

Study of Consumer Education in Bogor, Indonesia

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ABSTRACT---*Consumer education leads to better consumer decisions mainly regarding with consumers' right and compulsory. The purpose of this study was to analyze the effect of demografi, socio-economic and cosmopolitanism characteristics on the intensity of consumer education. This research applied the survey method that took place in eight villages of four sub districts of district and city of Bogor. Respondents were 320 housewives. The statistical analysis used independent sample t - test, and multiple linear regression. The study concluded that between urban and rural areas, demographic characteristics (age and family size) did not significantly differ, whereas socio-economic characteristics (income and education) and cosmopolitanism were significantly differ. In term of the intensity of consumer education, the frequency and media of consumer education were significantly different, while the clarity of the material of consumer education was not significantly different. In general, respondents with higher education levels and more cosmopolite would increase the intensity of consumer education either on the frequency, the media and the clarity of materials of consumer education. Otherwise, the higher family members would reduced the clarity of consumer education materials. The younger respondents, would increase the intensity of consumer education.*

Keywords--- cosmopolitanism, consumer education, demographics, socio-economic

1. INTRODUCTION

Along with the increase in consumption and consumer freedom to choose products, consumers often do not think to take a decision for the long term, but is only concerned with the short-term satisfaction (Jarva 2011). Therefore, it requires the efforts of consumer education which is a process of acquiring knowledge and skills required by consumers, so that consumers can manage their resources and take action to influence factors related to consumer decision (Sudaryatmo 2004). According to Sumiyati and Fatmasari (2006), the awareness of the rights and responsibilities of consumers in general is still low. Education is very important as circulation of goods and services is now becoming more complex, so it is necessary to strengthen the capacity of consumers to minimize the loss. Consumer education at the same time also can foster a critical awareness of consumers, so that the control of negative business practices more effectively. McGregor (2013) states consumer education is teaching people how to succeed and empowered in their role as consumers, focusing on the rights and responsibilities, and participation as citizen consumers. Consumers who live in big cities are generally easier to obtain information on product goods or services according to customer needs (Sumarwan 2011). The location in rural areas is still constrained to access information than in the urban, so that the role of media sometimes less function as it should. Thus, the objectives of this paper were to : (1) analyze the differences in demographic characteristics, socio-economic, cosmopolitanism and intensity of consumer education between urban and rural, and (2) analyze the effects of demographic characteristics, socio-economic, and level of cosmopolitanism towards the intensity of consumer education in urban and rural areas.

2. LITERATURE REVIEW

The concept of consumer education according to McNeal (1987) is the development of the individual in terms of skills, concepts, and understanding necessary for daily life that support self judgement and utilization of resources to achieve maximum satisfaction. According to Jarva (2011) the ability to be optimized from consumer education is a future-oriented consciousness that combines knowledge, practical skills, emotional motivation, and ethics in decision making. Knights (2000) reveals there are more opportunities to develop awareness of the rights and responsibilities of consumers that would influence consumer decisions and the broader implications of the decision. Wells and Atherton (1998) states that consumer education is the process to get the skills, insight, and understanding needed by individuals in the community so that the consumer can take advantage of the opportunities existing in today's complex markets. According to Bannister and Monsma (Sandlin 2004), consumer education is the process of acquiring knowledge and skills to manage personal resources and to participate in social decision, political, and economic that influence the well-being of individuals and the public interest. Consumer education is a process to acquire the knowledge and skills required of consumers, so that consumers can manage their resources and take action to influence factors related to consumer decision (Sudaryatmo 2004). On the other hand, experts often see only the consumer education as a transmission process or way of conveying information This shows the importance of recognizing prior knowledge, facilitating communication between consumers and experts, and move towards a collaborative approach and can be negotiated to consumer education (Knights 2000).

