the government has not developed any systematic plan or curriculum of consumer education and in the *Framework Educational Programme for Elementary Education* (Rámcový vzdělávací program pro základní vzdělávání, 2013) only fragments leading towards consumer literacy can be found. However, the *Framework Educational Programme* stresses financial literacy and media education which are essential for an appropriation of good consumer skills and behaviour. These two fields are essential to be learned by pupils and they should introduce them some possible dangers of the consumer culture and teach them how to deal with them to stay safe. Some of the factors which may endanger them are, for example, the growth of household debt or the risk associated with use of credit cards. However, such issues would be a case for consumer education too. In order to teach consumer education as an individual subject, schools have to develop their own curriculum and include consumer education in their own *School Educational Programme*. According to my search on the Internet, only a handful of Czech schools provide lessons enforcing pupils' consumer literacy and skills.

In a consumer society, consumer behaviour constitutes an important part of our lives as it shapes people's social position within society. To get an idea of Czech children's consumer behaviour and whether they show signs of consumerism, I conducted a pilot case study, examining a narrow group of Czech children who attended schools in České Budějovice. The conclusions of the rather small pilot case study are only cursory and they mainly serve as an outline of the theoretical part of this thesis. As the pilot case study examined a very limited sample of children it cannot be applied across the board to all Czech children and youth in this

age group. The aim of this pilot case study was to complement some information in the theoretical part of this thesis. For example, James U. McNeal (2007) mentions two interesting phenomena I dealt with in the pilot case study: the influence of collecting activities and peer influence on children's consumer behaviour. James U. McNeal (McNeal, 2007, p. 262) says that among children at the age from 4 to 6 years there appear to be additional motives for collecting some items. The pilot case study showed that collecting activities persist even among children who are much older as 55% of the examined respondents involved in the pilot case study said they do indeed collect some collectibles. Some of the respondents also mentioned they had been collecting collectible stickers or cards from Czech supermarkets (Billa, Albert). These stickers or cards are in fact used as a marketing technique to attract more customers. Therefore, even teenagers and their consumer behaviour might be influenced by the supermarkets which target and stimulate their collecting tendencies in order to attract more customers among the youth group.

According to McNeal (McNeal, 2007, p. 285) children aged from 6 to 8 years children tend to follow the example of their peers or popular celebrities. At this age, peer influence becomes the major power to affect the final purchase. Parents' influence becomes less significant and is replaced by peers' influence. Heath & Potter (Heath & Potter, 2005, p. 105) claim that children want to be accepted among their peers. Therefore they strive for conformity in style. In connection with confirmation or refutation of this theory, the pilot case study focused on children's choice motivation when buying clothes, as clothes represents an important article in one's social inclusion and an expression of his or her own identity. The pilot case study confirmed that the respondents were not influenced much by their parents when they shop for clothes, more specifically none of them connects their choice with their parents' style. Nevertheless, the researched sample of the respondents did not see the peers as so important either (only 7% admitted some influence of their peers on their shopping decisions). Moreover, the influence of celebrities on their consumer behaviour was negligible as only 3% of the respondents said that their choices of clothes would be inspired by a celebrity. The majority of the respondents said that when buying clothes they were not motivated by anything but only by their own preferences and style. This contradicts the theory of a strong role of peers on one's consumer behaviour in order to fit in and reach conformity among a peer group. The examined sample of the respondents indicated that young people try to develop their own style in order to stress their individuality and originality. However, children might not be aware of all influences affecting their consumer behaviour. For example, they could be influenced by advertising more than they would admit as advertising also affects consumers on the basis of unconscious

influence. Moreover, children might be conscious of the influence of their peers, but in order to protect their egotistical or independence they would likely never admit that.

The pilot case study focused on respondents' consumer behaviour. Therefore, I asked two key research questions:

- 1. What do brands mean for the children?
- 2. Do the children show signs of consumerism through their preferences and consumer behaviour?

The theoretical part explicates that elementary school children and youth are capable of thoughtful self-presentation and that in order to present of their own identity, they consume various products to show the qualities they want to have revealed in society. Children are also aware of the messages carried by particular brands and they know how to use them to complete the image they wish to show to other people. Therefore, the pilot case study focused on the brands' meaning for children.

