

# Joanna Wardzała-Kordyś

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## Legal culture of big city young consumers

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Tekst jest udostępniony do wykorzystania w ramach dozwolonego użytku.

JOANNA WARDZAŁA-KORDYŚ, Ph.D.  
Uniwersytet Wrocławski

## LEGAL CULTURE OF BIG CITY YOUNG CONSUMERS

### Summary

In big cities, the willingness to make purchases by young people can be enhanced by the presence of shopping centers and galleries for the same purpose. Teenage consumers, due to the lack of full legal capacity (not over 18 years), can not alone make all purchases, however, many studies have shown that they have a very big influence on purchasing decisions of their parents, much more likely to watch ads, absorb technical innovations and are open to change. Often include their own pocket money, work during the holidays. The article attempts to answer the question of whether a small distance from galleries and spending their free time to effectively equip them with knowledge how to make safe purchases, and make ads' rational assessments, and raise claims.

### Legal culture as a condition for functioning on the market on equal terms

Culture is a subject of interest in many scientific disciplines (politics, religion, science etc.). A. Kłoskowska, after Kroeber, identifies three categories of culture in its broad sense: standard of living culture, social culture and symbolic culture. Social culture is manifested in work as well as in communication, and refers to processes of people who are connected in the practices of common patterns and values interaction. Legal culture is one of the spheres of culture, distinguished by subject, and similarly as in the case of the term of culture itself, it has no single common definition.<sup>1</sup>

On the other hand, law is regarded to be an element of human culture because it uses symbols, signs and meanings which gain meaning in a given local community, ethnic or occupational group, generational category or the whole society.

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<sup>1</sup> A. Kłoskowska, *Kultura*, in: *Encyklopedia socjologii*, t. 2, Oficyna Naukowa, Warszawa 1999.

These assumptions originate from the theory of German legal positivism. According to this theory, positive law influences symbolic culture in various ways, because it: creates a social order, introduces new values into life which are regarded as important (e.g. rights of women), creates new social or moral situations which haven't been sanctioned before (e.g. changes to the tax system, prohibition of smoking in certain places) and eliminates (or intends to eliminate) undesirable human acts and behaviours.

Moreover, law, according to positivists, cannot be indifferent to universal values, which sources should be sought in the idea of human dignity in a constantly changing society. Human attitudes to law substantially determine its effectiveness and prestige and as certain cultural facts they condition its legitimization and rationality.<sup>2</sup> A. Turska writes: "If citizens are convinced that law does not always operate according to the common sense principle, does not ensure what „they have the right to require from law», i.e. it does not give them the sense of safety or chances for living honestly and with dignity, then undoubtedly they cannot hold such law in high esteem".<sup>3</sup> In this paper, this can be particularly applied to consumer law.

### **Specificity of big-city young consumers, based on Wrocław as an example**

A consumer is an individual who purchases goods, orders services and takes out bank loans to satisfy own needs or the needs of his or her household. A manufacturer, in contrast, offers goods and services as well as possesses specialist knowledge.<sup>4</sup> This fact places the consumer (or the whole household) in weaker position, as he or she is usually not sufficiently prepared to stand up to the knowledge and material status of the professional. This may result in a property loss sustained by the buyer. There are however two ways in which one can change this situation and make both sides' positions on the market equal. The first consists in placing more regulatory restrictions on entrepreneurs, while the other is enabling the consumer to make rational market choices through legal education, which would also result in raising legal awareness and legal culture among members of a household. Extensive legal culture of consumers is thus the condition for their functioning on the market on equal terms.

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<sup>2</sup> R. Tokarczuk, *Współczesne kultury prawne*, Zakamycze, Kraków 2000, p. 62.

<sup>3</sup> A. Turska, E. Lojko, *Kryzys prawa i spadek jego prestiżu*, in: *Kultura prawna i dysfunkcyjność prawa*, Wyd. Uniwersytetu Warszawskiego, Warszawa 1988, t. I, p. 302.

<sup>4</sup> *Act of 23 April 1967. Civil Code*, "Journal of Laws" 1964, No. 16, item 93, as amended.

