

THE ECONOMICS STUDENT – THE FUTURE BUSINESSMAN. FROM THE AWARENESS OF CONSUMERS' RIGHTS TO THEIR ENFORCEMENT

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Abstract: *The student attending courses related to business field is the one who, as a practitioner, will direct his business towards the customer. Educating such students in a spirit of recognition and respect for the rights of consumers will determine them to apply these universal axioms in their future business approach. The objective of the research is to determine the experience achieved by the business student, as a consumer of various services, expressed through the knowledge, claim and protection of his consumer's rights in case of violation of such rights. In order to achieve this objective, we conducted a survey on a sample of 291 third-year students of the Faculty of Economics and Business Administration, business management specializations (The Economy of Commerce, Services and Tourism, Marketing and Management). The main results of this research show that only 69.9% of the total sample has ever experienced a situation of violation of consumers' rights, 50.5% of cases being recorded in the service-providing field. Contrary to expectations, ECTS students are those who report the lowest number of situations of this kind for the service-providing field (46.75%), the rest being associated with tangible goods. Also, when experiencing a violation of consumer's rights, a person goes through bad moods and emotions, which will remain as a mark in the mind of that person for a longer period of time. If the complaint is resolved in favour of the customer, then such a situation generates positive emotions that tend to be evoked for a longer period of time, as well. Putting face to face the actual reaction versus recommended reaction, and analyzing the emotional implications of a person experiencing such a situation of violation of consumer rights, we consider that our work may be useful because it explains to affected consumers the actions to be taken, and namely because it emphasizes the importance of educating the future business people in the spirit of respect and recognition of consumer rights.*

Keywords: protection of consumers' rights; consumer's satisfaction.

JEL classification: C01, C12, D18, M30, M31

1. Orientation towards customer - prerequisite for the observance of consumers' rights

In their race to profit, the companies should not forget that they have a first obligation towards the consumers, because nowadays, on the balance of power the consumers hold equal weight due to their skills and sophistication of choice in the process of buying (Petrescu, I, et. al. 2010).

Based on these consumer rights, all the bidders from the market (be they producers or retailers) must assume direct responsibility for the following (Mihuț, I., Pop, M., 1996):

- supply and marketing of only certified and quality tested services and products, which do not endanger the life, health or safety of consumers;
- sale of products with exceeded, fake or counterfeited expiry date;

- compliance with hygienic-sanitary conditions in production, during transport, handling, storage and sale;
- granting of guarantees, accurate information on prices, compensation for damage, so as to protect the economic interests and information rights of the consumer;
- assuming self-control over the moral behavior in relation to direct subordinates, customers, shareholders, competitors, etc. - every manager elaborating a personal code of ethics.

We live in the age of smart customer (Fisk, P., 2008). Before engaging in a transaction, the customer explores the market, compares the offer, studies more products and prices than the vendor does. Therefore, studying the customer, developing solutions according to his/her needs, establishing appropriate relationship that lead to loyalty and profits for business become strictly necessary. And all these things can be achieved only by developing a responsibility towards the customer.

Organizations are becoming increasingly transparent, develop more sophisticated and personalized marketing techniques. But, in their struggle for the customer they may seem aggressive in promoting brand image, aggressive even through active social involvement. Citizens and authorities require updating of legislation, which is now expanding at an unprecedented rate, in order to determine the companies to become more responsible.

Consumers close ranks in front of an arrogant or obtuse marketing, boycotting it. In her book, Naomi Klein (Klein, N., 2009) demolishes our beautifully packed daily universe, in which public space is confiscated by large corporations that ostentatiously bring branded products manufactured in third world countries. Another writer Amaranta Wright (Wright, A., 2005), who has been hired by Levi's to travel through Latin America to observe the needs of adolescents, shows the arrogance with which Western companies run their business in developing countries and how they try to turn people into consumers.

Basically, it seems that developing countries have more confidence in international brands than in local ones, while in developed countries the consumers' confidence tilts in the balance of local brands.

