

THE ROLE OF COURSES IN INFLUENCING SMART CONSUMER BEHAVIOUR OF SENIOR HIGH SCHOOL STUDENTS IN RURAL AND URBAN AREAS

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Abstract

Consumer education interventions through formal education can increase knowledge, attitudes, and behaviour to become smart consumers who can enforce their rights, carry out their obligations, and protect themselves from harmful goods or services. This study aims to analyze differences in awareness of consumer education materials, sources of information, attitudes, and behaviour as savvy consumers in high school students in rural and urban Bogor and the factors that influence smart consumer behaviour. This study used a cross-sectional study design and involved two senior high schools located in the rural and urban areas of Bogor. The location selection was performed purposively, considering that the school implemented the Education Unit Level Curriculum (KTSP) and used the Electronic School Book (BSE). The sampling technique used random cluster sampling with a sample size of 129 high school students, 68 students in rural areas and 61 students in urban areas. The results showed significant differences in the material awareness of consumer rights variables and the three attitude dimensions. On the contrary, there was no difference in material awareness of consumer obligations, objective knowledge of rights and obligations and significant smart consumer behaviour on smart consumer behaviour in both regions. Students' age, objective knowledge about consumer obligations, and attitudes (affective and conative dimensions) significantly positively affect smart consumer behaviour in high school students.

Keywords: attitude, consumer education, unit level curriculum, objective knowledge, smart consumer

KONTRIBUSI MATA PELAJARAN DALAM MEMENGARUHI PERILAKU KONSUMEN CERDAS PADA SISWA SMA DI PERDESAAN DAN PERKOTAAN

Abstrak

Intervensi pendidikan konsumen melalui pendidikan formal dapat meningkatkan pengetahuan, sikap, dan perilaku menjadi konsumen cerdas yang mampu menegakkan haknya, melaksanakan kewajibannya serta mampu melindungi dirinya dari barang atau jasa yang merugikan. Penelitian ini bertujuan untuk menganalisis perbedaan kesadaran materi pendidikan konsumen, sumber informasi, sikap, dan perilaku sebagai konsumen cerdas pada siswa SMA di perdesaan dan perkotaan Bogor dan faktor-faktor yang mempengaruhi perilaku konsumen cerdas. Penelitian ini menggunakan desain *cross sectional study* dan melibatkan dua SMA yang berada di wilayah perdesaan dan perkotaan Bogor. Pemilihan lokasi dilakukan secara *purposif* dengan pertimbangan sekolah tersebut menerapkan Kurikulum Tingkat Satuan Pendidikan (KTSP) dan menggunakan Buku Sekolah Elektronik (BSE). Teknik penarikan contoh menggunakan *cluster random sampling* dengan jumlah sampel 129 siswa SMA, 68 siswa di perdesaan dan 61 siswa di perkotaan. Hasil penelitian menunjukkan bahwa terdapat perbedaan yang signifikan pada variabel kesadaran materi hak konsumen dan ketiga dimensi sikap. Sebaliknya tidak terdapat perbedaan pada kesadaran materi kewajiban konsumen, pengetahuan objektif hak dan kewajiban serta perilaku konsumen cerdas yang signifikan pada perilaku konsumen cerdas di kedua wilayah. Usia siswa, pengetahuan objektif tentang kewajiban konsumen, dan sikap (dimensi afektif dan konatif) memiliki pengaruh positif signifikan terhadap perilaku konsumen cerdas pada siswa SMA.

Kata kunci: konsumen cerdas, KTSP, pendidikan konsumen, pengetahuan objektif, sikap

INTRODUCTION

The leading consumer problem in Indonesia is the lack of public awareness of consumer rights and obligations (Sumiyati & Fatmasari, 2006), as reflected in Indonesia's low number of consumer complaints compared to other countries. The Indonesian Consumers Foundation stated that in 2012, 620 cases of consumer complaints were lower than in Hong Kong, which reached 25,280 cases in the same year. This means that Indonesian consumers already recognize and understand their rights and obligations as consumers but are not yet fully able to implement and fight for them. Therefore, Indonesian consumers are very vulnerable to exploitation. Becoming a savvy consumer is a step that can be taken to face the era of globalization. According to the Coordinating Ministry for Economic Affairs of the Republic of Indonesia (2016), smart consumers are consumers who can enforce their rights, carry out their obligations, and can protect themselves from harmful goods or services.

The formation of smart consumer behaviour in students can be done formally through the content of relevant subjects. According to Killackey-Jones *et al.* (2004), formal consumer education interventions can improve a person's knowledge, attitudes, and behaviour. The government has made efforts to educate and empower consumers through institutions recognized by the government, including the National Consumer Protection Agency (BPKN), which integrates the consumer education material system into the national education system, both in the form of curriculum extra-curricular activities. Indonesian language in the tenth to twelfth grades of Senior High School (SMA) and SMK (Vocational High School), Economics in the tenth to twelfth grades of SMA, and social studies in the tenth to twelfth grades of SMK (BPKN, 2012). However, research on the influence of consumer education through the curriculum is still few, among them conducted by Wening (2007; 2012) regarding consumer education and character formation. In addition, according to Simanjuntak *et al.* (2013), the intensity of consumer education can increase consumer empowerment in rural and urban Bogor. The purpose of formal consumer education is to foster awareness and competence of consumers themselves (Khayati, 2014).

