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**CONSUMER BEHAVIOUR
IN UKRAINIAN MARKET
– SPECIFICS AND PERSPECTIVES**

Introduction

Consumer behaviour has been acquiring much significance lately as it is considered to be one of social status criteria. This is taking place due to decrease in the role of professional status, in other words, decrease in hierarchical gradation position in production sphere. Consumption has always been closely associated with the characteristics of meaningful social symbols, which is especially true of the objects of art and rituals. At the same time consumption is not only the quantitative determining feature of the social status, but it is also the index of the cultural level of the whole social system.

Economic recession has influenced the life of every single consumer and has criticized all of us for excessive desire to financial needs. Under any conditions we are to remain consumers and we also want to buy quality products and receive adequate high-level services.

The present article deals with the macroeconomic forces of development of market relations in Ukraine: consequences of the world crisis and perspectives of the economic recovery which condition the peculiarities of the Ukrainian consumer market development. Investigation of dynamics of Ukrainian consumer moods testifies to the appearance of pessimistic views, despite the presence of some positive tendencies in Ukrainian economic development. Consumer consciousness of Ukrainian people is still at a relatively low level. Meanwhile Ukrainians are actively taking on European experience of forming a conscious and active consumer, ready to assert his rights if needed.

1. Macroeconomic forces of the development of market relations in Ukraine: consequences of the world crisis and perspectives of the economic recovery

The estimate of level and dynamics of the main macroeconomic indexes in Ukraine (including GNP, people's income, investments in capital assets, etc.) for the period from 1996 to 2009 allowed us to single out four main stages of the national economic development: I (1996-1999) – recession, II (2000-2003) – recovery, III (2004 – first part of 2008) – growth, IV (second part of 2008 – first part of 2009) – crisis. There is interdependence between the stages of the country's business activity and the peculiarities of consumer market development as well as some of the retail sale enterprises (Picture 2).

The wide spreading crisis phenomena and general decline in the national economy in 2008-2009 have led to considerable decrease in the volume of retail sales of the enterprises (by 50.6% in the first quarter of 2009 comparing to the previous period).

After the crisis the world economy is heading from the stage of recovery and gradual strengthening towards slow but stable growth in 2011. Developing countries contribute to nearly half of the global economy growth. According to the World Bank (<http://ua.korrespondent.net/business/726604>) increase in global GNP growth which rose by 3.9% in 2010 is likely to slow down to 3.3% in 2011. It is expected that this increase in developing countries will amount to 6.1% in 2012 and is likely to continue to be higher than in the developed countries where it was 2.7% in 2012.

The economy of Ukraine is also gradually emerging from crisis. Most of its macroeconomic tendencies are characterized by slow positive rise (<http://www.bukovina.biz.ua>). The dynamics of industrial production indexes is shown in Picture 1 (in comparison with the previous year).



Picture 1. The dynamics of nominal GNP quarterly from 2008 to 2010 in Ukraine

Source: <http://www.bukovina.biz.ua>.

The World Bank is considering the possibility of additional financing of the second project of 150 million dollars concerning the development of the export in Ukraine. International Monetary Fund has disclosed its forecasts regarding the economy of Ukraine. It is supposed that GNP will be growing faster than the one in the previous year and will amount to 4.5% in the current year in comparison to 4.2% in 2010. This index corresponds to the average world index – global economy will also grow by 4.5% in current year and the following one. At the same time, expected rates of growth are significantly lower comparing with GNP rise in other developing countries.

Current stage of emerging from crisis is characterized by expansion of the adaptation processes of domestic and foreign economic agents. Some of the major processes are [Реалії економічної кризи..., 2009, p. 35-36]:

- restructuring business according to peculiarities of demand, competitive situation and new value of the resources needed (business conversion, leaving certain sectors, rationalization in the use of resources, including labor resources),
- rationalization of domestic economic agents' expectations concerning the short-term and long-term perspectives and making on this basis decisions about importing/exporting capital, making investments, borrowing/crediting money, operating at currency and stock markets, etc.,
- adaptation of foreign economic agents' expectations concerning relevancy and choice of objects for investments, possible risks and costs of loans, etc.