Peter Fisk (Fisk, P., 2008) mentions six current problems of the modern consumer to be reconsidered by the managers:

- Privacy - we are basically bombarded non-stop by media, phones, mail (increasingly by electronic mail), books, flyers on the street or in the mailbox – therefore, we try to secure the information considered by us really important and, through them, our own existence;
- Indebtedness - we are increasingly encouraged, helped and persuaded to want luxury products, to spend more and more, even beyond our solvency limit, through the so-called loose conditions of payment or immediate personal loans or loans upon request;
- Threat to the natural environment - the packaging products produce enormous amounts of waste; in addition, we buy in excess, thus causing a prodigal consumer behaviour, which overlaps with the general trend of pollution;
- Focus on health - obesity has reached epidemic proportions, being caused by food composition (with a high content of sugar, fats, E-numbers, etc.), but also by changing culinary habits and preferences;
- Children - the explosion of products for children, advertising addressed directly to them, as well as the designation or selection of models for children (not always a happy one) make the great mass of children to become a clear focus that determine a strategic reorientation of the business;
- Integrity - consumers are demanding honesty, morality and respect, they want ethical behaviour and positive models.

Thus, it becomes increasingly necessary to establish a code of ethics within an organization (Dragomir, Anghel, 2011). The best thing is to have a code of practice, which

is closely monitored, so that the ethical responsibilities of the company to be clearly visible both inside (managers, shareholders, employees) and outside the company (various interest groups, among which we mention the consumers)

Usually, the employees adhere to the values and ethics of the company, harmonising their consciousness with the existence of a code of ethics. Thus, they will have the belief that they are working for a fair and honest company (Petrescu et al., 2010).

2. Recent studies on consumer protection

The concern of researchers to study the dynamics of the ethical and moral actions taken towards the consumer by the companies has been intense, adding the consumer behavior issue among the marketing literature (e.g., Khan and Dhar, 2006; Mazar, Amir, & Ariely, 2007).

Petrescu et al. (2010) present the results of a study which shows the importance of studying the management of consumer protection as a subject included in the university curricula, namely the implementation in practice of such course. In fact, there is a close connection between the level of education of a person and the consumption of goods and services (Chebat, et al., 2005). Moreover, the emotions expressed by consumers, feelings of satisfaction or, on the contrary, dissatisfaction, reported to their expectations and combined with awareness of their rights will determine their reactions (Chebat, et al., 2005). Glazer, et al. (2008) develop a mathematical model that places the ethical values of the offerers as basis of the consumers' satisfaction and emotions.

Niță și Butnaru (2010) show that academic education and customer experience contribute equally to raising awareness of the rights enjoyed by people as consumers. Higgins et al. (2002) argue that, besides this, the feedback they receive constitutes a decisive element in evaluating the manner in which their rights have been met.

Olaru, et al. (2010) state that in order to achieve business excellence, one has to start from building a responsible business, being mandatory to include among the company's values the customer value. Such an approach is considered ethical (Dinu, 2008) leading to a positive attitude of the consumers, primarily towards the company's products, and last but not least towards the business itself (Dinu et al., 2012). Thus, many studies combine the ethical approach with the social responsibility of a company, the final target being respect for the individual, be it employee or customer, stakeholder or not (Brinkmann, et al., 2008; Cornelius, et al., 2008; Argandona, et. al., 2009).

3. Research: Incidence statistics for the situations of violation of consumers' rights among the economics students and their reactions

Research Problem: Is the business student aware of his rights as a consumer? Does he know these rights? To what extent does he consider that he has experienced so far, as a consumer, violation of his rights, especially in the case of the services provided to him? What types of services are considered by the business student as the most deficient in terms of consumers' rights? What actions were taken by him in order to defend his rights, when he considered they were violated, and what does he consider should be done if he were in such a situation?

3.1 Objective

The objective of the research is to determine the experience achieved by the business student, as a consumer of various services, expressed through the knowledge, claim and protection of his consumer's rights in case of violation of such rights.

O1: Determining the experience achieved by the business student, as a consumer of various services, expressed through the knowledge of his consumer's rights in case of violation of such rights.