For this reason, it is essential to know the impact of formal learning in consumer education on the formation of smart consumers. Meanwhile, many studies have analyzed one of the indicators of smart consumers, namely complaint behaviour. For example, previous research related to complaining behaviour, among others, by Simanjuntak (2014) regarding the level of empowerment and consumer empowerment strategies, Yuliati *et al.* (2016) regarding the factors that influence the intention to complain, Rahmawati (2014) regarding the intention to complain to electricity users. In addition, the Indonesian Consumers Foundation (YLKI) organizes consumer education programs, including disseminating information through public forums and print and electronic media (YLKI, 2017). Therefore, consumer education information can also be found in other sources of information apart from lessons learned in formal education. According to Utkarsh (2017), consumers who engage in various information-seeking behaviours are more confident in making decisions and seeking much information before purchasing. The ability of consumers to retrieve information from memory depends on the availability of information (Engel *et al.*, 1994). The more information means the more references consumers consider in making decisions (Sumarwan, 2011).

Attitude is an expression of consumer feelings about an object that is liked or not, and attitudes also describe consumer confidence in various attributes and benefits of the object (Sumarwan, 2011). Students in carrying out their activities as consumers cannot be separated from purchasing goods/services, which are manifested in purchasing behaviour. Durianto (2001) in Yunitasari and Yuniawan (2006) suggested that the knowledge possessed by consumers greatly influences consumer attitudes and behaviour in deciding because the more a high level of knowledge about the product brand, the product is in the minds of consumers before other brands.

Consumer education is not only obtained from schools. Students can also obtain consumer education through other sources of information that are currently easily accessible by anyone. One source of consumer education information is the mass media. Mass media has become an inseparable part of people's lives in the information age. Children and adolescents generally spend time watching television, listening to the radio, reading newspapers, or accessing various sites on the internet (Anwas, 2011). Marketing and communication media targeted at children as consumers have become a topic of discussion to improve the protection of children's consumers (Sramova, 2014).

According to Wening (2012), consumer education materials are needed to equip consumers with good knowledge of consuming products. In addition, consumer education is essential to equip people to gain knowledge and skills in managing individual finances and taking action when making purchasing decisions and participating in being responsible citizens because of their consumption. The National Consumer Protection Agency (BPKN, 2012) stated that the integration of consumer protection learning materials is

found in subjects at the elementary, junior high, high school, and vocational school levels in Social Sciences (IPS), Indonesian Language, and Economics at the SMA/SMK level. According to Devi and Hartono (2015), education is related to consumer awareness, and according to Yuliati, Rahmawati, and Suistika (2016), education has a positive effect on consumer awareness. Consumer awareness is the beginning of the formation of effective consumer behaviour (Farahdiba, 2020; Ishak & Zabil, 2012).

Geographical locations can be classified into urban and rural areas. Most urban areas are dominated by government and private institutions with adequate information and communication infrastructure. Meanwhile, in rural areas, information and communication infrastructure tends to be inadequate, and the level of education and the community's economy is quite complex, making it challenging to obtain the necessary information (Ratnasari, 2008). In addition, differences in a residence will affect their consumption patterns (Sumarwan, 2015). This background encouraged researchers to study the analysis of differences in awareness of consumer education materials on the KTSP, sources of information, attitudes and behaviour of high school students as savvy consumers in rural and urban areas and the effect of awareness of consumer education materials on the KTSP, sources of information, and attitudes towards behaviour. High school students as smart consumers.

METHODS

This study used a cross-sectional study design. The research location was determined purposively, considering that the high school used the Education Unit Level Curriculum (KTSP) and used the standard Electronic School Book (BSE). The research locations were SMA Negeri 1 Dramaga, Bogor Regency, as a rural area, and SMA Negeri 10 Bogor, Bogor City, as an urban area. The sampling technique used was the cluster random sampling technique. The sample in this study was students of XI grade from the science class and social studies class. The selection of science and social studies classes was made randomly. About 129 students (68 students in rural areas, 61 students in urban areas) were involved in the sample.