Research results by Puspitasari (2010) indicated that the outreach strategy to consumers was the most effective strategy compared to other strategies. Yumi (2002) indicated that the participatory extension approach is quite effective in community empowerment. Factors that influence the participatory extension approach were the characteristics of respondents, companion characteristics and institutional support. Respondent characteristics that had influence were the informal education, level of cosmopolitanism, social status, intrinsic motivation and formal education, while the companion characteristics that has influence namely are; the motivation, income and education. Referring to Kotler (2001), the elderly consumers, then consumers are more likely to consider products that can improve the quality of life. In addition, the employment status could also be related to the intensity of obtaining information from the consumer's extension or clarity of the information that obtained. According to Setiadi (2010), the employment status of consumers can determine consumers' attention to a product, which is likely one of them is food packaging.

Exposure information of consumers tend to rely on the level of cosmopolitanism that is suspected to be attributed to consumer education. Rogers and Shoemaker (1971) suggested that people who have high level of cosmopolitanism usually seek information from sources outside their environment. Conversely, the less cosmopolite, consumers tend to depend on their neighbors or friends in the same environment as the source of information is reliable. According to Osei et al. (2012) and Prinsloo et al. (2012), the level of understanding or knowledge significantly affecting the purchase decision or the knowledge and ability to interpret the information. Deshpande (2002) states that knowledge is power, "customer empowerment" which reflects the increase in the consumer's ability to access, understand and share information. The study of Purutcuoglu and Bayraktar (2004) showed that there is a significant relationship between consumer education and socio-economic level. According to Lyon et al. (2002), the older the age, restricted consumer access to information, try the options, ease of purchase and settlement of the problem. According to Lyon et al. (2002), consumer education is needed at various points of community life, in order to have relevance to changing circumstances. Consumer programs on television and newspapers, reflecting the continuation of a variety of important issues. In recent years, the internet has emerged as a major source of information, although often provide confusing information. Internet can also make communication easier because a lot of people who can access marketers better.

Consumer education is important for moving unskilled consumers consciously become more skilled (Australian Securities and Investments Commission 2001). Extension is an important tool for establishing a voluntary change in individuals (Roling and Engel, 1999). Consumer education is based on the three approaches, which focus on providing information to help consumers make better choices, to protect consumers from fraudulent trade practices, and a critical view which recognizes that consumers act in the context of social, economic, and political impact on the ability to make a choice (Flowers et al., 2001). Education should focus on increasing consumer awareness, develop practical knowledge about what consumers can do to support sustainable consumption, and provide the necessary skills and attitudes of consumers to be applied in daily life (Organisation for Economic Operation and Development 2009).

3. METHODOLOGY

This study used an explanatory and descriptive research design with survey method and cross sectional approach. The study was undertaken in eight villages of two sub districts in District and City of Bogor. District Bogor represents rural geographic location, while the City of Bogor represents more cosmopolite of urban geographical locations.

3.1 Sample and data collection

The analysis unit of this study is housewife respondents determined by multistage random sampling with each geographical location as a layer in which randomization is conducted. Randomization was performed using random function in Microsoft Excel. The number of study samples were 320 families with 160 each from rural and urban families. Research data included: (1) demographic characteristics (X1) (age, family size, employment status, geographic location); (2) socio-economic characteristics (X2) (education and income); (3) cosmopolitanism (X3); and (4) the intensity of consumer education (Y1) (media of consumer education, frequency of consumer education and clarity of consumer education materials). Data collecting using a structured questionnaire instrument assisted by show card to facilitate data retrieval. Before the interview, respondents were asked to sign an informed consent as a agreement to participate in the research.