As Z. Melosik writes, the term young generation (or young people) constitutes a dynamic social construction.<sup>5</sup> Moreover, at least in the Western culture, this term usually contained a strong emotional charge. Young people were on the one hand a priceless social and national capital, and, on the other hand – hope “for better future”.

Law, particularly its civil branch, is also a basic instrument for regulating economic relations. Free competition combined with market economy has not solved the problem of protection of consumer rights. Although the Polish constitution states that everybody is equal before the law and everybody has the right to equal treatment by public authorities, legal relationships are not based on equal rights of the parties.

In each society, young people constitute its important part. For a long time, they were barely noticed by manufacturers and acted as passive participants of market processes. Constituting a segment that is very flexible and responsive to manufacturers’ activities, in many cases teenagers became a target market for implementation of new instruments of social marketing (cause-related).<sup>6</sup> This is a process of formulating and implementing company’s actions related to its product offer or other form of supporting an important cause from the social perspective. Customers are engaged by a company also in accomplishing the objectives of a society.<sup>7</sup>

The author’s survey was conducted in September 2010 among young people from Wrocław in two age brackets: 15–17 and 18–19 age brackets. 200 Wrocław – based young people were surveyed, using purposive sampling. The purposive sample of young people shopping in Wrocław was selected according to the following criteria, based on quota sampling:

- gender (female, male),
- age (15–17, 18–19),
- district they lived in: Śródmieście, Stare Miasto, Psie Pole, Krzyki, Fabryczna.

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<sup>5</sup> Z. Melosik, *Młodzież a przemiany kultury współczesnej*, in: *Młodzież wobec niegościnniej przyszłości*, ed. R. Leppert and others, Wyd. DSWE, Wrocław 2005.

<sup>6</sup> M. Grzybowska-Brzezińska, *Młodzi konsumenci wobec społecznych instrumentów promocji wykorzystywanych na rynku żywności*, in: *Marketing Przyszłości. Trendy. Strategie. Instrumenty. Zachowania nabywców – wczoraj, dziś i jutro*, eds. G. Rosa, A. Smalec, Zeszyty Naukowe nr 594, Ekonomiczne Problemy Usług nr 54, Wyd. Naukowe Uniwersytetu Szczecińskiego, Szczecin 2010, p. 195–204.

<sup>7</sup> P.R. Varadarajan, A. Menton, *Cause-related marketing: a co-alignment of marketing strategy and corporate philanthropy*, „Journal of Marketing” 1988, Vol. 52, p. 23.

Originally, the survey was organized to cover also young people aged from 13 to 18, who have already had capacity to legal transactions, although limited one. Young consumers within this age bracket are already allowed, according to the law, to make larger purchases, and even to receive remuneration for work done from the age of 15 years old. Unfortunately, the data gathered by the Central Statistical Office made it possible only to distinguish the 15–17 and 18–19 age groups. Actual data was necessary due to quota sampling.

In total, 101 young women and 99 young men participated in the survey, of which 102 were teenagers aged from 15 to 17 years old, and 98 – older youth at the age 18–19 years old. Most of the young people came from families of relatively good housing situation, as only 12% lived in council or rented flats, every fifth lived, together with the family, in an owner-occupied house in an old residential quarter (20.5%) or in an owner-occupied premises built after 1989 (18%). Nearly every third (30%) young man in the community analysed lived in a house (detached house, semi-detached house, terraced house). Assuming that young people from Wrocław have true knowledge about their parents' earnings, in every third household from which the respondents came the per capita income amounted to over PLN 1200 per person in a family, whereas in 15.5% households this figure even exceeded PLN 2500 per person in a family.

