



Consumer Awareness Course



Readings | Exercises | Case studies | Quizzes



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Strategic partnership to develop open educational resources for teaching digital citizenship

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Abstract	<p>The Internet, with all its dimensions like social media or other virtual social spaces, includes environments where often the fact of being digital citizens means also being a consumer.</p> <p>Understanding the dimensions connected to this issue is one of the competences that future individuals need to have if they want to move into these digital environments. In a consumer-driven economy, the very act of consuming goods and services is a form of democratic participation, a form of vote.</p> <p>Buying a certain product or service is not only a selfish, individual decision, but a formal support for a company, its business model, business practices, production strategy, etc.</p> <p>Given the growing role of the private sector in our economic and political lives, democracy cannot only be exercised via the ballot box.</p>
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Introduction

The Internet, with all its dimensions like social media or other virtual spaces, includes environments where often the fact of being a digital citizen means also being a consumer. Understanding the dimensions connected to this issue is one of competences that future individuals need to have if they want to navigate safely in these digital environments, especially since these dimensions are connected to digital citizenship and democratic participation.

Online shopping has grown in popularity over the years, mainly because people find it convenient and easy to bargain and shop from the comfort of their home or office. One of the most enticing factors about online shopping, particularly during the holiday season, is that it alleviates the need to wait in long lines or search from store to store for a particular item. Some key concepts related to online shopping and the role of the consumer are as follows¹:

Online customers must have access to a computer and a method of payment. Generally, higher levels of education, income, and occupation of the head of the household correspond to more favourable perceptions of shopping online. In addition, increased exposure to technology increases the probability of developing favourable attitudes towards new shopping channels. In a December 2011 study, Equation Research found that 87% of tablet users made an online transaction with their tablet device during the early holiday shopping season.

A retailer or shop is a business that presents a selection of goods or services and offers to sell them to customers for money or other goods. Shopping is an activity in which a customer browses the available goods or services presented by one or more retailers with the intent to purchase a suitable selection of them. In some contexts, it may be considered a leisure activity as well as an economic one. The shopping experience can range from delightful to terrible, based on a variety of factors including how the customer is treated. The shopping experience can also be influenced by other shoppers. For example, research from a field experiment found that male and female shoppers who were accidentally touched from behind by other shoppers left a store earlier than people who had not been touched and evaluated brands more negatively, resulting in the Accidental Interpersonal Touch effect.

Like many online auction websites, many websites allow small businesses to create and maintain online shops (e-commerce online shopping carts), without the complexity involved in purchasing and developing an expensive standalone e-commerce software solutions

Why is this course needed?

The course is needed because it covers specific issues related to online shopping and consumer awareness, which young people often neglect or are unaware of. Therefore, the aim of the course is to cover the most important dimensions of consumer awareness in the digital world, such as:

- consumer activism which has supported the emergence of new businesses in line with certain core values such as environmentally friendly business practices or supporting the local economy,
- the emergence of new forms of consumer participation thanks to technology such as crowdfunding platforms,
- the emergence of new business models which escape consumer awareness, namely, business models relying on data for various purposes, such as targeted advertising for search engines or social networks,

¹ [https://www.worldwidejournals.com/indian-journal-of-applied-research-\(IJAR\)/recent_issues_pdf/2013/November/November_2013_1493099926_92.pdf](https://www.worldwidejournals.com/indian-journal-of-applied-research-(IJAR)/recent_issues_pdf/2013/November/November_2013_1493099926_92.pdf)



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- the limits of consumer power and the attempts at misleading or manipulating online consumers (for example, via green-washing, targeted advertising and monopolies or dominant market players locking consumers into certain consumption patterns by restricting consumer choices),
- the rights all people shopping online have as consumers and the application of those rights and responsibilities if products and services exploit and/or infringe the rights of others,
- the fact that digital citizens are also acting as entrepreneurs, actively selling products and services to digital consumers using social media to market their goods, online platforms to host their goods, digital delivery systems to ship their goods,
- existing consumer protection policies and frameworks which are effective and responsive to the interconnected nature of e-commerce.

1. Module 1 - Introduction to consumer awareness in digital environments

Upon completing this module, you will be able to:

- Explain the significance of consumer rights and responsibilities in digital environments
- Identify the areas where consumer rights and responsibilities relate to
- Categorize those consumer rights which are commonly violated or neglected
- Determine the interconnection between online and offline consumer rights and responsibilities
- Examine different aspects of online entrepreneurship
- Determine the quality of online advertising
- Evaluate misleading information contained in digital advertising.

Consumer rights and responsibilities

The Internet, with all its dimensions like social media or other virtual spaces, includes environments where often the fact of being a digital citizen means also being a consumer. Understanding the dimensions connected to this issue is one of competences that future individuals need to have if they want to navigate safely in these digital environments, especially since these dimensions are connected to digital citizenship and democratic participation.

More and more people are consuming goods and services online and the covid-19 pandemic has contributed to the expansion and permanence of online consumption as a way to satisfy our consumer needs.

Consumption in the online world comes with a great number of benefits that relate primarily to greater choice, lower prices, increased competition and quality increases that are to the benefit of the consumer. However, it also comes with a need for greater consumer awareness of consumer rights and responsibilities so that online consumption continues to benefit the consumer. Understanding the dimensions connected to this issue is one of the major competences that individuals need to have if they want to be safe and protected in the online world.

The European Union is committed to the prevention of the creation of "two-speed" consumers, who will have a different degree of protection, based on their accessibility to the digital market of goods and services (on and off-line consumers). Serious efforts have taken place in order to ensure that different rules do not apply for digital goods and services and for non-digital ones so that consumers have uniform protection from wherever they buy, whatever form the product they buy.

Developing a secure online environment where Europeans can safely practice online their consumer rights has been a top priority of the European Commission. Various rules and directives have entered into force that make it easier for EU member states to protect their consumers online. These rules involve a number of rules and measures that relate to:

- The removal of sites or social media accounts where scams have been identified,
- The request for information from internet service providers or banks in order to trace the identity of rogue online traders,
- The obligation to inform consumers when they search online, when a search result is being paid
- The right to be informed when purchasing digital services, with 14 days to cancel the contract.



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Key challenges for online consumers

Based on the Background Report G20 International Conference on Consumer Policy (2019)², the following challenges for online consumers have been pointed out:

- **Transparency and disclosure:** Transparency and adequate disclosures are important to building consumer trust and effective competition in the digital transformation (OECD, 2010). A lack of transparency and overly complex, legalistic, or otherwise inadequate disclosures about how consumer data is collected, used and shared, however, appears to be a common issue across the range of new developments connected to the rapidly changing IT environments.
- **Accountability:** New product ecosystems and business models can raise questions as to who is ultimately accountable and liable if something goes wrong in a consumer transaction. Accountability and liability may be difficult for consumers to ascertain in the case of interconnected devices and ecosystems. Consumers may have difficulty determining which part of the ecosystem (or service support) caused the issue or fault.
- **Inadequate consumer information and limited awareness:** consumers often face difficulties in finding information about how and where to make complaints, and identifying who is responsible for addressing disputes, especially when several parties are involved in a transaction. This may be partly due to a lack of ODR (Online Dispute Resolution) platforms that can be trusted to resolve consumer disputes. In addition, consumers may not have easy access to information about their procedural and substantive rights in the ODR process.
- **Consumers' vulnerability:** According to a study on consumer vulnerability by the European Commission, consumers may be more vulnerable to unfair commercial practices online as sellers may "take advantage of the limits and restrictions of this means of communication and convey misleading advertising and pre-contractual information". The online environment also provides new ways in which businesses can prey on behavioural biases, such as framing effects, loss aversion and overconfidence. For example, when shopping online, consumers may be more prone to harm arising from misleading reference pricing, drip pricing, baiting, time-limited offers, scarcity cues and default settings.

Basic concepts related to consumer awareness

Basic concepts related to consumer awareness, such as e-commerce, digital advertising, credit cards and online consumerism, secure transactions online, targeted advertising and misleading techniques.

Digital advertising

Briefly, traditional advertising covers things like adverts in printed newspapers and magazines, advertisements on billboards, radio and television, flyers in mailboxes, in-store brochures and posters, and so on. Digital advertising, on the other hand, refers to the advertising you find on the Internet, so it includes things like the business website and advertising a brand, products or services via the channels that use the Internet, e.g. social media channels and email.

The goal with any advertising is to reach consumers where they are, and now, they are mostly on their mobile devices. The advent of smartphones and the unprecedented accessibility it offers has reshaped the way people consume all forms of media, including advertising.

² <https://www.oecd.org/sti/consumer/challenges-to-consumer-policy-in-the-digital-age.pdf>



The fact that mobile is now the leading medium around the world means that any business that wants to prosper will have to advertise via this growing platform, and the only way to do that is via digital advertising.

The most important differences between traditional and digital advertising:

- **Targeted messaging:** With traditional advertising, you are buying a ‘spot’ in or on an advertising medium based mainly on how many people could be reached by that medium, instead of how many of the right people it could reach. In the case of digital advertising, you can be a lot more precise, even by reaching a niche market and a specific audience. So, instead of creating a blanket message for a blanket audience, with digital advertising you can tailor your efforts to be able to reach the exact audience you need to reach and in the way they want to be reached.
- **Cost-effective:** Advertising in newspapers and magazines or on billboards, radio or television can be very expensive. In addition, printing any material is costly and cannot easily be changed once printed. Moreover, there is always a cost involved in distributing any printed material. Digital advertising on the other hand is very cost-effective, with the potential to reach thousands of people with just a single post, and the ability to tweak and change advertising as your advertising campaign unfolds and in response to the results you get.
- **Real-time measurement:** Understanding which advertisements work the best and where to place those adverts is one of the most important ways to increase your profits, which is why tracking customers and knowing how they found you has been a question marketers have faced since the start of advertising. With traditional advertising such as a billboard or radio advert, measuring the return on your investment can be difficult, because it’s nearly impossible to find out how many people saw or heard the advert, and then being able to determine how many who did see or hear it ended up buying your product or service as a result. With digital advertising and the right tools, however, you can easily and quickly check on your advertising campaign and find out in real-time how many people are seeing your advert and, if you sell online, whether they are buying your product or service as a result of your advertising.

Targeted advertising

Targeted advertising is a type of Internet advertising that delivers promotional messages to a customer according to their specific traits, interests, and preferences. Brands get this information by tracking consumer profiles and activity on the Internet. Although there is a discussion to be held about the ethics of collecting and using personal data for promotional purposes, targeted advertising has proved its efficiency as a marketing channel.

As targeted advertising grows, online platforms get more and more data about their users and can offer advertisers different types of targeting. Here are the most popular of them:

- **Demographic targeting.** This type of targeted advertising focuses on the audience’s characteristics – age, gender, salary, nationality, and more.
- **Behavioural targeting.** The core of this type is potential customers’ on-site and purchasing behaviour. Platforms assemble data on the items users browse through and show ads according to these.

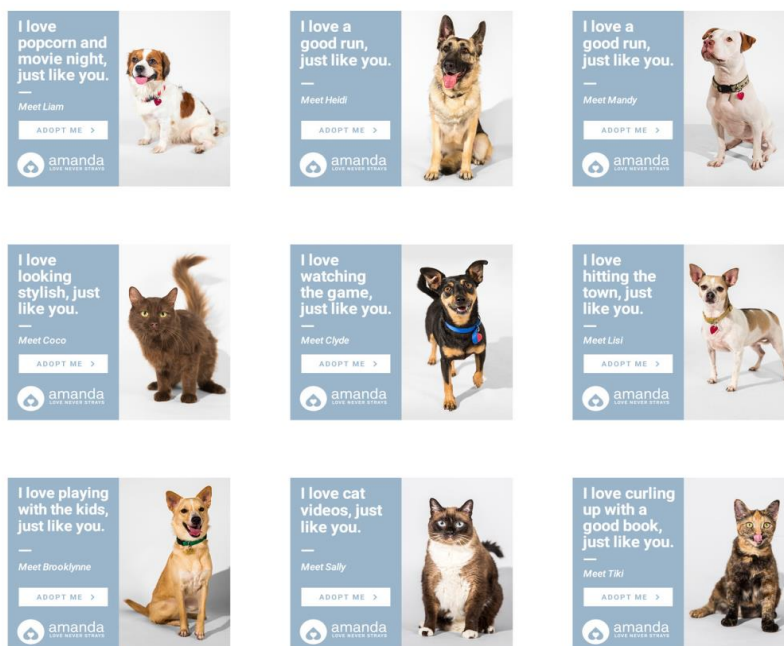
- **Contextual targeting.** Contextual targeting implies displaying ads based on a website's content. For instance, a publisher may show toy advertising on a parenting website.
- **Geographic targeting.** This type focuses on the potential buyer's location.
- **Time targeting.** The base for these ads are periods when users show the highest online activity. For example, ads occur from 4 PM to 8 PM, when people typically travel home from work.
- **Device targeting.** Advertisers can target potential customers according to the device they use.

An example³:

Amanda Foundation used behavioural and geographical targeting to find homes for animals that were spending their last days at shelters across Los Angeles. To increase the chances for pets, the non-profit showed ads to people who were the most likely to adopt a particular cat or dog.