It is the adaptation behavior of the aforementioned agents that determines the vector of the future development of Ukraine: whether it will be directed to the revival of Ukraine after crisis or heading down to the new “bottom”. This behavior will be formed in available institutional environment under the influence of “signals” being emitted both by world market conditions and national economic and social politics. Therefore, adequacy of these signals, orientation of the domestic policy on strategic stability and development will provide for the economic agents the choice of models of their anti crisis behavior in the nearest future.

2. Peculiarities of Ukrainian consumer market development

Investigation of consumer market in Ukraine has resulted in possibility of identifying and explaining a series of forces that contribute to its development, among them there should be noted: increase in competitive environment, decrease in

emigration processes, “rejuvenation” of consumer market, increase in employment level and in the level of social assistance provided to the population, raise of the percentage of people with higher education, increase in cultural level of population. The forces that slow down the development of consumer market in Ukraine are first and foremost high regulation barriers, instability of the nation’s law and its overloading. Frequent changes in the tax system, imperfections in the judicial and credit systems, low rates of GNP growth, slow pace of production growth which could contribute to saturation of the consumer market, intensive export of the consumption production, increase in the inflation rate, reduce in the number of population, decrease in the level of economic activity of people, slow development of innovation processes also influence the development of consumer market in a negative way.

The size of Ukraine and its geographical position in the centre of Europe create conditions for its importance and total security in Europe. After regaining its independence, Ukraine is faced with many difficulties as a result of the fact that many processes and structures in the country must be built from scratch. In other words, Ukraine has to start from the point which is less than zero, because it has to overcome many negative consequences that remained since the time of USSR. Among some of the problems in Ukraine are non-homogeneity, geographic dissipation and historical diversity of its markets. Ukraine is the country which is too diverse in history, regions, languages, mentality and ethnography. Studies testify to different consumer preferences, especially in Western and Eastern regions of the country.

For example, 8% of the Ukrainians always observe the Great Fast tradition. These results were released by the survey conducted by “Research & Branding Group”, which during the period from April, 4 till April, 14 studied the attitude of Ukrainians towards religious holidays and Easter. According to the results of the studies (http://www.gfk.ua/public_relations/press/press_articles/004359/index.ua.html), 23% of all households observed the Great Fast. This is testified by the Consumer panel household data. Two thirds of Ukrainians, precisely 60% of the people questioned, observed the Great Fast at least once, and one third of the people questioned have never done this. Ukrainians consider the main limitations of the Great Fast to be: refusal to consume animal food (71%), greasy food (57%) and refusal to consume alcoholic drinks – 50%. Respondents were chosen according the selection criteria including adult population of the country, the place of living, sex and age. In total 2077 people participated in the survey. The

expected average deviation of the selection equals to 2.2%. In Western region the percentage of the people who observe the Great Fast tradition is the highest – every second household has been fasting this year. In Eastern region of the country this figure is the lowest (13% of households). This year 19% households have been fasting in Kyiv, 10% – in Dnipropetrovsk, 12% – in Odessa. At the same time, half of the families were keeping fast in Lviv.

One of the distinctive features of the countries with well-established market economy is dynamic consumer market which is constantly developing. The main features of the development of consumer market in Ukraine under conditions of changing economy are: GNP growth, growth of the public catering sector, increase in the retail trade turnover and optimizing of its structure, dynamic development in the wholesale consumer goods trade, etc. Consumer spending constitutes 90% of the aggregate household spending. These data testify to the significance of the consumer sphere in each individual household as well as consumer market of the whole country.

According to UNIAN (<http://economics.unian.net>) information agency, the rates of real finished consumer spending growth amounted to 7.9% in 2010. The highest rates of growth were observed in the consumer spending of the population – plus 9% in comparison with 5% growth in government sector expenditures. This is due to increase in the population's income and gradual recovery of consumer crediting starting from July 2010. Real income of the Ukrainians increased in 10.2% in the past year, whereas portfolio of consumer credits expressed in hryvnias for the period from June to December of the past year increased in 4.08%. Experts think that “[...] this year consumer expenditures in Ukraine are likely to continue to grow, however in more moderate rates. It is estimated that this year consumption growth will be 5%. The factors that contribute to it are development of the major economy sectors in Ukraine, increase in the income of enterprises and population, and increase in the growth rate of consumer crediting” (<http://economics.unian.net/ukr/detail/83760>).