O2: Determining the experience achieved by the business student, as a consumer of various services, expressed through the claim and protection of his consumer's rights in case of violation of such rights.

3.2. Hypotheses

H1. Students attending ECTS courses identify a greater number of cases of breaching the consumers' rights by the service-providing companies, due to the specialization attended. (Niță, et. al., 2010)

H2. A breach of the rights generates negative emotions to the consumer. (Chebat, et al., 2005; Glazer, et. al., 2008).

H3. The manner in which a situation of breaching the consumers' rights is solved causes either negative emotions (if the claim fails to be solved) or positive emotions (if the claim is solved in favor of the consumer whose right has been infringed). (Higgins, et al., 2002; Chebat, et al., 2005; Glazer, et. al., 2008).

H4. Studying in the university curricula a subject like "The Consumer Behavior" determines the students to have knowledge of their consumers' rights to a far greater extent (Petrescu et al., 2010).

3.3. Method: Questionnaire-based survey

Selection of Research Population: Reference Population is represented by students of the Faculty of Economics and Business Administration, University "Alexandru Ioan Cuza" of Iași, attending the full-time courses from the specializations ECTS (Economy of Commerce, Tourism and Services) and Management and Marketing. We have included the specializations mentioned above because their graduates fit the profile of those who in the future will more likely become managers of companies.

3.4. Research Sampling

The Planned Target Group totals a number of 310 students, represented by all the students in the third-year, from the specializations mentioned before. We have chosen to include only the third-year students because it is assumed they have already studied so far a large number of disciplines from their academic curricula.

The Final Target Group comprises a total of 286 students, as can be seen in Table no. 1. The difference in number between the Planned Target Group and Final Target Group has three causes:

- absence from school during the period of investigation (January-February 2013) of a number of students (8 students);
- refusal to fill out the questionnaires and non-submission of questionnaires (14 students);
- invalid responding in questionnaire-based research (2 students).

Table no. 1: Planned Target Group/Final Target Group

Specialization	Planned Target Group	Final Target Group
ECTS	114	114
Management	81	62
Marketing	115	110
Total	310	286

The structure of final target group is as follows:

Table no. 2: Final Target Group Structure

Variable	Subgroups	Number of subjects
Sex	M (var.1)	116
	F (var. 2)	170
Living environment	urban (var.1)	256
	rural (var.2)	28
County	Iasi	129
	Neamt	40
	Bacau	19
	Suceava	24
	Botosani	29
	Vaslui	20
	Vrancea	6
	Galati	5
	R.Moldova	9
	Tulcea	2
	Bucuresti, Ilfov	1
	Harghita	1
	Salaj	1
	Accommodation in Iasi	Living with parents (var.1)
Private dwelling (var.2)		36
Student dorm (var.3)		62
In hosting (var.4)		103
Specialization	ECTS (var. 1)	114
	Management (var. 2)	62
	Marketing (var. 3)	110

Research Tool: the investigation tool is represented by a survey questionnaire with 17 items, out of which: four (4) items to identify the respondent; four (4) open questions; two (2) semi-closed questions with nominal scale, and seven (7) closed questions (out of which: one (1) question uses an interval scale; two (2) questions use a scale of proportions, and four (4) questions use a nominal scale).

4. Results of the study

After applying the filter question, out of the total of 286 respondents, we have the following outcome: a number of 199 students state “*I consider I have been in the situation to have my consumer rights restricted*” (i.e. 69.6%), while 87 students answer “*I have not experienced such a situation*” (i.e. 30.4%).

If we analyze the responses, according to the specialization attended, we can see the following situation (Table no. 3):

Table no. 3: Incidence statistics for the situations of violation of consumers' rights, according to the specialization attended

Specialization	Number of respondents		Incidence	Percent
ECTS	114	No	31	27.2%
		Yes	83	72.8%
Marketing	110	No	37	33.6%
		Yes	73	66.4%
Management	62	No	19	30.6%
		Yes	43	69.4%

The resulting information shows that ECTS specialisation students are those who have identified the highest number of cases of violation of consumers` rights in their experience as a consumer.