3.2 Research instrument

The instrument of consumer education included media, frequency, and clarity of consumer education materials. Media education is the number of media used for obtaining information for consumer education consists of seven question items by using a Guttman scale. Frequency of consumer education consists of seven question items using a Likert scale questions with answer's options: (1) frequently (once a week) (score 3), (2) occasionally (once a month) (score 2), (3) rare (once in 3 months) (score 1), and (4) never (score of 0). Consumer education material is the clarity of the information provided in the consumer education which consists of 11 items using a Likert scale questions with answer options: (1) very clear (score 3), (2) clear (score 2), (3) is not clear (score 1), and (4) is not very clear (score of 0). Instruments of consumer education materials prepared in accordance with the United Nations (2001). Instruments tests was carried to 32 housewives (10% of the total sample) who did not include as sample in this research. Further test "face validity" instrument was undertaken by requesting input from two academics and one practitioner in the field of the consumer. Results of reliability testing for research variables generate Cronbach alpha value for the cosmopolitanism variable of 0.825 and intensity of consumer education ranged from 0.523 to 0.905.

3.3 Data processing

Data were analyzed with Microsoft Excel 2007 and SPSS version 18.0 for Windows. Scores for each variable were composited and then transformed to a scale of 0 to 100. The scores that were used as an index scores were then categorized into four, namely: (1) lack (score <25); (2) rather lack (score of 25-50); (3) rather good (score of 51-75); and (4) good (score > 75). Independent sample t-test was used to answer the first research goal, namely to analyze differences in demographic characteristics, socio-economic, cosmopolitanism and intensity of consumer education between urban and rural areas. In order to observe the causality between the variables, multiple linear regression models was developed, and used to answer the second purpose of this research, namely to analyze the influence of demographic characteristics, socio-economic, and cosmopolitanism towards the intensity of consumer education in urban and rural.

3.4 Research hypothesis

There are two hypotheses to prove through this research, namely: (1) there are significant differences in demographic characteristics, socio-economic, cosmopolitanism and intensity of consumer education between urban and rural areas (H1), and (2) demographic characteristics, socio-economic, and cosmopolitanism have significant effect on the intensity of consumer education (H2).

4. RESEARCH FINDINGS

4.1 Demographic Characteristics and Socio-economic

The average age of respondents who live in urban areas (38.33 ± 11.21) was older than the respondents who live in rural areas (37.17 ± 10.52), although there were no significant differences ($P > 0.05$) between the two areas. The highest percentage of respondents age in rural and urban areas were in the range of 30-39 years (35.0% rural and 29.4% urban) were still included in the productive age group. The age difference will result in different taste of a product. In line with the increase in age and life experience people have, the perceived needs and interests of consumers are expected to evolve (Agriculture and Agri-Food Canada 2010). Family respondents in both locations is dominated by small families with family members up to four people (average of rural and urban each 4.01 ± 1.15 and 4.23 ± 1.15). Family size was not significantly different ($p = 0.080$) between rural and urban areas. Nearly three-quarters (74.4%) of respondents in rural areas and the majority (83.1%) of respondents in urban areas do not work. The type of work that is more involved by respondents in the rural areas were laborers (10.6%) and traders / self-employed (10.0%), while respondents in urban areas was most traders/self-employed (8.8%). When viewed from the years category of formal education as much as 76.9 percent in urban areas and 55.0 percent in rural areas were educated less than 9 years, meaning that the highest education level achieved only up to junior high school, with the significant difference between the two areas. Average family income of the respondents in urban (IDR 460 800.47 or about \$ 42/capita/month) was higher than in rural areas (IDR 334 948.66 or about \$ 30/capita/month).

4.2 Cosmopolitanism

The results showed that respondents in urban areas were more frequent conducting trips out of town, got new ideas from a variety of media, using resources from the outside environment, built relationships with other people, felt the self-change from the new information received, and more intensive using the internet than respondents in rural areas. Almost all (93.8%) of respondents who live in rural areas had never used the internet, while in urban areas the percentage of respondents who had never used the internet as much as 77.5 percent. Respondents in urban areas tended to be better in obtaining and accessing resources than in rural areas. Results of differential test indicated significant differences between the two geographic locations in almost all cosmopolitanism statements that was raised in question, except in the point of going out of town travel. Cosmopolitanism composite scores showed significant differences between respondents in rural and urban areas. More than two-thirds of respondents who live in rural areas and about one-third in urban areas were not classified as cosmopolite. People who were low in the nature of cosmopolitanism tend to depend on neighbors or friends in the same environment as a source of information. Cosmopolitanism can be measured from the amount of information and access to resources (Rogers and Shoemaker 1971).