Of the young consumers' parents, almost half of the mothers (48%) and every third (32%) father had a Bachelor/engineering or Master degree. Only 1% of fathers and 3% of mothers (8 people in total) had primary education. On average, every fourth mother (27%) and every fourth father (29%) pursued general secondary education. Only every eighth (16.5%) father and every tenth (11%) mother completed a vocational education. The most popular jobs among the parents of the respondents included a teacher, civil servant, electrician, veterinary, driver and entrepreneur. In case of the mothers, these were an economist, accountant, human resources employee, teacher, civil servant, dressmaker and shop assistant. As can be expected from people living in a big city such as Wrocław – capital city of Lower Silesia – all durables (a TV set, car, fridge, washing machine, computer), which are used by household members of different ages were present in slightly less than 100% of the respondents' houses (that is almost all the young respondents confirmed that their family has them). A microwave and a washing machine can be treated as an exception – nevertheless more than half of the households possessed them (in case of a washing machine – 63%).

Thus, even for the big city standards, the households of the parents/guardians of the young purchasers can be regarded as well off, assuming that in every third household of the young consumers the net income per person in a family is PLN 1200, and durables such as consumer electronics, domestic appliances, computers and cars are present in almost every household. Of course, in 2010 possessing a used car, TV set or computer (used equipment quickly loses its value) may involve expenses not exceeding the income equal to the so called “national average”, nevertheless in the scale of the whole country, a computer or a washing machine are still luxury goods.

On the other hand, we should bear in mind that parents’ affluence is not always translated into the amount of money they give their children. Sometimes parents even use educational methods which consist in enabling teenagers to “earn the money” for their own needs instead of giving them cash directly.

All the young people surveyed admitted that they satisfy their needs by making purchases for which they pay from their own financial resources. The most popular source was the so called “pocket money”, that is money received from parents at more or less regular intervals. The survey conducted in 2005 by the research group IPSOS shows that two thirds of parents with children aged 4–18 years old give their children, at least from time to time, money which they can spend as they like. Every fifth person surveyed (40%) gives their children money in the form of a weekly or steady monthly pay.<sup>8</sup> A survey by the author of this paper shows that every second respondent concluded an employment agreement, a contract to perform a specified work or task or a contract of mandate, every eighth earned extra money by babysitting or received a scholarship. Giving private lessons (8%), looking after the elderly (4%) and benefit (7%) made up a marginal activity taken to obtain funds to cover own expenses. On the other hand, young consumers’ expenses mainly include money spent on entertainment (cinema, clubs, discos, go-karts), that are the most popular spending among teenagers – table 1. Only 14% of the respondents did not spend money on it. Over half of the respondents bought from their own money books and magazines, which seems praiseworthy given the stereotype that young people do not read and only use the Internet (the same survey shows only every fifth young person spends their money on a mobile phone and the Internet). On the other hand, this stereotype appears to be well founded if we assume that

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<sup>8</sup> A. Oczachowska, *Młody konsument w świecie emocji*, in: *Marketing przyszłości. Trendy, strategie, instrumenty. Zachowania konsumentów. Trendy i kierunki zmian*, eds. G. Rosa, A. Smalec, I. Ostrowska, *Zeszyty Naukowe* nr 660, *Ekonomiczne Problemy Usług* nr 72, Wyd. Naukowe Uniwersytetu Szczecińskiego, Szczecin 2011, s. 524.

books are bought by young people as a gift and the Internet and mobile phone charges are paid by their parents. Food and beverages which are usually consumed during entertainment (popcorn at the cinema, drinks at a disco, etc.) are also among the most popular things teenagers from Wrocław spend their money on. 3/4 of the surveyed young consumers spend their money on clothes and footwear, every third – on sports equipment (31.5%), and every fourth – on computer equipment and software. Other young people expenses include: cosmetics, medicine and hobby.

Table 1

The most important own spending of young consumers from Wrocław in %

Purpose of spending own money	Frequency of spending money on own needs
Entertainment (cinema, club/disco, bowling, go-karts)	86.0
Books and magazines	42.5
Computer equipment (including games and programs)	26.5
Sport	31.5
Clothes and footwear	77.0
Food and beverages	60.5
Constant charges (e.g. For the internet, mobile phone)	20.0
Other expenses	14.0

Source: own study, September 2010.