The data primary was obtained by filling out a self-administered questionnaire by students by providing previous guidance. Primary data included: (1) student characteristics measured by gender, age, and pocket money; (2) awareness of consumer education materials was measured using an instrument developed from the content analysis of the BSE Economics, Indonesian Language, and Citizenship Education (PKN) books for grades X, XI, and XII (BPKN, 2012) with a Cronbach's Alpha score of 0,444. The variables consisted of two groups: Dependent variable (Y) and independent variable (X). The dependent variable was smart consumer behaviour (Y1), which was student behaviour before, during, and after purchasing by the characteristics of smart consumers, namely upholding rights and obligations as consumers, being careful before buying, buying as needed, ensuring products meet quality standards. (SNI), pay attention to labels and guarantee card manuals in Indonesian, pay attention to expiration times and prioritize buying Indonesian products. The independent variable was awareness of educational materials (X1) which referred to students remembering and knowing about consumer education materials about consumer rights and obligations based on UUPK (Consumer Protection Law No. 8 of 1999), which is integrated into Civics, Indonesian, and Economics subjects; source of information (X2) is a source of consumer education information apart from the lessons that students have obtained both from the internet, television, radio, newspapers/magazines, brochures/leaflets, books, parents and teachers; and attitudes (X3), are actions or reactions taken by high school students to respond to something. Attitudes in this study are viewed based on three dimensions: cognitive is a response related to one's beliefs, ideas, and concepts; affective is a response related to a person's emotions. Furthermore, conative are responses related to behaviour habits.

The number of awareness indicators of consumer education materials is ten questions on the consumer rights dimension and 11 questions on the consumer obligation dimension; (3) media information is measured based on exposure to consumer education information that students have received through the media with a Cronbach's Alpha value of 0,995; (4) Attitudes are measured using an instrument that refers to Mar'at (1984) with a Cronbach's Alpha value of 0,731 with the number of indicators in each dimension being seven items; (5) the measurement of behaviour as a smart consumer was developed based on the definition of a smart consumer by the Ministry of Trade and the consumer empowerment instrument by Simanjuntak and Yuliati (2015) with a Cronbach's Alpha value of 0,805. The number of indicators of smart consumer behaviour is six items before purchase, seven items at the time of purchase, and six items after purchase. The answer scores used on the attitude variable as a smart consumer are 1 (strongly disagree), 2 (disagree), 3 (disagree), 4 (agree), and 5 (strongly agree), while the behaviour variable is 1 (never), 2 (sometimes), 3 (often), 4 (always). The data were analyzed using descriptive statistical analysis and different linear regression tests previously tested for classical assumptions.

RESULT

Student Characteristics

Characteristics of high school students in this study were gender, age, and pocket money. Based on Table 1, the percentage of female students in rural and urban areas is higher than that of male students. Based on the age distribution of students, almost all students in rural and urban areas are middle-aged teenagers. The average age of students in the two regions is almost the same, namely 16 years. The mean also shows no significant age difference in the two regions. However, significant differences were seen in student allowances in the two regions ($p=0,034$).

Table 1 Distribution of the percentage of students by category of gender, age, pocket money and region

Student Characteristics	Rural		Urban	
	n	%	n	%
Gender				
Female	46	67,6	33	54,1
Male	22	32,4	28	45,9
Total	68	100	61	100
Age category*(years)				
Early teens (12-15)	0	0,0	1	1,6
Middle teens (16-18)	68	100,0	60	98,4
Late teens (19-21)	0	0,0	0	0,0
Total	68	100	61	100
Min-Max		16-18		15-17
Average \pm SD		16,54 \pm 0,53		16,49 \pm 0,54
T-test (p-value)		0,579		
Pocket money category (rupiah)				
10000-20000	54	79,4	34	55,7
20001-30000	12	17,6	24	39,3
>30000	2	2,9	3	4,9
Total	68	100	61	100
Min-Max		5000-50000		7000-50000
Average \pm SD		19235 \pm 6977,83		21885,25 \pm 7068,94
t-test (p-value)		0,034**		

Note: *Source Monks *et al.* (2001); **significant at $p<0,05$; n=total; %=percentage

Consumer Education Material Awareness

Based on the results of the content analysis of consumer education materials regarding consumer rights and consumer obligations, it was found in the BSE subjects of Indonesian grade X, XII, as well as Economics and PKN course in grade X. Materials on consumer rights, were not found in the BSE subjects of Indonesian XI grade, as well as Economics and PKN in XI and XII grades. Therefore, the three subjects do not contain consumer education materials regarding consumer obligations at the XI and XII grade levels. This study's awareness of consumer education material is divided into two dimensions: consumer rights and consumer obligations. In this study, consumer education materials integrated into subjects are measured as awareness of consumer education materials consisting of consumer rights and consumer obligations. Awareness of Consumer Education Materials is that students remember and know that there are consumer education materials about consumer rights and obligations based on the UUPK (Consumer Protection Law No. 8 of 1999), integrated into PKN, Indonesian, and Economics subjects.

Awareness of Consumer Rights Education Materials. Most students (80,9%) in rural areas and three-quarters of students (75,4%) in urban areas are in the category of low awareness of consumer rights education materials, and none of them is in the high category in both regions. This shows that most students in the two regions are not well aware of consumer education materials on consumer rights listed in Indonesian, Economics and PKN subjects. The average index score in rural areas is 42,50, while the average in urban areas is 47,54. This also shows a significant difference between the two regions ($p = 0,029$). Most students in rural and urban areas tend to be less aware of the consumer rights education materials that exist in the three subjects, including material on the right to choose goods/services, the right to be served correctly and

honestly, the right to correct, transparent and honest information and the right to information—comfort, safety and security.

