



## CONSUMER ACT OF THE PHILIPPINES OF 1991: THE CONTACTLESS TRANSACTIONS AS PROTECTED BY THE ELECTRONIC COMMERCE ACT OF 2000

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**ABSTRACT:** *A Contactless Transaction is a commerce transaction in which the parties involved are not physically present during the transaction process due to the reason that the transaction took place in a virtual space. This study will analyze Contactless Transactions as protected by the Consumer Act of the Philippines of 1991 and the Electronic Commerce Act of 2000. This study employed the descriptive research design. It is used for the reason that it aims to discuss and analyze the status of the current phenomenon. The subjects of this study consisted of the CBEA students who experienced receiving defective products under the Contactless Transactions. The researchers employed the Convenience Sampling and the Snowball Sampling methods accumulating a total of 209 qualified respondents. Data that were gathered have been treated, tabulated, and interpreted using frequency counts, percentages, mean, Anova and regression analysis using a Likert scale. Based on the findings of the study, the researchers conclude that students in the College of Business, Entrepreneurship, and Accountancy can understand some aspects of their rights under the two (2) laws that protect them as consumers, namely, the Consumer Act of the Philippines of 1991 and the Electronic Commerce Act of 2000; through their use of Contactless Transactions, the researchers were able to learn that the respondents encounter problems but it rarely happens, and these students, although aware of their rights, also rarely practice the legal application. Educational and informative conferences may be conducted by the University where important and pertinent laws that protect the rights of consumers should be continuously undertaken to broaden the knowledge of students with regard to the provisions and applications of the laws and agencies of the Government who have the mandate of protecting the rights of the consumers, may consider being stricter in the implementation of the laws that were highlighted in this study and bring into the enactment of related laws to support the laws in place.*



**Keywords:** Consumer Act of the Philippines, Electronic Commerce Act, contactless Transactions, awareness, consumer, commerce, defective products, defective services, forms, government implementing agencies, glitches, health protocols, remedies, imperfect quality, Inter-Agency task Force., online shopping, manufacturers, online shopping applications, social media platforms

## INTRODUCTION

Chapter V, Article 97 of Republic Act 7394 commonly known as the *Consumer Act of the Philippines*, emphasizes the liability for defective products stating that: any Filipino or foreign manufacturer, producer, and any importer, shall be liable for redress, independently of fault, for damages caused to consumers by defects resulting from design, manufacture, construction, assembly and erection, formulas and handling and making up, presentation or packing of their products, as well as for the insufficient or inadequate information on the use and hazards thereof. In addition to this, Chapter V, Article 99 as well expresses the liability for defective services.

On the other hand, the Electronic Commerce (E-Commerce) Act of 2000, under Section 33, Part V, letter c., expresses that those violations of the Consumer Act or Republic Act No. 7394 and other relevant or pertinent laws through transactions covered by or using electronic data messages or electronic documents, shall be penalized with the same penalties as provided in those laws.

The Pandemic caused a drastic metamorphosis in the world's market as well as the lifestyle of the people. With the health crisis along with the rising cases of the people infected by the COVID-19 virus over the past two years, the Inter-Agency Task Force (IATF) implemented several guidelines as per an alert level that people must adhere to. Due to these restrictions, human interactions in establishments and offices are limited in order to minimize the local transmission of the virus through physical contact. The IATF made sure that strict home quarantine shall be observed in all households, and the movement of all residents shall be limited to accessing essential goods and services, and for work in permitted offices or establishments as well as activities. The researchers deduced that this countermeasure is in line with Article II, Section 15 of the 1987 Philippine Constitution which articulates that the State shall protect and promote the right to health of the people and instill health consciousness among them.

The International Trade Administration said that the COVID-19 Pandemic has increased demand for E-Commerce in the Philippines. The country is a fast-growing retail E-Commerce market and the most popular retail E-Commerce platforms include Lazada, Shopee, Zalora, eBay, and Kimstore. However, despite the progress of E-Commerce in the country, there are some problems that consumers continually experience- both domestically and internationally.

According to the survey entitled *COVID-19 and E-commerce*, the results showed that more than 50% of the respondents, shop using online platforms. Furthermore, in order to know the preferences and the problems that the consumers in Nepal experienced in online shopping,



Vaidya (2019) conducted research and found out that out of 300 respondents, 57% faced various problems with online shopping. Moreover, the major issue they faced was the low quality of the product.

Different sectors of the ecosystem were greatly affected and devastated because of this crisis. One of these fields is commerce. While the most vital part of the affected group during the Pandemic is the people, we cannot deny that the sudden implementation of quarantines brought consequences in the supply chains as well as the demand channels in both the international and domestic settings. The COVID-19 Pandemic has disrupted retail and accelerated the trend toward electronic commerce (Guthrie et al.,2021).

During the COVID-19 outbreak, there have been some major technological advancements occurred that paved the way for businesses to thrive despite the situation. Online shopping was greatly adhered to by most consumers around the world. Due to this, it ensured the survival of commerce; thus, it enabled it to provide for the needs of the consumers despite the health restrictions and the lockdowns that were imposed by the governments of each country.

With the occurrence of the Pandemic, there has been a tremendous conversion of sellers from physical to virtual markets to meet demands while observing minimum health measures. Just the same to the part of the consumers began adhering to online shopping rather than the traditional way of purchasing their commodities. Masigan (2020) stated in his article that Filipinos have the distinction of having one of the highest internet penetrations in the region and being the most active on social media. More than 73 million Filipinos are registered internet users and 99% of them are active on one social media platform or another. He then further stated that the average Filipino spends 9 hours and 45 minutes online daily, three hours and 53 minutes of which are spent browsing social media sites. More than 73 million Filipinos are registered internet users and 99% of them are active on one social media platform or another.

In the Philippines, particularly in March 2020, President Rodrigo Duterte first declared the implementation of the Enhanced Community Quarantine (ECQ) which covers the entire Luzon. In addition to the implementation, the Local Government Units (LGUs) outside the National Capital Region (NCR) were given authority to impose similar restrictions based on the guidelines that were announced by the IATF. Masses, Sunday Services, mass gatherings, concerts, sporting events, other entertainment activities, community assemblies, and non-essential work-related gatherings were banned momentarily in the country, followed by the observance of social distancing by the people.

Consumers assume an indispensable role in the economic system of a nation. But with the strict enforcement of health protocols and guidelines by the IATF, consumers were limited to buying their supplies outside. Due to this, there are a lot of adjustments that the country needs to make in order to function in its most possible way while ensuring the welfare of the people. A lot of restrictions were implemented and due to this, the consumers gradually adapted the concept of shopping virtually and doing Contactless Transactions in order to avoid close contact with a lot of people while buying products, thus decreasing the chances



to be infected by the deadly COVID-19. As a response to this abrupt shift in the market, contactless transactions became relevant, rampant and, widespread.

A Contactless Transaction is a commerce transaction in which the parties involved are not physically present during the transaction process due to the reason that the transaction took place in a virtual space. In addition to this definition, New Castle Permanent (2021) defined the word 'contactless transaction' as a transaction that is practiced by the consumers or a device for the purchase of goods and/ or services using a contactless terminal. In support of this, SUNCORP also defined a contactless transaction as a transaction processed using a Contactless Terminal.

The sellers and consumers from the Philippines are not exempted from the switching that has happened in commerce. From the traditional way of selling and buying, there is a sudden shift to virtual platforms. The Philippine Development Plan (PDP) 2017-2022 recognizes the role and the importance of digital trade and electronic commerce as part of the developing high-value-added, sustainable, and competitive sectors (NEDA 2017). However, in doing Contactless Transactions, where you cannot expect a 100% guarantee that it will run smoothly, the safety of customers' efforts, expectations and money should be a top priority owing to the fact that commerce (businesses) should always exhibit best customer service.

Considering the global spread of the use of modern technologies, the Internet is increasingly gaining more popularity as a platform for trading. That is why the need to protect consumer rights when buying goods via the Internet keeps growing (Padalka et al., 2021). Since Contactless Transactions play a big part in the current market economy of the Philippines, there are enacted laws specifically established to protect the welfare and promote the rights of the consumers.