Inhabitants of a big city, including young consumers, may do the shopping in various shops, including retail parks. The latter differ from hypermarkets in the fact that apart from a large store where food and domestic detergents can be mainly bought, there are a dozen or several dozen boutiques, restaurants, cafes, stores with sports or computer equipment, chemist's shops and stores offering consumer electronics and domestic appliances. All of them are usually housed in one precinct covered by a roof. For teenagers from a big city, such area often becomes a place where they not only do the shopping but also come to hang out with their peers or sometimes a close person. It is a paradox that in a place which is designed for doing the shopping young people often stroll in pairs, or groups, and do not shop at all.

Teenagers from Wrocław most often visited Pasaż Grunwaldzki (75%) and Galeria Dominikańska (63.3%), which can result from the fact that both these facilities are located in the city centre and are quite spacious and have several

floors (additional attraction: escalators and glass lifts) – table 2. Due to their location near huge concentrations of flats/apartments, Arkady Wrocławskie (56%) and Magnolia Park (53%) were visited by every second respondent.

Table 2

Retail parks and shopping centres that are most often visited by young consumers in %

	I do the shopping most often in
Pasaż Grunwaldzki	75.0
Galeria Dominikańska	63.3
Magnolia Park	53.0
Futura Park	40.5
CH Korona	37.5
CH Borek	39.5
CH Leclerc	33.3
Arkady	56.0
CH Bielany	36.5
CH Renoma	45.0
Other, specify	52.2 (Biedronka, Netto)

Source: own study, September 2010.

This data also confirms what young consumers themselves said when they pointed to a short distance from home as the factor that most often determines which shopping mall they go to (38.4%); every fifth respondent also pointed to the presence of their favourite store (19.5%) and every eighth (12.5%) – to the atmosphere in the shopping mall. 82% of young consumers from Wrocław admitted that they went to a shopping centre also for entertainment, of which half pointed to a cinema (51%), every fifth respondent – to meetings with friends (19.5%), and the rest equally often pointed to other reasons: café, restaurant, for a walk.

### Knowledge of consumer law

In the question “Who, according to you, is a consumer?” most of the surveyed (63%) selected the most general answer (fig. 1). On average, every seventh teenager provided a bit humorous answer which refers to the process of eating food by people sometimes equated with consumption, although in fact

this is only a part of this concept because there are numerous consumption markets (consumer electronics goods, domestic appliances, cars, equipment).

Only every eighth young consumer pointed to the most accurate, according to the author, answer, i.e. it is an individual who makes purchases not connected with his or her economic activity.

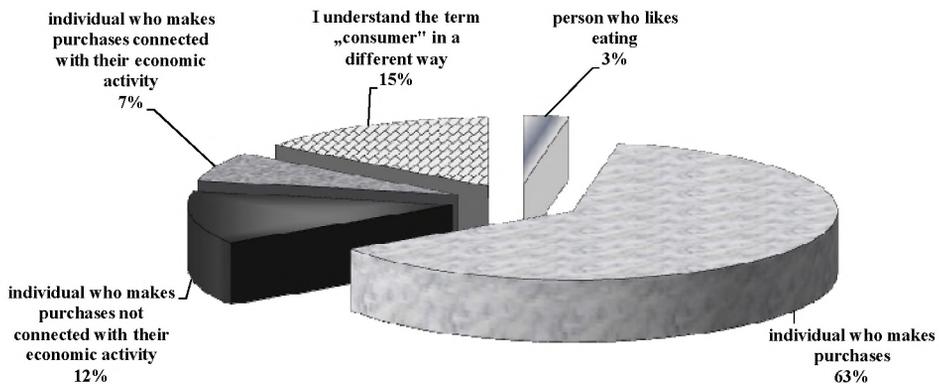


Fig.1. Defining the term of consumer

Source: own study, September 2010.

The respondents could point to three sources of consumer law. In this paper, they were divided into three categories: actually existing (binding legal acts), national institutions/legal acts not connected with consumer protection, and not existing. The sources most often pointed to are the following:

- actually existing: the Constitution of the Republic of Poland, Civil Code, Act on the protection of consumer rights, human rights,
- existing, but they are not legal acts: Consumer Advocate, Office for Consumer Protection, European Union law, consumer press, store regulations,
- not existing: consumer act, consumer inspection, commercial code, civil law code, consumer law, EU regulation on consumers, act on the right to return purchased products, act on the possibility to complain about faulty goods, act on age restrictions concerning buying certain products.