At the same time the quality of goods remains at a relatively low level, the prices for the consumer goods and services continue to rise, and there exists high proportion of import in retail trade commodities. Lately in Ukraine there have been prepared and passed a series of laws, adapted to the demands of EU legislation. However, these laws actually have not been exercised because of the absence of mechanisms for their implementation and uniformity with other laws. The law of Ukraine “On the Protection of the Consumers' Rights”, prepared in 1991 and

recognized by international experts as the best in Europe, has undergone considerable changes in 2005 and resulted in shrinking of consumers' rights to a great extent, which violated the Constitution of Ukraine. Numerous appeals of the public to the government agencies received no reply. Moreover, there does not exist any influential organization to lobby consumers' interests and to contribute to protection of their rights.

3. Investigation of the dynamics of Ukrainian consumer moods

Consumer behavior is the process of formation of consumer demand on different goods and services, which determines the development of the production of these goods and their consumption in the market. This definition states that it is not consumption that is subordinate to production but quite the reverse – production is based on consumption. Consumer behavior of people is conditioned by their income. In the process of purchasing a commodity or a service a person is directed by the size of his/her income and by the wealth he/she will receive by satisfying personal needs.

Irrespective of the fact how consumption influences a person – whether it levels people or differentiates them, in any case it is structure-forming as it increases or decreases differences between social classes. In society where social and financial inequality exist and where the determining feature of social stratification is income of the society members and consumption which is relevant to this income, behavior of any person in the sphere of consumption gives him the possibility to be attributed to certain stratum. If social attitude is likely to depict the level of professional education in income, consumption indirectly becomes an indicator of the educational level. Quality of consumer products appears to be, as H. Schmitt-Rink states, “additional criterion of social status”.

It is because consumption is the factor that constitutes status the latter becomes the incentive in the development of consumption. Should lower classes (considered to be the ones by other social groups) try to start consuming goods and services that are normally attributed to higher classes, higher classes, in their turn, try to transform to higher level of consumption. In the example of fashion, this results in overwhelming desire to possess the newest possible trendy item, which presents additional difficulties for producers, whose task is to satisfy the demand corresponding to social position of different levels of society.

Under conditions of post-crisis economic stage the importance of consumer in the market has not changed. “In Europe every day must be the day of consumer” – says the head of the politics, media and information department of The EU delegation in Ukraine Dirk Schubel (Миколюк, 2009). This creates the necessity for constant study of the dynamics of consumer moods of population.

Consumer moods are studies of the Ukrainian household expectations conducted every second month. It is conducted every month by GfK Ukraine. During the period June 2000 to January 2011 the studies of consumer moods in Ukraine have been accomplished by GfK Ukraine with cooperation of International Center for Perspective Studies. Starting from February 2011 GfK Ukraine is the only organization that carries out this study (http://www.gfk.ua/public_relations/press/press_articles/004359/index.ua.html).

Consumer moods index (CMI) in Ukraine is determined on the basis of observation of selected households of the country. During this study 1,000 people aged from 15 to 59 are questioned. Population aged from 15 to 59 which constitutes 61.3% of the total population of Ukraine is considered to be the most active part of consumers. Representative selection, which includes sex and age, also takes into account whether the population is urban or rural and the size of the population centre. Statistical deviation is not more that 3.2%. In order to determine the CMI the respondents are asked the following questions:

1. How has the financial status in your family changed over the last six months?
2. In what way do you think the financial status of your family will change in the following six months?
3. Considering the financial situation in Ukraine in general, do you think that the following twelve months will be favorable or unfavorable to the economy of the country?
4. How would you characterize the next five years – will it be favorable or unfavorable time for the economy of the country?
5. What do you think is now favorable or unfavorable time to make major purchases for your home?