The ads appeared on websites according to users' demographics and browsing behaviour. For instance, if a person was prone to a sedentary lifestyle and interested in small dogs, they saw banners with chihuahuas or toy terriers.

In the picture below, you can see the set of ads for cats and dogs in search of a home. Each message introduces the viewer to a suitable pet. The text highlights the traits that a specific animal and the ad viewer have in common.



Targeted advertisements and privacy

Online targeted advertisements have become increasingly controversial, due in part to what companies do in order to grow these massive networks. Google, Facebook, Twitter, and others receive

³ <https://sendpulse.com/support/glossary/targeted-advertising>

large amounts of data about us in order to promise their advertisers the ability to deliver hyper-targeted advertisements that are more likely to hit potential buyers than the competition.

Tech companies design products to encourage you to make bad privacy decisions and give them more information. These actions have far-reaching social impacts. We can now detect and target the most depressed, lonely, or outraged people in society. People are becoming more addicted to various forms of media, and our views have become more polarized than they may have otherwise been. Therefore, when we discuss privacy concerns regarding social media, search engines, music or video streaming services, and the like, targeted advertisements are the crux of the issue. Facebook would not have a Cambridge Analytical scandal if the company were not trying to sell more advertisements and increase profits.

False advertising

The practice of false or misleading advertising can be defined as:

- The act of using deceptive, misleading, or false statements about a product or service in an advertisement.
- Any advertising statements or claims that are deceptive, misleading, or false about a product or service that is being sold.

False advertising laws stipulate that consumers are entitled to know exactly what they are purchasing, along with the specific amount they are being charged for a property, good or service.

False and misleading advertising takes many forms:

- **Bait-and-Switch.** This occurs when a company advertises a product or service it never intends to provide. For example, an appliance store advertises a dishwasher at an unbelievably low price, while mentioning in the ad that supplies are “limited”. When customers arrive at the store, they are told that the advertised model is sold out and are shown more expensive dishwashers instead.
- **Misleading Photos or Illustrations.** Sometimes images included within an ad make an item look more attractive to consumers than it really is. For example, grocery store chains sometimes use photo enhancement software to enhance the actual appearance of food items so that you will buy them.
- **Price Deception.** Price deception is when a company uses false or misleading pricing in its ads for a product or service. For example, a clothing store may advertise that a shirt is on sale at half-price when that advertised shirt was never sold at a higher price, to begin with.
- **Unsubstantiated Claims.** This occurs when a company claims that its product will provide specific benefits to end users that have never been officially proven. An example: A holistic health company runs an online consumer advertising campaign that claims their all-natural nutritional supplement helps cure cancer. However, no medical data exist to validate that claim. As a result, a judge later orders them to stop promoting their product based on unsubstantiated claims.
- **Comparison Inconsistencies.** These happen when an advertisement compares one company’s product to a competitor’s only in areas where it is superior, leaving out the fact the other product is superior in other ways. By doing so, one company gains an unfair marketing advantage over others.



Question

False advertisements can be found in both online and offline environments. Research and find an online advertisement and explain why it is (or must be) a false or misleading advertisement. Check for its characteristics, the language used and the photos which accompany it. Present it to your colleagues and explain.

Secure transactions online

Online shopping is a modern blessing, but the risk of financial data being stolen can make it feel more like a danger. These steps need to be taken in order to make sure your online transaction is secure⁴:

- **Use a Secure Connection.** Make sure that both the Wi-Fi connection and the website URL that you are using are secure. Never share personal or financial data over a public Wi-Fi connection. If you must shop over public Wi-Fi, use a VPN (Virtual Private Network) to add security to the transaction.
- **Use a Trusted Website.** Verify the security of the website you're using by looking for "https" at the beginning of the URL and checking for the closed lock or unbroken key in the browser, which indicates that your data will be secure and encrypted when submitted on that website.
- **Read the Privacy Statement.** Any reputable site will clearly disclose how they protect and secure your personal information, including your credit card or banking data. Taking a few minutes to read the full privacy statement is worth it to ensure that you are comfortable with the company's privacy practices before you complete an online transaction.
- **Opt for Credit over Debit.** A credit card offers you far more protection from fraud than a debit card. It is a warning sign if a site only accepts debit cards or other forms of payment like PayPal. Always use a credit card for online transactions, especially if it is a new company or website.
- **Keep an Eye on Your Accounts.** Sometimes the most crucial time to verify the security of an online transaction is after the fact. Keep copies of all confirmation and order numbers, and watch your credit card statements closely for any discrepancies. If you spot anything suspicious, alert the credit card company immediately.
- **Credit Card Fraud.** Credit card fraud is the act of stealing a cardholder's account information to buy goods and services or take out cash advances. It is also one of the biggest fears of people who use credit cards for online transactions.

Defending your rights online

Lockdowns, the need for social distance, but also the growing familiarity of consumers with online shopping have led to the exponential growth of e-commerce. Although online purchases experience a rapid increase, the rate of satisfied consumers remains very low, with only 50% of the consumers intending to continue to shop online after even the end of the covid-19 pandemic. But again, 39% of

⁴ <https://www.safewise.com/online-security-faq/online-transaction-secure/>

the consumers continue to mention their intention to continue to shop online after the end of the pandemic.

Consumers need to be aware of all the issues that may compromise their consumer rights. These issues are indefinite and may range from a possible delay in receiving the products, to fraudulent or incorrect transactions (receiving other items than the ones received).

Some basic advice that can safely guide you in the online consumer environment include amongst others:

- Prefer to shop from well-known websites
- Get informed about the websites you purchase goods from; customer reviews can be very useful.
- Pay attention to the basic information provided for the online store on its website (eg. store location, contact details, return policy, terms of purchase, privacy policy, etc.).
- Beware if prices seem unusually low.
- Pay attention to the overall look of the website and be wary if it looks amateurish and there are many spelling or syntax errors.
- Look for the SSL protocol on the website of the e-shop you choose; when SSL is enabled, the letters "https" in front of the web address are visible. "S" means "secure".
- Look for the symbol of the locked padlock. This is a symbol for secured transactions.
- Prefer payment methods that provide more security and flexibility, such as cash on delivery, credit or debit card (preferably prepaid) and PayPal.
- Check your debit/credit card statement regularly to make sure that there is no unauthorized activity in your account.
- Never store your debit/credit card details on any online shop and do not give your credit/debit card details via email and phone.
- Do not provide more information than what is needed for a purchase, for example, do not provide your social security number, account numbers etc.
- Take notice of the online store's policy on personal data, specifically what information is stored during the online transaction and how it is used.
- Install an antivirus program and a firewall on your computer and be careful to receive regular updates.
- Avoid online financial transactions from Internet cafés, public libraries and other communal computers.

Online entrepreneurship

The explosion of the internet has irrevocably changed the face of business. Although it can seem like the internet is the be-all and end-all of business activities, it is always best to take into account the needs of any business and to weigh the advantages and disadvantages of including the internet in a business model⁵.

Advantage: Potential Access to a Global Market

The internet is an excellent tool for increasing the visibility of a business. The internet overlooks physical borders, thereby giving products and services heightened exposure to a global audience. This

⁵ <https://smallbusiness.chron.com/advantages-disadvantages-business-using-internet-business-activity-27359.html>

can lead to increased sales, as a business offer reaches new markets that would otherwise be beyond physical reach.

Advantage: Reduced Marketing Costs

With the rise of the internet, there has been a huge increase in various social media platforms. These platforms that are designed to connect people with one another become powerful, relatively low-cost marketing channels that can be utilized by both large and small enterprises.

Advantage: Automated Systems and Resource Sharing

The internet has enabled a million ways to can make life easier for business owners. Bookkeeping and customer service care can be done online and solutions that automate how customers purchase goods and services are easy to find. In short, it can streamline processes while saving valuable work hours from performing tedious tasks. In addition, the internet enables people to share knowledge and information quickly and easily. Whether you are sharing documents or best business practices, emails, apps, webinars and everything in between, sharing resources has become easy and efficient.

Disadvantage: Potentially Lower Profit Margins

The internet has upped the market for many different types of businesses. Although this has made it easier for customers to access products and services, the internet has also made it easy for customers to access the products and services of competitors, as well. To be at the forefront of customers' minds, businesses have resorted to slashing prices drastically, which has also drastically reduced profit margins.

Disadvantage: Reduced Physical Interactions

Some of the most creative ideas are borne out of the face-to-face interactions that people have with one another. While the internet has succeeded in connecting people to one another, it cannot adequately replicate the human interactions of communicating face-to-face with colleagues and customers.

Disadvantage: Negative Reviews

People now take to social media to voice their concerns and their viewpoints about a business. People are more likely to complain than they are to compliment a business, and this can damage the reputation of a company. Plenty of examples can be found of complaints that have gone 'viral' and that have forced businesses to change their strategies or change their products, resulting in a loss of revenue.

Consumer protection

National authorities are responsible for enforcing consumer law. To tackle cross-border issues, their actions can be coordinated at EU level. Coordinated action is key to protecting consumers in the digital single market.

International cooperation is gaining importance because of the globalization and digitalization of the economy. The number of consumers affected by fraud online is much larger than in traditional forms of commerce. In order to create an environment where consumers can participate in online trade with confidence, it is essential to ensure that consumers enjoy concrete rights and are protected from unfair commercial practices and that mechanisms exist to quickly address any problems arising. To

this end, effective international cooperation between consumer protection agencies or other relevant bodies is paramount.

Several agencies exist for the protection of consumers internationally, such as the International Consumer Protection and Enforcement Network (ICPEN). It is a membership organization consisting of consumer protection law enforcement authorities from across the globe. ICPEN provides a forum for developing and maintaining regular contact between consumer protection agencies and focusing on consumer protection concerns. By encouraging cooperation between agencies, ICPEN enables its members to have a greater impact on their consumer laws and regulations.

At a national level in Europe, when a trader infringes consumer rights, public authorities or consumer rights organizations can apply for an injunction to stop the malpractice. An injunction is an order granted by a court or an administrative body that defends the collective interests of consumers in the internal market. An injunction is taken in the country where the infringement originated, but protects consumers across Europe.

Country specific information on the protection of consumers

Greece

KEPKA Consumers Protection Centre

KEPKA is a non-governmental, non-profit, independent Consumers' Organization. Its main activities are raising consumers' conscience in Greece and protecting consumers' rights, informing consumers on products, services, economic interests, health, nutrition, environmental problems, human rights, ethics and urging the Greek Government, the European Commission and the European Parliament to develop a consumer policy towards the improvement of the quality of the consumers' and citizens' lives.

Telephone number: +30 2310 233333, +30 2310 269449

Website: <https://www.kepka.org/>

EKPIZO- Consumers Association 'The Quality of Life'

EKPIZO- Consumers Association 'The Quality of Life' was established in 1988 aiming at protecting consumer rights and improving the quality of life.

Telephone number: +30 2103304444

Website: <https://www.ekpizo.gr/en>

BIOZO- Consumers Association

BIOZO- Hellenic Consumers' Association (also known as 'BIO-Consumers for Qualitative Life'). The main purpose of the Consumers Association "BIO-CONSUMERS FOR QUALITY LIFE" is the formation of a massive and dynamic Union with a lively presence and daily action at local, national and international level, with the aim of effective protection and promotion of social benefits. of all kinds of consumers, the improvement of their safety, the continuous upgrade and improvement of their quality of life as well as the general promotion of the interests of the consumer at local, regional, and national level.

Telephone number: +30 210 522 23 23

Website: <http://www.biozo.gr/>

European Consumer Centre Greece

The Center provides information and advice to consumers who supply products and services in the European Union, Norway and Iceland, so that they know their rights and conduct secure



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transactions in accordance with current consumer protection legislation. It also deals with consumers who have a cross border contract that is now in dispute.

Telephone number: +30 2106460862, +30 2106460814

Website: <https://www.eccgreece.gr/el/european-consumer-center-greece/>

Romania

ANPC - Autoritatea pentru protectia consumatorilor

ANPC closely monitors the market and ensures that the rights of consumers are respected by economic operators, and that the commercial act is fair, legal and fair without prejudice to any of the parties. They provide practical advice on "digital rights" of consumers in accordance with EU law. ANPC receives and resolves the notifications of the associations for consumer protection, as well as the notifications of the individuals regarding the violation of the consumers' rights.

Contact: +40 21 307 67 66

Web: <https://anpc.ro/>

ECC Romania - Centrul European al Consumatorilor România

ECC is a directorate within the National Authority for Consumer Protection (ANPC) that handles and resolves, amicably, cross-border complaints. They offer people free help when having consumer problems with a product or a service bought in another EU member state. They give free information on rights when travelling in another EU member state and free support when people have a complaint against a company from another EU member state.

Contact: +40 021 307 67 64

Web: <https://eccromania.ro/contact-ecc/>

Cyprus

Consumer Protection Service

This service is a division of the Ministry of Energy, Commerce and Industry. It aims at the most effective protection of consumers' safety and economic interests, as well as the development of a legal framework that will ensure conditions of fair competition in the market. In addition, its aims include the improvement of consumers' welfare in terms of price, choice, quality and safety and the empowerment of consumers through better access to accurate information.