Atienza and Tabuena (2021) stated that there are multiple reports that countless Filipinos were victims of bogus sellers and scammers who took their money without delivering the products. There are also several issues in online shopping that are listed such as the quality of the products, the accuracy of the products, the truthfulness of the products sold, and the trustworthiness of the sellers. In this regard, countermeasures should be implemented to maintain the harmonious operation of Contactless Transactions. Padalka et al., (2021) stated that with the continuous development of Electronic Commerce, the emergence of various forms of fraud on the Internet is also emerging, as well as new ways to violate consumer rights. Due to this, the exposure of the consumers to risks is evident whenever they purchase products online. For this very reason, the issue of compliance with consumer rights on the Internet is extremely relevant today.

The Consumer Act of the Philippines or Republic Act 7394, under Chapter V, Article 97, states that any Filipino or foreign manufacturer, producer, and any importer, shall be liable for redress, independently of fault, for damages caused to consumers by defects resulting from design, manufacture, construction, assembly and erection, formulas and handling and making up, presentation or packing of their products, as well as for the insufficient or inadequate information on the use and hazards thereof.



Moreover, the E-Commerce Act of 2000, under Section 33, Part V, letter c., expresses that the violations under the Consumer Act or Republic Act No. 7394 and other relevant or pertinent laws that are exhibited through transactions covered by or using electronic data messages or electronic documents shall be penalized with the same penalties as provided in those laws.

The use of contactless payment was introduced to consumers and was gaining attention even before the Pandemic began. However, as there is a restriction on physical contact, consumers are eager to use platforms that limit them to face-to-face transactions. Google Pay, Apple Pay, Samsung Pay, PayPal, Venmo, Zelle, Cash App, and Facebook Messenger are app-based contactless payment options that are well-known globally (Bond, 2020).

Since the Pandemic, there is a rise in various online platforms that are used in purchasing products and for transactions between the seller and the buyer. The biggest change that occurred during the outbreak of the COVID-19 virus is the strong consumer demand when it comes to online grocery shopping. The continuous growth of E-Commerce in the country means that there is a possibility that they will encounter sorts of problems, for the electronic way of purchasing products differs a lot more than the traditional way. As evidence of this claim, the Finnish retailing conglomerate has an 800% increase in online grocery shopping even though the health crisis is still on alert (Yle.fi, 2020). With the continuous changes and the additional health implementations imposed by the Government, we can safely assume that the adherence of the consumers to the use of online transactions will continue to elevate.

Despite the effort of the law and the Government to ensure the protection and security of consumers as they exercise their rights while purchasing products and services from one seller to another, there are still issues encountered where the consumers receive defective products from online shopping and such occurrences posed problems, or worse, danger to the safety of the consumer, especially if those products did not pass the quality assurance test.

## **STATEMENT OF THE PROBLEM**

This study will analyze Contactless Transactions as protected by the Consumer Act of the Philippines of 1991 and the Electronic Commerce Act of 2000. Specifically, it seeks answers to the following questions:

1. What is the profile of participants in terms of:
  - 1.1 Age
  - 1.2 Sex
  - 1.3 Program enrolled
  - 1.4 Year level
2. What is the Level of Awareness of the Respondents of the provisions of the Consumer Act of the Philippines of 1991 and the Electronic Commerce Act of 2000 that protects their rights as consumers?
3. What forms of Contactless Transaction do the Respondents use?
4. What problems or glitches do the Respondents encounter in Contactless Transactions?



5. What remedies do the Respondents resort into, to solve the problems they encountered in Contactless Transactions?
6. Is there a significant difference between the Level of Awareness of the Respondents of their consumer rights when grouped according to their profile variables?
7. Is there a significant difference between the types or forms of Contactless Transactions used by the Respondents when grouped according to their profile variables?
8. Is there a significant difference between the glitches encountered in doing Contactless Transactions by the Respondents when grouped according to their profile variables?
9. Is there a significant relationship between the Level of Awareness of the Respondents to the Consumer Act of the Philippines of 1991 and the E-Commerce Act of 2000 to the remedies they applied upon encountering Contactless Transaction problems?
10. Is there a significant difference between the remedies applied to the problems or glitches Respondents encountered in Contactless Transactions with the type of Contactless Transactions they utilized?

## **HYPOTHESIS OF THE STUDY**

This study has been guided by the following hypotheses to wit:

1. There is no significant difference between the Level of Awareness of the respondents of their consumer rights when grouped according to their profile variables.
2. There is no significant difference between the types or forms of Contactless Transactions used by the respondents when grouped according to their profile variables.
3. There is no significant difference between the glitches encountered in doing Contactless Transactions by the respondents when grouped according to their profile variables.
4. There is no significant relationship between the Level of Awareness of the respondents to the Consumer Act of the Philippines of 1991 and the Electronic Commerce Act of 2000 to the remedies they applied upon encountering Contactless Transaction problems.
5. There is no significant difference between the remedies applied to the problem or glitches Respondents encountered in Contactless Transactions with the type of Contactless Transactions they utilized.

## **RESEARCH METHODOLOGY**

This study employed the Descriptive research design. It is used for the reason that it aims to discuss and analyze the status of the current phenomenon. In this case, the current phenomenon is the use of the Contactless Transactions in terms of purchasing products due to the Pandemic. According to Sahin and Mete (2021), Descriptive Research Design describes a population, situation, or phenomenon that is being studied. Furthermore, instead of focusing on answering the "why", it focuses on answering the "how", "what", "when" and "where" questions. It focuses on describing the nature of a demographic segment without focusing on "why" a particular phenomenon occurs.



The College of Business, Entrepreneurship, and Accountancy (CBEA) has a total of 2,037 students enrolled. The subjects of this study consisted of the CBEA students who experienced receiving defective products under the Contactless Transactions. The researchers employed the Convenience Sampling and the Snowball Sampling methods accumulating a total of 209 qualified respondents. This sample size is 10.26% of the total population. According to Galloway (2005) Convenience Sampling involves using respondents which are considered "convenient" to the researchers.

## **STATISTICAL TREATMENT AND TOOLS**

In acquiring the needed data to come to a conclusion and be able to give answers to the questions stated in the statement of the problem, the researchers made use of a survey questionnaire to elicit fundamental information for this study.

This study utilized survey questionnaire as its research instrument. The questionnaire is divided into three (3) parts. The first part (Section A) contained questions to fill the demographic profiles of the respondents, specifically in terms of age, sex, the program enrolled, and year level. The second part (Section B) contained the 5-level Likert scale to measure the Level of Awareness the respondents have of their rights as consumers. Lastly, the third part (Section C) also contained another 5-level Likert scale to measure the Level of Frequency with regard to the respondents' practices when they encountered problems while doing Contactless Transactions and how they responded to those problems. With this, it helped solidify the data needed which is intended to answer the research problems. This study made use of a Descriptive Analysis to analyze the data that were obtained. Descriptive Analysis is the type of analysis of data that helps describe, show or summarize data points in a constructive way such that patterns might emerge that fulfill every condition of the data. (Rawat, 2021)

The tables of frequencies were used in order to show the numerical illustrations of the respondents' demographics and answers. It was used to exhibit the percentage of the differences between the profile variables of the respondents provided in the tables mentioned above. Subsequently, it was given appropriate and accurate descriptions for a more comprehensible presentation.

Lastly, another set of tables was utilized to assess the Level of Awareness of the respondents with regard to the laws protecting them as consumers with respect to their profile variables. It was likewise employed to assess the Level of Frequency of the respondents in respect to the problems they encountered along with the remedies they have applied while doing Contactless Transactions. The numerical data that were analyzed were taken from the results of part two and part three of the survey questionnaire which is the 5-level Likert scale Level of Awareness and Level of Frequency.

Analysis of Variance (ANOVA) is a statistical tool used to detect differences (Sawyer, 2009). This test shall be conducted to determine if there is a significant difference in the Level of Awareness of the respondents, the forms they used in Contactless Transactions, the problems



they encountered in doing Contactless Transactions, and the remedies they applied to solve those problems when they are grouped according to different demographic profiles.

Regression Analysis is a statistical method for investigating the relationships between variables (Sen and Srivastava, 1990). This test will determine if there is a significant relationship to the Level of Awareness of the respondents to the Consumer Act of the Philippines and the E-Commerce Act of 2000 to the remedies, they applied upon encountering problems in Contactless Transactions.

