

# Consumer Empowerment Index among Undergraduate Students of Bogor Agricultural University, Indonesia

Megawati Simanjuntak  
Department of Family and Consumer Sciences  
Faculty of Human Ecology IPB Bogor Indonesia  
Email: [mega.juntakipb \[AT\] gmail.com](mailto:mega.juntakipb [AT] gmail.com)

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**ABSTRACT**--- Nowadays consumers are in an increasingly complex market and they faced growing number of information as well as the broader complexity of products and services selection. Therefore, the government and marketers need to empower consumer and arise consumer's awareness. This study aimed to analyze the level of consumer empowerment index of Bogor Agricultural University students' particularly undergraduate students. The number of respondents were 262 undergraduate students from various majors. The results of the study indicated that among the four dimensions of consumer empowerment, the lowest ones was awareness about unfair business practices and consumer rights as well as consumer assertiveness. Overall, consumer empowerment index was still low. The lowest sub-dimension was related to the proposing complaint and redress. Contrary, respondents were classified as empowered in the terms of basic skills, skills of reading product labels, and tendency to talk. However, in general, the consumer empowerment index between men and women were not significantly different. The older, female, and the more cosmopolite of respondents, preferably would increase consumer skills and assertiveness. In the other hand, the older and the more cosmopolite of respondents would decrease experience on unfair business practice.

**Keyword**--- consumer empowerment index, undergraduate students

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## 1. INTRODUCTION

Consumers are in the middle of more complex market that faced to more diverse information and more choices of products and services. In addition, some issues arise such as the aging population, economic crisis, and overload informations. In that case, consumers are urged to be empowered to help them in making optimal decision, understanding their preference and available options, knowing their rights, recognizing when their rights are violated, as well as proposing complaint and seeking any redress when it is needed. Empowerment is a process of social action promoting participation of individuals, organizations, and communities in improving the quality of life and social justice [1]. Empowerment tends to provide inspiration as a further support to individuals in carrying out their role [2] [3].

Consumer empowerment is an effort to provide power or strength to certain individuals or certain groups with specific objectives to be achieved [4]. Consumer empowerment is a function of knowledge, skill, and assertiveness of consumers, which further strengthen by protections and institutions designed in supporting consumer's roles [5]. The concept of empowerment not only represents freedom to act, but also an effort to increase knowledge and consumer learning on engaging the right decision making [6]. Consumers' empowerment also aims to maximize consumer welfare. Empowered consumers are able to identify price and best quality products, make complaints, and assert their rights. Consumer empowerment is not only depending on the cognitive aspects or skills, but also on the aspects of knowledge on consumer rights and information, non-governmental organizations, and well known and effective public authorities [7].

Empowerment is directly associated to education, age, gender and internet use. Study showed that education intervention significantly increase knowledge, attitude, and behavior of consumers [8]. Consumer empowerment also depends on some others factors such as institutional consumer protection, law enforcement, knowledge acquisition through the informal way or different needs of each consumers [9]. Economic condition of an individual will be very affecting their product preference [10]. Consumers that spend more money tend to do more in-depth observation of the product they would buy. If their skill is still lack or excessive consumption, it can trigger the financial problems [11].

Based on the previous phenomene, this study aimed to analyze how empowered the consumers, that represents by consumer empowerment index, to analyze the differences of consumer empowerment index between men and women, as well as to analyze the factors influence consumer empowerment index.

The research on consumer empowerment is still rarely especially in Indonesia. The previous research was by Nardo et al., (2011) [7] only on identifying consumer's empowerment which was linked to some respondents' characteristics. As for this research, also studied the influence of cosmopolitaness that indicates how consumers informed from outside information. The instrument was developed from Nardo et al and enriched by material from law related with consumer protection.

## **2. LITERATURE REVIEW**

Conceptually, empowerment derived from the word "power" (power or empowerment). Power is often associated with the ability to get others to do something to be desired, regardless of the wishes and interests [12]. At the individual level, empowerment associated with self-determination, control and decision-making ability, capacity and personal skills [13].

Consumer empowerment is about skills, competencies, rights and the ability of consumers, with more easily making choice out of a wide range of alternatives as well as to be more satisfied with the decision which has been made [14] [15]. Consumer empowerment related with skills, competencies, rights and ability of consumers on one side, and with a greater choice on the other side [14] [7].