Consumer Helpline: 1429

District Offices contact numbers:

Larnaca/Famagusta – 24 816160

Limassol - 25 819150

Pafos – 26 804617

Cyprus Consumers Association

It is a Cyprus agency, whose aim is to safeguard the consumers' rights and represent consumers in all local and international bodies dealing with consumer matters. The agency monitors the effective implementation of the legislation and regulations regarding consumer protection and consumer rights, provides information on Cyprus law regarding consumer protection and it handles complaints by consumers on faulty, damaged or bad quality products.

Website: <https://www.katanalotis.org.cy/en/>

Contact: 22516112



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Verbraucherzentrale (consumer center)

The consumer centres are independent, mainly publicly-funded, non-profit organizations. The aim of their work is to inform, advise and support consumers in questions of private consumption. They provide an overview of confusing offers and a clear view of complex market conditions. In addition, they identify health or environmental aspects that can influence purchasing decisions.

Web: <https://www.verbraucherzentrale.de/>

Exercise 1: How to spot a fake advertisement

Objectives:

- Understand the techniques used in online advertisements
- Think critically about the features of an online advertisement
- Apply some tips to recognize fake advertisements

Duration: 20 minutes

Tools: pen, piece of paper / forum

Methods: writing down answers, classroom discussions, description, comparison

Description of the exercise: By using some tips, you will decide whether certain ads are fake or real.

Tasks:

- Read the following tips on “How to spot a fake ad”

How to spot a fake ad⁶

- ✓ Find out who posted it. Always look into whether an advertiser appears legitimate. Is it a limited company? Does it have a business address or contact details beyond a generic email? Is its website incomplete or lacking in detail?
- ✓ Avoid anything with errors. If an ad has odd formatting, strange or poor-quality images, or spelling/grammar mistakes, don't click on it.
- ✓ Preview the true URL. You can see where a web link is heading without clicking it by hovering over it with your mouse.
- ✓ Avoid those that look dodgy – a long jumble of numbers or letters is a clear giveaway.
- ✓ The claim game- Be wary of ads making eye-catching financial or health claims, from products that will supposedly reduce your risk of getting coronavirus to schemes that will help you get rich.
- ✓ Report it. If you think you've seen a fake ad, report it using the tools provided by Facebook, Google and other platforms. You can also complain about online advertising to the Advertising Standards Authority.

⁶ <https://www.which.co.uk/news/2020/07/fake-ads-real-problems-how-easy-is-it-to-post-scam-adverts-on-google-and-facebook/>



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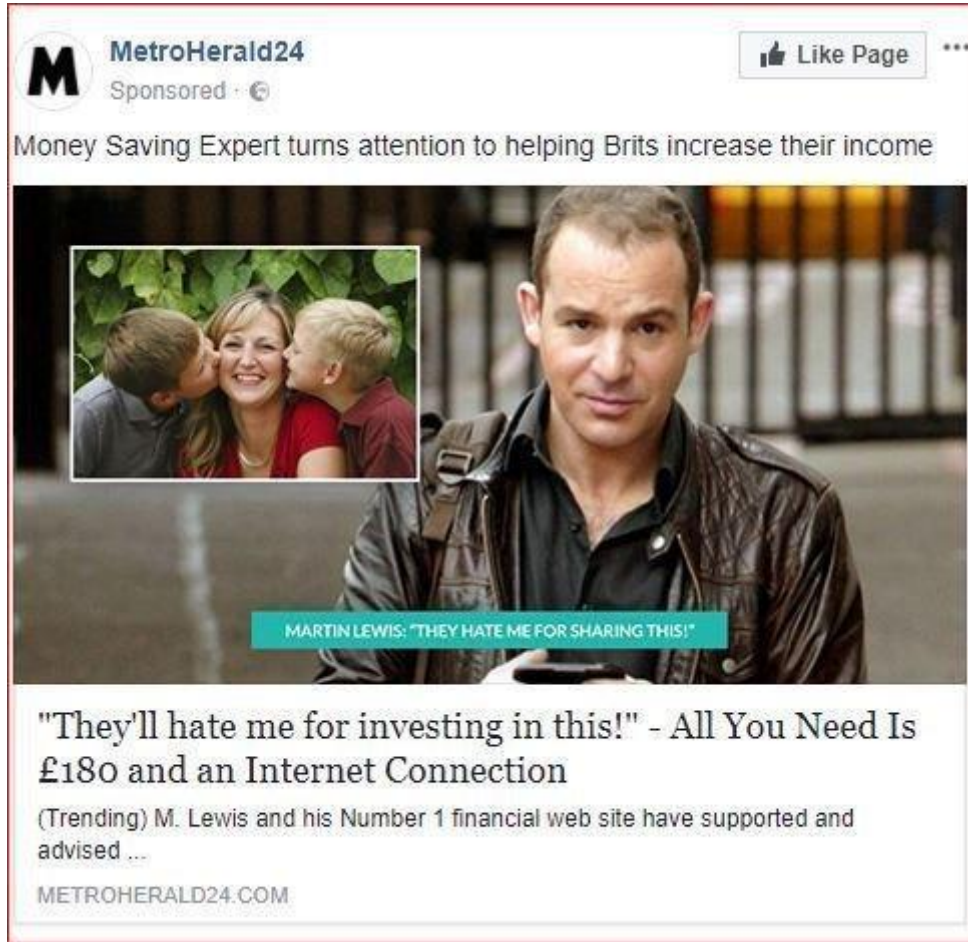
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- Look at the following ads and comment on whether they seem fake or real:



MetroHerald24
Sponsored · 🌐

Like Page

Money Saving Expert turns attention to helping Brits increase their income

MARTIN LEWIS: "THEY HATE ME FOR SHARING THIS!"

"They'll hate me for investing in this!" - All You Need Is £180 and an Internet Connection

(Trending) M. Lewis and his Number 1 financial web site have supported and advised ...

METROHERALD24.COM



remedii
WATER

Want to lose weight
the easy way?

Get the remedii

- Share your answer with your colleagues and discuss

Forum

Objectives:

- To recognize common issues related to consumer awareness
- To understand consumers' rights in online environments
- To critically analyze the information provided through online advertisements

You are invited to describe/ write down what you already know about the topic "Introduction to consumer awareness" in the forum Know-Want-Learned.

Tasks:

- Write down your answers
- Share them with your colleagues

2. Module 2 - Ethical considerations and risks for online shopping

Upon completing this module, you will be able to:

- Understand the basic ethical considerations and risks related to shopping online
- Compare different online payment services such as PayPal
- Examine several online sales websites based on their trustworthiness
- Recognize ethical or unethical offers when shopping online
- Describe the connection between consumers' rights and refund practices
- Recognize examples of ethical or unethical practices when advertising or selling products online
- Determine the correct use of a credit card when shopping online
- Interpret behaviours related to the addiction to online sales
- Evaluate the terms and conditions of products sold and bought online
- Apply safety measures when shopping online

Introduction

A broad definition of e-commerce is the use of telecommunications and computers to facilitate the trade of goods and services. E-commerce technology is considered the new wave of IT. It is an important trade channel without distance between products and consumers. Online retailing activities have grown dramatically in the past few years and are poised to grow even more so. E-commerce provides information to visitors and allowed retailers for targeting, positioning and delivering goods and services to match their needs and wants continuously. Some issues, such as privacy, security and other ethical problems continue to be hotly debated. For example, recent research conducted on 1.009 USA consumers indicated that one of four American consumers wouldn't shop online because of Internet security concerns.

The incredible growth of e-commerce presents ethical issues by the way the Internet represents a new environment for unethical behaviour. Although many businesses are acknowledging the importance of e-commerce and online retailing activities, little attention has been given to the business community's perceptions of the ethicality of this new medium. Although there are many different types of Internet sites (such as online newspapers, portals, free down-load sites, customer to customer sites like eBay) but this Module is more focused on online shopping sites like "amazon.com" and 'eBay.com' so forth.

It takes time to integrate morality into e-commerce activities (Mahmoud et al., 2006). According to Albers-Miller⁷ "when there is a lack of fear of punishment, people do engage in inappropriate behaviour" and the online retailing has paved the way for many new forms of aberrant behaviour, of which some are entirely new and others are technologically updated versions of long-standing ethical debates (Freestone and Michel, 2004)⁸. Internet involves different mediums including television, telephone lines and print. Thus, these unique characteristics make the Internet difficult to regulate.

⁷ Albers-Miller, N.D., 1999. Consumer misbehaviour: Why people buy illicit goods. J. Cons. Market, 16: 273-287. DOI: 10.1108/07363769910271504

⁸ Freestone, O. and V. Mitchell, 2004. Generation y attitudes towards E-ethics and internet-related misbehaviours. J. Bus. Ethics., 54: 121-128. DOI: 10.1007/s10551-004-1571-0

Ethical issues related to online shopping: safety

The major ethical issues companies face when doing business related to e-commerce are privacy, security, trust, intellectual property rights, and some environmental issues.

The importance of being safe while shopping online cannot be overstated. Online shopping offers the benefits of price comparison and the convenience of being able to shop at any time. The biggest drawbacks to online shopping are privacy and security, which can cause financial loss and unwarranted advertisements. When it comes to shopping online, one needs to know what safety features to look for in order not to become a victim of financial fraud.

Some terms related to online security and safety when shopping online are as follows⁹:

- Cookie: a small packet of data that helps websites keep track of your visits and activity
- NFC (near-field communication): a method to wirelessly share information to share contacts, websites, and images; NFC technology allows for mobile wallets to pay in stores
- Mobile Wallet: a digital service that keeps payment information (debit/credit card, banking information, etc.), loyalty club information, reward information, etc. in a mobile location
- HTTPS: the secure version of the standard “hypertext transfer protocol” (HTTP) a web browser uses when communicating with websites; the “S” in HTTPS stands for “secure”.

Buying an item online

Secure websites should only be used when making purchases online. Characteristics of safe websites include:

- Website address: the website address should begin with https://. The ‘S’ stands for secure.
- Valid certificate: the valid certificate for a website tells a user who has registered the site. A warning about an out-of-date certificate means a website should be avoided.
- Padlock symbol: the padlock symbol in the address bar next to the website address indicates a secure website
- Address bar: many browsers have a green address bar when a website is secure. It is red when the website is unsafe.

Each Internet browser displays information differently; therefore, lacking a locked padlock may not necessarily mean a website is not secure. The most reliable way to determine a website’s security will be the https:// at the beginning of the website address.

NOTE: Remember that a secure website does not always mean the seller is honest.

Activity 1

You are asked to visit a shopping website of your choice and review the website for security and safety. If you have never purchased items online, you can visit common, online shopping platforms, such as

- Amazon: <https://www.amazon.com>
- Ebay: <https://www.ebay.com/>
- Target: <https://www.target.com/>

⁹ <https://georgia4h.org/wp-content/uploads/Grab-Go-Online-Shopping-Being-Safe-While-Shopping-Online-Lesson.pdf>



Browse the site, compare items, and add an item to your electric cart. You will continue the steps to purchase the product, but you will not enter any personal/payment information. Then, evaluate your shopping website of choice. While at the homepage of the site, you should answer these questions:

- Does the web address in the browser start with https rather than http?
- Does the site display a postal address and a phone number?
- Does the site have a return policy?

Discuss your findings and decide on the security issues of these popular sites.

Activity 2: Deleting cookies

A cookie is a small packet of data that helps websites keep track of your visits and activity. By themselves, cookies generally do not pose a risk to the user. In fact, cookies can help a user remember passwords, preferences, or similar products when shopping online.

However, some websites can track usage across various websites to gather analytics of a person's web-browsing behaviour and can capture information the user is not aware of. For example, if you go to a website that hosts online advertising from a third-party vendor, the third-party vendor can place a cookie on your computer. If another website also has advertisements from the third-party vendor, then that vendor knows you have visited both websites. The advertisers are generally not interested in a specific person's browsing history; they typically are looking at trends across captured information for thousands of Internet users.

Nonetheless, it is still important for the person to periodically "clear" the cookies stored in their Internet browser.

Watch the video "How cookies can track you"

(https://www.YouTube.com/watch?v=QWw7Wd2gUJk&ab_channel=SimplyExplained) and then go to the locations of cookies and how to manage them. Different browsers offer different ways to configure settings and clear cookies.

Simple questions

Based on the results of these activities, a summary to guide everyone to safe online shopping can start with some basic questions when making online transactions:

- *Where am I going?* Check the URL bar to be sure the link you are about to click is not redirecting you to a secondary site that might capture your personal information.
- *What am I sharing?* Anytime you are shopping or selling online, your information could be compromised. Are you giving out account numbers, your Social Security number or passwords?
- *Am I respecting others?* If you are playing a game on Grandma's phone, it is easy to hit "Buy" in the app store. Be sure to get her permission first.
- *Do I understand the charges?* Before clicking "Buy now," be sure you understand the fine print. Will there be additional charges for shipping, enrollment fees, special offers or rewards programs?
- *Who do I tell?* If you have been defrauded, notify the site, email carrier, website host or social media company. Then report it to your local consumer protection agency.