#### **LIKERT SCALE LEVEL OF AWARENESS**

Level of Awareness	Value	Descriptive Scale
1	1.00 – 1.80	Not all aware
2	1.81 – 2.60	Slightly aware
3	2.61 – 3.40	Somewhat aware
4	3.41 – 4.20	Moderately aware
5	4.21 – 5.00	Extremely aware

#### **LIKERT SCALE LEVEL OF FREQUENCY**

Level of Frequency	Value	Descriptive Scale
1	1.00 – 1.80	Never
2	1.81 – 2.60	Almost never
3	2.61 – 3.40	Sometimes
4	3.41 – 4.20	Almost every time
5	4.21 – 5.00	Every time

### **RESULTS AND DISCUSSIONS**

**Table 1a: Frequency and Percentage Distribution of Respondents as to age**

Age	Frequency	Percentage
18	28	13.40%
19	53	25.36%
20	45	21.53%
21	36	17.22%
22	31	14.83%
23	14	6.70%
Above 23 years old	2	0.96%
<b>Mean Age: 20 years old</b>		

Table 1a shows the profile variables of the respondents as to Age. The highest frequency of the respondents are 19 years old, with a 53 or 25.36%, while the least of the respondents were above 23 years old with a frequency of 2 or 0.96%. The mean age of the respondents is 20 years old. This is supported by the study by **Regan Mcphee (2020)** which states that 89% of 19-year-olds shop online and one of their most common shopping applications is Amazon, which constitutes about 75% of users.

However, this result contradicts the study conducted by **LIM College, NRF Student Association Members** which states that the use of technology for shopping by 19-year-olds is significantly overrated. In fact, more than 68% of the 19-year-olds surveyed prefer to shop in stores than online for apparel and shoes.





In the result above, the reason why 19 years old have the most number of our respondents may be because, as according to the study by **Edmunds et al. (2010)**, internet usage and online shopping are most common in the university age 18-30 years old students, and although these students do not have sufficient funds for shopping they are still found on the top listed using internet and has great intention towards online shopping.

**Table 2b: Frequency and Percentage Distribution of Respondents as to sex**

Sex	Frequency	Percentage
Female	136	65.07%
Male	73	34.93%
<b>Total</b>	<b>209</b>	<b>100.00%</b>

Table 1b shows the profile variables of the respondents as to Sex. This shows that the highest frequency of the respondents is Female, with the number of 136 out of 209, or 65.07%, while the male respondents' frequency is 73 or 34.93%. This result is similar to the study conducted by **Bloomberg** which states that women make more than 85% of the consumer purchases in the United States, and reputedly influence over 95% of total goods and services purchased. Furthermore, according to a **2007 survey by the AMP Agency**, "A woman's approach to shopping is very much part of who she is; it is part of her DNA." The way a woman shops, when she is 18 years old is the same way, she is going to shop when she is 43 years old. It is a lifelong mindset.

According to a recent AAUW (formerly known as the American Association of University Women) analysis of the Department of Education's "Condition of Education 2009", business is the no. 1 college major for women. Thus, simply shows why, as based on the tables above, majority of the respondents are women. Thus, with this, as a possible effect, this study may show results that are more focused on the responses of the female respondents as compared to the males.

**Table 3c: Frequency and Percentage Distribution of Respondents as to program enrolled**

Program	Frequency	Percentage
BS in Accountancy	27	12.92%
BS in Accounting Information System	26	12.44%
BS in Business Administration in Financial Management	41	19.62%
BS in Business Administration in Marketing Management	23	11.00%
BS in Entrepreneurship	23	11.00%
BS in Legal Management	69	33.01%
<b>Total</b>	<b>209</b>	<b>100.00%</b>

Table 1c shows the profile variables of the respondents as to the Program they are enrolled in. This shows that the most number of the respondents are enrolled in BS in Legal Management, with the frequency of 69, or 33.01% while the least of the respondents came from both BS in Business Administration, Major in Marketing Management, and BS in Entrepreneurship. Most of the respondents were Legal Management students since it was convenient to the part of the researchers due to the Non-Probabilistic Sampling Method, which they used which are Convenience Sampling and the Snowball Sampling. As the researchers employed the aforementioned sampling methods, it shows that most of the respondents that are qualified for the study's prerequisites fall under the said program.



**Table 4d: Frequency and Percentage Distribution of Respondents as to year level**

Year Level	Frequency	Percentage
First Year	73	34.93%
Second Year	52	24.88%
Third Year	44	21.05%
Fourth Year	40	19.14%
<b>Total</b>	<b>209</b>	<b>100.00%</b>

Table 1d shows the profile variables of the respondents as to their Year level. This shows that the highest frequency of the respondents are First-Year students, with 73 or 34.93%; while the least of the respondents are Fourth-Year students which have the frequency of 40, or 19.14%. This table shows that First-Year students are more participative and have the freest time as compared to other Year levels. However, a **2015 online survey of college students in their second term conducted by Harris Poll on behalf of The Jed Foundation, The Jordan Matthew Porco Foundation, and The Partnership for Drug-Free Kids**, showed that one of the many challenges the First-Year students encounter is that the Academic Workload and the Balancing of schoolwork and other responsibilities. With this, it shows contradictory that despite the fact that First-Year students have the most number in the respondents' population, it does not mean that they have the freest time.

**LEVEL OF AWARENESS OF THE RESPONDENTS TO THEIR RIGHTS AS CONSUMERS**

**Table 2: Item Mean Distribution on the level of awareness of the respondents to the consumer act of the Philippines of 1991 and electronic commerce act of 2000**

Item	Level of Awareness					Item mean
	1	2	3	4	5	
<b>Level of Awareness of the Respondents to the RA 7394</b>						
How aware are you that under R.A 7394, you are protected against things or acts that are hazardous to your health and safety as a consumer?	13	61	63	58	14	3.00
How aware are you that under R.A 7394, you as a consumer, are protected against deceptive sales acts and practices?	12	53	74	49	21	3.07
How aware are you that under R.A 7394, you as a consumer, are protected against unfair sales acts and practices?	13	49	67	56	24	3.14
How aware are you that under R.A 7394, you as a consumer, are protected against unethical sales acts and practices?	13	59	66	54	17	3.01
How aware are you that you can report and seek help from the Department of Health (DOH) with respect to food, drugs, cosmetics, devices and substances that you have bought which caused harm to your health and safety as a consumer?	24	52	57	44	32	3.04
How aware are you that you can report and seek help from the Department of Agriculture (DA) with respect to the products related to agriculture that you have bought which caused harm to your health and safety as a consumer, and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	56	46	51	35	21	2.61
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 5 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	10	42	66	55	36	3.31
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 6 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and	10	46	66	54	33	3.26



unethical sales acts and practices?						
How aware are you that you can submit a petition to the appropriate department with regard to the products you have bought from the manufacturer, distributor, or seller that are deemed defective, injurious, and/or unsafe?	24	51	62	51	21	2.97
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to replace the defective product that you have bought with a like or equivalent product which complies with the applicable consumer product standards, which does not contain defects?	17	59	67	50	16	2.95
How aware are you that if you bought products that are defective, injurious, and/or unsafe, you have a right to claim a refund from the manufacturer, distributor, or seller for the purchase price of the product?	20	54	51	47	36	3.11
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to pay you reasonable damages as determined by the department, if the products you have bought are defective, injurious, and /or unsafe?	20	60	51	55	23	3.00
How aware are you that under R.A 7394, any products that you have bought that are damaged, the manufacturers (both foreign and domestic), producers, and importers shall be liable to it?	14	53	61	57	24	3.11
How aware are you that under R.A 7394, the suppliers are liable for the imperfections of quality in a product that may render inadequate consumption or decrease value?	17	59	54	58	21	3.03
Based on question 14, how aware are you that if the imperfection is not corrected within 30 days, the consumer may demand to replace the product by another or same kind, or to reimburse, or a proportionate price reduction?	43	55	50	48	13	2.68
How aware are you that under R.A 7394, the suppliers are liable for the imperfection of the quantity of the product wherein the variations and/or their net content is less than that indicated in the container?	22	62	58	44	23	2.92
Based on question 16, how aware are you that the consumer has the power to demand the proportionate price?	24	64	54	44	23	2.89
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to supplement the weight or product differential?	26	63	55	43	22	2.87
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to replace the product?	6	49	57	56	41	3.37
Based on question 16, how aware are you that the consumer has the power to reimburse the product?	8	47	53	56	45	3.40
<b>Level of Awareness of the Respondents to the RA 8792</b>						
How aware are you of your rights and protection as a consumer under R.A 8792 or also known as the Electronic Commerce Act?	32	61	57	47	12	2.74
How aware are you as a consumer that transactions, acceptance or offer, or formation of contract by means of electronic data message shall be deemed valid?	37	57	53	45	17	2.75
How aware are you that under R.A 8792, both the seller and consumer, subjected to rules by the DTI, they are free to determine the type and level of electronic data message or electronic document security needed, and to select the use or implement appropriate technological methods that suit their needs?	43	55	56	43	12	2.65
How aware are you that the violations that fall under the Consumer Act of the Philippines through transactions covered by or using electronic data messages or electronic documents shall be penalized with the same penalty as provided in the aforementioned law?	41	50	64	41	13	2.69
<b>Overall Mean</b>	<b>2.982</b>					
<b>Descriptive Scale</b>	<b>Somewhat Aware</b>					