According to every question in the survey a relevant index is calculated:

- index of current personal financial status (x1),
- index of expected changes in the personal financial status (x2),
- index of expected economic development of the country in the nearest year (x3),

- index of expected economic development of the country in the following five years (x4),
- index of relevancy of making major purchases (x5).

The index is calculated in the following way: amount of negative answers are subtracted from the amount of positive ones and in order to avoid appearance of negative numbers the resulted difference is added 100. On the basis of these five indexes three aggregate indexes are being calculated:

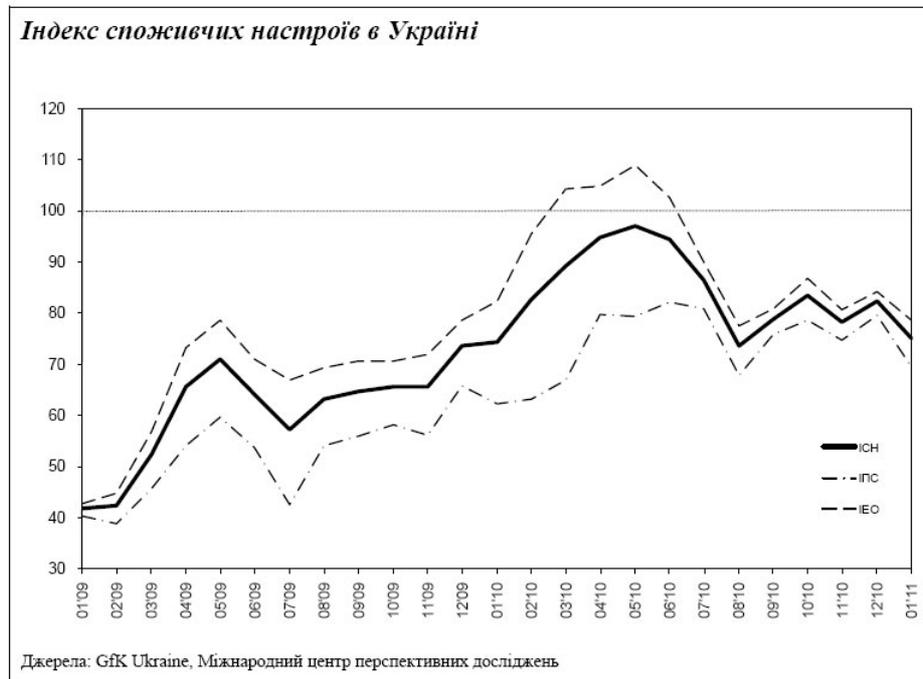
- consumer moods index (CMI) which is arithmetic mean of indexes x1-x5,
- current status index (CSI) which is arithmetic mean of indexes x1 and x5,
- economic expectations index (ECI) which is arithmetic mean of indexes x2, x3, x4.

Index figures can vary from 0 to 200. Figure equals 200 in case all people positively evaluate economic situation. Index equals 100 if the percentage of positive and negative replies is equal. Index figure below 100 means that negative estimates are prevalent in the society.

Despite gradual economic growth in spring 2011 consumer moods of Ukrainians worsened reaching the same crisis level as they were in spring 2009 (http://ec.europa.eu/citizens_agenda/index_en.htm). Consumer moods index (CMI) lowered by 6.3 points and amounted to 61.8. Furthermore, this spring in Ukraine began with overall decline of all CMI constituents. Current status estimates decreased by 3 points and reached 58.2. Consumer moods decline was mostly conditioned by deterioration of economic expectations. Economic expectations became more pessimistic than before and the relevant index declined by 8.5 points reaching 64.3. Index components have changed in the following way:

- index of expected changes in the personal financial status (x2) declined by 9.3 points reaching 67.7,
- index of expected economic development of the country in the nearest year (x3) declined more than other indexes – it decreased by 10.7 points reaching 58.5,
- index of expected economic development of the country in the following five years (x4) declined by 5.4 points reaching 66.6.