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- *Where can I get- and give- reliable advice?* Reviews are sometimes biased. Crowdsourcing more reliable product feedback on social media and adding your voice.

The most common privacy and security risks of shopping online

Privacy risk is sometimes called intimacy risk. E-shops usually register all personal information of their customers, not only the data they are willing to give when finishing the acquisition forms but jointly information concerning their activity on the website, making a profile for every client. This would not be such a big issue if the e-shops use the data only for their own interest, yet more frequently customer databases are sold to third parties, exposing consumers to unwanted advertising messages.

Adware

Malicious websites often contain pop-up ads that advertise some incredible promotions (like saying you won a free PS4 or so). If you click on them, you will either be asked to share sensitive data (like credit card details and personally identifiable information), or your device will directly get infected with other types of malware (spyware, key loggers, or ransomware).

Even worse, you might be exposed to such ads on legitimate websites, too. While they are normally secure, some hackers might be able to exploit some vulnerabilities (if the website has not done its latest security update, for example), and inject malicious ads into the platform.

You should also know that the malicious part of the ad could trigger if you click on the “X” to close it as well.

Fake Online Stores

Cybercriminals set up fake shopping platforms to trick users into wasting money or revealing sensitive data. They normally try to imitate legitimate online retailers, claim they work with them or invent their own made-up retail brands. Usually, one of two things will happen if you spend money on a fake online store:

1. The hacker behind the scam will log all the data you type in, stealing your credit card details and personal information (they might even ask you for info like your Social Security Number).
2. The website is only set up to receive payments from users. However, the products that are advertised do not actually exist. Therefore, if you buy something, you will never get it. Or, you might receive the product, but it will be something else entirely or just an empty box.

Of course, there is no guarantee that both of those things will not happen on certain fake websites – especially if the scammer is very greedy, and wants both your money and personal/financial data.

Fake online retail websites are usually promoted through phishing messages and emails. The recipients’ contact details will either be acquired through a different phishing scam, or they can be bought off the deep web for a pretty small amount of money.

Identity Theft

Not many people know this, but one of the main security risks of shopping online is having your identity stolen. Essentially, cybercriminals aim to steal as much personally identifiable information from you as they can (your full name, mobile number, email address, physical address, etc.). Once

they have it, they either auction it off on the deep web, or they use it in other scams or to impersonate you.

According to statistics, most identity thefts occur during holiday shopping, seeing as how around 43% of consumers reported they became the victims of identity theft during such periods.

Identity theft normally occurs on fake websites, but legit online retailers can expose their own users to something like that if they suffer a data breach, or if their platforms become infected with malware.

Unencrypted Data

Websites that do not use SSL encryption (the ones whose URL address starts with “http” instead of “https”) are a big online shopping security risk. Why? Because the info you share on those platforms is not encrypted, meaning it is very easy for hackers to monitor it if they want.

You can always take a risk if the website has decent offers (unless they are phishing attempts, of course), but keep in mind that even Google is now marking non-HTTPS websites as being unsecure.

Fake Apps

Many online retailers have their own dedicated apps, and cybercriminals sometimes try to imitate them by creating fake versions. The main goals are to steal your credit card details, login credentials, and any other personal information they can get.

Like identity theft, fake apps seem to be used by hackers during holiday shopping seasons – likely because shoppers are not paying as much attention then, and are rushed to find discounts.

You would think fake apps are not such a huge online shopping security concern since they can be easy to spot, but Apple’s App Store alone has been plagued with hundreds of them.

Data Breaches

A data breach is when a cybercriminal gets unauthorized access to a website (either through phishing, malware or by exploiting vulnerabilities). Most data breaches cause retailers a lot of financial damage, but the real victims are the users who have their financial and personal information stolen.

You would think data breaches would not happen too often, but you would be wrong. Back in 2018, a record number of breaches were reported at big brands like Adidas, Best Buy, and Ticketmaster (among many others).

Unsecured (And Potentially Secured) WiFi

Shopping over unsecured WiFi is never a good idea. Sure, it might be extremely convenient to buy the latest mobile device or clothing item while sipping your coffee at your favourite place downtown, but it is also very dangerous if the network is not secured.

How can you tell if a WiFi network is secured or not? Simple – if it does not require a password to log in, it does not use any encryption. That means your online connection to any retailing platform is not encrypted. Therefore, any hacker who might be targeting the WiFi network could easily eavesdrop on your traffic. If they do that, they can see all the info you share with the retailer’s server, such as:

- Credit card details
- Email addresses
- Login credentials
- Any personal information

Ransomware attacks

Ransomware attacks became difficult and troublesome. This can be a variety of attack that restricts access to your pc or your files. Hackers can then demand payment for the restriction to be removed. Cyber criminals can use website popup advertisements and phishing emails that contain malicious attachments to trick internet buyers. Such pop-ups and emails typically contain unbelievable deals that if clicked on can either lock the screen or encrypt files on the systems drive.

Ethical consumerism online and offline

Ethical consumerism (alternatively called ethical consumption, ethical purchasing, moral purchasing, ethical sourcing, and ethical shopping also associated with sustainable and green consumerism) is a type of consumer activism. It is practised through the buying of ethically made products that support small-scale manufacturers and local artisans, protect animals and the environment, and boycott products that exploit children as workers, are tested on animals, or damage the environment.

Regarding the areas of concern on ethical shopping, the Ethical Consumer Research Association, the alternative consumer organization, collects and categorizes information of more than 30,000 companies according to their performance in five main areas, composing the Ethiscore:

- Environment: Environmental Reporting, Nuclear Power, Climate Change, Pollution & Toxics, Habitats & Resources
- People: Human Rights, Workers' Rights, Supply Chain Policy, Irresponsible Marketing, Armaments
- Animals: Animal Testing, Factory Farming, Other Animal Rights
- Politics: Political Activity, Boycott Call, Genetic Engineering, Anti-Social Finance, Company Ethos
- Product Sustainability: Organic, Fairtrade, Positive Environmental Features, Other Sustainability¹⁰

This “Ethiscore” can be applied to both online and offline purchases. It is advisable to check the aforementioned parameters when considering buying a product or service in both offline and online environments.

Online shopping addiction

A shopping addict is someone who shops compulsively and who may feel like they have no control over their behaviour. According to research, some people develop shopping addictions because they essentially get addicted to how their brain feels while shopping. As they shop, their brain releases endorphins and dopamine, and over time, these feelings become addictive. It is also claimed that 10 to 15 per cent of the population may be predisposed to these feelings.

¹⁰Rob Gray, Dave Owen and Carol Adams, "Accounting and accountability : changes and challenges in corporate social and environmental reporting"

The short-term effects of a shopping addiction may feel positive. In many cases, you may feel happy after completing a shopping trip. However, these feelings are often mixed with anxiety or guilt, and in most cases, the guilt or anxiety may propel you back to the store for even more shopping.

The long-term effects of shopping addiction can vary in intensity and scope. People with shopping addiction often spend beyond their means. Although it may appear less harmful than other forms of addiction, such as drug or alcohol abuse, shopping addiction can and does create serious problems. Financial problems are the most obvious problems associated with compulsive shopping¹¹.

Without anything to stop the issue, people with this issue often spend until they absolutely can no longer buy new things. This may mean they have run out of money, maxed out their credit cards, and are unable to borrow funds to continue to feed the addiction. Shopping addiction may cause financial and even legal problems if those who suffer are unable to fulfil their other financial obligations because of their addiction.

People with compulsive shopping disorder may resort to borrowing money from family and friends in order to fuel their addiction. Relationships with loved ones may grow strained over time because people with shopping addiction have a tendency to continually borrow even if they lack the capacity to pay back their debt.

The shame and desire to hide spending often strains marriages and relationships. This can lead to strained or broken relationships because even patient and loving partners eventually become unable to cope with the consequences of the addiction.

In some cases, compulsive shopping affects the person's credit score, which may prevent him or her from buying a home or a reliable vehicle. In some cases, low credit scores may affect the ability to be hired for a job. Severe cases of shopping addiction may also lower a person's ability to work, and online shopping during work hours may lead to job termination.

Left unresolved, compulsive shopping can become just as problematic and self-destructive as almost any other form of addiction.

Some tips on ethical issues:

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

¹¹ <https://blackbearrehab.com/mental-health/behavioural-process-addictions/compulsive-buying-disorder/>



None of these is “bad” per se, but a balance needs to be found in order not to have a race to the bottom (too much advertising)

Exercise 2: Online shopping addiction

Objectives:

- Understand the symptoms and effects of online shopping addiction
- Realize the impact this addiction has on people’s lives
- To decide on the advice for someone who is addicted to online shopping
- Formulate feedback to your colleagues

Duration: 20 minutes

Tools: pen, piece of paper / forum

Methods: writing down answers, classroom discussions, description, comparison

Description of the exercise: Many people suffer from shopping addiction, especially in online environments. You should formulate your response to someone who is addicted to online shopping. You will exchange this advice with your colleagues and discuss it.

Tasks:

- Read the following description:

“Your friend Sam lately manifests the following signs:

- The act of shopping causes him feelings of euphoria or a “high.”
- His urge to buy products online, often unnecessary ones, is overwhelming and must be gratified instantly.
- He often starts online shopping with the intention to buy only a few items and ends up buying much more than he intended.
- He is in debt.

He asks for your advice to stop this addictive behaviour. What would you advise him?”

- Think of some tips to give him in order to help him see and overcome the problem. Write down your answers
- Discuss with your colleagues your answers
- Discuss with the trainer/ teacher to verify the correct answers.

FOR TRAINERS

Fortunately, there are some things you can do to manage your shopping addiction.

- Destroy all credit cards and delete all digitally stored credit card numbers. Instead, pay for needed items in cash or debit card. For big-ticket items, you can elect to pay by hand-written check.
- Tell your loved ones about your problem and ask them to help you in your recovery.
- Write a shopping list AND stick to it.



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- Avoid things like online stores or TV shopping channels. Ask a loved one to block these sites and channels on your computer, phone, and television, and then secure the password to unlock these items.
- Whenever you feel the urge to shop, acknowledge it, and then do something constructive such as exercise, or take up a hobby that does not require you to spend.
- Consider ways to make it more difficult for you to spend money impulsively, such as making your money harder to access.
- Most importantly, seek treatment. Shopping addiction is a serious and complex problem. Once your brain has become accustomed to the high and instant gratification of compulsive shopping, you will need support to make lasting change. Support groups are waiting to help, and licensed mental health Counsellors can help make change easier with coaching and evidence-based plans.

Lessons learned: Addictions are everywhere and they are not easy to recognize or treat. In case you demonstrate addictive behaviour to online shopping, or a friend of yours, seeking treatment is the best way to deal with it.

Forum

Objectives:

- To recognize common ethical issues related to online selling and buying
- To understand how security and privacy can be protected while shopping online
- To become an ethical consumer

You are invited to describe/ write down what you already know about the topic “Ethical considerations and risks for online shopping” in the forum Know-Want-Learned.

Tasks:

- Write down your answers
- Share them with the rest of the participants and discuss.

Supplementary reading

- The challenges of copyright in the EU, Available at:
[http://www.europarl.europa.eu/RegData/etudes/BRIE/2015/564380/EPRS_BRI\(2015\)564380_EN.pdf](http://www.europarl.europa.eu/RegData/etudes/BRIE/2015/564380/EPRS_BRI(2015)564380_EN.pdf)
- Citing references: <https://libguides.reading.ac.uk/citing-references>

3. Module 3 - Online marketing

Upon completing this module, you will be able to:

- Understand and identify different strategies and techniques of online marketing
- Explain similarities and differences between traditional marketing methods and online advertising
- Consider the format and structure of online advertisements
- Explain why social media use specific marketing strategies
- Determine the effects of email marketing
- Recognize the influence that YouTubers, influencers and celebrities exert on consumers through online marketing
- Evaluate online marketing techniques
- Distinguish between different types of online marketing
- Define risks behind online advertising
- Justify the online marketing techniques on social media
- Evaluate the role of YouTubers, influencers and celebrities in today's online marketing and advertising
- Match different types of online marketing to certain products and services
- Critically evaluate online advertisements

Introduction

Marketing is carried out with the intent of reaching out to a maximum number of people in exchange for minimum cost. When the Internet was still in its formative years, people working in marketing used to depend on traditional media such as television, radio, handbills, billboards, newspapers, and magazines. Today, the Internet is a premium source for promoting businesses. There has been a rapid rise in the number of internet users in the last few years. Thus, the Internet is a lucrative place to promote any business.

Internet (or online) marketing refers to any form of advertising or marketing on the web. It's an all-inclusive term for promotions shared via emails, social media posts, paid advertisements displayed on search engines, etc. As users get younger, companies have shifted their marketing strategies to the Internet, where they can reach a larger, more relevant audience at a lower cost than traditional advertising options¹².

With the right online marketing strategies, small and medium businesses are finding new ways to compete against big companies. Even with a limited budget, companies are able to get creative and effectively reach customers at each stage of the buying cycle. Be it when a consumer is searching on Google while considering a purchase or at the final stage before checkout, they will see the marketed brand at every step of the way.

