

## World Consumer Day is "long" behind us, but for us – the Consumer Forum lasts all year long!

On this occasion, the "(Un)conscious Consumer 2024 Congress" was held on March 13. The purpose of the meeting was to define and present a picture of today's consumers in the context of their consumer awareness and the challenges faced by organizations wishing to meet their needs. The discussion among representatives of consumer organizations, academia, business and policymakers also made it possible to define the prevailing myths about the level of consumer awareness.

On this basis, the Consumer Forum can aptly address future activities aimed at building a causal community of consumers exercising their rights, but also the opportunities arising from the fact of being consumers according to the philosophy of , "my wallet - my voice".

We present a summary of our event, the threads of which we will develop in the near future.



Agnieszka Plencler, President of the Consumer Forum, referred to the Foundation's slogan: Consumer Power. Dialogue. Determination. Decisions. As an organization that represents the interests of consumers first, we naturally conduct DIALOGUE with consumers and listen to the needs of consumers. DETERMINATION is nothing more than the ability to make concrete, firm decisions caused by strong inner conviction and willpower. The last key word is DECISIONS to bring about change through their implementation.

Agnieszka Plencler Prezeska Forum Konsumentów

As the Consumer Forum, we work on behalf of consumer groups, we try to inspire and educate consumers on an ongoing basis, to build a sense of empowerment and influence on reality through the approach: my wallet - my voice, but we know that we will do more together: with business and policy makers. We want to be just that platform for dialogue.



MEP Róża Thun talked about consumers in a European perspective.

**Róża Thun** Europoseł The last five years in the European Parliament have been a good time for consumers. Many good laws have been introduced from food safety, safer toys to farm-to-table strategies or better labeling. The common denominator of these changes is the realization of the "green deal." Therefore, the main goal of the activities undertaken in Parliament is to strengthen the awareness of consumers whose purchasing decisions affect the state of our environment.





Stefan Hall Consumers International

Stefan Hall - representing Consumers International - recalled the rights and opportunities of consumers and the challenges of developing artificial intelligence

World Consumer Rights Day is not only a holiday, but also an important opportunity to raise awareness and empower consumers. By enabling consumers to actively participate in discussions about values and principles in business, we enable them to have a meaningful impact on the products and services that shape our economy. This year, Consumers International is focusing on the topic of critical, fair and responsible artificial intelligence for consumers, emphasizing in its calls for transformative change to ensure the benefits and accessibility of the technology for all consumers.



Magdalena Sobkowiak - Undersecretary of State for European Affairs at the Chancellery of the Prime Minister - announced Poland's presidency of the Council of the European Union in the first half of 2025 and related opportunities to strengthen consumer rights.

Magdalena Sobkowiak Podsekretarz stanu ds. europejskich The first aspect we are dealing with is the Ombinus Directive. All consumers are already feeling the effects of the Directive by being able to check the price of a given product or service from 30 days after the introduction of a promotion. This should help make informed decisions. The second aspect is misinformation, which makes consumers get lost in the market. And, of course, the third aspect, very important to me as President of the Women at the Center Association, is the protection of the rights of women consumers.



Jan Strzeżek - Head of the Political Cabinet of the Minister of Development - mentioned the activities of the Ministry of Development and Technology and its openness to dialogue on issues directly affecting consumers.

Jan Strzeżek Szef Gabinetu Politycznego Ministra Rozwoju Talking at the Congress about the role of consumers, it should be emphasized that consumers are absolutely fundamental in any economy. Each of us is a consumer, each of us makes choices every day in the store, de facto indicative of what our economy will be in the future.





Piotr Zakrzewski - Vice President of the Polish Patent Office - pointed out how big a role consumers have to play in the context of intellectual property protection and what mission the Patent Office has in this regard, which both educates, proposes legislative solutions and provides digital tools for effective enforcement of intellectual property rights.

