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# Chapter 17

## Making informed decisions as a consumer



## 17.1 Investigate the rights and responsibilities of consumers using current relevant consumer legislation.

### OL Paper 1 Q2 (e) (ii)

- (ii) When accessing digital services, consumers have a number of rights. Indicate whether each of the following statements is true or false, by putting a tick (✓) in the correct box.

Statement	True	False
EU digital service providers must notify consumers before changing their terms of service.		
EU consumers have a 14-day cooling-off period, to cancel a service without reason.		
Consumers have more legal protections when purchasing from a non-EU retailer compared to buying from within the EU.		



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## OL Paper 1 Q2 (e) (ii) Solution

TRUE

TRUE

FALSE



## OL Paper 2 Q5 (b)

(b) Consider the following situation:

You purchased a games console from a local retailer. However, when you tried to play a game, some of the controller functions were not working.

(i) Based on current consumer legislation, explain **two** forms of redress to remedy this situation.

1
2

(ii) Do you have the same consumer rights when you purchase items from outside the EU?

Indicate your answer by putting a tick (✓) in the correct box.

Yes  No





## OL Paper 2 Q5 (b) Solution

### (i) Repair or replacement

Either should be given free of charge within a reasonable time and without significant inconvenience. For a faulty controller, the retailer should offer to fix the fault or provide a like-for-like replacement of the controller.

### Refund

Where the fault occurs within 30 days or if a serious fault that arises and a repair/replacement isn't possible or fails, the consumer should get their money back or an appropriate price reduction.

### (ii) No



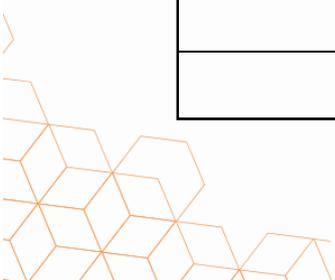


## 17.2 Demonstrate how consumer behaviour might be informed by ethical and sustainability concerns.

### HL Paper 2 Q5 (c) (ii)

(ii) Describe **four** ways a consumer purchasing food products can actively contribute to the circular economy.

1
2
3
4





## HL Paper 2 Q5 (c) (ii) Solution

### **Buy in-season Irish produce and shop locally.**

This keeps energy use and packaging down, and supports a lower-waste local loop. For example, choose Irish apples or carrots from a nearby greengrocer instead of imported out-of-season fruit in plastic tubs.

### **Use reusables when buying food.**

Reusing bags and containers cuts single-use waste and keeps materials in use. For example, bring a reusable tote and a keep-cup for coffee rather than taking disposable packaging.

### **Pick food with minimal, recyclable or compostable packaging.**

This helps materials go back into use instead of landfill. For example, buy loose fruit/veg or items in glass or cardboard instead of multi-layer plastic trays.

### **Plan to reduce food waste.**

Using all you buy keeps resources in the cycle longer and avoids waste. For example, write a short list, buy the right portions, and freeze leftovers for another meal.





## OL Paper 1 Q4 (d)

(d)

### Should Ireland follow France in tackling fast fashion?

In an effort towards a more circular economy, law makers in France are seeking to place a levy (fee) on purchases from fast fashion giants like Shein and Temu.

(i) Explain the term circular economy.


(ii) Describe **two** ethical concerns of Irish consumers when purchasing from online retailers.

1
2





## OL Paper 1 Q4 (d) Solution

(i) A circular economy is a way of producing and using goods that aims to **keep products and materials in use for longer** and **cut down on waste**.

For example, instead of throwing things away after one use, items are reused, repaired, recycled, or repurposed so fewer new resources are needed.

(ii) **Fair treatment of workers**

Consumers may worry that the clothes they buy online are made in factories where workers are not paid fairly or do not have safe working conditions.

For example, when buying cheap fast-fashion clothing, a shopper might look for Fairtrade or ethically sourced options to make sure workers were treated properly.

### **Animal welfare**

Some consumers are concerned that products like clothing, cosmetics or toiletries may have been tested on animals or made using harmful animal practices.

For example, when buying skincare online, a consumer might choose a brand with a cruelty-free or vegan-certified logo such as the Leaping Bunny.



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## OL Paper 2 Q1 (g)

- (g) PJ has been researching the Circular Economy Innovation Grant Scheme (CEIGS) and is planning to apply for this grant.

Indicate whether each of the following examples would help contribute to the circular economy, by putting a tick (✓) in the correct box.

Examples	Yes	No
Provide a service for customers where they can leave used or end-of-life electrical items at his premises for recycling.		
Sell energy efficient bulbs, even though they tend to be more expensive.		
Change his packaging from recyclable cardboard to single-use plastic cartons in order to save money.		

## OL Paper 2 Q2 (a)

- (a) Fill in the blanks by using the correct words from the list below. (one word does not apply)

illegal	European	businesses
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Shadow economy activity involves \_\_\_\_\_ or individuals engaging in \_\_\_\_\_ transactions by acting out of line with legislation or government reporting requirements.





## OL Paper 2 Q1 (g) Solution

- (g) PJ has been researching the Circular Economy Innovation Grant Scheme (CEIGS) and is planning to apply for this grant.