Of the ten awareness indicators of consumer education materials on consumer rights, only one indicator shows a significant difference between student scores in rural (32,4%) and urban (60,7%) areas, namely awareness about using domestic products. Meanwhile, consumers have the right to information, obtain satisfaction as expected, get good service, enjoy using made in Indonesia, the status of original goods, act rationally, pay attention to quality, choose products with the best characteristics, prioritise quality over quantity, the age limit for using a product does not show any difference in both regions.

Consumer Obligation Education Material Awareness. The results showed that almost two-thirds of students (60,3%) in rural areas were in the category of low awareness of consumer education materials about consumer obligations. The percentage was more significant than the percentage in urban areas (44,2%). On the other hand, the proportion of students aware of consumer education materials in the high category in urban areas (14,8%) is higher than in rural areas (10,3%). The average index score in the awareness of education material obligations of rural consumers is 54,68, while the average in urban areas is 59,17. Based on the t-test, there was no significant difference between the two regions. This shows that some students both in rural and urban areas are not yet fully aware of the consumer obligation education materials listed in Indonesian, Economics and PKN subjects regarding the obligation to read/follow information and procedures for the use of goods/services and the obligation to act in good faith in making transactions to purchase goods/services.

Similar to awareness of consumer education materials on consumer rights, consumer obligations also show that there are only one of the 11 indicators that show a significant difference between the two regions (rural 36,8%, urban 63,9%), namely the indicator of reading information Procedure for use is stated on the label. Nearly two-thirds of urban students realize the importance of reading information or following user manuals, while in rural areas, only one-third of students. Meanwhile, awareness of consumer education materials regarding other consumer obligations did not show significant differences, namely filtering advertising information, reading nutritional content on labels, choosing soft drinks carefully, knowing how to transact using ATMs, using user manual information, differences between original and non-original products. Black market and paying for products with a price tag, not being tempted by discounts, avoiding the temptation of promotions, purchasing semi-finished products.

Sources of Information

Table 2 shows that most students from rural and urban areas have obtained information about the characteristics of being a smart consumer. The least smart consumer information obtained or accessed is "ensure electronic products are equipped with an Indonesian language warranty card".

Table 2 Percentage of students based on knowing and not knowing about sources of information on consumer characteristics smart

Information on characteristics of intelegent consumers	Rural (%)		Urban (%)		<i>p-value</i>
	Know	Do not Know	Know	Do not Know	
Consumer rights and obligations	91,2	8,8	83,6	16,4	0,000**
Research before buying	100,0	0,0	100,0	0,0	0,660
Buy as needed	97,1	2,9	98,4	1,6	0,638
Ensure products are marked with SNI	85,3	14,7	82,0	18	0,599
Read product labels	94,1	5,9	96,7	3,3	0,789
Ensure electronic products are equipped with an Indonesian language warranty card	75,0	25	70,5	29,5	0,090
Manufacturers are required to include the expiration date of the product	97,1	2,9	98,4	1,6	0,638
An appeal to love products made in Indonesia	98,5	1,5	100,0	0,0	0,561
Prioritize needs over wants	95,6	4,4	95,1	4,9	0,561

Note: **significant at $p < 0,01$

The percentages of students who received this information in rural and urban areas were 75 percent and 70,5 percent, respectively. This is presumably because high school students do not yet know the importance of a warranty card for claiming product damage. In other words, students are not too risky to the product when purchasing electronic products. On the other hand, the type of information obtained mainly by students in

rural and urban areas from various information media is "be careful before buying". Students in elementary and junior high schools have obtained information about researching before buying.

Information about the characteristics of smart consumers was already known by most of the students in both regions. The results of the t-test indicate a significant difference in the type of information on "consumer rights and obligations" in rural and urban areas ($p=0,000$), while other types of information do not show a significant difference between the two regions.

Sources of Consumer Education Information other than Textbooks. Information about the characteristics of smart consumers is not only obtained from BSE, but several other sources of information contribute to presenting information about smart consumers. Table 3 shows that the most accessible source of information for students in rural areas to obtain information on savvy consumers is the internet. While in urban areas, other sources of information are the parents. Radio is another source of information that students least access to get information about smart consumers. The type of information that is obtained mainly by students in rural areas is "buy according to needs" obtained from parents, while the type of information that is obtained mainly by students in urban areas is "be careful before buying", "buy according to needs" and "put the needs first over the needs". Desire", most of the information was also obtained from parents.