4.3 Intensity of Consumer Education

Flowers et al. (2001) describe a view of consumer education is based on the three approaches, which focus on providing information to help consumers make better choices, to protect consumers from fraudulent trade practices, and a critical view which recognizes that consumers act in the context of social, economic, and political which affects the ability to make choices. According to the Organisation for Economic Operation and Development (2009), the consumer education should focus on increasing awareness of the benefits of sustainability, develop practical knowledge about what consumers can do to support sustainable consumption, and provide the necessary skills and attitudes of consumers, so it can be applied in everyday life. The results showed that direct consumer education had not been accustomed to be held in rural and urban areas as well as nutritional counseling, family planning, and agriculture.

4.3.1 Media of consumer education

There were many respondents in urban and rural areas who had not been exposed to information related to consumer issues. Electronic media such as television and radio were the most widely used information resources by the respondents who access the consumer education, with the percentage of 90.6 percent in rural areas and 86.9 percent in urban areas. Differences in the use of radio and television media were statistically significant between the two areas. This finding was in line with the statement from Sugarda et al. (2001), the information conveyed through television can attract a lot of attention when handled properly thus allowing to achieve the increased insight and knowledge related to consumer issues. Flowers et al. (2001) also stated that the use of TV and radio are very effective because almost every household owned and used them continuously. Direct consumer education performed by the NGO/private/government was still less accessible to the percentage of

respondents with only 6.9 percent in rural areas and 9.4 percent in urban areas. This means, the reach of direct consumer education was still less perceived by the respondents. Internet was used as a source of information by consumers in urban areas than in rural areas with significant differences between the two areas. The study results by Rust and Oliver (Hunter et al. 2006), showed that in addition to increasing the quantity of information, quality of information must also be increased, including the components to find the most relevant information in order to empower the consumer.

4.3.2 Frequency of consumer education

Most of the respondents in rural and urban areas were categorized lacking in terms of the frequency of accessing the consumer education (91.9% rural and 89.4% urban). Average score of frequency of respondents in urban areas is higher than in the rural respondents (average of 25.81 ± 16.06 rural and urban 33.91 ± 15.62) with the significant differential test between the two areas. In the Trading Standards Institute report, Ritters (2013) distinguishes consumer education in UK between consumer education and consumer information, which indicates that consumer education is to equip people with the skills to make a smart choice, to resolve problems effectively and to seek more information and help appropriately. Ritters admit that when the law and the market changed, the skills gained through consumer education will allow people to go through life as an effective consumer.

4.3.3 Clarity of consumer education materials

Three kinds of educational materials often obtained by the respondent in the last three months, both in rural and urban areas were the falsification of food (73.1% rural and 80.6% urban), unsafety products (67.5% rural and 80.6% urban), and nutrition (60.6% rural and urban 75.6%). Results of composite scores of clarity of consumer education materials showed that respondent did not understand the material received (96.3% rural and 97.5% urban), the difference was not significant ($p = 0.116$) between the two groups of respondents in rural and urban areas. The clarity of consumer education materials still need to be improved so that consumers gain greater insight into the issues related to consumer that occurs recently. Judging from the average score of the respondents in urban higher, respondents in urban area more clearly understand consumer education materials (rural and urban each 12.44 ± 7.16 and 9.26 ± 11.34).

4.4 Factors influence intensity of consumer education

Table 1 presented the factors that influenced the intensity of consumer education analyzed with multiple linear regression. The dependent variables were the media of consumer education, the frequency of consumer education, the clarity of consumer education materials and intensity of consumer education.