Piotr Zakrzewski Europoseł

When discussing the sale of counterfeit vs. original products, it is not only about the losses of companies that supply these original products to the market, but also about consumer safety, as counterfeit products (such as medicines, toys) are often inferior products that do not guarantee safety.



Professor Dominika Maison of Maison & Partners - as part of her presentation presented the Consumer Knowledge Index (objective knowledge), which is 4.4 (0-8 scale). In her presentation "Myths about consumer awareness and knowledge, or why declarations often do not coincide with behavior?" she presented 9 myths about selected areas of consumer awareness.

Prof. Dominika Maison Maison & Partners

The consumer does not want to make informed ones, because they require more effort, commitment and deep processing of information. By the same token, the consumer does not want more knowledge, because from their perspective, an excess of knowledge hinders choices, and consumers want clear guidance to make decisions quickly and effectively. The consumer does not always need more (information, knowledge, products, brands) - sometimes less is better.



Sebastian Stodolak - Vice President of the Warsaw Enterprise Institute - in his speech "Who are the bosses of capitalists?" presented the role of the consumer and his freedom of choice in the development of the economy. He emphasized how important it is to educate and raise awareness of consumers, who make several or more purchase choices every day.

Sebastian Stodolak Warsaw Enterprise Institute Consumers making purchasing decisions don't know, for example, that the pants they're buying were made in an Asian factory that employs children, they don't know how large the carbon footprint of a bottle of cola is, they don't know that many food substances have carcinogenic properties - and sure, if they did know then some of their decisions would be different, though of course we don't have such a guarantee.





Agnieszka Wachnicka Wiceprezeska ZBP Firechat



Malwina Wrotniak Dziennikarka

# In the firechat, Agnieszka Wachnicka - Vice President of the Polish Bank Association and editor Malwina Wrotniak presented consumer-friendly regulations in the financial sector.

The consumer, burdened with an excess of information, simply gets lost in it, and very often does not understand it. Let's agree financial services are not easy for the average consumer either. Therefore, we strive by successive regulations to ensure that the consumer receives information provided in an understandable way, which will be presented in an attractive form according to the principle - the most important at the beginning. It is also important to adapt the information formula to the mode of communication, including various mobile devices.

#### DEBATA 1: Wiem, że nic nie wiem, czyli (Nie)świadomy konsument?



There are many topics operating at the interface of politics, the consumer and the citizen that require analysis and discussion, especially in the context of information noise and misinformation. It is extremely difficult for consumers to find their way through this barrage of information and reliably verify the information that reaches them, regardless of their level of knowledge or awareness.

Agnieszka Plencler Prezeska Forum Konsumentów

The Financial Ombudsman is often the first institution to which consumers aggrieved by the actions of financial institutions turn, expecting not only the protection that the Financial Ombudsman can provide them by law, using the available legal tools, but also wishing to draw the attention of state authorities to observed practices.



dr Bohdan Pretkiel Rzecznik Finansowy



Grzegorz Miś ekspert Stowarzyszenia Ochrony Konsumentów Aquila

Consumers are often not aware that they are consumers. Average consumers most often become aware that they are consumers when they encounter a problem. Until then, consumers do not have the time or inclination to analyze their rights and options, including reading guides and brochures, feeling overwhelmed by the amount of information.





An informed consumer is a consumer aware of his rights and opportunities. Bearing in mind the results of the survey - only 20% of consumers surveyed believe that they are aware of their rights. Therefore, it should be concluded that there is still much to be done in this aspect of information and education.

prof. Jolanta Tkaczyk Akademia Leona Koźmińskiego

Consumer protection is one of the goals of the European Union. Consumer confidence is the basis for the functioning of the internal market. Building consumer confidence in the market requires building consumer awareness.



Piotr Gałązka ekspert sieci Team Europe Direct, reprezentant Przedstawicielstwa Komisji Europejskiej w Polsce



Łukasz Wroński Dyrektor Departamentu Ochrony Zbiorowych Interesów Konsumentów UDKiK

Violations of consumer rights have been, are and will be. Therefore, consumers expect and need short but specific messages containing the most important advice, guidance and information to enable them to safeguard their interests without over-analyzing and going into complicated details.