Higher education is one of the important keys to improve empowerment [16] [17] [18] [19] [5] [20] [21] [22]. Consumer knowledge as part of empowerment aspect is distinctive based economic status [23] [24].

Age is inversely related to consumer empowerment in Europe, the younger generation is, the more skilled, aware, and involved than the older generation [7] [5]. The tendency condition of which respondent is more powerless as a consumer along with their older age [25] because the older consumers may have difficulty in the terms of access to information, choice, easy purchasing, and problem resolution.

Consumer empowerment index highly correlated with level of internet usage. Communication experience with other people will make consumers have better hope to become more empowered [26]. Mobility, communication and political participation are important factors of women's empowerment but they don't significantly affect the empowerment of women [27]. In the other hand, cosmopolitanism affected the effectiveness of the empowerment of Small Employers' Group member [28]. Next, social participation, and cosmopolitanism as well as the use of resources are significantly and positively contribute to the empowerment of women [29].

## **3. METHODS**

This study used descriptive and explanatory research design with survey method as well as cross sectional approach. The research was conducted in Bogor Agricultural University, West Java Province, Republic of Indonesia. There were 262 voluntarily students from various majors as the samples. Data was collected using questionnaire as instrument and also showcard to make data collecting become easier. Questionnaire was filled by self report.

The data types collected in the study included: (1) characteristics of respondents (age, semester, gender, monthly allowance, expense), (2) cosmopolitanism, and (3) consumer empowerment (concludes four dimensions namely consumer skills, experience on unfair business practice, the fulfillment of consumer rights, and consumer assertiveness).

The cosmopolitanism includes six questions to measure how frequent respondents exposed to informations or new idea with likert scale ranging from often (> 4 times in a month), sometimes (2-3 times in a month), rarely (once a month) and never. The instrument of consumer empowerment was developed by the modification of Nardo et al., (2011) [7] through the study entitled "The Consumer Empowerment Index: A measure of skills, awareness and engagement of European consumers" and enriched by the Consumer Protection Act No. 8 Year of 1999 on Consumer Protection of Republic of Indonesia and Law No. 7 Year of 1996 on Food. The first dimension of consumer skills includes four sub-dimensions namely basic skills, comprehension on labels, and label reading skills. The second and the third dimensions which are experience on unfair business practice and the fulfillment of consumer rights had no sub-dimension. The fourth dimension of consumer assertiveness includes four sub-dimensions namely product comparisons, comprehension on law and consumer protection agencies, the tendency to talk, as well complaints and redress. The scale for all questions of consumer empowerment used Likert and Guttman.

Instrument of cosmopolitanism variable had reliability value as 0.711 (6 items), while consumer empowerment variable used in this study had reliability as follow: dimension of consumer skills as 0.680 (31 items), dimension of experience on unfair business practice as 0.888 (23 items), dimension on the fulfillment of consumer rights as 0.816 (10 items), and dimension on consumer assertiveness as 0.646 (15 items). Thus, the instrument was reliable to be applied.

The data was processed with Microsoft Excel 2007 and SPSS version 18.0 for Windows. Score of each variable was arranged compositely, then transformed into an index of 0 to 100. The index then categorized into three categories, namely: (1) less empowered (score <60); (2) fair empowered (score of 60-80); and (3) empowered (score > 80). The statistical analysis used in this study was independent sample t-test and multiple linear regression analysis. Classic assumption verification is carried out by analyzing normality, multicollinearity, and heteroskedasticity tests [30].

## 4. RESULT

### 4.1 Characteristics of Respondents

The age of respondents ranged from 17 to 26 years old, with the largest percentage of 21-year-old. The average of respondent age was 21.10 years old. Respondents were in the first to ninth semester of their study, with the highest percentage (32.1%) of seventh semester. Regarding the gender aspect, the percentage of women students were dominant marked as 76.0 percent compared to the percentage of men students which only 24.0 percent.