After applying the filter, the sample that fits the searched profile has been limited to 199 subjects, namely to those who have encountered a case of violation of their consumers` rights. Analyzing the incidence statistics for the occurrence of such a situation in the last year, we have the following outcome: 121 subjects have faced with a number of 1-2 cases (42.3%); 59 subjects have faced with 3-5 cases (20.6%); 9 subjects have faced with 6-10 cases (3.1%); 8 subjects have faced with more than 10 of such cases (2.8%), and 2 subjects have not faced with any such case in the last year, but previously (0.7%).

We have tried to find out which would be, in general, the share of the cases of violation of the consumers` rights for the service-providing field, and we have noticed that out of the total of 100% cases, the service-providing field holds a share of 50.5%. Analyzing the respondents` answers according to their specialization, for the cases which have occurred in the service-providing field, we have noted as follows: ECTS students assign a percentage of only 46.75%, Marketing students assign a percentage of 53.08%, while Management students assign a percentage of 53.48%. The first hypothesis (H1) is thus ruled out, ECTS students being those who have assigned the lowest percentage for the service-providing companies, even though they are the ones who have identified the highest number of cases of violation of their rights as consumers.

We have also tried to find out, making use of the latest situation of this kind, how would the respondents, in a single word, describe their mood at that moment (noted Time 0), and their mood at the present time (noted Time 1), and we have analysed their words in two distinct circumstances: the said situation has been solved negatively for the respondent (noted Time 1 Negative), and the said situation has been solved positively for the respondent (noted Time 1 Positive). Table no. 4 presents the incidence statistics for all the cases examined:

Table no. 4: Incidence statistics with the words that describe the respondents' mood at the time of the last event of violation of their rights (Time 0), namely their mood at the present time (Time 1)

Crt. No.	Time 0	Incidence	Time 1 Negative	Incidence	Time 1 Positive	Incidence
1	disappointment	27	indifferent	46	indifferent	4
2	nervous	22	disappointment	22	contentment	4
3	frustration	14	disgust	10	tranquility	3
4	anger	12	disdain		happiness	2
5	aggrieved		discomfort	5	proud	2
6	astonished		discontent		OK	2
7	disdain		regret		satisfaction	2
8	discontent		resignation		relief	2
9	indignation		ignored		clearance	1
10	helpless		indignation		detachment	1
11	disgust		nervousness		release	1
12	discomfort		revolt		respected	1
13	discrimination		acceptance		joy	1
14	humiliated		anger		relaxation	1
15	deceived		nausea		calm	1
16	offended		unchanged		safety	1
17	outraged		injustice			
18	abased		anxiety			
19	repulsion		uncertainty			
20	vexation		repulsion			
21	irritation		annoyance			
22	crappy		disagreement			
23	neglected		discrimination			
24	anxious		avoidance			
25	awkward		frustration			
26	rejected		misfortune			
27	attacked		reconciled			
28	defiance		uncertainty			
29	despair		informed			
30	nausea		dissatisfaction			
31	ignored		irony			
32	violated		inattention			
33	invisible		nedumerit			
34	disrespect		unhappy			
35	marginalization		distrust			
36	improperly		unjustly			
37	unimportant					
38	distrust					
39	resignation					
40	stressed					
41	hate					
42	vulnerability					

It should be noted that from the percentage of 100% of the cases, only a percentage of 19.7% has been solved in favour of the customer, which has resulted in the following situation: 17.1% of respondents say that, at present, thinking about what has happened, they feel even worse than at Time 0, while 31.2% of them say they feel as bad as at that time. All those who have come off victoriously have now a better mood than at Time 0, and not only them, but also a percentage of 23.1% of the total sample. The rest of the respondents say they feel nothing but indifference when thinking to the event evoked. Therefore, hypotheses H2, and respectively H3 have been confirmed.