Table 2 reveals the responses from respondents, which most of them selected "3" as their Level of Awareness of their rights as consumers. It can be deduced that the respondents



were aware of some provisions of the Consumer Act of the Philippines of 1991 and the Electronic Commerce Act of 2000 that protect their consumer rights. Their overall mean is 2.982 which can be interpreted as "Somewhat Aware". This result is similar to the results from the study conducted by **Ibarra and Revilla (2014)**, which shows that Filipinos "moderately" know their eight (8) basic rights as a consumer.

However, this result contradicts the results in the study entitled: **UPLB Students' Awareness, Attitudes, and Practices on Their Consumer Rights and Responsibilities**, which shows that the respondents under UPLB have a low to very low Level of Awareness regarding their consumer rights and responsibilities.

One of the possible reasons why the respondents scored low on their awareness with regard to their rights is that, according to one article from Philippine Star (2010) states that: "The undeniable fact remains that majority of Filipino students do not possess the ability and motivation to read. Due to the fast-evolving world and changing technology, it cannot be denied that sometimes reading is taken for granted".

The accessibility of all information is no longer a challenge for today's generation, therefore, the result shown from the above table shows that despite the availability of the information that offers enlightenment to the consumers' rights and security, people still do not oblige themselves to reading. Thus, as a result, respondents, despite being under the College that highlights law and business, scored low on the Level of their Awareness to their consumer rights.

### **FORMS OF CONTACTLESS TRANSACTIONS THE RESPONDENTS USE**

**Table 3: Forms of contactless transactions the respondents use**

Item	Level Frequency					Overall Mean	Descriptive Scale
	1	2	3	4	5		
How often do you use Online Shopping Applications to buy products?	3	20	83	73	30	3.512	Sometimes
How often do you use Social Media Platforms to buy products?	10	42	77	62	18	3.172	Sometimes

Table 3 shows the Level of Frequency of the forms the respondents used in doing Contactless Transactions. It shows that the Overall mean of those who used Online Shopping Applications is 3.512 and the overall mean of those who use Social Media Platforms is 3.172 - both of which are interpreted as "Sometimes". The frequency results in this table contradicts the consulting and accounting firm's **June 2021 Global Consumer Insights Pulse Survey reports**, stated that there is a strong shift to online shopping as people were first confined by lockdowns, and then many continued to work from home.

According to a **Global Survey on Internet Security and Trust**, online consumers continue to worry about their information being stolen or used improperly. As the results show in the above table, the respondents only use Online Shopping Applications and Social Media Platforms 'sometimes' may be because of the reason that they are hesitant to give their personal information to various sites just to purchase products.



**PROBLEMS OR GLITCHES THE RESPONDENTS ENCOUNTERED IN CONTACTLESSTRANSACTIONS**

Table 4. Problems or glitches the respondents encountered in contactless transactions

Problems encountered	Level of Frequency					Overall Mean	Descriptive Scale
	1	2	3	4	5		
Defective Item	26	96	73	11	3	2.373	Almost Never
Imperfect Quantity	32	94	64	17	2	2.344	Almost Never
Deceptive Acts of Sellers	46	81	62	17	3	2.282	Almost Never
Unfair Acts of Sales	51	86	55	14	3	2.196	Almost Never
Harm or Danger	61	66	48	27	8	1.873	Almost Never
Courier Mistake	56	72	63	13	5	2.230	Almost Never
Sellers refusing to help	58	73	61	13	5	2.191	Almost Never
Receiving something they did not buy	103	59	35	6	6	1.818	Almost Never

Table 4 shows the problems that the respondents encountered while doing Contactless Transactions along with their mean and descriptive interpretation. First, the respondents 'almost never' received a defective product as its overall mean only amounts to 2.373. Second, the respondents 'almost never' received an imperfect quantity of products, as its overall mean only has 2.344. Third, deceptive acts of sellers garnered an overall mean of 2.282 which is interpreted as 'almost never'. Fourth, unfair acts of sales also got an 'almost never' Level of Frequency which equates to only 2.196. Fifth, with an overall mean of 1.873, the Level of Frequency when respondents experienced danger or harm to the products they received is 'almost never'. Sixth, the problem with the courier mistake manifested a 2.230 overall mean which denotes that its Level of Frequency is 'almost never'. Seventh, the problem of the refusal of the sellers to help expressed an 'almost never' Level of Frequency represented by a 2.191 mean. Lastly, respondents receiving something they did not buy surmised a mean of 1.818 which is interpreted as 'almost never'.

The results in Table 4 are on par with the statistics conducted by Eurostat which states that 63% of e-buyers reported having no problem when purchasing online. More than six e-buyers out of ten reported that they did not encounter any problem when buying or ordering goods or services in the three months prior to the survey. With this, it supports the fact that the most number of the respondents "Almost Never" encountered any of the problems listed above.

From the result above, the reason behind why the respondents encounters almost little to none problems is that, the willingness of consumers to visit online stores and purchase there is directly related to the consumers' confidence in providing personal information and credit card payments (Lee & Jin, 2019). Furthermore, consumers tend to buy a product from a vendor whom they trust or a brand product they are familiar with (Chen & He, 2010). Therefore, the respondents encounter low cases of problems because when they purchased products, they make sure that the shop they bought it from is trusted by the majority and by them.



**REMEDIES RESPONDENTS RESORTED INTO, TO SOLVE THE PROBLEMS THEY ENCOUNTERED IN CONTACTLESS TRANSACTIONS**

**Table 5. Remedies the respondents resort to solve the problems they encountered in contactless transactions**

Problems encountered	Level of Frequency					Overall Mean	Descriptive Scale
	1	2	3	4	5		
Contact Appropriate Agency	111	41	39	13	5	1.852	Almost Never
Contact Seller	27	58	68	27	29	2.871	Sometime
Demand Refund	59	55	56	24	15	2.431	Almost Never
Demand Replacement	69	53	48	26	13	2.335	Almost Never
Demand Price Reduction	80	58	42	15	14	2.163	Almost Never
Demand an immediate supplement of weight on the quantity of the product	81	55	46	15	12	2.148	Almost Never
Just Agree with Seller's Choices	45	50	57	33	24	2.718	Sometime
Just Set Aside	41	49	58	39	22	2.770	Sometimes

Table 5 showcases the remedies that the respondents resorted to when they encountered problems while doing Contactless Transactions. First, contacting the rightful agencies acquired a mean of 1.852 which is interpreted as **'almost never'**. Second, contacting the seller upon experiencing problems attained a mean of 2.871 which signifies a **'sometimes'** Level of Frequency. Third, respondents demanded a refund at an **'almost never'** Level of Frequency as supported by the overall mean of 2.431. Fourth, the respondents demanded a replacement at an **'almost never'** Level of Frequency as mirrored by a 2.148 mean. Fifth, the respondents **'almost never'** demanded a price reduction as a remedy to the defective products they have received since the Level of Frequency only transpired with an overall mean of 2.163. Sixth, the respondents demanded an immediate supplement of weight difference of the product they received at a mean of 2.148 which Level of Frequency is interpreted as **'almost never'**. Second to the last remedy, respondents **'sometimes'** just agree with the seller's choices as exposed by the 2.718 mean. Lastly, at a 2.770 overall mean, the respondents **'sometimes'** just set aside the problems they have encountered in Contactless Transactions.