Monthly allowance of respondents sourced from family, scholarships, work, and others was dominated in range of Rp 600.000 to Rp 1.000.000 per month (USD 49.82 to 83.04 per month) with the average of Rp 855.916,03 ± 367.027,67 per month (USD 71.07 ± 30.47 per month). The average spending on food per month was Rp 568.225 (USD 47.18) or 66.0 percent of the average total expenditure, while the average non-food expenditure per month is Rp 292.653 (USD 24.30) or 34.0 percent of the average total expenditure.

### 4.2 Cosmopolitaness Level

Cosmopolitaness is a disclosure of information from another source to get variety information. The result indicated that in the last 3 months, more than half (50.4%) of respondents traveled out of town only once a month. About 44 percent of respondents occasionally got new ideas from various media and 41.2 percent of respondents built rapport/relationships with other people to search information more than 4 times in a month. More than half respondents stated that the new information that obtained could gain changes in themselves. Most of respondents (91.6%) used internet more than four times in a month. Mean and standar deviation of cosmopolitaness index was 69.00 ± 15.92, meaning that the respondent was quite cosmopolite. Someone with wide network and fast information retrieval for their needed is a cosmopolite [31].

### 4.3 Descriptive Analysis of Consumer Empowerment Items

#### 4.3.1 Consumer Skills

**Basic Skills** is the ability of consumers to recognizing cheaper price, checking before buying, knowing the customer service and reading the instructions on the packaging. Most respondents had good basic skills in determining product with the best price, even though 17.6 percent of respondents were still incorrect in determining which product was cheaper, particularly when calculating products' discount that relatively more expensive than non discount products. Most respondents had understood on customer care/customer service, buying product in the purpose of necessity not desire basis, purchasing products based on preference, showing good faith when purchasing products, feeling satisfied in the case of products purchased with agreed price, inspect before purchasing products as well as reading or following instructions and procedures listed on the product. The index for basic skills has been reached 87.69, means that about 88 out of 100 consumers have been good in basic skill as consumer.

**Comprehension on Label described as** how understand consumer with all items on the packaging label. Label is a tool to deliver information that is shown in the packaging of a product. Respondents' comprehension on label reading particularly expiration label marked as very good. Most of respondents stated that the function of expired label in the packaging is to show the limit date to consume the food. On the contrary, many respondents have not known that the code registration number of domestic products listed on the product label is MD (domestic product) (43.9% of respondents) and the code registration number of foreign products listed on the product label is ML (foreign product) (48.5% of respondents). Furthermore, many respondents didn't pay attention whether the packaging food is halal to consume or not (31.3% of respondents). The index for comprehension on label has been reached 65.98, means that only 66 out of 100 consumers have been comprehended on label.

**Label Reading Skills.** To explore how good respondents in reading the label, a label image was given to respondents for further analyzed. The label didn't contain the informations of name and address of the company; halal; date, month, and year of expiry; as well as nutrient content. The study showed that some respondents still wrongly stated the four items listed on label or stated not know, namely 30.6 percent (name and address of the company), 14.5 percent (halal information), 28.6 percent (date, month, and year of expiry), and 28.2 percent (information on nutrient content). Furthermore, there were 22.9 percent of respondents who have not known the availability of storage instruction information on the label. But overall, the capacity level of label reading skill of respondents could be categorized as good. The index for label reading skills has been reached 82.97, means that 83 out of 100 consumers have been good in reading label.

#### **4.3.2 Experience on Unfair Business Practices**

**Experience on Unfair Business Practices** describing how often respondents experienced various unfair practices in the last three months related to product. This variable includes 23 questions with the scale of frequent ( $\geq 50\%$  of purchasing), occasionally ( $> 25\text{-}49\%$  of purchasing), rarely ( $\leq 25\%$  of the purchasing) and never. Unfair practices often experienced in more than 50% of purchasing happened to more than a quarter of respondents. The unfair practices experienced by respondents such as the inappropriate between the received product with the promise stated by advertising or sales promotion (42.0% of respondents); the product used excessive words such as safe, non-hazardous, and no preservatives content in fact it has no complete information (57.3% of respondents); on sale product strategy by first raising the price before (44.3% of respondents); offering, promoting, or advertising gift giving with free of charge, but in fact it is not really happened at all or it is not happened as promised before (26.7%); the product is advertised by deceiving consumers about the quality, quantity, material, and price (28.2% of respondents); candy return instead of money return (37.0% of respondents); as well as product as if fully filled up in fact it is not, since there is no space used in package (66.8% of respondents). The index for experience on unfair business practices has been reached 57.43, means that about 57 out of 100 consumers experienced unfair business practices. The higher the index, the high unfair practices was experienced.