It also matters also how recently the event has taken place. We note that most of these situations happened about three months ago (37.2%), and respectively six months ago (27.1%). But such cases were reported also in the last month (18.1%) or in the last week (5%). It is possible that the time factor to fade the severity of such cases in time – a conclusion that is reasoned based on the cumulative percentage of 23.1% of such cases evoked only in the last month.

We also have tried to find out in which types of services most of these cases have occurred, the situation being presented in the following table (Table 5). Being of multiple-responses type, the question can generate a larger number of responses per person:

Table no. 5: Incidence statistics for the situations of violation of consumers' rights depending on the type of service

Crt. No.	Service	Incidence (no. of cases)	Share of the Total
1	HoReCa (hotels, restaurants, catering)	48	14.00%
2	Commerce	81	19.19%
3	Education	28	7.51%
4	Health and Social Services	35	10.09%
5	Facilities	36	8.04%
6	Communications	74	16.90%
7	Financial Intermediations	21	6.48%
8	Transport Services	61	12.67%
9	Public Services	10	5.12%

Respondents are asked to share-out 100 points to the services listed above, depending on the number of cases of breach of their consumer rights in 2012. It is thus noted that trade-related services have the largest share (19.19%), followed by communication services (16.19%) and HoReCa services (14%), which is not a surprise because the subjects are aged between 20 and 23 years old, and at this age, the scope of services accessed by students is directed along these lines. A warning signal would be the percentage of 7.51% of cases registered in the educational services (the subjects being students at this time), however, a smaller percentage than the percentage assigned to social and health services (10.09%). Such values entail great concerns because at their age the subjects are mostly very healthy, therefore the incidence of needing this service is lower. Moreover, even though they rarely need this type of services, their experiences have not been entirely positive.

Trying to find out how reacted the subjects when they were last in the situation described, we recorded the following answers (Table no. 6).

Table no. 6: Reactions following situations of violation of consumers' rights

Crt. No.	Reactions	Incidence
1	I had no reaction, however I wouldn't solve anything	48
2	I made my discontent known right away to the seller/person involved	110
3	I communicated my dissatisfaction to the company manager	40
4	I noticed the competent bodies entitled to resolve consumers' complaints	20
5	I started a legal action	3
6	I complained to relatives, acquaintances and friends	69
7	I advised my relatives, acquaintances and friends to no longer buy the products/services in question	77
8	I posted on my Facebook page comments regarding my discontent	19
9	I posted on forums comments regarding my discontent	15
10	I posted on the company website comments regarding my discontent	18
11	Other situations	2

It has been interesting to find out to what extent Business students know the competent authorities entitled to protect their consumer interests. Thus, out of the 199 valid respondents, only 4% of them have mentioned correctly and completely the superior authority - NAPC (National Authority for Consumer Protection) and its territory representative and advisory bodies (the Consumer Protection Commissariat of the Counties). 46% of the respondents have nominated CPO (Consumer Protection Office) - representing the old identity of this specialised body of the central public administration, identity under which it has operated between 1992 and 2001, being changed under the current name since 2001. What is worrying is that 50% of the respondents filled out either nothing, or other entities - in both cases being considered that such persons have few or no knowledge on the authorities entitled to protect their rights of consumers. Besides this, not only those 199 respondents, but also the entire sample of 286 respondents have been asked to what extent they believe they are aware of their rights as consumers, the answer being measured by a scale interval of 5 levels (1 - a very lesser extent, 5 - to a very large extent). The average value of the responses is 2.94 - what represents the perception that they are familiar with these rights to a large extent. Analyzing the responses based on the specialization attended by subjects, we note that ECTS students have achieved an average of 3.06, Marketing students have achieved an average of 2.82, and Management students have achieved an average of 3.3 – the highest of all. Therefore, hypothesis H4 according to which: “*Studying in the university curricula a subject like The Consumer Behavior determines the students to have knowledge of their consumers' rights to a far greater extent*” is not confirmed, because even though the Marketing students and ECTS students respectively study in their university curricula such a subject they are the ones who have achieved the lowest levels of average, while Management students who do not study in their university curricula the consumer behavior as a subject, have achieved the highest average. It is true that their response is just a statement and the average value has not been determined through a review of their actual knowledge. Interestingly, 18.2% of the respondents say they know their rights to a small extent, while 16.4% of them think they have some knowledge of their rights, but only a few.