Table 3. Percentage of students who obtain information on characteristics of savvy consumers based on information sources

Information on characteristics of smart consumers	Sources of Information (%)							
	1	2	3	4	5	6	7	8
Rural								
Consumer rights and obligations	52,9	27,9	1,5	10,3	14,7	25,0	29,4	36,8
Research before buying	33,8	44,1	2,9	14,7	7,4	10,3	75,0	22,1
Buy as needed	14,7	16,2	1,5	2,9	2,9	11,8	86,8	26,5
Ensure products are marked with SNI	48,5	42,6	0,0	13,2	7,4	8,8	27,9	19,1
Read product labels	41,2	33,8	5,9	10,3	13,2	10,3	51,5	14,7
Ensure electronic products are equipped with an Indonesian language warranty card	60,6	49,7	8,7	15,1	19,5	15,1	75,7	21,6
Manufacturers are required to include the expiration date of the product	38,2	45,6	4,4	26,5	19,1	22,1	41,2	29,4
An appeal to love products made in Indonesia	52,9	69,1	14,7	17,6	17,6	13,2	29,4	44,1
Prioritize needs over wants	52,9	27,9	1,5	10,3	14,7	25,0	29,4	36,8
Urban								
Consumer rights and obligations	34,4	18,0	0,0	4,9	13,1	14,8	14,8	14,8
Research before buying	29,5	36,1	4,9	9,8	6,6	9,8	82,0	19,7
Buy as needed	24,6	11,5	4,9	4,9	1,6	6,6	82,0	18,0
Ensure products are marked with SNI	32,8	60,7	8,2	9,8	6,6	9,8	18,0	8,2
Read product labels	32,8	27,9	6,6	14,8	14,8	11,5	57,4	8,2
Ensure electronic products are equipped with an Indonesian language warranty card	24,6	24,6	3,3	6,6	11,5	4,9	24,6	1,6
Manufacturers are required to include the expiration date of the product	44,3	47,5	6,6	14,8	13,1	11,5	57,4	16,4
An appeal to love products made in Indonesia	45,9	68,9	16,4	23,0	19,7	14,8	18,0	31,1
Prioritize needs over wants	23,0	4,9	3,3	3,3	3,3	13,1	82,0	18,0

Note: 1=Internet; 2=Television; 3=Radio; 4=Newspaper/Magazine; 5=Brochure/Leaflet; 6=Books; 7=Parents; 8=Teacher

Objective Knowledge

Objective Knowledge of Consumer Rights. More than two-thirds of high school students in rural (69,1%) and urban (65,6%) have objective knowledge of consumer rights, classified as lacking. This percentage shows that most students do not fully understand consumer rights education materials. On the other hand, only 1,5 percent of students in rural areas have good objective knowledge about consumer rights, and there is not even a single student in urban areas in the excellent category. Based on the results of the t-test, there was no difference in the objective knowledge index score on consumer rights in the two regions (45,15 in rural areas and 45,41 in urban areas).

Most students in rural and urban areas understand the right of consumers to accurate and clear information contained in the content "consumers have the right to get information from an advertisement that is not misleading or exaggerated" (rural 92,6%, urban 85,2%) and material on consumer rights to be served correctly and non-discriminatory on the content "consumers get good, fast, accurate and reliable service from producers" (rural 66,2%, urban 57,4%). On the other hand, objective knowledge about the right to safety and security in the content "knowing the age limit for using a product" tends to be poorly understood by students in rural areas (88,2%) and in urban areas (91,8%).

Objective Knowledge of Consumer Obligations. The results showed that the percentage of students in rural areas who had objective knowledge of consumer obligations which was classified as good was only 2,9 percent, while students in urban areas were 24,6 percent. Meanwhile, the proportion of students who are in the low category in availability is 51,5 and in urban areas is 34,4. This shows that students' understanding in urban areas regarding objective knowledge about consumer obligations is better than in rural areas. The average score of objective knowledge about consumer obligations in urban areas (61,25) is also higher than the average score in rural areas (58,42). However, the t-test did not show any significant difference between the two regions.

Consumer education materials about consumer obligations that are not well understood by high school students in rural and urban areas are the consumer's obligation to follow information instructions or procedures for using goods/services contained in the content "for the sake of security and safety, consumers should know how to transact using an ATM card." and the obligation of consumers to have good intentions in buying and selling transactions on the content of "buying original (original) products and not pirated/illegal/black market products" "consumers intend to buy raw/semi-finished/finished products, to meet household needs ". The results of the t-test showed that there was a significant difference in objective knowledge regarding "following the instructions for information or usage procedures contained in the content" ($p=0,042$) and objective knowledge regarding "consumers' obligations in good faith in purchasing transactions" ($p=0,034$) in both regions.

Attitude

The average index score of the three dimensions of attitude in Table 4 shows that students' attitude as savvy consumers in rural areas is higher than that of students in urban areas. The t-test showed significant differences in the three attitude dimensions in the two regions. The average score of each attitude dimension (cognitive, affective and conative) of students in rural areas is higher than in urban areas.