#### **4.3.3 Fulfillment on Consumer Rights**

Fulfillment on consumers right is how fulfilled the rights of consumers as stated in consumer protection laws. There were 10 questions to measure how consumer rights were fulfilled by using five likert scale ranging from never to always fulfilled. The findings indicated that the right that most fulfilled was the right to choose freely the available products in market. On the other hand, the rights that have not fulfilled was to be heard their opinions and the right to receive consumer education. The index for fulfillment on consumer rights reached 58.83, means that only 59 out of 100 consumers have been fulfilled their consumer rights.

#### **3.3.4 Consumer Assertiveness**

**Product Comparisons** is how often consumers perform price comparisons through mass media, internet, or visit the shops before purchasing a product. One of the trait of empowered consumer is seeking for information about the products before do purchasing. There were 48.5 percent respondents stated that they always conduct comparison before purchasing a product, 40.1 percent respondents stated they often but not everytime compare the products, and the remains said that they sometimes do the comparison. Most of respondents conducted the comparison on electronic and fashion/cosmetic products. The index for product comparisons has been reached 77.23, means that about 77 out of 100 consumers have done product comparisons. The higher the index, the more frequent respondents do product comparisons.

**Comprehension on Law and Consumer Protection Agency** is how understand the consumers related to consumer protection law nu 8 year 1999 and consumer protection agencies in Indonesia. This instrument consisted of a five-point question with a score ranged of 0 to 1. The higher the composite score, the more familiar the respondents on law and consumer protection agencies. The result showed there were 13.0 percent of respondents stated that they never heard on Consumer Protection Act, and 30.5 percent of respondents have not aware about any advocacy rights (legal protection) as a consumer. Regarding on consumer protection agencies, as many as 37.8 percent respondents stated they didn't know about Consumer Protection Foundation (YLKI) and 56.1 percent respondents have never heard of Consumer Dispute Settlement Board (BPSK). The index for comprehension on law and consumer protection agency has been reached 69.08, means that about 69 out of 100 consumers have been comprehend on law and consumer protection agencies.

**Tendency to Talk** is whether the respondents remind or tell others about their good or bad experiences in consuming a product. The instrument consisted of three questions with a score range of 0 to 1. The higher the score, the more inclined the respondent to talk to other people on purchasing experiences. Most of respondents tended to remind others to pay attention on product label (87.4% of respondents) and told others when having bad experience in consuming products (95.4%), as well as told others when having good and enjoyable experience in consuming products (95.4% of respondents). The index for tendency to talk has been reached 92.75, means that about 93 out of 100 consumers have been talked to other consumers their good or bad experience on purchasing products.

**Complaint and Redress** is the extent to which consumers complain and/or report the problem and propose a complaint to marketers. The instrument consisted of a four-point statement with a score range of 0 to 4. The higher the score, the more willing the respondents to proposed a complaint and redress. The result showed that 11.1 percent of respondents said often and 25.2 percent of respondents said sometimes in proposing complaint if they didn't satisfy with products, services, or merchants of marketers. The reasons of not proposing complaint even when they want it to were as follows: do not want take any dizziness (46.6% of respondents), do not know the procedure (30.5% of respondents), wasting money (26.3% of respondents) and wasting time (22.9% of respondents). Problems which often complained by consumers were the price was not properly right as it offered, defective/damaged product, product was not properly matched as the offer, hospitality/service/discriminatory, and expired products. There were 43.1 percent of respondents stated that they never receive any compensations of not proper product received. Action of stopping to use deemed

product expressed by 84.0 percent of respondents. The index for complaint and redress only reached 20.67, means that only 21 out of 100 consumers proposed complaint and redress.