The result in this table contradicts the statement mentioned in a study that asserts that educated individuals, as more confident decision-makers, are much more demanding and have greater control over the purchasing process from initiation to completion (Rao et al., 1998). Despite the respondents being aware of their rights, they "sometimes" to "Almost never" apply legal actions to the problems they have encountered.

In addition, the result in this table is in line with the study that states that the primary reason for not trying to find a solution to the defective goods or services encountered is not paying too much attention and not wanting to strive. Shekhar et. al (2008), also found that the majority of the consumers considered 'wastage of tune' as the main constraint, followed by 'wastage of money' and 'complicated procedure for filing complaints' as the main constraint in utilizing their rights.



**SIGNIFICANT DIFFERENCE BETWEEN THE LEVEL OF AWARENESS OF THE RESPONDENTS OF THEIR CONSUMER RIGHTS WHEN GROUPED ACCORDING TO THEIR PROFILE VARIABLES**

**Table 6. Level of awareness of the respondents of their consumer rights when grouped according to age**

18 YEARS OLD							
Item	Level of Awareness					Total	Item mean
	1	2	3	4	5		
<b>Level of Awareness of the Respondents to the RA 7394</b>							
How aware are you that under R.A 7394, you are protected against things or acts that are hazardous to your health and safety as a consumer?	2	6	13	5	2	28	2.96
How aware are you that under R.A 7394, you as a consumer, are protected against deceptive sales acts and practices?	1	8	12	4	3	28	3.00
How aware are you that under R.A 7394, you as a consumer, are protected against unfair sales acts and practices?	2	8	10	6	2	28	2.93
How aware are you that under R.A 7394, you as a consumer, are protected against unethical sales acts and practices?	2	9	10	4	3	28	2.89
How aware are you that you can report and seek help from the Department of Health (DOH) with respect to food, drugs, cosmetics, devices and substances that you have bought which caused harm to your health and safety as a consumer?	3	11	4	5	5	28	2.93
How aware are you that you can report and seek help from the Department of Agriculture (DA) with respect to the products related to agriculture that you have bought which caused harm to your health and safety as a consumer, and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	12	4	5	4	3	28	2.36
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 5 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	2	4	12	6	4	28	3.21
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 6 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	1	6	11	7	3	28	3.18
How aware are you that you can submit a petition to the appropriate department with regard to the products you have bought from the manufacturer, distributor, or seller that are deemed defective, injurious, and/or unsafe?	3	11	8	3	3	28	2.71
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to replace the defective product that you have bought with a like or equivalent product which complies with the applicable consumer product standards, which does not contain defects?	1	11	8	4	4	28	2.96



How aware are you that if you bought products that are defective, injurious, and/or unsafe, you have a right to claim a refund from the manufacturer, distributor, or seller for the purchase price of the product?	3	9	6	3	7	28	3.07
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to pay you reasonable damages as determined by the department, if the products you have bought are defective, injurious, and /or unsafe?	4	11	3	4	6	28	2.89
How aware are you that under R.A 7394, any products that you have bought that are damaged, the manufacturers (both foreign and domestic), producers, and importers shall be liable to it?	1	10	8	6	3	28	3.00
How aware are you that under R.A 7394, the suppliers are liable for the imperfections of quality in a product that may render inadequate consumption or decrease value?	1	11	5	7	4	28	3.07
Based on question 14, how aware are you that if the imperfection is not corrected within 30 days, the consumer may demand to replace the product by another or same kind, or to reimburse, or a proportionate price reduction?	7	9	7	3	2	28	2.43
How aware are you that under R.A 7394, the suppliers are liable for the imperfection of the quantity of the product wherein the variations and/or their net content is less than that indicated in the container?	6	9	0	5	3	23	2.11
Based on question 16, how aware are you that the consumer has the power to demand the proportionate price?	5	11	5	4	3	28	2.61
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to supplement the weight or product differential?	3	11	6	4	4	28	2.82
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to replace the product?	1	6	8	4	9	28	3.50
Based on question 16, how aware are you that the consumer has the power to reimburse the product?	2	6	8	5	7	28	3.32
<b>Level of Awareness of the Respondents to the RA 8792</b>							
How aware are you of your rights and protection as a consumer under R.A 8792 or also known as the Electronic Commerce Act?	4	13	7	4	0	28	2.39
How aware are you as a consumer that transactions, acceptance or offer, or formation of contract by means of electronic data message shall be deemed valid?	7	10	5	3	3	28	2.46
How aware are you that under R.A 8792, both the seller and consumer, subjected to rules by the DTI, they are free to determine the type and level of electronic data message or electronic document security needed, and to select the use or implement appropriate technological methods that suit their needs?	8	11	4	3	2	28	2.29
How aware are you that the violations that fall under the Consumer Act of the Philippines through transactions covered by or using electronic data messages or electronic documents shall be penalized with the same penalty as	7	9	8	2	2	28	2.39





provided in the aforementioned law?							
<b>Overall Mean</b>	<b>2.81</b>						
<b>Descriptive Scale</b>	<b>Somewhat Aware</b>						
<b>19 YEARS OLD</b>							
Item	Level of Awareness					Total	Item mean
	1	2	3	4	5		
<b>Level of Awareness of the Respondents to the RA 7394</b>							
How aware are you that under R.A 7394, you are protected against things or acts that are hazardous to your health and safety as a consumer?	4	19	15	12	3	53	2.83
How aware are you that under R.A 7394, you as a consumer, are protected against deceptive sales acts and practices?	7	13	18	8	7	53	2.91
How aware are you that under R.A 7394, you as a consumer, are protected against unfair sales acts and practices?	6	12	20	8	7	53	2.96
How aware are you that under R.A 7394, you as a consumer, are protected against unethical sales acts and practices?	6	15	15	11	6	53	2.92
How aware are you that you can report and seek help from the Department of Health (DOH) with respect to food, drugs, cosmetics, devices and substances that you have bought which caused harm to your health and safety as a consumer?	7	14	13	9	10	53	3.02
How aware are you that you can report and seek help from the Department of Agriculture (DA) with respect to the products related to agriculture that you have bought which caused harm to your health and safety as a consumer, and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	11	12	14	9	7	53	2.79
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 5 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	5	14	17	10	7	53	3.00
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 6 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	7	12	17	9	8	53	2.98
How aware are you that you can submit a petition to the appropriate department with regard to the products you have bought from the manufacturer, distributor, or seller that are deemed defective, injurious, and/or unsafe?	5	15	13	13	7	53	3.04
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to replace the defective product that you have bought with a like or equivalent product which complies with the applicable consumer product standards, which does not contain defects?	4	14	16	15	4	53	3.02



How aware are you that if you bought products that are defective, injurious, and/or unsafe, you have a right to claim a refund from the manufacturer, distributor, or seller for the purchase price of the product?	4	13	12	11	12	52	3.27
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to pay you reasonable damages as determined by the department, if the products you have bought are defective, injurious, and /or unsafe?	5	13	17	11	7	53	3.04
How aware are you that under R.A 7394, any products that you have bought that are damaged, the manufacturers (both foreign and domestic), producers, and importers shall be liable to it?	4	17	14	10	8	53	3.02
How aware are you that under R.A 7394, the suppliers are liable for the imperfections of quality in a product that may render inadequate consumption or decrease value?	5	18	12	13	5	53	2.91
Based on question 14, how aware are you that if the imperfection is not corrected within 30 days, the consumer may demand to replace the product by another or same kind, or to reimburse, or a proportionate price reduction?	11	15	12	11	4	53	2.66
How aware are you that under R.A 7394, the suppliers are liable for the imperfection of the quantity of the product wherein the variations and/or their net content is less than that indicated in the container?	7	17	13	9	7	53	2.85
Based on question 16, how aware are you that the consumer has the power to demand the proportionate price?	8	14	16	10	5	53	2.81
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to supplement the weight or product differential?	6	19	14	8	6	53	2.79
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to replace the product?	3	12	18	13	7	53	3.17
Based on question 16, how aware are you that the consumer has the power to reimburse the product?	3	12	19	11	8	53	3.17
<b>Level of Awareness of the Respondents to the RA 8792</b>							
How aware are you of your rights and protection as a consumer under R.A 8792 or also known as the Electronic Commerce Act?	9	15	15	9	5	53	2.74
How aware are you as a consumer that transactions, acceptance or offer, or formation of contract by means of electronic data message shall be deemed valid?	10	12	17	9	5	53	2.75
How aware are you that under R.A 8792, both the seller and consumer, subjected to rules by the DTI, they are free to determine the type and level of electronic data message or electronic document security needed, and to select the use or implement appropriate technological methods that suit their needs?	9	11	18	11	4	53	2.81
How aware are you that the violations that fall under the Consumer Act of the Philippines through transactions covered by or using electronic data messages or electronic documents shall be penalized with the same penalty as	8	13	15	13	4	53	2.85