Table 4 Average attitude dimension index scores by region

Dimensions of Attitude	Rural	Urban	<i>p-value</i>
Cognitive	81,03 ±6,90	78,10±7,94	0,026*
Affect	77,41±7,96	69,96±10,70	0,000**
Conative	81,30±8,44	77,98±8,30	0,026*

Note: *significant at $p<0,05$; ** significant at $p<0,01$

Seven indicators measure the cognitive dimension. Students' scores on the cognitive dimension in rural areas (81,03) were higher than in urban areas (78,10). There are 3 of 7 cognitive dimension indicators that differ significantly in the two regions, namely knowing that consumer rights are protected by law (94,1% in rural areas and 85,2% in urban areas), knowing that before buying packaged products must be researched first (100% rural and urban areas 93,4%) and believe that the quality of products labelled with SNI is more guaranteed (97,1% in rural areas, 83,6% in urban areas). Meanwhile, the other cognitive dimension indicators were not significantly different. However, several indicators show scores in urban areas are higher than in rural areas, namely the indicator that consumers buy based on students' needs and not desires in urban areas (91,8%) agree more than in rural areas (88,2%). Meanwhile, the score on the indicator of lack of trust in information in advertisements was approved by students with almost the same proportion in rural (63,2%) and urban (62,3%).

The affective dimension also shows the number of students praised more than in urban areas. Of the seven indicators, only two are significantly different, namely the indicator of agreeing to read the label (rural 98,5%, urban 93,4%) and happy to deviate after making a transaction (rural 45,6%, urban 59%). The other five indicators show a significant difference. Most students in urban areas (93,4%) also know that before buying a product, they must research first. With this, attitudes on the affective dimension show that all students in rural and urban areas agree to research the product before it is in line. However, half of the students in rural (54,4%) and urban (52,5%) do not like to keep proof of payment after making a purchase transaction. Measurements on the conative dimension show that almost all students in rural areas (98,5%) recommend

buying products according to their needs, and almost all students in urban areas (98,4%) agree to be more careful about buying products when they want to shop. Based on the results of the different tests, it can be seen that the majority of students in rural areas (76,6%) regret more if they prioritize their desires when buying goods compared to urban areas (47,5%).

In the conative dimension, there are only two of the seven indicators that show a significant difference between the scores of students in rural and urban areas, namely on indicators that intend to buy products according to needs (rural 98,5%, urban 95,1%) and ensuring products labelled with SNI (rural 88,2%, urban 77,0%). While the other five indicators did not show any difference in the two regions, including the indicators that they plan to seek information before buying, will make a complaint, recommend a warranty card when buying electronic goods, will be more thorough, and deserve more to use products made in Indonesia.

Smart Consumer Behaviour

More than students in rural areas (63,2%) and students in urban areas (67,2%) are in the category of smart consumer behaviour, classified as lacking. On the contrary, only very few students are in a suitable category in both regions (rural 2,9%; urban 3,3%). This percentage indicates that students in both regions tend to be less able to behave as smart consumers. This is also supported by awareness of consumer education materials and student knowledge objectives which are still relatively low and lacking. The average score of smart consumer behaviour in rural and urban areas is 55,26 and 56,97, and no significant difference was found in the two regions. When compared between the dimensions before, during and before the purchase, the behaviour before and after the purchase tends not to be carried out by students in both areas, namely making a shopping list and making a complaint directly to the seller if the desired item does not match.

There are two of the six pre-purchase dimension indicators that show differences in the two regions, namely looking for information to buy from the internet and information on items to buy from friends. The most significant proportion of students in rural areas used information from the internet and friends before making purchases sometimes (60,3% and 57,4%), while in urban areas, the largest was in the frequent category (50,8% and 47,5%). This shows that students more often carry out the behaviour of seeking information from the internet and friends than in rural areas. While other indicators that are not significantly different in the two regions are seeking information from families, comparing prices, making shopping lists and bringing money as needed.

In the dimensions of the time of purchase, there are 2 out of 7 indicators that show significant differences between the two regions, namely buying goods always according to the priority scale (rural 36,8%, urban 24,6%) and always ensuring the existence of the SNI logo (rural 13,2) %, urban 4,7%). While other indicators that are not significant include examining the goods to be purchased, reading the expiration date, reading the instructions for use in Indonesian, asking for a warranty card and choosing goods made in Indonesia.

In the post-purchase dimension, only one of six indicators differ significantly in the two regions (rural areas, namely always keeping a warranty card. The proportion of students who always keep a rural card is 20,6%, while it is 41% in urban areas. Other indicators are not significant in the two regions. Among others, keeping proof of payment conveyed their experience of dissatisfaction, and as many as 30,9 percent of students in rural areas and as many as 39,3 percent of students in urban areas always compared the prices of goods between stores to get cheaper goods, but the quality remained the same. Behaviour when purchasing, more than half of students always read the expiration date when choosing goods (57,4% in rural areas and 60,7% in urban areas). Purchased from a friend, bought goods according to the priority scale, ensured the SNI mark, and behaviour of storing warranty cards in rural and urban areas. Make a complaint, do not buy again from the same seller if consumers are not satisfied, and remind others to be careful before buying.