Indicate whether each of the following examples would help contribute to the circular economy, by putting a tick (✓) in the correct box.

Examples	Yes	No
Provide a service for customers where they can leave used or end-of-life electrical items at his premises for recycling.	✓	
Sell energy efficient bulbs, even though they tend to be more expensive.	✓	
Change his packaging from recyclable cardboard to single-use plastic cartons in order to save money.		✓

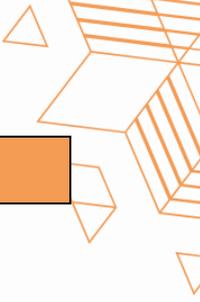
## OL Paper 2 Q2 (a) Solution

- (a) Fill in the blanks by using the correct words from the list below. (one word does not apply)

illegal	European	businesses
---------	----------	------------

Shadow economy activity involves businesses or individuals engaging in illegal transactions by acting out of line with legislation or government reporting requirements.





## 17.3 Investigate how digital technology impacts on consumer behaviour.

### HL Paper 1 Q3 (d)

- (d) Digital Business Ireland (DBI) is the voice of the Irish digital commerce sector and the leading representative body for online businesses.



DBI concludes online sales are forecast to reach almost €16 billion this year.

Analyse **three** ways digital technology can influence consumer behaviour.

1
2
3





## HL Paper 1 Q3 (d) Solution

### 1. Technology gives consumers more information before they buy.

Online tools let people compare prices, read reviews and check different sellers, which helps them make more informed choices.

For example, consumers can check comparison sites like the CCPC to compare broadband or TV packages before choosing a provider.

### 2. Technology increases convenience and speeds up shopping.

Consumers can shop at any time, from any place, which makes buying products quicker and easier than going to a physical shop.

For example, apps like Amazon allow next-day delivery and one-click purchases, saving time and effort.

### 3. Technology can lead to more impulse buying.

Because ads are targeted and appear constantly on social media, consumers may buy items without planning or thinking it through.

For example, someone might see a product promoted by an influencer on TikTok and purchase it straight away.

### 4. Technology reduces in-person shopping and social interaction.

As more people move to online shopping, physical shops lose customers, and consumers have fewer chances to ask staff for advice or see products in person.

For example, Irish shopping centres like Dundrum face challenges as more consumers choose to buy clothes and electronics online.



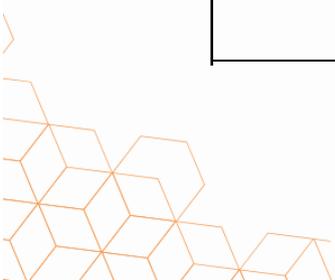


## HL Paper 2 Q3 (e)

In October 2021, the Competition and Consumer Protection Commission (CCPC) completed a research project on online consumer behaviour. The central objective of this project was to examine consumer engagement with social media platforms and influencers.

Evaluate the impact of digital technology on consumer behaviour.







## HL Paper 2 Q3 (e) Solution

**Digital technology has changed how consumers shop by giving them far more information and choice.**

People can compare prices, check reviews, and look at different sellers before buying, which helps them make smarter decisions.

For example, a consumer can check CCPC comparison tools for broadband or TV packages before choosing a provider.

**Technology has also made shopping faster and more convenient.**

Consumers can buy at any time, from anywhere, and have items delivered quickly. This saves time and removes many of the limits of traditional shops.

For example, online retailers offering next-day delivery make it easy to buy items with little effort.

**However, technology can encourage impulse buying and overspending.**

Targeted ads and influencers on social media can push consumers to buy things they didn't plan to purchase.

For example, shoppers might click "buy now" after seeing a short video on TikTok, even if they do not need the item.

**A further concern is increased screen time and digital addiction.**

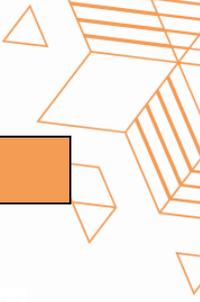
Because shopping apps and social platforms are always accessible, consumers may spend too much time browsing, which can lead to unhealthy habits.

For example, many people scroll for hours on Instagram or TikTok, which can lead to unnecessary purchases and higher spending.

**Overall evaluation**

On balance, the impact can be a net positive when consumers use technology carefully and are aware of the pressures created by targeted advertising and always-on digital platforms.





## 17.4 Investigate how personal data is protected by European regulation.

### OL Paper 1 Q5 (f)

- (f) According to the Data Protection Commission's 2023 Annual Report, there was an 20% increase of valid data breach notifications received by the Data Protection Commission.



Based on current EU law, outline **two** rights consumers have in relation to protection of their personal data.

1
2



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## OL Paper 1 Q5 (f) Solution

### Right not to be subject to automated decision-making

This means important decisions about a person cannot be made by a computer alone unless the person has agreed to it.

### Right to complain

Consumers can make a complaint to the Data Protection Commissioner if they think a business is not following data-protection law.

### Right to access, correct and erase their personal data

Consumers can ask for a copy of their data, have incorrect details fixed, or request that their data be deleted when there is no legal reason to keep it.