Table 1 : The beta value of multiple linear regression of factors affecting the intensity of consumer education

Independent Variables	Y11	Y12	Y13	Y1
Geographical location (0=rural; 1=urban) (X1)	0.027	0.053	0.065	0.013
Age (year) (X2)	-0.07	-0.058	0.002	-0.160**
Number of family(people) (X3)	0.001	0.014	-0.115*	0.072
Employment status (0=unemployed; 1=employed) (X4)	-0.059	-0.081	0.023	-0.082
Length of Education (year) (X5)	0.218**	0.220**	0.175*	0.124
Income (IDR/capita/month) (X6)	0.040	0.034	-0.050	-0.013
Cosmopolitanism (score) (X7)	0.300**	0.291**	-0.044	0.165*
Kolmogorov-Smirnov Z (Sig)	0.548 (0.925)	0.468 (0.981)	1.164 (0.089)	1.088 (0.177)
Homoskedasticity	error distributed around zero			
Durbin-Watson	1.645	1.553	1.514	1.686
F-value	15.061	15.484 (0.000**)	1.805	5.560
(p value)	(0.000**)		(0.046*)	(0.000**)
Adjusted R Square	0.236	0.241	0.171	0.191

Ket : Y11= Media of Consumer Education; Y12 = Frequency of Consumer Education; Y13= Clarity of consumer education materials; Y1=Index of Consumer Education; *significant at $p < 0.05$; ** significant at $p < 0.01$

In general, the classical assumptions of multiple linear regression had been met from the aspect of normality, homoscedasticity, non multicollinearity, and non-autocorrelation. Although for two variables Y13 and Y1, transformation LN must be done due to the positive Skewness substantial problem. The results obtained by the classical assumptions are: (1) the

Kolmogorov Smirnov normality related data showed normal distribution of data because the p value was greater than 0.05, meaning that the assumption of normality was met; (2) the scatterplot generated through regression analysis indicated that the error spread around zero, so it can be concluded that the assumption of homoscedasticity was fulfilled; (3) The test results indicated the assumption of non-multicollinearity of VIF values below 5, which meant that the model had met the assumption of non-multicollinearity; and (4) the value of Durbin Watson approaching 2 showed that the model was free of autocorrelation.

Equations resulting from unstandardized coefficients yielded from multiple regression analysis were :

$$Y11= 23.736+ 1.078X1-0.128X2+0.012X3-2.846X4+1.27X5+2.42E-06X6+0.22X7.....(1)$$

$$Y12=16.965+1.74X1-0.088X2+0.201X3-3.21X4+1.06X5+1.70E-06X6+0.176X7.....(2)$$

$$Y13=9.239+1.538X1+0.002X2-1.195X3+0.67X4+0.616X5-1.86E-06X6-0.019X7.....(3)$$

$$Y1=42.658+0.727X1-0.402X2+1.702X3-5.43X4+0.997X5-1.06E-06X6+0.166X7.....(4)$$

In general, the length of education and cosmopolitanism affected the intensity of consumer education. The length of education became the critical factors of consumer education seen from the significant and positive impact on the frequency of consumer education, media of consumer education and materials clarity. Based on the results of multiple linear regression equation, the increase in 1-year old respondent's education would increase the frequency of 1.27 points consumer education, variation of consumer education media 1.06 points and clarity of the material 0.611 points. The analysis showed that family size had significant and negative effect on the clarity of consumer educational material, this meant the increasing number of family members did not actually trigger the respondents to clearly understand consumer education materials. Based on the results of multiple linear regression equation, extending family one member, will lower the score the clarity of consumer education materials for 1.195 points. Cosmopolitanism shown to significantly affect the frequency of consumer education, media of consumer education and intensity of consumer education. Based on the results of multiple linear regression equation, the increase in cosmopolitanism respondent scores 1 point would increase the frequency of consumer education 0.22 points, media of consumer education 0.17 points and intensity of consumer education 0.166 points. Age negatively affected the intensity of consumer education, meaning that the younger the age, the more intense the respondents would access consumer education. Based on the results of multiple linear regression equation, the increase in 1-year old respondents would reduce the intensity of consumer education score of 0.402 points.