provided in the aforementioned law?							
<b>Overall Mean</b>	<b>2.93</b>						
<b>Descriptive Scale</b>	<b>Somewhat Aware</b>						
<b>20 YEARS OLD</b>							
Item	Level of Awareness					Total	Item mean
	1	2	3	4	5		
<b>Level of Awareness of the Respondents to the RA 7394</b>							
How aware are you that under R.A 7394, you are protected against things or acts that are hazardous to your health and safety as a consumer?	4	19	15	12	3	53	2.83
How aware are you that under R.A 7394, you as a consumer, are protected against deceptive sales acts and practices?	7	13	18	8	7	53	2.91
How aware are you that under R.A 7394, you as a consumer, are protected against unfair sales acts and practices?	6	12	20	8	7	53	2.96
How aware are you that under R.A 7394, you as a consumer, are protected against unethical sales acts and practices?	6	15	15	11	6	53	2.92
How aware are you that you can report and seek help from the Department of Health (DOH) with respect to food, drugs, cosmetics, devices and substances that you have bought which caused harm to your health and safety as a consumer?	7	14	13	9	10	53	3.02
How aware are you that you can report and seek help from the Department of Agriculture (DA) with respect to the products related to agriculture that you have bought which caused harm to your health and safety as a consumer, and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	11	12	14	9	7	53	2.79
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 5 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	5	14	17	10	7	53	3.00
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 6 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	7	12	17	9	8	53	2.98
How aware are you that you can submit a petition to the appropriate department with regard to the products you have bought from the manufacturer, distributor, or seller that are deemed defective, injurious, and/or unsafe?	5	15	13	13	7	53	3.04
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to replace the defective product that you have bought with a like or equivalent product which complies with the applicable consumer product standards, which does not contain defects?	4	14	16	15	4	53	3.02



How aware are you that if you bought products that are defective, injurious, and/or unsafe, you have a right to claim a refund from the manufacturer, distributor, or seller for the purchase price of the product?	4	13	12	11	12	52	3.27
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to pay you reasonable damages as determined by the department, if the products you have bought are defective, injurious, and /or unsafe?	5	13	17	11	7	53	3.04
How aware are you that under R.A 7394, any products that you have bought that are damaged, the manufacturers (both foreign and domestic), producers, and importers shall be liable to it?	4	17	14	10	8	53	3.02
How aware are you that under R.A 7394, the suppliers are liable for the imperfections of quality in a product that may render inadequate consumption or decrease value?	5	18	12	13	5	53	2.91
Based on question 14, how aware are you that if the imperfection is not corrected within 30 days, the consumer may demand to replace the product by another or same kind, or to reimburse, or a proportionate price reduction?	11	15	12	11	4	53	2.66
How aware are you that under R.A 7394, the suppliers are liable for the imperfection of the quantity of the product wherein the variations and/or their net content is less than that indicated in the container?	7	17	13	9	7	53	2.85
Based on question 16, how aware are you that the consumer has the power to demand the proportionate price?	8	14	16	10	5	53	2.81
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to supplement the weight or product differential?	6	19	14	8	6	53	2.79
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to replace the product?	3	12	18	13	7	53	3.17
Based on question 16, how aware are you that the consumer has the power to reimburse the product?	3	12	19	11	8	53	3.17
<b>Level of Awareness of the Respondents to the RA 8792</b>							
How aware are you of your rights and protection as a consumer under R.A 8792 or also known as the Electronic Commerce Act?	9	15	15	9	5	53	2.74
How aware are you as a consumer that transactions, acceptance or offer, or formation of contract by means of electronic data message shall be deemed valid?	10	12	17	9	5	53	2.75
How aware are you that under R.A 8792, both the seller and consumer, subjected to rules by the DTI, they are free to determine the type and level of electronic data message or electronic document security needed, and to select the use or implement appropriate technological methods that suit their needs?	9	11	18	11	4	53	2.81
How aware are you that the violations that fall under the Consumer Act of the Philippines through transactions covered by or using electronic data messages or electronic documents shall be penalized with the same penalty as	8	13	15	13	4	53	2.85



provided in the aforementioned law?							
<b>Overall Mean</b>	<b>2.93</b>						
<b>Descriptive Scale</b>	<b>Somewhat Aware</b>						
<b>21 YEARS OLD</b>							
Item	Level of Awareness					Total	Item mean
	1	2	3	4	5		
<b>Level of Awareness of the Respondents to the RA 7394</b>							
How aware are you that under R.A 7394, you are protected against things or acts that are hazardous to your health and safety as a consumer?	2	4	12	15	3	36	3.36
How aware are you that under R.A 7394, you as a consumer, are protected against deceptive sales acts and practices?	1	6	12	14	3	36	3.33
How aware are you that under R.A 7394, you as a consumer, are protected against unfair sales acts and practices?	1	5	10	17	3	36	3.44
How aware are you that under R.A 7394, you as a consumer, are protected against unethical sales acts and practices?	1	5	17	11	2	36	3.22
How aware are you that you can report and seek help from the Department of Health (DOH) with respect to food, drugs, cosmetics, devices and substances that you have bought which caused harm to your health and safety as a consumer?	4	4	14	9	5	36	3.19
How aware are you that you can report and seek help from the Department of Agriculture (DA) with respect to the products related to agriculture that you have bought which caused harm to your health and safety as a consumer, and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	9	8	7	6	6	36	2.78
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 5 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	1	2	11	16	6	36	3.67
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 6 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	1	4	12	15	4	36	3.47
How aware are you that you can submit a petition to the appropriate department with regard to the products you have bought from the manufacturer, distributor, or seller that are deemed defective, injurious, and/or unsafe?	4	5	9	15	3	36	3.22
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to replace the defective product that you have bought with a like or equivalent product which complies with the applicable consumer product standards, which does not contain defects?	3	9	11	10	3	36	3.03



How aware are you that if you bought products that are defective, injurious, and/or unsafe, you have a right to claim a refund from the manufacturer, distributor, or seller for the purchase price of the product?	4	8	7	11	6	36	3.19
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to pay you reasonable damages as determined by the department, if the products you have bought are defective, injurious, and /or unsafe?	2	9	6	14	5	36	3.31
How aware are you that under R.A 7394, any products that you have bought that are damaged, the manufacturers (both foreign and domestic), producers, and importers shall be liable to it?	2	5	8	17	4	36	3.44
How aware are you that under R.A 7394, the suppliers are liable for the imperfections of quality in a product that may render inadequate consumption or decrease value?	2	6	9	15	4	36	3.36
Based on question 14, how aware are you that if the imperfection is not corrected within 30 days, the consumer may demand to replace the product by another or same kind, or to reimburse, or a proportionate price reduction?	7	10	5	12	2	36	2.78
How aware are you that under R.A 7394, the suppliers are liable for the imperfection of the quantity of the product wherein the variations and/or their net content is less than that indicated in the container?	2	8	11	11	4	36	3.19
Based on question 16, how aware are you that the consumer has the power to demand the proportionate price?	1	9	13	8	5	36	3.19
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to supplement the weight or product differential?	4	9	11	8	4	36	2.97
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to replace the product?	0	7	9	12	8	36	3.58
Based on question 16, how aware are you that the consumer has the power to reimburse the product?	0	7	7	10	12	36	3.75
<b>Level of Awareness of the Respondents to the RA 8792</b>							
How aware are you of your rights and protection as a consumer under R.A 8792 or also known as the Electronic Commerce Act?	4	12	7	11	2	36	2.86
How aware are you as a consumer that transactions, acceptance or offer, or formation of contract by means of electronic data message shall be deemed valid?	4	10	8	12	2	36	2.94
How aware are you that under R.A 8792, both the seller and consumer, subjected to rules by the DTI, they are free to determine the type and level of electronic data message or electronic document security needed, and to select the use or implement appropriate technological methods that suit their needs?	6	10	8	10	2	36	2.78
How aware are you that the violations that fall under the Consumer Act of the Philippines through transactions covered by or using electronic data messages or electronic documents shall be penalized with the same penalty as	4	10	11	10	1	36	2.83