1. What do brands mean for the children?

In order to examine the respondents' perception of brands the pilot study asked them about their preferences: whether they preferred brand-named or generic non-brand-named products and what their reasons were.

In general, 64 % of the respondents think brand-named products are better than non-brand-named products. The children under investigation connected their choice of brand-named products mostly with a good quality, durability, comfort or safety. Some children expressed their loyalty to brand-named products in general, explaining that well-known brands guarantee a product's qualities. Therefore consumers may know what to expect from such a product. Only a handful of the respondents connected brands with factors affecting their identity image as they perceived a brand name as a sign of a style, superior social position or wealth.

For some respondents, brands were not important and they believed they could receive the same benefits from non-brand-named goods as well as from brand-named products. One of the greatest motivations in preferring non-branded products was money as brand-named products are higher priced.

2. Do the children show signs of consumerism through their preferences and consumer behaviour?

Focusing on signs of consumerism among the respondents of the pilot case study some interesting data were revealed. Consumer culture is not a culture of saving but a culture of spending money, mostly on consumer goods. Therefore, I was interested whether the respondents receive an allowance and how they manage it. Most of the researched children (80%) said they received allowance and most of these children said they saved all their allowance (22%) or spent a part and saved the rest (35%) and only 5% said they spent it all. Therefore, according to the pilot case study, most of the respondents saved at least a part of their money which is not a typical sign for the consumer culture.

In the consumer cultures advertising is seen as one of the most powerful tools to make people buy particular products. According to the pilot case study, advertising did not seem to influence the respondents' perception of their consumer behaviour significantly as only as slight majority (54%) of them admitted that having watched an advertisement it had influenced them in a purchase of some products. Moreover, a high percentage of the respondents (85%) admitted they did not believe advertised goods would be better than those without any advertisement. Moreover, 82% of the respondents did not like to watch TV advertisements. A slight majority 51%, children confessed they had bought a product just because of a free present coming along with it.

Consumerism way of life prefers material values on the detriment of non-material ones. The pilot case study dealt with the origin of respondents' wishes. The respondents were asked to write down what they wished for the most for Christmas. Most of the respondents wished for material items. Most of these wishes were very general (e.g. *clothes*, *PC games*, *books* etc.) without mentioning any specifics of these items. Only 9% of the respondents mentioned specific brand names in their answers. One fifth of the respondents wished for things of a non-materialistic origin.

Another sign of consumer culture is the high importance of brands and one's possessions of brand-named products. The pilot case study asked the respondents about the importance of possessing brand-named products on one's popularity among peers. The aforementioned theoretical part shows that for consumer society brands represent an important value which may be responsible for one's socialization. Already four-year old children are capable of creating a

preference to particular brands and connect them with some information these brands carry.⁷⁸ Graboviy (Graboviy, 2011, p. 5) claims children who want to fit in must wear certain brands and possess certain products. The sample of respondents who participated in the pilot case study did not confirm this claim. Possession of brand-named products was seen as less important for one's popularity among peers for 61 % of the male respondents than for girls (44%). However, all in all, the majority (55%) of the respondents said that brands do not play an important role in one's popularity

To answer to the research question: "Do the children show signs of consumerism through their preferences and consumer behaviour?", in connection with the respondents of the pilot case study, consumerism and consuming way of life was not representative for majority of the researched sample of children and youth.

Czech society, as well as in any other society, is a living organism which undergoes some developmental changes. The Czech Republic shows some signs of consumerism. However, it is not a purely consumer culture yet. Nevertheless, the future development may change this situation. Already today, it is essential to acquire consumer skills which allow people to function in the world of the open market. People should be aware of their consumer possibilities and they should know how to obtain the benefits coming from the consumer environment within society.

According to social development in the future, these skills might become even more essential for life within society. Therefore it would be beneficial for individuals and society as a whole to introduce a system of consumer education at school. Today, Czech children's education in this sphere depends only on a particular curriculum of their school or on particular teachers. However, with the growth of market and rising stress on consumer awareness, it is a question of time when consumer education will become a regular part of school classes.

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