Factors Affecting Smart Consumer Behaviour

Table 5 shows only two variables that have a significant effect: attitudes, affection and conative dimensions, and objective knowledge of the dimensions of consumer rights. The two independent variables affect the behaviour of smart consumers by 21,9 percent (adjusted $R^2 = 0,219$; $p = 0,000$). The remaining 78,1 percent is influenced by other variables not examined. The attitude of the affective dimension has a significant positive effect on smart consumer behaviour. That is, every one-unit increase in the attitude score for the affective dimension will increase the smart consumer behaviour score by 0,308 points, and the conative dimension attitude also has a significant positive effect on smart consumer behaviour, meaning that each increase in the conative dimension attitude score will increase the smart consumer behaviour score by 0,528 points. The variable of objective knowledge of consumer liability dimensions has a significant positive effect

on smart consumer behaviour. Increasing objective knowledge about obligations will increase smart consumer behaviour by 0,111 points.

Table 5 The results of the analysis of the factors that influence the behaviour of smart consumers

Independent variables (unit)	Smart consumer behaviour		Sig.
	β unstandardized	β standardized	
Constant	-84,793		0,045
Student characteristics			
Region (0:rural ; 1:urban)	4,465	0,112	0,207
Gender (0:female; 1:male)	-0,780	-0,030	0,714
Age (years)	3,894	0,165	0,043**
Pocket money (rupiah)	0,000	0,103	0,237
Source of information (index score)	0,026	0,026	0,754
Consumer education material awareness			
Consumer rights (index score)	-0,077	0,080	0,365
Consumer liability (index score)	0,097	0,132	0,123
Objective knowledge			
Consumer rights (index score)	-0,058	-0,083	0,376
Consumer liability (index score)	0,111	0,154	0,082*
Attitude			
Cognitive (index score)	-0,089	-0,053	0,549
Affective (index score)	0,308	0,238	0,020**
Conative (index score)	0,528	0,357	0,000***
F		3,990	
Adj. R ²		0,219	
Sig		0,000***	

Note: *significant at $p < 0,05$; ** significant at $p < 0,01$

DISCUSSION

Students in rural and urban areas have low awareness of educational materials about consumer rights and obligations. The number of students who are not aware of the education material on consumer rights and obligations is suspected when the teacher explains the Indonesian language, Economics, and PKN lessons, emphasizing the lessons emphasizing the content of the lesson according to the competencies that must be achieved in each of these lessons. At the same time, the content of consumer education material is only implied through examples and descriptions of learning materials. Compared to the two regions, students in urban areas have a higher awareness of consumer education materials about rights and obligations than in rural areas. This is not in line with Ishak and Zabil (2012), which stated that consumer awareness in rural and urban areas is different. Urban residents show lower awareness than residents in rural areas.

Other sources of information that are dominant in contributing to the delivery of information on the characteristics of smart consumers are parents, television and the internet. According to Shim and Kotsiopoulos (1992), mass media is the dominant source of information among teenagers. Other sources of information that provide the least amount of information about smart consumers are radio, newspapers/magazines, brochures/leaflets, books and teachers. Most high school students in urban and rural areas have obtained information about the characteristics of smart consumers. For example, information regarding "ensure electronic products are equipped with an Indonesian language warranty card" is obtained at least by students in urban and rural areas. This is in line with Arora *et al.* (2014) that teenagers do not fully pay attention to the warranty contained in different products. Most teenagers only check general information such as prices, product names, production dates and expiration dates. Information on consumer characteristics that students in both areas have fully obtained is information about "be careful before buying". This information has been obtained by students in elementary and junior high schools from various sources of information. Significant differences in information acquisition in the two regions were found in the type of information "consumer rights and obligations". The number of students in rural areas who received this information was more than those in cities.

The objective knowledge of consumer rights owned by students in both regions is in the poor category. Meanwhile, objective knowledge about the obligations of students in urban areas is sufficient, while students in rural areas are still classified as lacking. When tested differently, it turns out that there is no significant difference in objective knowledge about the rights and obligations of consumers in the two regions.

According to Simanjuntak and Mubarakah (2020), the percentage of consumer education materials regarding the introduction of consumer rights and obligations in rural areas is still lacking. This proves that students have not been exposed to much information, both formally through subjects and information outside the subject of consumer rights under the UUPK. When compared with rights and obligations, it shows that the score of objective knowledge about rights is lower than the obligations of consumers in both regions. Therefore, various media must expose students to information related to consumer rights listed in Article 4 of the UUPK. Consumer education about consumer rights and obligations can be carried out by BPKN, as the function of BPKN in UUPK article 34, paragraph 1 point is to disseminate information through the media regarding consumer protection and promote the attitude of taking sides with consumers. Meanwhile, Article 44, paragraph 1 of the UUPK explains that the duties of LPKSM are (point a) to disseminate information to increase awareness of the rights and obligations and caution of consumers in consuming goods and/or services.