#### 4.3.5 Consumer Empowerment Index

The result of descriptive analysis such as mean and standard deviation of consumer empowerment index and its dimensions on a scale of 0-100 can be seen in Table 1. Based on dimensions, the highest score attainment was consumer skills and the lowest one was dimension of experience on unfair business practice. On the dimension of consumer skills, score attainment of the four sub-dimensions was quite good, where the highest score was on basic skills and the lowest one was comprehension on product label. While on the dimension of consumer assertiveness, the highest score was in the sub-dimension of tendency to talk and the lowest one was in the sub-dimensions of complaint and redress. The consumer empowerment index for undergraduate students was 53.84, means that consumers still relatively less empowered as it was categorized less empowered 0-60, fair empowered >60-80, and empowered > 80. Comparing the findings of consumer empowerment index in this study with survey of Nardo et al., (2011) [7] in 29 European countries, we can concluded that the results of this study was slightly higher, since the consumer empowerment index was 51.31.

**Table 1:** Descriptive Analysis on Consumer Empowerment Index and Its Dimensions

Consumer Empowerment and its Dimensions	Mean	Std. Deviation
A. Dimension of Consumer Skills	74.01	10.85
• Basic Skills	87.69	12.28
• Comprehension on Product Label	65.98	19.03
• Label Reading Skills	82.97	23.85
• Behaviour on Reading Product Label	68.45	16.87
B. Dimension of Experience on Unfair Business Practices	57.43	14.62
C. Dimension of Fulfillment of Consumer Right	58.83	12.61
D. Dimension of Consumer Assertiveness	44.13	9.89
• Product Comparison	77.23	20.55
• Comprehension on Law and Consumer Protection Agency	69.08	31.29
• Tendency to Talk	92.75	16.84
• Complain and Redress	20.67	10.50
<b>Consumer Empowerment Index</b>	<b>53.84</b>	<b>7.06</b>

#### 4.4 Consumer Empowerment Index and Its Dimensions: Differential Test among Gender

Independent t-test sample was used to analyze the differences of consumer empowerment index between male students and female students as presented in Table 2. Generally, consumer empowerment index of women was higher than men, especially in some variables that significantly different, such as in dimension of consumer skills (p=0.022) with sub-dimensions of basic skills (p=0.002), dimension of consumer assertiveness (p=0.022) with sub-dimensions of comprehension on law and consumer protection agency (p=0.000) and tendency to talk (p=0.000). However, in general consumer empowerment index between men and women was not significantly different (p=0.420).

**Table 2:** The average scores of consumer empowerment and its dimensions as well as the results of differential test among gender

Variables	Men	Women	Mean Difference	Independent t-test p value)
Consumer Skills	71.29	74.87	-3.59	0.022*
Basic Skills	83.53	89.01	-5.48	0.002**
Comprehension on Product label	64.88	66.33	-1.45	0.599
Product Label Reading Skills	82.14	83.23	-1.09	0.754
Experience on Unfair Business Practices	43.39	42.31	1.08	0.610
Fulfillment of Consumer Right	59.64	58.57	1.08	0.556
Consumer assertiveness	41.64	44.92	-3.27	0.022*
Product Comparison	76.72	77.39	-0.67	0.841
Comprehension on Law and Consumer Protection Agency	56.83	72.96	-16.14	0.000**
Tendency to Talk	83.60	95.64	-12.05	0.000**
Complain and Redress	21.03	20.55	0.48	0.753
<b>Consumer Empowerment Index</b>	<b>53.21</b>	<b>54.03</b>	<b>-0.83</b>	<b>0.420</b>

\* significant at p<0.05, \*\* significant at p<0.01

#### 4.5 Influential Factors on Consumer Empowerment: Multiple Linear Regression Analysis

Multiple linear regression analysis was conducted for three dimensions of consumer empowerment. Consumer empowerment index and fulfillment of consumer rights dimension was not presented since the results of regression analysis along with x variable had no significant influence toward y variable (Table 3). Previously, the classical assumptions must be fulfilled before performing multiple linear regression analysis namely normality, homoscedasticity, non-multicollinearity, and non-auto correlation. The results of the classical assumption analysis were as follow: (1) the results of the Kolmogorov Smirnov Test on data normality showed that data distributed normally as the value of Asymp. Sig. (2-tailed) was greater than 0.05, meaning that the normality assumption was met; (2) the scatter plot generated through regression analysis indicated that distribution of the error spreading out around zero, hence it can be concluded that homoscedasticity assumption was met. The test result of non-multicollinearity assumption indicated that VIF value was below 5, meaning that the model has met non-multicollinearity assumption; (3) the value of Durbin Watson was near to 2, indicating free auto correlation model; and (4) with a confidence level of 99 percent or higher F value from F table, it can be concluded that independent variables significantly influence dependent variable namely consumer skills, consumer assertiveness, and experience of unfair practices.