In spring the first time over the recent years there was recorded considerable worsening of the expected unemployment dynamics.



Picture 3. Dynamics of consumer moods index in Ukraine

Source: <http://www.rbc.ua/ukr/newsline/show/gfk-ukraine-indeks>.

Expected unemployment dynamics also declined, adding 2.1 points and reaching 129.5. Inflation expectations of the population of Ukraine have slightly improved having declined by 4.6 points reaching 183.

Increase in the relevant index by 11.1 points and amounting to 140.6 can be connected first and foremost with creation of unfavorable economic climate for small businesses as a result of passing a Tax Law as well as with the limitations to export grain crops that has led to lack of agricultural costs to cover sowing campaign.

Deterioration in the expected unemployment dynamics is mostly present in central and southern regions of the country, towns with the population 100-500 thousand people and among those with low and average income. Increase in the price for the public utility services, groceries and fuel again has led to increase in inflation expectations. Inflation expectation index in March equaled 187.4 points, which is 4.3 more than it was in February. "Combination of unconsidered tax changes, deterioration of the conditions for the business development, price

and tariff increase for new groups of goods and services – all these factors have been contributing to worsening of consumer moods for four months on end”, – say researchers of GfK Ukraine.

Worsening of consumer moods is taking place on almost all territory of Ukraine. The major CMI decline is recorded in the capital of Ukraine (by 15.4 points), Northern (by 12.9 points) and Eastern (by 8.8 points) regions. In large cities with the population over 500 thousands people worsening of consumer moods was the most significant – it lowered by 25.4 points. Economic expectations and intentions to make large purchases greatly declined in the opinion of people living in large cities. As a result of decrease in expectations there has intensified pessimism among the rural population – CMI dropped by 10 points. Concerning the level of income, CMI mostly decreased among respondents with higher level of income – by 10.6 points. Well-off people have admitted worsening of economic expectations and intentions to make large purchases.

“Sudden lost in faith in government has brought decline in consumer moods, despite the fact of economic recovery. This is depicted in higher rates of long-term expectations decline. For example, in Eastern region, which the basis for the current government, index of expected economic development of the country in the following five years has dropped by 14 points over the period of one month. This resulted in fewer intentions to make large purchases, which can slow down increase in domestic demand”, – says Hlib Vyshlinsky, the deputy of the director of GfK Ukraine (http://www.gfk.ua/public_relations/press/press_articles/004359/index.ua.html).

Hence, the citizens of Ukraine continue to treat large purchases with cautiousness, which is explained, on the one hand, by the fact of poor current financial conditions and, on the other – decrease in the level of inflation pressure.

4. Consumer consciousness of people: European experience and Ukrainian reality

Consumer policy which is being developed by mobilization of consumers and protection of their interests is one of the most significant answers to the problems related with globalization. The role and place of consumers in European Union are constantly changing which is depicted in the very wording of consumer problem. Despite the fact that EU Convention has the term “protection of

consumer rights”, it is the term “consumer policy” that has been widely applied lately (http://ec.europa.eu/citizens_agenda/index_en.htm). This emphasizes deeper penetration of consumer problems in the process of formation of European politics, because consumer politics has already become the integral part of “public agenda” of the Commission. Its final goal is the formation of alert consumer who will be ready to receive and pass on information, differentiate between the quality of the goods and services and the fact who will have the final say in the market. One of the most important tasks is reforming Ukrainian system of product quality control, especially technical criteria, and bringing them to European standards. The main problem that exists in Ukraine is transition from product control before they appear in the market (creating barriers for entrance of the products to the market) to the system market surveillance that would enable producers to be responsible for the quality of goods and services.

The project “Consumer community and public unions” is joint initiative of the European Union and development program of the UN. The total budget of the project amounts to 3.15 million euro, 3 millions of which were given by the European Union. The project has been implemented by the development program of the UN since April 2006. Its main aim is to increase consume consciousness of Ukrainians by means of spreading information on goods and services available in Ukrainian market, to assist in providing access to independent testing results as well as access to information on consumer rights and mechanisms of their protection. The project contributes to dissemination of social discussion of consumer questions and development of the consumer consciousness of Ukrainians.