#### DEBATA 2: Konsumenci w świecie nadmiaru informacji i produktów.



The consumer has the opportunity to file a complaint online through a form provided on the website: radareklamy.pl. The site also provides information on what is necessary to file a complaint and indicates the most common mistakes made when filing such a complaint.

**Piotr Kwiecień** Dyrektor Generalny Związku Stowarzyszeń Rada Reklamy



Małgorzata Rothert Miejski Rzecznik Ochrony Konsumentów w Warszawie

For the Office of the Municipal Consumer Protection Ombudsman, the consumer is a person who needs information, advice, and very often support. The consumer, regardless of his awareness, more or less, is always the weaker party in the market. The consumer in the cosmetics industry is not just the person who reaches for a product. We think about the consumer holistically. We produce a given product for him, according to his expectations, we produce the packaging, we place it in a given drugstore, but without the consumer we are not able to meet all the requirements, such as the environmental ones, that are imposed on the industry.

> From my perspective, the consumer is the spiritus movens for anything to actually happen. The Ethics Committee does not exist without the consumer. Thanks to consumers and their submissions, we have a chance to look into cases that often cry out for vengeance to heaven.



Zuzanna-Warowna Toruńska Arbiter Komisji Etyki Reklamy



Aleksandra Lau-Wyzińska PR Manager Polskiego Związku Przemysłu Kosmetycznego

Katarzyna Ciechanowska-Ciosk Dyrektor ds. produktu Amazon

Cała filozofia firmy Amazon polega na tym, że jesteśmy skoncentrowani na kliencie, dlatego nasze wybory i działania opierają się na współpracy i dialogu z naszymi klientami, czyli konsumentami. Z naszej perspektywy jest to bardzo ważne, aby konsumenci czuli, że tam, gdzie robią zakupy jest bezpiecznie. Dlatego Amazon od początku swojej działalności wprowadził tzw. "rzetelne opinie", gdzie możliwość dodania recenzji możliwa jest dopiero po dokonaniu zakupu danego produktu.

> Amazon's whole philosophy is that we are customer-focused, so our choices and actions are based on cooperation and dialogue with our customers, i.e. consumers. From our perspective, it is very important that consumers feel that where they shop is safe. That's why Amazon has introduced so-called "reliable reviews" since its inception, where the ability to add a review is only possible after purchasing a product.



**Zbigniew Badziak** 38 Content Communication



### DEBATA 3: Konsumenci przyszłości.

The consumer of the future will seek unique, personalized experiences. The shopping experience, both online and offline, will need to be attractive, consistent and tailored to the consumer's personal expectations.

prof. Jolanta Tkaczyk Akademia Leona Koźmińskiego

From my perspective, the consumer of the future will be a safe and comfortable consumer who will have to find his way in a world of constant change and new technologies. This is a natural stage of development. Therefore, we should think ahead The duty of business is to provide consumers with reliable knowledge....



Anna Kozera-Szałkowska,

Prezes Fundacji PlasticsEurope Polska







Dariusz Maciołek

CMO BNP Paribas Bank Polska, Członek Zarządu Polskiej Organizacji Reklamodawców The more we add knowledge to consumers that is not easy, without taking any educational measures, the more we will lead to knowledge overload and thus make it even more difficult for consumers to make choices.

> The consumer of the future will be increasingly selfsensitive, impatient and emotional. The topic of self-care is extremely important for young consumers, especially in the context of mental health. Emotions are also an important aspect, and are often the deciding element for the consumer when making a particular purchase.



Joanna Karwowska-Koza

Strategy & Growth Director w Publicis Worldwide Poland



Maciej Ptaszyński Prezes Polskiej Izby Handlu The consumer of the future will be a consumer who is maximally present in the digital world, integrates well in it and is able to find what interests him in this world. The consumer of the future will also be a disloyal consumer, who will follow that offer which will be more beneficial to him.