Age, gender, and cosmopolitaness significantly and positively influenced consumer skills and consumer assertiveness, otherwise age and cosmopolitaness level significantly and negatively influenced the experience on unfair business practices. This condition remarks that female, older, and the more cosmopolite respondents would improve consumer skills and consumer assertiveness. On the contrary, the older and the more cosmopolite of respondents would reduce experience on unfair business practice.

**Table 3:** Results of multiple linear regression analysis on the influential factors on consumer empowerment index

Independent Variables	Consumer Skills	Consumer Assertiveness	Experience on Unfair Business Practice
Age (years old)	0.128*	0.223**	-0.184**
Gender (0=Male, 1=Female)	0.137*	0.123*	-0.010
Cosmopolitaness Level (score)	0.227**	0.228**	-0.151*
Expenditure (Rp/month)	-0.088	-0.057	-0.019
Normality (Kolmogorov Smirnov)	0.514	0.383	0.369
VIF (Non Multicollinierity)	1.002	1.002	1.002
Homoscedastisity	-----error range in around 0-----		
Durbin Watson (Non Auto correlation)	1.722	1.827	1.987
Adjusted R Square	0.077	0.107	0.045
F value	6.481	8.858	4.043
Sig	0.000**	0.000**	0.003**

\* significant at  $p < 0.05$ , \*\* significant at  $p < 0.01$

## 5. DISCUSSION AND RECCOMENDATIONS

Age significantly and positively affected consumer skills and consumer assertiveness. The older respondents were more empowered than the younger ones in terms of basic skills, comprehension on product label, and product label reading skills. Furthermore, the older respondents were also more assertive in implementing product comparisons, more knowledgeable on law and consumer protection agencies, tend to talk more as well as propose complaint and redress. Previous research showed the higher empowerment index, the older age of respondents [6], also consumer skill was influenced by age [8]. In the other hand, the findings of this study was contrast with the findings of Nardo et al. (2011) that age was inversely related to consumer empowerment, the younger generation was more skilled, aware, and involved than older ones [7].

Gender influenced significantly and positively on consumer skills and consumer assertiveness. Women tended to be more skilled and assertive as a consumer than men. Compared to men, women essentially had higher skills, more comprehend on product label, and better skill on reading product label. Women were also more assertive by more frequently did product comparisons, more knowledgeable on law and the consumer protection agency, more talkative, and more open to propose a complaint and redress. Gender is one of factors which influence empowerment [6]. However, the findings of this study was somewhat different with Nardo et al. (2011) who concluded that in all European countries, except Norway, consumer empowerment index of men was better than women [7].

Cosmopolitaness level which indicated by the frequency of respondents getting new ideas from various media, using information source from the outside environment, building rapport/relationships with others to seek certain information, and using internet influenced significantly and positively on consumer skills and consumer assertiveness. The more

cosmopolite respondents, the more skilled and assertive the respondents as a consumer. The higher education will make consumer actively access consumer education because they already felt the advantages. The consumer with high education and more cosmopolite had more opened mindset and will be easier to understand consumer education materials clearly. Also, the higher exposure of information from the outside, the better comprehension on product labels and product labels reading skills. Respondents with higher cosmopolitaness level also will be more frequent on applying product comparisons, better comprehension on law and the consumer protection agencies, more tendencies to talk, and more tendencies to propose complaint and redress. This findings were in line with the Commission Staff Working Paper Brussels [5] that the empowered consumers tended to access internet and Nosheen and Chaudhry [19] stated the empowerment of woman was influenced by their access to the media. Internet usage was related to empowerment since consumers who well-experienced with internet have higher scores in skills, awareness, and involvement (except in Norway) [1]. Mobility became one of the aspects which engaging empowerment [10].