The results above show that young buyers have little knowledge of consumer law, especially when it comes to the names of legal acts. On the other hand, the basic regulations (the Constitution of the Republic of Poland and the civil code) were mentioned, on average, by every fourth respondent. The institutions, that were most often mentioned, are also actually existing organizations and bodies (e.g. Consumer Advocate). In the category “not existing”, the re-

spondents most often pointed at an action that consumers may actually take (e.g. act on the possibility to complain about faulty goods, act on age restrictions concerning buying certain products). This may indicate the knowledge of the “content of legal acts”, for example from discussion forums on the Internet or from TV programs, and thus de facto the knowledge of consumer rights although not necessarily their names (this can be included in the same category of knowledge as citing the first line of a song’s refrain as its title).

### **Knowledge and opinions of young big city buyers about advertisement and promotion**

Advertising and promotional campaigns always constitute the most important factor influencing consumer needs. Sometimes they help to realize one’s own needs, sometimes they create new ones. The research conducted all over the world shows that young people are the most prone to the influence of advertising. They often act impulsively, on the spur of the moment or are influenced by their peers. Research conducted by A. Olejniczuk-Merta confirms that one of the weakest points in the way young customers act on the market is obtaining information about products before purchase.<sup>9</sup> The research by this author shows that young consumers try to obtain information from TV commercials and personal sources, and almost half of them also use the Internet.<sup>10</sup> The research carried out by IPSOS shows that the main source of information used by young buyers is advertising.<sup>11</sup> Table 3 shows young consumers’ knowledge about advertisements that are banned or restricted. As far as alcohol advertisement is concerned, only every third young consumer (29.5%) indicated the correct answer. According to the act on upbringing in sobriety and prevention of alcoholism of 26 October 1982 (Journal of Laws 2002 Issue no 147 item 1231), advertisement for alcoholic beverages is prohibited in Poland, except for advertisement for beer, which is allowed provided that it is not an advertisement:

- directed to minors,
- which creates associations with sexual attractiveness, leisure, physical fitness, studying, professional success or success in life, health,
- broadcast or shown on TV, radio, at cinema or theatre between 6 am and 8pm., except for advertisement run by an organizer of a sports event

<sup>9</sup> A. Olejniczuk-Merta, *Rynek młodych konsumentów*, Difin, Warszawa 2001.

<sup>10</sup> M. Budzianowska-Drzewiecka, *Specyfika procesu podejmowania decyzji o zakupie przez młodych konsumentów*, in: *Marketing przyszłości. Trendy, strategie, instrumenty. Zachowania konsumentów...*, p. 449.

<sup>11</sup> Market research – young consumer during shopping, commissioned by the Office of Consumer Protection

during such event,

- on video cassettes and other media,
- in the press designed for teenagers and children,
- on covers of daily newspapers and magazines,
- on pillars and billboards, unless 20% of the surface of the advertisement is taken up by the information about harmfulness of alcohol consumption or prohibition of selling alcohol to minors,
- involving the participation of minors.

The restrictions above do not apply to advertising inside wholesale outlets, designated sections or sales outlets where only alcoholic beverages are sold, as well as sales outlets where alcohol is sold and consumed on site.

Table 3

Knowledge about banned or restricted advertisements in %

Product	Advertisement for certain products are banned			
	Yes	No	Yes, but to a limited extent	I don't know/hard to say
Alkohol	20.0	42.0	29.5	8.5
Tobacco	39.0	37.5	15.5	8.0
Medicine	5.5	78.5	9.5	6.5
Food	4.5	91.5	1.5	2.5
Other products/ services, specify	matrimonial services, pornography, legal highs	condoms, erotic toys		

Source: own study, September 2010.

Thus, vodka for example can be advertised in a pub, in a wholesale outlet selling alcoholic beverages or at a designated alcohol section in a shop. Such limitation of advertisement location seems to be justified as it limits the group of buyers to only those who have already decided to buy alcohol. It does not encourage to make a purchase which was not intended, e.g. because a product happened to be on the way, and the advertisement is not associated with buying other foodstuffs, e.g. beer advertisement above shelves with chips.