Financial crisis and decrease in the volume of production brought intensification of pessimistic consumer moods of Ukrainians. Under conditions of economic crisis Ukrainian consumers are faced with numerous cases of fraud, when dishonest producers want to profit from the people’s desire to economize, or vice versa – on their desire to purchase quality product at high price, or on the fact that very often consumers believe in the correlation “quality – price”.

According to results of the survey on consumer behavior of Ukrainians, which is conducted third year on end under the joint project of the European Union and civil society development project “Consumer community and public unions”, over 70% of Ukrainians in the past six months have been buying consumer goods of bad quality (<http://health.unian.net/ukr/detail/197863>). Most often buy-

ers are faced with bad quality of groceries – 63% of the respondents admitted that. Less frequently buyers have purchased bad quality footwear (32%) and clothes (25%). Minor household goods spoilt in manufacture have bought 12% of the respondents, major household goods spoilt in manufacture – 5%, bad quality detergents – 10%, products of personal hygiene – 8%.

It should be noted that people living Eastern region have been more often faced with purchases of bad quality products in almost all goods groups. Partly it can be attributed to less developed system of logistics in Eastern region of the country as compared to central and western one. Another reason for this could be that the majority of consumer goods of everyday use, especially goods of light industry, are imported to Ukraine. As it is known, import is being held on the principle of neighboring border. Therefore, western region of the country borders with EU, where basis control over the safety and quality of what is being entered on the market is obligatory. Consequently, the products from EU, even if they have been withdrawn from the EU market, are often of higher quality than the ones that enter Ukraine via Russia from Turkey or China.

The study (www.undp.org.ua/cscn) conducted among 1000 respondents aged from 15 to 59 and is representative in age, sex, region and the size of the population centre. According to the study, the main difference between Ukrainians and people living in EU is that the former are extremely shy and unwilling to take efforts in search for truth, when the product is of low quality. In general eagerness and desire of Ukrainians to protect their violated rights is rather low, because the majority of people are passive:

- only 20% of respondents admitted to be always active in trying to solve the problem at all levels addressing even the director of the store or union of consumer rights protection,
- approximately half (51%) of the respondents choose to be half-active, trying to return bad quality product to the retail point of sale and leave the problem unsolved if they encounter failure to return the product,
- simultaneously 49% are practically always passive – they do not do anything to receive their money back or exchange the product for the one of higher quality.

For the past two years Ukrainian consumers have become more attentive to buying consumer goods. In particular, in comparison with the previous year men became more active and started paying more attention to consumer expenditures.

According to analysts (www.undp.org.ua/cscn), there is evident tendency towards loss of brand loyalty: product trademark and experience in its usage cease to be the reason for buying this product once again. At the same time there has increased loyalty to TV programs and decreased loyalty to opinion of friends as guidelines in consumer choice.

Positive phenomenon is that the number of consumers unaware of their consumer rights has decreased by two. At the same time there has increased the importance of emotional barriers preventing consumers from protecting their interests which has led to general decrease in the number of respondents taking active position in protecting their consumer rights. The most active in this sense remain women and consumers aged 50-59.

As for emotional barriers preventing Ukrainian consumers from realizing their right to quality choice are: unwillingness to experience negative emotions that accompany any process of returning bad quality goods, certainty in the fact that salespersons will obstruct the return of money and lack of faith in the possibility of effective protection of their consumer rights.

In order to overcome emotional barriers the Project initiated conducting a large consumer information campaign on big advertisement boards (Миколюк, 2009). Since November 2008 in the streets of Kyiv there appeared social advertisement “Fast food – fast ambulance”, where in a bit exaggerated form (for more effective influence) was expressed what can happen with the person indulging in hot dogs, shawarmas, cheeseburgers, – i.e., in everything called junk food. In this way Ukraine has become a part of global anti junk food campaign – joint project of European Union and development program of the UN.