Another finding remarks that the older and the more cosmopolite of respondents would reduce experience on unfair business practices. This was understandable since the older and more cosmopolite of respondents, they were more skilled and assertive in playing their roles as a consumer so that experience on unfair business practices tended to be decreased. This means that better comprehension, good skill, and applying product comparison, better comprehension on law and consumer protection agencies, and also good communication will lead the consumers to be away from unfair business practices.

The findings of study that cosmopolitaness level had influenced consumer empowerment indicated that the urgency of information on consumer issues was needed. One of them is through the internet. In the recent years, internet has emerged as a major source of information, although it often provides such confusing information. Internet can also make communication process to be easier since many people could access it anytime [11]. Therefore, as the implications of this research findings, input for managers/practitioners is that the government can increase consumer empowerment through internet. This recommendation comes as the survey of Indonesia Netizens Survey in 2013 by MarkPlus Insight, Marketeers Magazine November 2013, indicated that the growth of internet users in Indonesia has grown significantly to 22 percent from 62 million people in 2012 to 74.57 million people in 2013. According to research agency of Insight MarkPlus, the number of internet users in Indonesia will possibly reach 100 million people by the year of 2015. Nearly half of netizens in Indonesia are young internet users (under 30 years old), while 16 percent is netizens aged over 45 years old. Moreover, nearly 95 percent of the netizens is internet users via mobile devices (smart phones) ([www.the-marketeers.com](http://www.the-marketeers.com)) [32]. Governments and institutions that give special attention in consumer protection surely can use internet as a potential medium for educating consumers.

As the results of this study, overall consumer empowerment index was still low or less empowered. Hence, the effort in empowering students can be done through consumer education courses or embedded the material in the school curriculum. The research findings in Botswana showed showed that consumers' education to students effectively can create awareness among teenagers as an effort for consumer empowerment [33]. In Turkey, consumer education program was introduced in schools by the National Education System. There are no such specific subjects related to consumer education, but it well-inserted in some subjects such as household economics, religion culture and moral education, as well as social knowledge [8]. In the formal education system of most countries, consumer education is not a single discipline, but it is a cross-curricular which actively involves many parts of the school curriculum [34].

Another attempt to improve students' empowerment as a consumer is through the "Smart Consumer Movement of Consumer Activist Group", in which there will be consumer education through some student activities in college. Thus, it surely needs to be continuously reinforced to build up more consumer activist clubs at universities since it served as a medium in sharing information about consumer issues. The government should also encourages and facilitates consumer activist groups. Here, consumers can communicate each other easily in order to generate good solution, which furthermore it can be such a pressure on businesses to turn their business practices into the good ones. The large number of consumers [35] considerably can change public opinion as it has collective bargaining power [36] as soon as it organized.

The limitations of this research were some variables that stated to recall, thus allowing the information given less validity due to counting on respondent's memory. Another weakness was the new research instrument that seemed to have more necessity to be further developed and tested in order to become valid instrument that can measure consumer empowerment.

## **6. CONCLUSIONS**

The result showed that the consumer empowerment index still reached 53.84, means that consumers still relatively less empowered. Based on dimensions, the highest score attainment was consumer skills and the lowest one was dimension of experience on unfair business practice. On the dimension of consumer skills, score attainment of the four sub-dimensions was quite good, where the highest score was on basic skills and the lowest one was comprehension on product label. While on the dimension of consumer assertiveness, the highest score was in the sub-dimension of tendency to talk and the lowest one was in the sub-dimensions of complaint and redress.

Consumer empowerment index of women was higher than men, especially in some variables that significantly different, such as in dimension of consumer skills with sub-dimensions of basic skills, dimension of consumer assertiveness with sub-dimensions of comprehension on law and consumer protection agency and tendency to talk. However, in general consumer empowerment index between men and women was not significantly different.

Age, gender, and cosmopolitaness significantly and positively influenced consumer skills and consumer assertiveness, otherwise age and cosmopolitaness level significantly and negatively influenced the experience on unfair business practices. This condition remarks that female, older, and the more cosmopolite respondents would improve consumer skills and consumer assertiveness. On the contrary, the older and the more cosmopolite of respondents would reduce experience on unfair business practice.

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