Restrictions on advertisements for tobacco products were included in the act of 9 November 1995 on health protection against the effects of using tobacco and tobacco products (Journal of Laws of 1995 Issue no 96, item 1107) and in the act of 28 November 2003 on amending the act on health protection against the effects of using tobacco and tobacco products (Journal of Laws of 2003

Issue no 229 item 2274). These legal acts state that promotion of tobacco products in the graphical form is allowed under strict conditions. First of all, it is required that the package features a kind of anti-advertisement, e.g. “smoking causes cancer”, “smoking causes heart diseases”. There is also an obligation under law to place information about tar and nicotine content in cigarette smoke on unit packages of cigarettes. Visible and readable information about harmfulness of using tobacco should take up at least 20% of the surface of an advertisement. In the author’s survey, only every seventh young respondent (15.5%) pointed to limited extent of tobacco advertisement, which is the correct answer.

Quite surprising are the answers to the question about possibility of advertising medicine. The research by M. Głowacka and P. Czajka shows that for young consumers the most important medium of information about medicine available without prescription is television. The act on pharmaceutical law of 6 September 2001 (Journal of Laws of 31 October 2001 as amended) sets numerous requirements for medicinal product advertising in a broad sense. Art. 55 states that:

- medicinal product advertisement cannot be misleading,
- medicinal product advertisement should present the medicinal product in an objective way and inform about rational application.

Advertisement for a medicinal product cannot be directed to children and cannot involve presentation of the medicinal product by researchers, holders of public office or people with medical or pharmaceutical education.

In the Polish law, food advertising is regulated first and foremost by the act of 25 August 2006 on safety of food and nutrition (Journal of Laws of 2006 Issue no 171 item 1225). Food is the source of necessary energy and nutrients that a human being needs in his life. The act on food uses the terms “foodstuff” and “stimulant”. Foodstuffs are substances that contain elements needed for nourishing a human body and are suitable, in a natural state or after being processed, to be eaten by people. Table 3 shows that young consumers have knowledge in this area because 91.5% of them stated that food advertising (not treated as a stimulant) is not prohibited by law.

Table 4 shows the evaluation of advertising slogans by the young respondents, who were asked to classify them as going beyond a standard “praising of a product” or not. Most of the respondents evaluated almost all of these slogans as going beyond a “standard praising of a product”. Only the slogans “look for only in good musical shops” and “contains only natural ingredients” were regarded as mostly not exceeding a standard advertising strategy.

Table 4

Evaluation of advertising slogans in terms of their legality in %

Advertising slogan	Standard “praising of a product”		
	Exceeds the boundary	Does not exceed the boundary	Hard to say
Guaranteed effects already after 7 days of treatment	47.5	28.5	24.5
Look for only in good musical shops	15.5	66.0	19.5
The only genuine juice	64.0	20.0	16.0
Contains only natural ingredients	22.0	64.5	14.5
Better than other washing powders	64.5	23.5	12.5
The only effective medicine without prescription	64.0	13.5	22.5

Source: own study, September 2010.

Young customers of shops located in Wrocław were also asked to evaluate marketing strategies of sellers/manufacturers that compete on the market to sell goods (table 5). Activities were described as “misuse” or standard competition (terms from the sport world unfair play/fair play were probably more suitable). The activity that was most often described as unfair was “Differences between the price on package and the price encoded in barcode readers or cash registers” (82.5%), whereas lowering the price by a few *groshes* was least often seen as unfair (33.5%).

Table 5

Evaluation of behaviours of manufacturers/salespeople competing for a customer in %

Types of behaviours of manufacturers/sellers	Abuse	Standard competition for a customer
Price is lowered by a few <i>groshes</i> , e.g. it is 1.99	33.5	50.0
Downsizing – decreasing the size of packaging while maintaining the same price	47.5	39.5
Gratis – a gift is added to a product, however the cost of purchasing the product without the gift is sometimes much lower	47.5	38.0
Differences between the price on package and the price encoded in barcode readers or cash registers	82.5	13.5
Crossing out a price and writing a new one even though the product has never been sold at the price crossed out	69.5	23.0
Untrue information about liquidation of the shop and sales on that occasion	57.0	32.5

Source: own study, September 2010.