¹² https://ads.google.com/intl/en_in/home/resources/internet-marketing/

Offline- online marketing

The goal of traditional marketing and online marketing are the same – to attract and drive visitors of advertising to buy the product thereby increasing the business profit. Let us see the difference between the two approaches below:

Traditional Marketing	Online Marketing
It is difficult to measure. You cannot know how many people read your advertisement and how many took favourable action upon viewing it.	It is measurable. You can know the number of people who viewed the online advertisement, and the number of ones who purchased the product.
It is not cost-effective.	It is more cost-effective.
It is not so good for brand building.	It is fast and efficient for brand building.
In some way, it interrupts regular activities of users such as television advertisements, interrupts the program you are watching, billboards divert the focus of the driver, etc.	It is not interrupting. The user can attend online advertisements as per his/her convenience and preferences.
It may leave users' queries unanswered as printing or narrating complete information about the product or service may not be always feasible.	It can provide maximum information about the product or service, offers, and transactions.

Online marketing is a widely practised strategy of advertising or promoting sales and the name of the business. Wise use of online marketing strategies can take the business to unprecedented levels of success.

Reflection and discussion corner

Imagine you own a small business and you want to promote the sales and the name of your business. Which type of marketing would you select? Why? Do the nature of the business and the products you sell make a difference in this selection? Why?

Think about your answers and discuss them with your colleagues.

Components of online marketing

Digital marketing strategies may include the use of one or more online channels and techniques to increase brand awareness among consumers. Brand awareness is a marketing term that describes the degree of consumer recognition of a product by its name. Creating brand awareness is a key step in

promoting a new product or reviving an older brand. Ideally, awareness of the brand may include the qualities that distinguish the product from its competition¹³.

Building brand awareness may involve such methods/tools as:

- **Search engine optimization (SEO)**

Search engine optimization techniques may be used to improve the visibility of business websites and brand-related content for common industry-related search queries.

The importance of SEO in increasing brand awareness is said to correlate with the growing influence of search results and search features like featured snippets, knowledge panels, and local SEO on customer behaviour.

In simple words, search engine optimization involves optimizing the online content in such a way that it is shown as one of the top results on search engines. Ranking high, ideally on the first page, is imperative for any business since it determines visibility to the online audience and, in turn, builds trust regarding a brand.

- **Search engine marketing (SEM)**

SEM, also known as PPC advertising, involves the purchase of ad space in prominent, visible positions atop search results pages and websites. Search ads have been shown to have a positive impact on brand recognition, awareness and conversions .33% of searchers who click on paid ads do so because they directly respond to their particular search query.

Search Engine Marketing (SEM) offers an alternative to that by letting business owners buy their way to the top of the search results. As Neil Patel puts it, “Search engine marketing is the paid cousin of SEO”. These paid ads are shown at the very top of the first page and it is highly likely that any user searching for the keyword that a company has posted an advertisement for will click on the ad¹⁴.

- **Social media marketing**

70% of marketers list increasing brand awareness as their number one goal for marketing on social media platforms. Facebook, Instagram, Twitter, and YouTube are listed as the top platforms currently used by social media marketing teams.

It assures that companies remain connected to the existing or potential customers, build awareness about the products and services, create interest in and desire to buy their product, and interact with the customers on their own terms and convenience.

- **Content marketing**

56% of marketers believe personalized content – brand-centred blogs, articles, social updates, videos, and landing pages – improves brand recall and engagement. According to Mentionlytics, an active and consistent content strategy that incorporates elements of interactive content creation, social posting, and guest blogging can improve brand awareness and loyalty.

Simply put, content marketing is generating high quality and engaging content for audiences that add value to them on a consistent basis – it helps companies build that all-important trustworthy relationship with people and eventually turn them into a loyal customer base.

¹³ <https://www.investopedia.com/terms/b/brandawareness.asp>

¹⁴ <https://www.kingcrescent.com/p/an-introduction-to-online-marketing/>



People will always associate with a brand more if they feel that it cares for them and they can relate to the brand on a personal level. The right content can form that connection and make a brand a part of their daily lives.

Online advertising

Online advertising, also known as online marketing, Internet advertising, digital advertising or web advertising, is a form of marketing and advertising, which uses the Internet to deliver promotional and marketing messages to consumers. Many consumers consider online advertising disruptive and have increasingly turned to ad blocking for a variety of reasons.

Online advertising includes email marketing, search engine marketing (SEM), social media marketing, many types of display advertising (including web banner advertising), and mobile advertising. Like other advertising media, online advertising frequently involves a publisher, who integrates advertisements into its online content, and an advertiser, who provides the advertisements to be displayed on the publisher's content. Other potential participants include advertising agencies who help generate and place the ad copy, an ad server which technologically delivers the ad and tracks statistics and advertising affiliates who do independent promotional work for the advertiser.

Many common online advertising practices are controversial and, as a result, have been increasingly subject to regulation.

Regarding the benefits of online advertising, the most prominent ones are the following:

Cost: The low costs of electronic communication reduce the cost of displaying online advertisements compared to offline ads. Online advertising, and in particular social media, provides a low-cost means for advertisers to engage with large established communities. Advertising online offers better returns than in other media.

Measurability: Online advertisers can collect data on their ads' effectiveness, such as the size of the potential audience or actual audience response, how a visitor reached their advertisement, whether the advertisement resulted in a sale, and whether an ad actually loaded within a visitor's view. This helps online advertisers improve their ad campaigns over time.

Formatting: Advertisers have a wide variety of ways of presenting their promotional messages, including the ability to convey images, video, audio, and links. Unlike many offline ads, online ads also can be interactive. For example, some ads let users input queries or let users follow the advertiser on social media. Online ads can even incorporate games.

Targeting: Publishers can offer advertisers the ability to reach customizable and narrow market segments for targeted advertising. Online advertising may use geo-targeting to display relevant advertisements to the user's geography. Advertisers can customize each individual ad to a particular user based on the user's previous preferences. Advertisers can also track whether a visitor has already seen a particular ad in order to reduce unwanted repetitious exposures and provide adequate time gaps between exposures.

Coverage: Online advertising can reach nearly every global market, and online advertising influences offline sales.

Speed: Once ad design is complete, online ads can be deployed immediately. The delivery of online ads does not need to be linked to the publisher's publication schedule. Furthermore, online advertisers can modify or replace ad copy more rapidly than their offline counterparts.

Regarding the risks of online advertising, some of the most basic ones, for consumers especially, are the following:

Security concerns: There are security and privacy concerns for users due to the infrastructure of online advertising. This is because of the potential for malware to be disseminated through online advertisements and for such malware to be inserted and triggered without sufficient protection or screening.

Banner blindness: Eye-tracking studies have shown that Internet users often ignore web page zones likely to contain display ads (sometimes called "banner blindness"), and this problem is worse online than in offline media. On the other hand, studies suggest that even those ads "ignored" by the users may influence the user subconsciously.

Fraud on the advertiser: There are numerous ways that advertisers can be overcharged for their advertising. For example, click fraud occurs when a publisher or third parties click (manually or through automated means) on a CPC ad with no legitimate buying intent. For example, click fraud can occur when a competitor clicks on ads to deplete its rival's advertising budget. As with offline publications, online impression fraud can occur when publishers overstate the number of ad impressions they have delivered to their advertisers. To combat impression fraud, several publishing and advertising industry associations are developing ways to count online impressions credibly.

Heterogeneous clients: Because users have different operating systems, web browsers and computer hardware (including mobile devices and different screen sizes), online ads may appear to users differently from how the advertiser intended, or the ads may not display properly at all. Furthermore, advertisers may encounter legal problems if legally required information does not actually display to users, even if that failure is due to technological heterogeneity.

Ad blocking: Ad blocking, or ad filtering, means the ads do not appear to the user because the user uses technology to screen out ads. Many browsers block unsolicited pop-up ads by default. Other software programs or browser add-ons may also block the loading of ads or block elements on a page with behaviours characteristic of ads (e.g. HTML autoplay of both audio and video).

Anti-targeting technologies: Some web browsers offer privacy modes where users can hide information about themselves from publishers and advertisers. Among other consequences, advertisers cannot use cookies to serve targeted ads to private browsers. Most major browsers have incorporated *Do Not Track* options into their browser headers, but the regulations currently are only enforced by the honour system.

Privacy concerns: The collection of user information by publishers and advertisers has raised consumer concerns about their privacy. Sixty per cent of Internet users would use *Do Not Track* technology to block all collection of information if given an opportunity.

Many consumers have reservations about online behavioural targeting. By tracking users' online activities, advertisers are able to understand consumers quite well. Advertisers often use technology, such as web bugs and respawning cookies, to maximize their abilities to track consumers. According to a 2011 survey conducted by Harris Interactive, over half of Internet users had a negative impression of online behavioural advertising, and forty per cent feared that their personally-identifiable information had been shared with advertisers without their consent. Consumers can be especially troubled by advertisers targeting them based on sensitive information, such as financial or health status. Furthermore, some advertisers attach the MAC address of users' devices to their 'demographic

profiles' so they can be retargeted (regardless of the accuracy of the profile) even if the user clears their cookies and browsing history.

Trustworthiness of advertisers: Scammers can take advantage of consumers' difficulties verifying an online persona's identity, leading to artifices like phishing (where scam emails look identical to those from a well-known brand owner) and confidence schemes.

Spam: The Internet's low cost of disseminating advertising contributes to spam, especially by large-scale spammers. Numerous efforts have been undertaken to combat spam, but most of those efforts have adverse collateral effects, such as mistaken filtering.

YouTubers and Influencers

Nowadays, we watch almost 5 billion videos a day on YouTube, totalling over 1 billion hours of content. This is more than the likes of Netflix and Facebook put together.

Brands are turning towards influencers, such as YouTubers, to market their products. They are the internet's version of celebrity endorsements. The question is, how do individuals become an influencer? Many started filming themselves in their rooms, it may have sounded very odd back then, but it completely kicked off. It is now the second most visited website after Google.

It is so popular that children now want to be YouTubers when they grow up! In a poll of 1000 young people, 75% said that they would consider being a YouTuber as a career when they grew up, and it was the most popular career choice mentioned. Gone are the traditional aspirations of doctors, teachers, and even actors – kids now want the success of content creators.¹⁵

YouTube influencers are highly influential through their ability to make the viewer feel like they know them; they are your 'friend'. They feel authentic and genuine, far more so than actors and actresses. The authenticity factor is so important to their ability to sell or recommend a product to their audience. With this comes high audience engagement, and an increased intent to purchase by 5.2 times. Their perceived accessibility is also important. They are not glossy and unreachable like celebrities; they feel, to many viewers, like them.

Smaller influencers, despite less reach, can have an even greater engagement rate and influence, as they truly know their following. This can offer a brand a lower cost and more effective alternative to traditional media endorsement.

The success of a product relies on the relationship between the influencer and the consumer. Influencer marketing is based on 'the economy of trust'. If an influencer no longer feels authentic, people will unfollow them and no longer engage with them. If it is forced, it can put viewers off. This trust is something that a traditional celebrity cannot offer, and, through this, we see the success of influencer marketing. If they believe in a product, their audience will too.

YouTube Influencers can really connect with their audience through their ability to story tell. Audience members become involved in their lives through regularly watching and, as I said earlier, feeling as if they know them. This personal association engages with audiences, especially through vlogging, and is a powerful tool that brands can utilize. This outperforms traditional marketing because the emotive element appeals to and inspires consumers.

¹⁵ <https://digitalglue.agency/YouTube-influencers/>



Exercise 3: Hey all!

Objectives:

- Practice the knowledge developed during the module
- Realize the techniques and the power of online advertising
- Understand the importance of critical thinking when watching online advertisement
- Formulate feedback to your colleagues

Duration: 20 minutes

Tools: pen, piece of paper / forum, discussion

Methods: classroom discussions, description, comparison

Description of the exercise: During this exercise, you will take the role of an influencer. Choose a product that you normally use and you like very much, to recommend it to your potential viewers. Write a short script and think of the ways to best promote the product.

Tasks:

- Decide on an item/ product you would like to promote as an influencer- for free.
- Write down the script of your video, so that you engage your viewers and they buy what you suggest.
- Think of other elements to best describe your promotional video, such as duration, effects, music/ sounds accompanying it, cooperation, etc.
- Share your idea with your colleagues and listen to their comments. Would they buy what you sell? If yes, why? If not, why not?

Lessons learned: Critical thinking is a crucial weapon for online marketing and advertising. Beware of the methods used to affect our critical thinking.

Extension: Watch videos by YouTubers and Influencers and check what they do to promote products. Comment on their videos.

Forum

Objectives:

- Identify the ways online marketing takes place
- Understand the importance of critical thinking
- Realize the best ways to avoid risks related to online advertising

You are invited to describe/ write down what you already know about the topic “Online Marketing” in the forum Know-Want-Learned.