4.5 Discussion and Recommendation

This research was conducted to answer hypothesis one (H1), i.e., between urban and rural areas, demographic characteristics (age and family size) was not significantly different, while the socio-economic characteristics (income and education) and cosmopolitanism were significantly different. For consumer education, the frequency and the media were significantly different, while the clarity of the material was not significantly different. There was a tendency that consumer education in urban areas is better than in rural areas. Based on the study of Agriculture and Agri-Food Canada (2010), urban consumers were easier in accessing information, thus enabling consumers to consume a more varied food both domestic and abroad. Wiklander (2010) stated that differences in geographic location can affect mobility and women empowerment. Ekanem et al. (2006) stated that the location of the consumer was an important variable in explaining differences in sources of information about products.

The second hypothesis (H2) which was proved in this study was the length of education of respondents had significant impact on a variety of media, frequency, and clarity of consumer education materials. In line with the higher education the consumer had, then would give the chances of a successful outcome of consumer education in line with expectations. Respondents who have an educational background of Senior High School to the top tend to be more active consumers in accessing consumer education because of getting more benefits of these activities. Higher education would increase the need for knowledge and insight into the issues related to the consumer, so the consumer will boost the access to consumer education compared to respondents with low education. Background of higher education will tend to support the growing mindset, thus making it easier to understand the material clearly. The more variations of media used for consumer education activities were also considered to be more effectively applied to the respondent with higher level of education. The success of consumer education was supported by the better education background of the respondents so that the material presented is more clearly to be understood. The success of consumer education needs to be supported by the executing agency and the consumers themselves. Housewives as consumers who often take part in consumer education will increasingly support the attainment of the objectives of consumer education, that is the improvement of insight and knowledge of consumer issues. Cosmopolit respondents tend to be more open to new ideas, including "information seeker," so that will access the media of consumer education more. Regression analysis showed cosmopolitanism had a significant effect on the frequency of

consumer education and the media of consumer education. Respondents in urban areas had the potential to more easily accessed information from a variety of media. This further increase the opportunity of respondents in urban areas to obtain new ideas, and digging up information from the environment. According to Figueiredo and Cayla (2010), the times which led to an era of globalization will create a more cosmopolite consumers. As the phenomenon of the increasing mobility throughout the world, more and more people have direct access to the desired location (Robertson 1995). Delanty (2006) revealed a cosmopolitan included three dimensions, namely: the level of modernity was seen widely as the impact of globalization, people's interactions with social systems, as well as individual mobility. A consumer who used to travel long distances will increasingly show a high mobility, so that they were classified as cosmopolite. Respondents who have easy access to information and greater mobility throughout the area would be increasingly easier in accessing consumer education. In addition, respondents who were more cosmopolite would be easier to access the appropriate media for consumer education. Other variables which were not studied, but likely to give effect to such consumer education variable among others are variable psychographic, lifestyle and motivation as predictors of success in understanding advice related to consumer compared to socio-economic status or education (Ageing Agendas 2000).

The analysis showed that family size gave a significant and negative effect on the clarity of educational material, which meant the increasing number of family members did not actually trigger the respondents to clearly understand consumer education materials. This was likely caused by too varied information it received, so that respondents tended to feel confused to make sense of consumer education materials and compare with the previous understanding. Respondents became necessary to review the clarity of the material obtained from the consumer education in order to better understand consumer education purposes.