provided in the aforementioned law?							
<b>Overall Mean</b>	<b>3.20</b>						
<b>Descriptive Scale</b>	<b>Somewhat Aware</b>						
<b>22 YEARS OLD</b>							
Item	Level of Awareness					Total	Item mean
	1	2	3	4	5		
<b>Level of Awareness of the Respondents to the RA 7394</b>	1	9	11	9	1	31	1.68
How aware are you that under R.A 7394, you are protected against things or acts that are hazardous to your health and safety as a consumer?	0	7	14	9	1	31	1.81
How aware are you that under R.A 7394, you as a consumer, are protected against deceptive sales acts and practices?	0	9	8	10	4	31	1.35
How aware are you that under R.A 7394, you as a consumer, are protected against unfair sales acts and practices?	1	7	10	12	1	31	1.45
How aware are you that under R.A 7394, you as a consumer, are protected against unethical sales acts and practices?	1	7	11	9	3	31	1.55
How aware are you that you can report and seek help from the Department of Health (DOH) with respect to food, drugs, cosmetics, devices and substances that you have bought which caused harm to your health and safety as a consumer?	8	8	7	7	1	31	1.45
How aware are you that you can report and seek help from the Department of Agriculture (DA) with respect to the products related to agriculture that you have bought which caused harm to your health and safety as a consumer, and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	1	5	10	10	5	31	1.32
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 5 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	0	7	9	11	4	31	1.32
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 6 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	3	4	13	8	3	31	1.61
How aware are you that you can submit a petition to the appropriate department with regard to the products you have bought from the manufacturer, distributor, or seller that are deemed defective, injurious, and/or unsafe?	2	5	14	8	2	31	1.74
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to replace the defective product that you have bought with a like or equivalent product which complies with the applicable consumer product standards, which does not contain defects?	2	7	10	8	4	31	1.48



How aware are you that if you bought products that are defective, injurious, and/or unsafe, you have a right to claim a refund from the manufacturer, distributor, or seller for the purchase price of the product?	2	8	10	8	3	31	1.55
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to pay you reasonable damages as determined by the department, if the products you have bought are defective, injurious, and /or unsafe?	2	5	13	8	3	31	1.65
How aware are you that under R.A 7394, any products that you have bought that are damaged, the manufacturers (both foreign and domestic), producers, and importers shall be liable to it?	3	8	8	9	3	31	1.39
How aware are you that under R.A 7394, the suppliers are liable for the imperfections of quality in a product that may render inadequate consumption or decrease value?	4	8	9	8	2	31	1.52
Based on question 14, how aware are you that if the imperfection is not corrected within 30 days, the consumer may demand to replace the product by another or same kind, or to reimburse, or a proportionate price reduction?	2	10	9	6	4	31	1.58
How aware are you that under R.A 7394, the suppliers are liable for the imperfection of the quantity of the product wherein the variations and/or their net content is less than that indicated in the container?	3	11	5	9	3	31	1.29
Based on question 16, how aware are you that the consumer has the power to demand the proportionate price?	4	9	6	9	3	31	1.29
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to supplement the weight or product differential?	1	9	7	9	5	31	1.29
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to replace the product?	2	7	8	9	5	31	1.29
Based on question 16, how aware are you that the consumer has the power to reimburse the product?	1	9	11	9	1	31	1.68
<b>Level of Awareness of the Respondents to the RA 8792</b>							
How aware are you of your rights and protection as a consumer under R.A 8792 or also known as the Electronic Commerce Act?	5	5	10	10	1	31	1.45
How aware are you as a consumer that transactions, acceptance or offer, or formation of contract by means of electronic data message shall be deemed valid?	6	8	7	8	2	31	1.39
How aware are you that under R.A 8792, both the seller and consumer, subjected to rules by the DTI, they are free to determine the type and level of electronic data message or electronic document security needed, and to select the use or implement appropriate technological methods that suit their needs?	5	9	7	8	2	31	1.42
How aware are you that the violations that fall under the Consumer Act of the Philippines through transactions covered by or using electronic data messages or electronic documents shall be penalized with the same penalty as	6	7	8	8	2	31	1.42





provided in the aforementioned law?							
<b>Overall Mean</b>	<b>3.05</b>						
<b>Descriptive Scale</b>	<b>Somewhat Aware</b>						
<b>23 YEARS OLD</b>							
Item	Level of Awareness					Total	Item mean
	1	2	3	4	5		
<b>Level of Awareness of the Respondents to the RA 7394</b>							
How aware are you that under R.A 7394, you are protected against things or acts that are hazardous to your health and safety as a consumer?	0	8	1	5	0	14	2.79
How aware are you that under R.A 7394, you as a consumer, are protected against deceptive sales acts and practices?	1	4	5	4	0	14	2.86
How aware are you that under R.A 7394, you as a consumer, are protected against unfair sales acts and practices?	1	5	2	6	0	14	2.93
How aware are you that under R.A 7394, you as a consumer, are protected against unethical sales acts and practices?	1	7	2	4	0	14	2.64
How aware are you that you can report and seek help from the Department of Health (DOH) with respect to food, drugs, cosmetics, devices and substances that you have bought which caused harm to your health and safety as a consumer?	4	6	0	2	2	14	2.43
How aware are you that you can report and seek help from the Department of Agriculture (DA) with respect to the products related to agriculture that you have bought which caused harm to your health and safety as a consumer, and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	8	3	1	1	1	14	1.86
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 5 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	0	5	2	3	4	14	3.43
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 6 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	0	5	2	3	4	14	3.43
How aware are you that you can submit a petition to the appropriate department with regard to the products you have bought from the manufacturer, distributor, or seller that are deemed defective, injurious, and/or unsafe?	2	8	1	3	0	14	2.36
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to replace the defective product that you have bought with a like or equivalent product which complies with the applicable consumer product standards, which does not contain defects?	1	9	1	3	0	14	2.43



How aware are you that if you bought products that are defective, injurious, and/or unsafe, you have a right to claim a refund from the manufacturer, distributor, or seller for the purchase price of the product?	3	6	1	4	0	14	2.43
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to pay you reasonable damages as determined by the department, if the products you have bought are defective, injurious, and /or unsafe?	3	6	1	4	0	14	2.43
How aware are you that under R.A 7394, any products that you have bought that are damaged, the manufacturers (both foreign and domestic), producers, and importers shall be liable to it?	2	4	3	5	0	14	2.79
How aware are you that under R.A 7394, the suppliers are liable for the imperfections of quality in a product that may render inadequate consumption or decrease value?	3	5	2	4	0	14	2.50
Based on question 14, how aware are you that if the imperfection is not corrected within 30 days, the consumer may demand to replace the product by another or same kind, or to reimburse, or a proportionate price reduction?	6	3	2	3	0	14	2.14
How aware are you that under R.A 7394, the suppliers are liable for the imperfection of the quantity of the product wherein the variations and/or their net content is less than that indicated in the container?	1	8	1	4	0	14	2.57
Based on question 16, how aware are you that the consumer has the power to demand the proportionate price?	2	8	0	3	1	14	2.50
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to supplement the weight or product differential?	2	6	2	4	0	14	2.57
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to replace the product?	0	5	1	5	3	14	3.43
Based on question 16, how aware are you that the consumer has the power to reimburse the product?	0	5	1	5	3	14	3.43
<b>Level of Awareness of the Respondents to the RA 8792</b>							
How aware are you of your rights and protection as a consumer under R.A 8792 or also known as the Electronic Commerce Act?	4	4	4	2	0	14	2.29
How aware are you as a consumer that transactions, acceptance or offer, or formation of contract by means of electronic data message shall be deemed valid?	4	5	3	2	0	14	2.21
How aware are you that under R.A 8792, both the seller and consumer, subjected to rules by the DTI, they are free to determine the type and level of electronic data message or electronic document security needed, and to select the use or implement appropriate technological methods that suit their needs?	4	5	4	1	0	14	2.14
How aware are you that the violations that fall under the Consumer Act of the Philippines through transactions covered by or using electronic data messages or electronic documents shall be penalized with the same penalty as	7	1	4	2	0	14	2.07