Tasks:

- Discuss and answer the questions
- Share the steps to take to block cookies and phishing
- Reply twice to your colleagues

4. Module 4 - E-Entrepreneurship

Upon completing this module, you will be able to:

- Understand the differences and similarities between online and offline entrepreneurship
- Detect the ways to become an online entrepreneur
- Realize the potential risks of becoming an online entrepreneur
- Identify the current trends in online entrepreneurship
- Present the importance of the General Data Protection Regulation
- Evaluate different online entrepreneurial initiatives
- Critically think about the advantages and disadvantages of becoming an online entrepreneur
- Determine the factors that differentiate a successful online entrepreneur and an unsuccessful one.

Introduction

As digitization progresses all formerly stable parameters of value creation and operations management quickly dissolve. Some years ago, the World Economic Forum devised for the first time the term Fourth Industrial Revolution, to denote the current technological revolution that has transformed the ways we live, work and relate to each other. The unprecedented breadth and depth of these changes herald the transformation of entire systems of production, management and governance. Billions of people can get connected, with mobile devices that have unprecedented processing power, storage capacity and access to information. These breakthroughs are translated into unlimited entrepreneurial opportunities, but they can lead to the demise of until previously thriving sectors of economic activity. The Fourth Industrial Revolution has not only created new markets and new business opportunities, but it has also changed forever, business operations - or otherwise, the way work is structured.

The meaning and the different forms of online entrepreneurship

In order to gain a clear idea of the different concepts related to online entrepreneurship, some clarifications are provided below.

E-business or Online business means business transactions that take place online with the help of the internet. The term e-business came into existence in the year 1996. E-business is an abbreviation for electronic business. Therefore, the buyer and the seller do not meet personally. In today's world, we are exposed to various forms of e-Business. Since its emergence, it has grown rapidly. Some predict that it may very soon overtake brick and mortar stores completely. While that remains to be seen, we cannot ignore the immense role it plays in the current global economy.

The term "e-Business" refers to the integration within the company of tools based on information and communication technologies (generally referred to as business software) to improve their functioning in order to create value for the business, its clients, and its partners. E-Business no longer only applies to virtual companies (called click and mortar) all of whose activities are based on the web, but also to traditional companies (called brick and mortar).

The term e-Commerce (also called Electronic commerce), which is frequently confused with the broader term e-Business, actually only covers one aspect of e-Business, i.e. the use of electronic support for the commercial relationship between a company and individuals¹⁶

Online entrepreneurship is used to denote any type of entrepreneurial endeavour that includes sharing information, the selling and buying of a product and/or the business conduct across the internet.

E-Entrepreneurship refers to establishing a new company with an innovative business idea within the Net Economy, which, using an electronic platform in data networks, offers its products and/or services based upon a purely electronic creation of value. Essentially, this value offer was only made possible through the development of information technology¹⁷.

The types of online entrepreneurial endeavours are unlimited: web design, web development, affiliate marketing, online provision of goods and services, blogging, and even influencing are all different types of online entrepreneurship.

Key types of online businesses

Companies are generally characterized by the type of commercial relationships they maintain. Dedicated terms therefore exist to describe this type of relationship. The basic types of online businesses are as follows:

- Business-to-Business (B2B)

Transactions that take place between two organizations come under Business to business. Producers and traditional commerce wholesalers typically operate with this type of electronic commerce. In addition, it greatly improves the efficiency of companies. This type of online business means a commercial relationship between businesses based on the use of numerical support for the exchange of information.

- Business-to-Consumer (B2C)

When a consumer buys products from a seller then it is business to consumer transaction. People shopping from Flipkart, Amazon, etc. is an example of business to consumer transactions. In such a transaction, the final consumer himself is directly buying from the seller. This can be also called electronic commerce, whose definition is not limited to sales, but rather covers all possible exchanges between a company and its clients, from the request for an estimate to after-sales service.

- Consumer-to-Consumer (C2C)

A consumer selling product or service to another consumer is a consumer-to-consumer transaction. C2C type of transactions generally occurs for second-hand products. The website is only the facilitator not the provider of the goods or the service.

- Consumer-to-Business (C2B)

In C2B there is a complete reversal of the traditional sense of exchanging goods. This type of e-commerce is very common in crowdsourcing based projects. A large number of individuals make their

¹⁶ <https://ccm.net/contents/206-introduction-to-e-business>

¹⁷ <https://www.igi-global.com/dictionary/web-10-web-20-and-web-30/8689>



services or products available for purchase for companies seeking precisely these types of services or products.

- Consumer-to-Administration (C2A)

The Consumer-to-Administration model encompasses all electronic transactions conducted between individuals and public administration. Some examples of applications include:

- Education – disseminating information, distance learning, etc.
- Social Security – through the distribution of information, making payments, etc.
- Taxes – filing tax returns, payments, etc.
- Health – appointments, information about illnesses, payment of health services, etc.

- Business-to-Administration (B2A)

This part of e-entrepreneurship encompasses all transactions conducted online by companies and public administration or the government and its various agencies. These types of services have increased considerably in recent years with investments made in e-government. This type of e-business means a relationship between a company and the public sector (e.g. tax administration, etc.) based on numerical exchange mechanisms (tele procedures, electronic forms, etc.).

Based on this information, the following types of online businesses can be found:

- E-commerce websites: A site that sells products or services over the Internet. Examples include Apple and Adidas.
- Online shops or marketplaces: Google Shopping, Amazon, eBay are some of the “global Internet” shops where you can buy anything you need and anything you want from nearly any brand you can think of.
- Blogs: As a blogger, you create your own content, which means, if you decide to sell a product or offer a unique service to a group of people - your customers, you are using blogs to sell.
- Social media accounts: One of the most popular and appealing ways to sell is to use social media accounts. Instagram and Facebook are both worldwide apps and are used by nearly everybody. Since they provide a platform for people to use for free in exchange for seeing ads, you can at the same time sell the products and offer the services while making more money by advertising.

Two multiple-choice questions

Q. If a person posts an advertisement to sell his product on a website, it is an example of _____.

1. B2C
2. B2B
3. C2C
4. C2B

Solution: The correct answer is option “3”. There are many sites offering free classifieds, auctions, and forums where individuals can buy and sell. e Bay’s auction service is a great example of where person-to-person transactions take place.

Q. Which of the following are an example of B2C?

1. Online shopping websites



Erasmus+



ATHENS
LIFELONG
LEARNING
INSTITUTE

4 TEAM 4
excellence



SEAL
CYPRUS

2. Heavy key industries
3. Purchase by a wholesaler from a manufacturer
4. None of the above

Solution: The correct answer is option "1". The two or more entities that interact in this type of transaction involve a business and a consumer. The business offers a set of merchandise at given prices, discounts and shipping and delivery options. Hence, the correct answer is online shopping websites.

The key features of an e-business

The Internet has provided many valuable tools to the public, including an entirely new way to do business. E-businesses use the Internet to access a virtually unlimited supply of money and clients or buyers. If someone wishes to start their own small business, an e-business is definitely a viable option. Understanding the key features of such a venture reveals the benefits and provides guidance for such an endeavour.¹⁸

■ Medium

One thing that sets an e-business apart is the online niche it occupies. E-business encompasses a broad variety of businesses, but the basic premise is its reliance on the Internet for commerce. The organization uses online media to promote, buy and sell various products and services. Additionally, being solely online allows an e-business to access the entire world market with ease.

■ Website

Although many businesses have websites, this decision is not optional for a focused e-business. To sell itself to the world and perform transactions, the organization requires a website. While websites are advantageous for any business, an e-business cannot exist -- let alone be labelled as such -- without this tool.

■ Location

Another key feature of e-business is its versatility. While conventional businesses require an office or store, e-businesses can be run without this added expense. In fact, many e-businesses are home-based. This makes it easy for entrepreneurs to work from home at a much lower cost than traditional businesses. However, this also means that e-businesses are much more focused, competing only with similar businesses in their niche.

■ Communication

Communication is crucial for any business, but the seamless nature of online communication makes it a key feature in e-business. By placing a business online, all the necessary contact information can be provided to clients. In turn, the business has instant access to both current and potential clients. This is especially true of media like email.

■ Access

Access is always a useful feature, one that an e-business greatly benefits from. By focusing so heavily online, the organization is always open and selling its products or services. In short, customers do not

¹⁸ <https://smallbusiness.chron.com/key-features-ebusiness-46180.html>

have to worry about operating hours. Similarly, it is easy for e-business owners to quickly interact with and receive feedback from clients through online questionnaires or surveys.

Steps to Starting an Online Business

Having considered the types and the features of online businesses and since there is a growing number of people who would like to start a new business online, below there are the basic steps to be taken in case you wish to follow the online business professional pathway:

Step 1: Start a business that fills a need.

Most people who are just starting out make the mistake of looking for a product first, and a market second.

To boost your chances of success, start with a market. The trick is to find a group of people who are searching for a solution to a problem, but not finding many results. The internet makes this kind of market research easy:

- Visit online forums to see what questions people ask and what problems they are trying to solve.
- Do keyword research to find keywords that many people are searching for but do not have much competition with other sites.
- Check out your potential competitors by visiting their sites and taking note of what they are doing to fill the demand. Then you can use what you have learned and create a product for a market that already exists -- and do it better than the competition.

Step 2: Write copy that sells.

There is a proven sales copy formula that takes visitors through the selling process from the moment they arrive at the moment they make a purchase:

- Arouse interest with a compelling headline.
- Describe the problem your product solves.
- Establish your credibility as a solver of this problem.
- Add testimonials from people who have used your product.
- Talk about the product and how it benefits the user.
- Make an offer.
- Make a strong guarantee.
- Create urgency.
- Ask for the sale.

Throughout your copy, you need to focus on how your product or service is uniquely able to solve people's problems or make their lives better. Think like a customer and ask "What's in it for me?"

Step 3: Design and build your website.

Once you have your market and product, and you have nailed down your selling process, now you are ready for your small-business web design. Remember to keep it simple. You have fewer than five

seconds to grab someone's attention -- otherwise, they are gone, never to be seen again. Some important tips to keep in mind:

- Choose one or two plain fonts on a white background.
- Make your navigation clear and simple and the same on every page.
- Only use graphics, audio or video if they enhance your message.
- Include an opt-in offer so you can collect e-mail addresses.
- Make it easy to buy -- no more than two clicks between potential customer and checkout.
- Your website is your online storefront, so make it customer-friendly.

Step 4: Use search engines to drive targeted buyers to your site.

Pay-per-click advertising is the easiest way to get traffic to a brand-new site. It has two advantages over waiting for the traffic to come to you organically. First, PPC ads show up on the search pages immediately, and second, PPC ads allow you to test different keywords, as well as headlines, prices and selling approaches. Not only do you get immediate traffic, but you can also use PPC ads to discover your best, highest-converting keywords. Then you can distribute the keywords throughout your site in your copy and code, which will help your rankings in the organic search results.

Step 5: Establish an expert reputation for yourself.

People use the internet to find information. Provide that information for free to other sites, and you'll see more traffic and better search engine rankings. The secret is to always include a link to your site with each piece of information.

- Give away free, expert content. Create articles, videos or any other content that people will find useful. Distribute that content through online article directories or social media sites.
- Include "send to a friend" links on valuable content on your website.
- Become an active expert in industry forums and social networking sites where your target market hangs out.

You will reach new readers. But even better, every site that posts your content will link back to yours. Search engines love links from relevant sites and will reward you in the rankings.

Step 6: Use the power of email marketing to turn visitors into buyers.

When you build an opt-in list, you are creating one of the most valuable assets of your online business. Your customers and subscribers have given you permission to send them an email. That means:

- You are giving them something they have asked for.
- You are developing lifetime relationships with them.
- The response is 100 per cent measurable.
- Email marketing is cheaper and more effective than print, TV or radio because it is highly targeted.

Anyone who visits your site and opts in to your list is a very hot lead. Moreover, there is no better tool than email for following up with those leads.

Step 7: Increase your income through back-end sales and upselling.

One of the most important internet marketing strategies is to develop every customer's lifetime value. At least 36 per cent of people who have purchased from you once will buy from you again if you follow up with them. Closing that first sale is by far the most difficult part -- not to mention the most expensive. So use back-end selling and upselling to get them to buy again:

- Offer products that complement their original purchase.
- Send out electronic loyalty coupons they can redeem on their next visit.
- Offer related products on your "Thank You" page after they purchase.

Reward your customers for their loyalty and they will become even more loyal.

Question

Would you add more steps in order to inform someone on how to start an online enterprise? If so, what would you add?

General data protection regulation for online consumers and entrepreneurs

The European Union's (EU) General Data Protection Regulation (GDPR) law is one of the most wide-ranging and comprehensive pieces of legislation regarding sensitive consumer data ever enacted -- changing the way consumer data is protected, not just in Europe, but worldwide.

Under GDPR, information such as customer IP addresses and even web cookies will be subject to the same strict security standards as physical addresses and social security numbers.

The penalties for GDPR violations will be significant. Fines up to €20 million or 4 per cent of global yearly turnover will be levied against companies found to have inadequately safeguarded data under the terms of the legislation.

Those fines and the complexity of the legislation itself have led to some confusion among business owners as they try to understand the impact of the EU changes on their marketing strategy -- particularly in matters sited outside of Europe. Many owners are unsure of how best to comply with GDPR at minimum expense¹⁹.