Also, analyzing the students` responses concerning to what extent they know their rights as consumers, we notice that, based on their gender, there is a very balanced situation, the men obtaining an average of 2.95, while the women an average of 2.94. Depending on the type of accommodation in Iași, those who live with their parents have achieved an average of 2.98, those who hold a private dwelling have an average of 3.03, the respondents who live in students` dormitory have an average of 2.81, while those who live in hosting have an average of 2.96.

If, however, assuming they had their consumer rights infringed, 286 of the respondents indicated the following actions they would personally recommend to be taken (Table No.7):

Table no.7: Comparison between past reactions and reactions recommended to others

Crt. No.	Recommended Reactions	Past Reaction		Reaction recommended to others	
		Incidence	Share	Incidence	Share
1	There should be no reaction, however it won't solve anything	48	11.4%	6	0.85%
2	To immediately inform the seller/person involved about the discontent	110	26.12%	139	19.71%
3	To inform the company manager about the dissatisfaction	40	9.5%	145	20.56%
4	To notice the competent authorities entitled to resolve consumers` complaints	20	4.75%	174	24.68%
5	To start a legal action	3	0.71%	40	5.67%
6	To complain to relatives, acquaintances and friends	69	16.38%	16	2.26%
7	To advise your relatives, acquaintances and friends to no longer buy the products/services in question	77	18.28%	56	7.94%
8	To post on your Facebook page comments regarding your discontent	19	4.51%	27	3.82%
9	To post on forums comments regarding the discontent	15	3.56%	32	4.53%
10	To post on the company website comments regarding your discontent	18	4.27%	69	9.78%
11	Other situations	2	0.47%	1	0.14%

Analyzing the data in the table above, we note that when subjects are faced with a situation like the one described above, they have a different reaction from the one they would recommend.

5. Conclusions

Hypothesis H1 is ruled out, ECTS students being those who have assigned the lowest percentage for the service-providing companies (46.75%), even though they are the ones who have identified the highest number of cases of violation of their rights as consumers (72.8%).

Hypothesis H2 has been confirmed. Out of the total of 100% cases of violation of their consumer rights generate a percentage of 100% negative emotions to the consumer.

Hypothesis H3 has been confirmed. 17.1% of respondents say that, at present, thinking about what has happened, they feel even worse than at Time 0, while 31.2% of them say they feel as bad as at that time. It should be noted that from the percentage of 100% of the cases, only a percentage of 19.7% has been solved in favour of the customer, all the persons affected at that time are experiencing now positive emotions. Only a percentage of 3.4% of the respondents who have failed to come off victoriously are experiencing now positive emotions, the rest of them stating they feel nothing but indifference when thinking to the event evoked. Thus, both cases determine inertia, a long term evocation of the emotions.

Hypothesis H4 according to which: "*Studying in the university curricula a subject like The Consumer Behavior determines the students to have knowledge of their consumers' rights to a far greater extent*" is not confirmed, because even though the Marketing students and ECTS students respectively study in their university curricula such a subject they are the ones who have achieved the lowest levels of average, while Management students who do not study in their university curricula the consumer behavior as a subject, have achieved the highest average.

Other conclusions show that the reactions of the students when experiencing such situations are as follows: making their discontent known right away to the seller/person involved (26.12%), complaining to friends or relatives (18.28%), advising everyone to no longer buy from that company (16.38%). At the same time, 11.4% of them have had no reaction, considering they cannot change anything. Nevertheless, the same students recommend in such a situation as appropriate reaction the following: first of all, filing a complaint to the competent authorities, such as NACP – The National Authority for Consumer Protection (24.68%), informing the manager or superiors (20.56%), and thirdly, making their discontent known right away to the seller/person involved (19.71%). At the same time, only 0.85% of them say that there should be no reaction.

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