The results of the regression analysis also indicated that the younger age of the respondents would make more intense use of consumer education. According to Lyon, Kinney and Colquhoun (2002), the older the age changes, may restrict consumer from accessing information, trying the options, the ease of purchase and settlement of problems. According to Solomon (2003) on *ceteris paribus* conditions, people who are more educated and younger tend to seek for information more because of enjoying the process of shopping and the fact-finding. The findings of this study have implications for the need for consumer education to different groups. Therefore, appropriate strategies need to be developed to optimize consumer education. Referring to the education of consumers that have been applied in Central and Eastern Europe (Knights 2000), targeting consumer education is ranging school-age children grouped into age 6-10 years, 10-15 years, and 15-19 years. Starting from presenting information to the first age group, then introducing the role of consumers to the second age group, as well as teaching the third age group in order to become a comprehensive consumer (consumers who are aware of their rights and the practice of understanding in daily activities). Topics covered for consumer education may include personal finance, consumer rights and responsibilities, advertising, consumption and the environment, diet, and food safety. The findings indicated that most respondents use television and radio as a media of consumer resources. However, to make effective of consumer education, then the communication can use a combination of mixed media that is a combination of several different media, with reasons: (1) sub-audiences have different preferences and / or access different media; and (2) because different media have different potential quality. For example, it would make sense to use the inter-personal communication or hybrid media (internet modalities) to stimulate active learning and opinion formation of an issue, but to raise awareness about an issue at the beginning, and / or announcing that a particular activity occurred sort of mass media can be done (Leeuwis 2006). Material submitted during the implementation of consumer education must be credible, relevant to the needs, attract attention, understandable, and acceptable. Appropriate and holistic approach to consumer education can become an alternative to be applied (McGregor 2005). According to Sugarda et al. (2001), the approach used for counseling or consumer education in the form of individual and group by applying the technique of delivering information, census issues, group discussions, or training. Discussion is considered to be the most effective techniques by the respondents in urban and rural areas for delivery of materials on consumer issues. In the implementation practice of consumer education, several aspects need to be a concern, ranging from the communicator who delivers materials, the clarity of the material presented, as well as the accuracy of the method used. Sugarda et al. (2001) revealed that communicators need to adjust the method of delivering the material used with the education level of the targeted community outreach.

Contribution of this study to the consumer's knowledge and establishment extension is the consumer's education instrument that can be developed and the results of research that can become baseline data for subsequent studies. But on the other hand, the weakness of this study is the research instrument that is still new, that they seem still to need more development and deeper testing to become a standard instrument that is capable of measuring the intensity of consumer education.

5. CONCLUSION AND RECOMMENDATION

The study concluded that between urban and rural areas, demographic characteristics (age and family size) did not differ, whereas socio-economic characteristics (income and education) and cosmopolitanism was significantly different. For consumer education, sub variable frequency of consumer education and media of consumer education were significantly different, while the clarity of the consumer education materials was not significantly different between urban and rural areas. In general, respondents with higher education levels and more cosmopolite would improve access to consumer education. The more family numbers was the more it reduced the clarity of consumer education materials. The younger the age of the respondents, the respondents would access intensively the consumer education.

Based on the research findings indicated that education, cosmopolitanism and age factors significantly affect the consumer education, then some of the recommendations given are:

- a. Ministry of Commerce in collaboration with the Indonesian Ministry of Communications and Information Technology to build a shared commitment in order to optimize the function of the internet / social media for consumer education. Government, society and consumer protection agencies can utilize the internet and social networks to share information therein for consumer information.
- b. Various topics in the implementation of consumer education needs to be designed in such a way that is tailored to the needs of consumers in rural and urban areas by government and consumer protection agencies using the approaches and methods that are tailored to target consumers as the target so that the information will be presented more clearly. One of the models of learning that can be applied in consumer education is the social learning theory that is a learning which accommodates a three-way, ongoing interaction between people, the environment and behavior (McGregor 2009). For some purposes, the group activity of consumer education may be useful, for example: (1) long-term strategy of intensive participatory (usually in the form of face-to-face consultation); (2) consumer awareness campaign; (3) a small community-based projects; (4) development of project resources; and (5) information or marketing of products (Flowers et al., 2001).
- c. Consumer education can be inserted as new courses or inserted in existing courses in formal education, from elementary to university level due to the younger consumers the opportunity to make them empowered as consumer was more higher
- d. Curriculum development and consumer education to complete modules can be used in formal and informal education. Consumer education is done with the approach of empowerment, participatory, sustainable, and mentoring.

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