In brief, the GDPR sets out detailed requirements for companies and organisations on collecting, storing and managing personal data. It applies both to European organisations that process the personal data of individuals in the EU, and to organisations outside the EU that target people living in the EU²⁰.

Some basic issues related to the application of the GDPR include the following

- Appointment of a Data Protection Officer in every business

¹⁹ <https://www.entrepreneur.com/article/313134>

²⁰ https://europa.eu/youreurope/business/dealing-with-customers/data-protection/data-protection-gdpr/index_en.htm

The Data Protection Officer (DPO), who may have been designated by the company, is responsible for monitoring how personal data is processed and to inform and advising employees who process personal data about their obligations. The DPO also cooperates with the Data Protection Authority (DPA), serving as a contact point between the DPA and individuals.

- Agreeing to data processing - consent

The GDPR applies strict rules for processing data based on consent. The purpose of these rules is to ensure that the individual understands what he or she is consenting to. This means that consent should be freely given, specific, informed and unambiguous by way of a request presented in clear and plain language. Consent should be given by an affirmative act, such as checking a box online or signing a form. When someone consents to the processing of their personal data, you can only process the data for the purposes for which consent was given. You must also give them the opportunity to withdraw their consent.

- Right to correct and right to object

If an individual believes that their personal data is incorrect, incomplete or inaccurate, they have the right to have it rectified or completed without undue delay.

If this is the case, you should notify all data recipients if any of the personal data you shared with them has been changed or deleted. If any personal data you shared was incorrect, you may also have to inform anyone who has seen it that this was the case (unless this is deemed to require a disproportionate effort).

An individual may also object - at any time - to the processing of their personal data for a particular use when your company processes it on the basis of your legitimate interest, or for a task in the public interest. Unless you have a legitimate interest that overrides the interest of the individual, you must stop processing the personal data.

Likewise, an individual can ask to have the processing of their personal data restricted while it is determined whether or not your legitimate interest overrides their interest. However, in the case of direct marketing, you are always obliged to stop processing personal data if requested by the individual.

- Data protection by design and default

Data protection by design means that your company should take data protection into account at the early stages of planning a new way of processing personal data. In accordance with this principle, a data controller must take all necessary technical and organisational steps to implement the data protection principles and protect the rights of individuals. These steps could include, for example, using pseudonymisation.

Data protection by default means that your company should always make the most privacy-friendly setting the default setting. For example, if two privacy settings are possible and one of the settings prevents personal data from being accessed by others, this should be used as the default setting.

- Keeping a record

You must be able to prove that your company acts in accordance with the GDPR and fulfils all applicable obligations — particularly upon request or inspection from the Data Protection Authority.

One way to do this is to keep detailed records on such things as the:

- Name and contact details of your business involved in data processing
- Reason(s) for processing personal data
- Description of the categories of individuals providing personal data
- Categories of organisations receiving the personal data
- Transfer of personal data to another country or organisation
- Storage period of the personal data
- Description of security measures used when processing personal data

Your company should also keep — and regularly update — written procedures and guidelines and make them known to your employees.

Exercise 4: Help me out!

Objectives:

- Apply knowledge and concepts presented in the module
- Explain different aspects of online entrepreneurship
- Prioritize the steps to be taken to start an online business
- Understand the relevance of different issues connected to online entrepreneurship

Duration: 20-30 minutes

Tools: internet, pen worksheets

Description of the exercise: Online entrepreneurship has been a professional choice for many young people lately. During this exercise, you will be asked to provide tips and advice to a friend of yours who is considering starting his own online business.

Tasks:

- Read the request a friend of yours has made:

Tom: “I would like to start an online business selling second-hand clothes and accessories worldwide. I know the basic steps, I have already decided on the market! What would you advise me to consider before launching the online enterprise? Any advice from you is valuable! Help me out!”

- Research and apply your knowledge in order to help him out with his idea to become an online entrepreneur
- Share your thoughts with your colleagues
- Find differences and similarities and conclude on the best tips to give Tom to support his new endeavour.

Recommendation: Look and think critically to take into account different issues related to online entrepreneurship. Some issues can be handled later, while some others need urgent decisions.

Forum

Objectives:

- Identify the types and features of online entrepreneurship
- Realize how online entrepreneurship affects you as a customer
- Understand the potential implications of becoming an online entrepreneur

You are invited to describe/ write down what you already know about the topic “E-Entrepreneurship” in the forum Know-Want-Learned.

Tasks:

- Discuss and answer the questions
- Reply twice to your colleagues

5. Module 5 - Getting deeper into consumers' rights and responsibilities

Upon completing this module, you will be able to:

- Understand the rights and responsibilities all consumers have
- Detect the differences between online and offline rights and responsibilities
- Realize common threats to consumers' rights
- Identify responsible and irresponsible behaviours when shopping online
- Understand the process of consumer dispute resolution in the E.U.

Introduction

The market today is flooded with a very large number as well as a vast variety of goods and services. The number of producers and final sellers of the products has also increased. So sometimes it becomes very difficult to know who is the producer or the seller. It is practically not possible for consumers to personally come in contact with a producer or seller. Moreover, in the age of advanced information technology, the physical distance between consumer and producer/seller has also increased, since consumers can get their products at their doorstep by booking orders over the telephone or through the internet, etc. Similarly, from among large varieties of products, it has become very difficult to know as to which one is genuine and original. People think that a product which has appeared in some advertisement must be good or the producer whose name is known through advertisement must be selling the right product. However, this may not be true always. Much information is deliberately hidden in certain advertisements to mislead consumers²¹.

One major part of consumer awareness refers to consumers' rights. This means that, for example, consumers must know that they have the right to get the right kind of product. Or, they should also know that if the product is found to be faulty in some manner, they should have knowledge of claiming compensation as per the law of their country. On the other hand, consumers have certain responsibilities. This implies, for example, that consumers should not indulge in wasteful and unnecessary consumption. Or, that they should always ask for the bill/ receipt of any purchase so that the sellers do pay the relevant taxes to the government.

Both consumers' rights and responsibilities are equally relevant for online and offline environments.

Consumers' rights

The purchase of goods and services entitles people to certain rights as consumers. The basic ones are as follows:

■ Right to Information

Consumers have the right to obtain accurate and adequate information not only on all consumer goods and services but also from any public authority for any development regarding products, prices, services and so on. There has to be a two-way flow of information between the development agencies and the people/ consumers. The right to information is an essential part of the right to life, development and social justice.

²¹ <https://nios.ac.in/media/documents/SecEcoCour/English/Chapter-24.pdf>



The right to be informed means the right to be provided with information about the facts needed to make an informed choice or decision. Consumers must be provided with adequate information enabling them to act wisely and responsibly. More precisely, consumers have a right to get detailed information regarding the products they are going to purchase, to get information regarding the quality, quantity, potency, purity, composition and prices of goods or services offered for sale and to know the negative effects of the products, if any. Labels, advertisements and media are the basic sources of this kind of information²².

■ Question

Take for example the label of a food product. What type of information should be included in the label, so that the consumer is fully aware of the characteristics of the product?

Teachers' answers: Ingredients and their quantities, nutritional information, additives and their quantity, the "use by" date, the processing techniques. An ideal label should have the following information:

- Name of the product
- Name and address of the manufacturer
- Ingredients with quantity
- Quantity (net weight, drained weight)
- Month and year of manufacturing
- Nutrition information
- Additives along with their names and quantity
- Ideal storage condition
- Processing techniques used
- Warnings
- Meaningful health claims

■ Right to choose

Consumers have the right to choose and buy the product of their choice. They should have access to a wide variety of goods, to choose the product of their choice. A wise consumer tries to spend the money at his/her disposal in a way that yields maximum satisfaction. This involves exercising choice. In other words, the market should be provided with a variety of goods giving an option to the consumer to choose from. In a market where choice is not available, the consumer is forced to buy the available product at the price the seller offers. The consumer is not given an opportunity to choose the product of his choice. The trader has no right to restrict the choice of the consumer.

■ Right to safety

The wide variety of products and services that are available in the market owing to technological advances require safe handling. The use of some of these products requires technical knowledge. Many consumers may not be aware of the safe use of the products. They may also lack the technical knowledge to assess the safety aspects of products and services. Therefore, product safety from the

²² Lal, B Suresh. (2016). INTRODUCTION TO CONSUMER RIGHTS AND RESPONSIBILITIES. available at: https://www.researchgate.net/publication/311562679_INTRODUCTION_TO_CONSUMER_RIGHTS_AND_RESPONSIBILITIES



consumer's point of view is a matter of utmost importance. The right to safety means the right to be protected against product production processes and services which are hazardous to health or life.

The United National Guidelines on consumer protection, which were adopted by the General Assembly in 1985, specified the measures to be taken by the Governments for consumer protection. The Guidelines also highlighted the importance of standards for the safety and quality of goods and services.

■ Right to be heard

The right to be heard means the right to advocate consumer's interests with a view to receiving full consideration in the development and execution of economic and other policies. It includes the right of representation in governmental and other policy bodies as well as in the development of products and services before they are produced or set up. Consumers should be assured that their interests will receive due consideration. Consumers can express their views in the decision-making bodies.

■ Right to redressal (compensation)

The right to seek redressal provides an opportunity for the consumer to seek redressal against unfair trade practices or unscrupulous exploitation of consumers. It also includes the right to fair settlement of complaints. The right ensures compensation for faulty goods or services. Redressal is the natural follow-up of hearing of complaints and making a settlement in a manner that is acceptable to both consumers and sellers.

The consumer can launch a complaint and seek redressal if:

- A trader adopts unfair or restrictive trade practices;
- Goods bought are defective;
- Services of any kind are not efficient;
- The trader charges more than the fixed price, or the price displayed on goods or packages, or the price displayed on the price list;
- Goods or services which are hazardous to life and safety are offered for sale.

Case study

"A busy doctor bought 3 pairs of trousers at a discounted price of 50€ each, during a sale from a well-known retail brand from a particular outlet. However, to his utter surprise, the fabric just gave way within a few wears, even before it was washed. On his complaint, a person in charge of the company showroom took back one pair and said that it would be sent to the company's quality cell for testing. A year has passed and he has neither heard from the company nor got back his trousers. Should the doctor ask for his money and for compensation for all the discomfort undergone in purchasing the trousers? Which consumer right(s) have been violated?"

Consumers' responsibilities

To be an effective consumer and further his/her interests, and make a proper choice, the consumer must be knowledgeable and empowered. The consumer intervention can influence the market. Therefore, the consumer should act responsibly. Therefore, consumers' awareness and education also include some responsibilities. Consumer International, a world body of consumer organizations (<https://www.consumersinternational.org/>), has identified the following consumer responsibilities:



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■ Critical awareness

Consumers should be alert about the goods and services provided or sold; they should not be tempted by misleading advertisements with exaggerated claims of products and services; they should adopt an attitude of non-compromise in case of quality of goods and services to ensure full value for the money paid.

■ Taking action

Consumers should be prepared to take action to enforce fair and just demands against any form of exploitation or any violation of the consumers' rights.

■ Social responsibility

Consumers should be concerned about the impact of their consumption on other citizens, particularly in relation to disadvantaged groups, at the local, national or international level.

■ Environmental awareness

Consumers should be sensitive to environmental degradation and pollution in order to prevent waste and ensure the conservation of natural resources locally and globally.

■ Solidarity

Consumers should be ready to join forces and act together to strengthen consumer movement and consumer protection measures through networking and campaign and advocacy programmes on various consumer issues.

Consumer dispute resolution in the EU

Consumers sometimes have problems with an item or a service purchased in another EU country. Regardless of whether they made their purchase online or offline, there are different ways in which they can seek redress²³:

a. Informal dispute resolution for consumers. Consumers can approach the trader's customer service department - contact details are normally on the trader's website. They should tell them they have failed to comply with EU or national law, and ask them to resolve the problem. If this approach does not work, consumers should consider taking the matter further. Alternatively, consumers can contact their consumers' organizations or regulatory authorities to help them enforce their rights.

In the case of Europe, there are also the European Consumer Centers to which consumers can turn. These centres can:

- tell consumers about their rights under EU law and national consumer legislation
- advise consumers on possible ways of following up on complaints
- help consumers reach an amicable settlement with traders abroad from whom they have purchased goods or services, whether online or face to face
- redirect consumers to an appropriate body if the ECC-Net can't help

European Consumer Centers can **help consumers free of charge** if:

²³ https://europa.eu/youreurope/citizens/consumers/consumers-dispute-resolution/index_en.htm



- they have a problem with a trader based in another EU country
- they have already complained to the trader in writing
- they are complaining as an individual, not on behalf of a company

Sample story

Sofia, from Portugal, bought a laptop from a Spanish online retailer. Unfortunately, when the laptop arrived she discovered that it did not work properly. The trader advised her to send it back to the manufacturer for repair. She did so, but it was not long before she had the same problem again.