Generally, only lowering the price by a few *groshes* was more often regarded as a standard competition technique, whereas the rest of the behaviours were evaluated by most young consumers as misuse, or even deception.

### **Knowledge and opinions of young big city consumers about possibility of complaining about products and services**

In Poland, a very widespread practice in trade is the seller's failure to respect consumer rights, even in situations when the buyer relies on certain legal regulations or suggests that he or she will bring a case to court. There are two reasons for this. First, the buyer, faced with a long and expensive lawsuit, may resign from defending their rights. Second, the buyer lacks knowledge of the rights he or she has, which results mainly from a limited access to education in this field. Protection of consumer rights has seen numerous important changes. The most important of them include the right to terminate distance contracts or contracts concluded away from business premises, as well as a list of unfair terms of contracts included in the civil code.

Table 6

Knowledge about possible actions of manufacturers/sellers competing for a customer in %

Statement	True	False
Seller has the right not to allow a complaint after the consumer has paid	55.0	44.0
Goods bought in sales/on special offer are not subject to complaints	59.0	41.0
Receipt/bill/invoice is a guarantee that you can defend your rights connected with purchasing a product/service	95.0	5.0
Guarantee applies to new products, and warranty – to used ones	45.0	55.0
Guarantee applies to products, and warranty – to services	51.1	48.5
You cannot terminate a contract if the seller immediately replaces a faulty product with one that is free of defects or removes the defects	66.0	34.0
Shop's owner is needed to accept a complaint	14.0	86.0
Manufacturer decides how to handle a complaint (repair free of charge/replacing a product with a new one)	55.5	44.5
The condition for exercising your right to complain may be returning the product in original packaging	63.5	36.5
Time within which a complaint must be processed is stated in legal regulations	32.5	67.5

Source: own study, September 2010.

Table 6 shows that young people's knowledge about complaining about products and services, despite wider possibilities of gaining "experience" in this area (due to proximity of big shops and retail parks and possibility of doing the shopping there) does not seem to be extensive. They knew their rights as consumers only in three statements out of 10 possible. On the other hand, differences in answers have not been very significant, and the knowledge is probably based on own shopping experience.

### **Summary**

In this paper legal culture of big city young consumers has been described based on empirical research in three areas: knowledge of consumer law, knowledge and opinions about advertisement and promotion, and knowledge and opinions regarding possibility of complaining about faulty products. The most extensive knowledge of teenagers proved to be in the field of advertisement and promotion – what advertisements are allowed by law, the most correct opinions about legality of an advertising campaign – which is connected with the second analysed area, that of advertisement. The influence of advertisement on purchasing decisions and teenage consumers' knowledge in this field have also been pointed out in other research, cited by the author.

## **KULTURA PRAWNA WIELKOMIEJSKICH MŁODYCH KONSUMENTÓW**

### **Streszczenie**

W wielkich miastach chęć dokonywania zakupów przez młodych ludzi może być potęgowana przez obecność centrów handlowych i galerii. Nastoletni konsumenci, w wyniku braku pełnej zdolności do czynności prawnych (nieukończone 18 lat), nie mogą samodzielnie dokonywać wszystkich zakupów, jednakże z wielu badań wynika, że mają bardzo duży wpływ na decyzje zakupowe swoich rodziców, znacznie chętniej oglądają reklamy, chłoną nowinki techniczne i są otwarci na zmiany. Często dysponują również własnym kieszonkowym, pracują w czasie wakacji. Artykuł jest próbą odpowiedzi na pytanie, czy niewielka odległość od miejsca zamieszkania centrów handlowych i spędzanie w nich czasu wolnego skutecznie wyposażają ich w wiedzę na temat tego jak dokonywać bezpiecznych zakupów i dokonywać racjonalnych ocen reklam i możliwości reklamacji.

*Thumaczenie Joanna Wardzala-Kordyś*