Ukraine has to start taking active part in following the example of the neighboring countries and working out action plan in reforming Ukrainian system of product quality control. Ukraine has a unique opportunity to choose and follow successful experience of the countries – members of the EU. One of the integral components of successful reform is clear vision of the aim that has to be accomplished by the relevant government bodies and readiness to exchange information between international communities. In creation of the perfect market system Ukraine has to follow her own way and all the participants of this process must be ready for changes. In this interaction it is important to provide an incentive for the development of a network of consumer organizations performing the role

of the “supervisors” in the market; consumer organizations must strengthen their presence and national identity and play an important part in consumer policy formation.

The problem that remains to be solved is establishing cooperation and interaction of the executive branch of the government with local authorities and public consumer organizations. At the same time in EU countries it is the public sector that is the most active and the most effective in protection of consumer rights and interests and to which the government delegates definite power (monitoring quality and safety of advertisements, goods and services, conducting independent consumer examinations, comparing tests, informing, consulting and educating consumers, pre-trial settlement of disputes with consumers, etc.). There is also systematic constant financial support in implementation of these actions. The state a priori is interested in partnership and public activeness of consumers.

One more peculiarity of Ukrainian market is absence of common action plan in the sphere of consumer rights protection and protection of environment. According to European analysts (http://ec.europa.eu/citizens_agenda/index_en.htm), well-established civil society should not only provide fulfillment of all civil rights but also be responsible for protection of its environment. At first the problem of environmental protection has not had understanding and response in European Union countries, however at present it is key issue in forming economic and social policy and is considered to be the problem of the whole society. Undoubtedly, the problem of consumer rights protection has to pass through similar evolutionary stages in Ukraine.

Conclusions

In Ukraine there is a need in manifold support of consumer demand with the emphasis on segments of consumers with low and average income, the consumption of which is mainly based on domestic goods and services. For this purpose, it is planned (Реалії економічної кризи..., 2009, p. 37-38):

- to provide absolute fulfillment of obligations related to the salaries and financing of social expenditures, as it is stated in state and local budgets,
- to provide proper social payments indexation and assistance taking into account new inflation prognosis; these are first and foremost state child benefits, family income as well as payments that are issued under the legislation

- on social assistance of certain groups of people who are eligible to receive state social assistance,
- to develop and implement means for providing special purpose social benefits to those groups of people who need it and to simplify mechanisms for receiving these benefits,
 - with the aim to prevent social tension special attention should be focused on anti-crisis actions in the sphere of salaries and wages (in both level of salaries and wages and their timely payments as well as payments of all debts) in regions where the most threatening situation has been reported, namely – in Dnipropetrovsk, Donetsk, Zaporizhia, Luhansk, Ternopil, Volyn, Zhytomyr regions,
 - in order to identify current real social benefits payments in Ukraine it is necessary to change minimum subsistence level calculation taking into account current experience of EU countries and set the stages for gradual reaching the necessary level of factual social benefits payments.

Maximizing the level of consumer demand increase has to be accomplished by means of domestic market and for this purpose there has been developed and is being and will be gradually implemented until 2012 the State special purpose program of the domestic market development. The priorities of this program are providing territorial development of retail trade network, development of the wholesale trade segment of consumer goods, first of all – of agricultural production, implementation of effective actions of market surveillance and responsibility for product safety, etc.

In order to avoid losing the quality of the standard of living for the people with high and average income who constitute the middle class, it is important to provide capitalization of their expenditures in the form of bank savings with certain level of interest, payments to no-government pension funds, investments in securities, in buying and building accommodations, as well as in private businesses.

People should form the habit to loyal consuming. What does this mean? It is necessary that loyal consumer should behave as a person and a citizen who pays attention to the results of his behavior. The term “citizen consumer” is more often used in Europe nowadays (http://ec.europa.eu/citizens_agenda/index_en.htm). In order to increase the level of consumer education in Ukraine under the framework of the project “Consumer Community and Civil Unions” there has been developed and implemented the pilot project – a new course in fundamentals of consumer knowledge that is especially necessary in Ukraine.

A new course has applied character and presupposes use of new interactive methods of teaching.

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