Sofia contacted the trader again to ask for a refund, but was told this would not be considered until the laptop had been repaired 3 times. She decided to contact ECC Portugal for help. The Portuguese office shared the case with its counterpart in Spain, which contacted the trader. Following the intervention of the Spanish ECC, the trader collected the laptop and gave Sofia a full refund of €445.92

b. **Out-of-court procedures for consumers.** If you have a problem with a product or service that you bought, for example if a trader refuses to repair a product or refund your money, you can try to settle the dispute out of court using an alternative dispute resolution procedure. Alternative dispute resolution procedures are provided by neutral out-of-court bodies such as conciliators, mediators, arbitrators, the ombudsman and complaints boards. They can bring you and the trader together to help find a solution to your dispute. They can also propose a solution or even impose one. If your dispute relates to a product or service you bought online, you can also submit your complaint online via the online dispute resolution (ODR) website. Alternative dispute resolution is usually a low-cost and simple procedure that can stop you having to take your case to court.

Sample story

Try fixing your complaint using online dispute resolution.

Michaela from Slovakia bought a new smartphone online from a trader in Germany. The phone did not correspond to what she had ordered and she could not reach a solution with the trader so she submitted her complaint through the EU online dispute resolution site.

With Michaela and the trader's agreement, the appropriate alternative dispute resolution body handled the case, which resulted in Michaela receiving a new smartphone. The solution was found in an easy and low-cost way and the procedure was done entirely online.

In case these aforementioned courses of action fail to bring the expected results for the compensation of the consumers, formal legal action can be taken.

Question

Regarding consumers' responsibilities about critical awareness and taking action and keeping in mind the relevant bodies protecting consumers at the national/ international level, read the following stories and decide whether the main character should or should not do something about the situations



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described in each story. In case they should do something about it, reflect on the course of action they should take²⁴:

The story	Should they do something about it? If yes, what?
Alex saw an advert on offering a special promotion for flights: "Bask in Barcelona for just €1!" When he tried to book the flight, the €1 ticket was no longer available. He phoned the company's customer services and was told that a very limited number of seats had been offered at the reduced rate.	
Cécile was surprised when her daughter suddenly started asking her to buy a collection of DVDs with her favourite book character. Cécile understood why, when she saw an advertisement for the release of the DVD set stating, "Your favourite book is now out on DVD – tell your mum to buy it for you."	
Marcus went to a shop for kitchen furniture and subscribed to a newsletter on new offers. He then started receiving adverts from magazines on cooking, gardening, parachuting, housekeeping... Although he had never asked to be put on any mailing list, he sometimes got as many as 10 emails a day! Marcus's requests to be taken off the mailing list were ignored.	

Indicative answers

The story	Should they do something about it? If yes, what? (how the real stories ended)
Alex saw an advert on offering a special promotion for flights: "Bask in Barcelona for just €1!" When he tried to book the flight, the €1 ticket was no longer available. He phoned the company's customer services and was told that a very limited number of seats had been offered at the reduced rate.	He complained to his national consumer centre. They confirmed that the airline should offer a reasonable number of seats at the advertised price, depending on the scale of the advertising campaign and/or (at least) show the number of seats available at the special price. Although Alex could not get a ticket at the advertised price, the national consumer centre advised the company to remove the advert, saving other consumers from falling into the same trap.
Cécile was surprised when her daughter suddenly started ask her to buy a collection of DVDs with her favourite book character. Cécile understood	She consulted a consumer protection authority,. They confirmed this was an unfair practice and

²⁴ https://europa.eu/youreurope/citizens/consumers/unfair-treatment/unfair-commercial-practices/index_en.htm



why, when she saw an advertisement for the release of the DVD set stating, "Your favourite book is now out on DVD – tell your mum to buy it for you."	filed a complaint against the company in order to stop the campaign.
Marcus went to a shop for kitchen furniture and subscribed to a newsletter on new offers. He then started receiving adverts from magazines on cooking, gardening, parachuting, housekeeping... Although he had never asked to be put on any mailing list, he sometimes got as many as 10 emails a day! Marcus's requests to be taken off the mailing list were ignored.	A friend advised Marcus to contact the national consumer centre because they had helped her solve a similar problem in the past. Following the centre's action, the company finally took Marcus off their list.

Exercise 5: Rights and responsibilities associated

Objectives:

- Practice the knowledge developed during the module
- Realize the connection between consumers' rights and responsibilities
- Understand the importance of critical thinking when exercising your rights as a consumer
- Formulate feedback to your colleagues

Duration: 20 minutes

Tools: pen, piece of paper / forum, discussion

Methods: individual work, classroom discussions, description, comparison

Description of the exercise: Consumer responsibilities are the expectations of the consumers while exercising their rights. Each of the rights previously described is associated with certain responsibilities. You are asked to think about specific consumers' responsibilities which are linked to the specific rights.

Consumers' rights	Consumers' responsibilities linked to these rights. The consumer should:
Right to safety	
Right to information	
Right to redressal	



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Consumers' rights	Consumers' responsibilities linked to these rights.
	<p>The consumer should:</p> <p>(indicative answers)</p>
Right to safety	<ul style="list-style-type: none"> ● use products with reasonable caution and care and report defects ● carefully read product labels and use products as intended ● read the instructions manual and follow and instructions carefully ● read warning labels if any ● question sellers about the safety attributes of products ● examine merchandise for safety features before buying ● assume personal responsibility for normal precautions when using a product ● inform retailers, manufacturers, industry and Government agencies when a product does not satisfy safety standards ● Support efforts to improve safety for all consumers
Right to information	<ul style="list-style-type: none"> ● use available information and make sound choices ● see out accurate information about products and services ● read advertisements and promotional ● the sellers about products and service when information is not available or not clear ● support sellers who make serious efforts to provide useful information to all consumers
Right to redressal	<ul style="list-style-type: none"> ● Know where and how to go about seeking redressal. ● Speak up when errors occur, when safety problem is apparent and when the quality of products or services is inferior. ● Make suggestions for product and service improvement. ● Complain to or compliment sellers as appropriate. ● Seek satisfaction directly from the sellers before using other forms of redressal. ● Utilize informal dispute redressal mechanism when available



	<ul style="list-style-type: none">● Seek out and utilize third party complaint handling procedures where available.● At appropriate time, use the legal system to get redressal.● Support efforts to broader access to redressal mechanisms for all consumers
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Tasks:

- Read the list with the consumers' rights.
- Brainstorm at least three responsibilities which are associated with the specific rights.
- Share your ideas with your colleagues and listen to their answers and their comments. What did you have in common? Which responsibilities can be linked to different rights?

Lessons learned: Critical thinking is a crucial element of consumers' rights and responsibilities. Critical thinking is an integral part of consumers' awareness. .

Extension: Read some tips on writing an effective complaint letter in the following link:
<https://www.consumer.ftc.gov/blog/2015/09/how-write-effective-complaint-letter>

Forum

Objectives:

- Identify the ways consumers' rights can be violated
- Understand the importance of consumers' rights and responsibilities
- Realize the best ways to exercise rights and responsibilities as a consumer

You are invited to describe/ write down what you already know about the topic "Consumers' rights and responsibilities" in the forum Know-Want-Learned.

Tasks:

- Discuss and answer the questions
- Share ideas on how/ when to exercise rights and responsibilities to avoid risks when consuming products online
- Reply twice to your colleagues.

6. Assessment quizzes

Module 1

- 1) One main difference between traditional and digital advertising is that:
 - a) Digital advertising is more cost-effective
 - b) Digital advertising is easier to comprehend
 - c) Traditional advertising is more attractive for consumers

- 2) Targeted advertising has different types. Which one of the following is NOT a type of targeted advertising?
 - a) Time targeting
 - b) Device targeting
 - c) Product targeting

- 3) “Bait-and-Switch” is a form of false or misleading advertising. It occurs when:
 - a) A company advertises a product or service it never intends to provide
 - b) An advertisement makes an item look more attractive to consumers than it really is
 - c) A company uses false or misleading pricing in its advertisements for a product or service

- 4) What does ICPEN stand for?
 - a) International Consumer Protection and Enforcement Network
 - b) International Consumer Policies and Evaluation Network
 - c) International Consumer Policies and Enterprises Network

Module 2

- 1) In terms of online shopping, a cookie is:
 - a) An advertisement appearing in a small pop-up window
 - b) A small packet of data that helps websites keep track of your visits and activity
 - c) A digital service that keeps payment information

- 2) Fake online retail websites are usually promoted through:
 - a) Pop-up advertisements
 - b) Emails
 - c) Social media

- 3) According to statistics, most identity thefts occur during:
 - a) Holiday shopping
 - b) Sales periods
 - c) Lockdowns

- 4) Ethical consumerism is against:
 - a) Animal testing
 - b) Boycott calls
 - c) Marketing

Module 3

- 1) Brand awareness is a marketing term that describes the degree of consumer recognition of a product by its:
 - a) Status
 - b) Name
 - c) Price

- 2) Influencer marketing is based on:
 - a) "The economy of authenticity"
 - b) "The economy of trust"
 - c) "The economy of storytelling"

- 3) is fast and efficient for brand building.
 - a) Traditional marketing
 - b) Online marketing
 - c) Social media marketing

- 4) Ad blocking is also called:
 - a) Ad targeting
 - b) Ad spamming
 - c) Ad filtering

Module 4

- 1) Which one of the following is NOT a type of online business?
 - a) Business-to-Business
 - b) Business-to-Consumer
 - c) Business-to-advertisers

- 2) Data protection by default means that your company should
 - a) Always make the most privacy-friendly setting the default setting
 - b) Take data protection into account at the early stages of planning a new way of processing personal data
 - c) Protect personal data of subscribers in case of financial default

- 3) E-business owners can quickly interact with and receive feedback from clients through:
 - a) Interviews
 - b) Focus group discussions
 - c) Questionnaires

- 4) When starting an online business, the first step is to find:
 - a) Potential customers
 - b) The correct advertisement channels
 - c) The need the business fills in the market

Module 5

- 1) Which one of the following is NOT included in consumers' rights?
 - a) Right to information
 - b) Right to work
 - c) Right to safety

- 2) The right to be provided with information about the facts needed to make an informed choice or decision is:
 - a) The right to choose
 - b) The right to information
 - c) The right to be heard

- 3) European Consumer Centres can help consumers free of charge if:
 - a) They are complaining as an individual, not on behalf of a company
 - b) They have already complained to the trader orally
 - c) They cannot trace the trader

- 4) Consumers have the responsibility to read the instructions manual and follow and instructions carefully. This is linked to their right to:
 - a) Information
 - b) Safety
 - c) Redressal

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Appendix

Assessment quiz check sheets

Evaluation quiz Module 1 check sheet – correct answers

1a

2c

3c

4a

Evaluation quiz Module 2 check sheet – correct answers

1b

2b

3a

4a

Evaluation quiz Module 3 check sheet – correct answers

1b

2b

3b

4c

Evaluation quiz Module 4 check sheet – correct answers

1c

2a

3c

4c

Evaluation quiz Module 5 check sheet – correct answers

1b

2b

3a

4b

Instructional design review checklist for youth workers

No	Criteria	Yes	No
1. Objectives			
1.1	Are objectives stated clearly for the learner?		
1.2	Are the course requirements consistent with the objectives?		
1.3	Do chapters/topics thoroughly cover the course's objectives?		
1.4	Do the learning objectives match the learning outcomes?		
1.5	Does the overall content and structure of the course meet its instructional objectives?		
2. Structure			
2.1	Does the course have a concise and comprehensive overview or syllabus?		
2.2	Does the course include examples, analogies, case studies, simulations, graphical representations, and interactive questions?		
2.3	Does the course structure use appropriate methods and procedures to measure student mastery?		
3. Content			
3.1	Does the content flow seamlessly, without grammatical, syntactical and typing errors?		
3.2	Is the content up-to-date?		
3.3	Is the content aligned with the curriculum?		
3.4	Are the desirable outcomes incorporated in the content?		
3.5	Is the content in compliance with copyright laws and all its quoted material cited correctly?		
3.6	Does the course engage students in critical and abstract thinking?		
3.7	Does the course have prerequisites or require a technical background?		
4. Assessment			
4.1	Are the assignments relevant, efficient and engage students in a variety of performance types and activities?		
4.2	Are practice and assessment questions interactive?		
4.3	Do the practice and assessment tasks focus on the course's objectives?		
5. Technology - Design			
5.1	Is the design clear and consistent, with appropriate directions?		
5.2	Are the images and graphics of high quality and suitable for the course?		
5.3	Is the course easy to navigate and offers assistance with technical and course management?		
5.4	Is the course navigation structure consistent and reliable?		
5.5	Are the course hardware and software-defined?		
5.6	Is the audio and on-screen text in sync?		
5.7	Does the architecture of the course allow instructors to add content, activities and extra assessments?		



Feedback on topic for students

Assessment of Module						
Course title:						
Module Title:						
Part A:	On a scale of 1-5 where 1 is the lowest and 5 the highest level of agreement indicate how you feel on the following					
	Observations	1	2	3	4	5
1	The subject was interesting					
2	I believe the topics covered were important					
3	I would like to know more about the area					
4	I have learned new things which I am likely to apply in the future					
5	I would like to improve my skills in the area					
6	I am likely to recommend this course					
Part B:	In the space provided please feel free to include any comments and recommendations you wish to make					
Part C:	In the space provided please feel free to include your email address if you would like to be kept informed about this project					