Attitudes as savvy consumers in high school students show significant differences between rural and urban students in the three cognitive, affective and conative dimensions. Among the three dimensions of attitude, the lowest mean score is the affective dimension. This condition is found in both areas (rural 77,41, urban 69,96). When viewed from the distribution of answers, many students disagreed with the affective dimensions, such as being happy to keep proof of payment and not buying goods that did not have a guarantee card in Indonesian. Half of the students also did not agree if consumers regret buying goods as desired. This is in line with Putri, Widodo, and Martono's (2016) research that consumers prefer needs over wants in buying products. According to the Ministry of Trade (2013), smart consumers are consumers who can declare their rights, carry out their obligations as consumers, and can protect themselves from the adverse effects of goods or services. However, the average student in rural and urban areas is in the category of less smart consumer behaviour. This is in line with Simanjuntak *et al.* (2014) research, which stated that consumer empowerment in rural and urban areas is still low. According to Donoghue and De Klerk (2009) and Yusoff *et al.* (2012), consumers play an essential role in taking steps to do them, and in this case, consumers need to know their rights, for example, rights related to the complaint procedure and what needs to be taken during the regulation. This study found that many students in rural and urban areas never directly complained to the seller if the desired item did not match. This finding is in line with Khairani, Kamilah, and Soviyanti (2021), only a tiny proportion of consumers complain to consumer protection agencies.

The test results show the empathy variables that affect smart consumer behaviour in high school students: age, objective knowledge about consumer obligations, attitudes, and affective and conative dimensions. The more students behave as smart consumers. The older the teenager, the more critical in thinking and acting. Objective knowledge about consumer obligations is formed from various sources of information, both from the subject matter and other sources of information. The higher the objective assessment of the increased attitude as a smart consumer. For this reason, students need to be given continuous exposure to information to increase their objective knowledge to increase their affection and desire to act as smart consumers, which can shape smart consumer behaviour.

The limitations of this research include: 1) limited understanding of consumer education content because it is implicitly integrated so that there is a possibility of consumer rights and obligations that have not been thoroughly analyzed by researchers; 2) measurement instruments developed by the researchers themselves and there are still some weaknesses; 3) it is possible that the student's residence in rural areas comes from the urban area of Bogor, and vice versa; 4) the method of delivering material by teachers at each school is not known by researchers so that it is not known the effectiveness of delivering consumer education materials in Indonesian, Economics, PKN subjects; 5) there are some uncertain results, because students have not received the material for XII grade; 7) This research is a guide to consumer rights and obligations before filling out the questionnaire so that there is a possibility that the research results will be different if it is carried out pre and post-testing.

CONCLUSION AND SUGGESTION

Awareness of high school students' awareness of consumer education materials objectives regarding rights and obligations in rural areas is still relatively low, while attitudes as savvy consumers in both areas are classified as good. However, good student attitudes are not consistent with student behaviour as good consumers. The results of this study indicate the behaviour of students who are not suitable as smart consumers. This condition occurs in rural and urban areas. Students have displayed information about the characteristics of smart consumers apart from subjects from various internet sources, television, radio, newspapers/magazines, brochures/leaflets, books, parents and teachers. Research before buying is information that all students have accepted. The information that explains consumer education to students

in rural areas is the internet, while parents in urban areas are parents. When tested for the difference between the two regions, it shows a significant difference in material awareness of consumer rights and the third dimension of attitude, namely cognitive, affective and conative, in the two regions. On the contrary, there is no difference in material awareness of consumer obligations, objective knowledge and obligations and smart consumer behaviour.

The influence shows that age, objective, evaluation of consumer obligations, and attitudes of affective and conative dimensions have a positive effect on smart consumer behaviour. Therefore, increasing student age, objective knowledge about consumer obligations and affective and conative attitudes will increase smart consumer behaviour. This means that it is necessary to increase objective knowledge about obligations from various sources of information that will shape their affective and conative attitudes as smart consumers and subsequently influence consumer behaviour as savvy consumers in high school students.

This study found that other sources of information contributed more to providing information about consumer education and the characteristics of smart consumers. Therefore, it is hoped that BPKN and LPKSM will intensify consumer education through mass media such as television and the internet. Information that needs to be presented again to form students' objective knowledge is information about the obligation of consumers to read or follow instructions for using the information on goods/services and the obligation of consumers to have good intentions in making purchases of goods and/or services. In addition, the attitude variable provides information based on experiences that have been experienced regarding complaints or procedures for making complaints and information about consumer rights and obligations so that students can behave as smart consumers. Meanwhile, for future research, experimental research can be conducted on the influence of consumer education learning and information from other sources that can shape the behaviour of savvy consumers by comparing before and after intervention treatment.

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