provided in the aforementioned law?							
<b>Overall Mean</b>	<b>2.61</b>						
<b>Descriptive Scale</b>	<b>Somewhat Aware</b>						
<b>ABOVE 23 YEARS OLD</b>							
Item	Level of Awareness					Total	Item mean
	1	2	3	4	5		
<b>Level of Awareness of the Respondents to the RA 7394</b>							
How aware are you that under R.A 7394, you are protected against things or acts that are hazardous to your health and safety as a consumer?	0	1	1	0	0	2	2.50
How aware are you that under R.A 7394, you as a consumer, are protected against deceptive sales acts and practices?	0	1	1	0	0	2	2.50
How aware are you that under R.A 7394, you as a consumer, are protected against unfair sales acts and practices?	0	1	1	0	0	2	2.50
How aware are you that under R.A 7394, you as a consumer, are protected against unethical sales acts and practices?	0	1	1	0	0	2	2.50
How aware are you that you can report and seek help from the Department of Health (DOH) with respect to food, drugs, cosmetics, devices and substances that you have bought which caused harm to your health and safety as a consumer?	1	0	1	0	0	2	2.00
How aware are you that you can report and seek help from the Department of Agriculture (DA) with respect to the products related to agriculture that you have bought which caused harm to your health and safety as a consumer, and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	0	1	1	0	0	2	2.50
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 5 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	0	0	1	1	0	2	3.50
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 6 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	0	0	1	1	0	2	3.50
How aware are you that you can submit a petition to the appropriate department with regard to the products you have bought from the manufacturer, distributor, or seller that are deemed defective, injurious, and/or unsafe?	0	0	1	1	0	2	3.50
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to replace the defective product that you have bought with a like or equivalent product which complies with the applicable consumer product standards, which does not contain defects?	0	0	2	0	0	2	3.00



How aware are you that if you bought products that are defective, injurious, and/or unsafe, you have a right to claim a refund from the manufacturer, distributor, or seller for the purchase price of the product?	0	0	2	0	0	2	3.00
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to pay you reasonable damages as determined by the department, if the products you have bought are defective, injurious, and /or unsafe?	0	0	1	1	0	2	3.50
How aware are you that under R.A 7394, any products that you have bought that are damaged, the manufacturers (both foreign and domestic), producers, and importers shall be liable to it?	0	1	0	1	0	2	3.00
How aware are you that under R.A 7394, the suppliers are liable for the imperfections of quality in a product that may render inadequate consumption or decrease value?	0	1	0	1	0	2	3.00
Based on question 14, how aware are you that if the imperfection is not corrected within 30 days, the consumer may demand to replace the product by another or same kind, or to reimburse, or a proportionate price reduction?	0	1	0	1	0	2	3.00
How aware are you that under R.A 7394, the suppliers are liable for the imperfection of the quantity of the product wherein the variations and/or their net content is less than that indicated in the container?	0	1	0	1	0	2	3.00
Based on question 16, how aware are you that the consumer has the power to demand the proportionate price?	0	0	0	1	0	1	4.00
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to supplement the weight or product differential?	0	1	0	1	0	2	3.00
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to replace the product?	0	1	0	1	0	2	3.00
Based on question 16, how aware are you that the consumer has the power to reimburse the product?	0	0	0	2	0	2	4.00
<b>Level of Awareness of the Respondents to the RA 8792</b>							
How aware are you of your rights and protection as a consumer under R.A 8792 or also known as the Electronic Commerce Act?	0	1	1	0	0	2	2.50
How aware are you as a consumer that transactions, acceptance or offer, or formation of contract by means of electronic data message shall be deemed valid?	0	0	2	0	0	2	3.00
How aware are you that under R.A 8792, both the seller and consumer, subjected to rules by the DTI, they are free to determine the type and level of electronic data message or electronic document security needed, and to select the use or implement appropriate technological methods that suit their needs?	0	0	2	0	0	2	3.00
How aware are you that the violations that fall under the Consumer Act of the Philippines through transactions covered by or using electronic data messages or electronic documents shall be penalized with the same penalty as	0	1	1	0	0	2	2.50



provided in the aforementioned law?							
<b>Overall Mean</b>	<b>2.98</b>						
<b>Descriptive Scale</b>	<b>Somewhat Aware</b>						

**Table7. ANOVA OF TABLE 6**

Variable	F value	P-Value	Decision
Level of Awareness	0.916	0.484	Do not reject Ho

Table 7 displays F value and P-Value results which is above the 0.05 significance level. With these results, the decision is to accept the null hypothesis claiming that there is no significant difference between the Level of Awareness of the respondents of their consumer rights when grouped according to their Age. In an article by **UK Age (2020)**, research shows that, for some people, thinking skills improve as they grow older – they do better than the norm. Following this logic, we can infer that as consumers age older, their Level of Awareness of their consumer rights should be higher as compared to younger consumers.

This decision is supported by the study conducted by **Arora et al. (2014)** about consumer awareness among teenagers in India which results stated that demographic variables like gender and age have no significant impact on the consumer awareness among teenagers. In addition, **Makanyeza et al. (2021)** conducted a study on the effect of consumer rights awareness on attitude and purchase intention in the hotel industry considering the moderating role of demographic characteristics, indicated that education moderates the effect of consumer rights awareness on both consumer attitude and intention while gender and age do not. Lastly, as stated by **Philippine Star (2010)** that Filipino students do not find pleasure reading, thus no matter how older or young they are, there pose no significant difference to the Level of Awareness they have on their rights as a consumer. With this, as an effect they have an alarming result of low awareness.

**Table 8: Level of awareness of the respondents of their consumer rights when grouped according to sex**

<b>MALE</b>							
Item	Level of Awareness					Total	Item mean
	1	2	3	4	5		
<b>Level of Awareness of the Respondents to the RA 7394</b>							
How aware are you that under R.A 7394, you are protected against things or acts that are hazardous to your health and safety as a consumer?	4	33	15	17	4	73	2.78
How aware are you that under R.A 7394, you as a consumer, are protected against deceptive sales acts and practices?	4	25	27	12	5	73	2.85
How aware are you that under R.A 7394, you as a consumer, are protected against unfair sales acts and practices?	4	23	26	14	6	73	2.93
How aware are you that under R.A 7394, you as a consumer, are protected against unethical sales acts and practices?	4	30	21	14	4	73	2.78
How aware are you that you can report and seek help from the Department of Health (DOH) with respect to food, drugs, cosmetics, devices and substances that you have bought which caused harm to your health and safety as a	10	28	18	10	7	73	2.67



consumer?							
How aware are you that you can report and seek help from the Department of Agriculture (DA) with respect to the products related to agriculture that you have bought which caused harm to your health and safety as a consumer, and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	28	21	14	5	5	73	2.15
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 5 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	2	18	26	16	11	73	3.22
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 6 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	1	18	26	16	11	72	3.25
How aware are you that you can submit a petition to the appropriate department with regard to the products you have bought from the manufacturer, distributor, or seller that are deemed defective, injurious, and/or unsafe?	10	27	20	11	5	73	2.64
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to replace the defective product that you have bought with a like or equivalent product which complies with the applicable consumer product standards, which does not contain defects?	8	26	25	12	2	73	2.64
How aware are you that if you bought products that are defective, injurious, and/or unsafe, you have a right to claim a refund from the manufacturer, distributor, or seller for the purchase price of the product?	10	29	15	12	7	73	2.68
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to pay you reasonable damages as determined by the department, if the products you have bought are defective, injurious, and/or unsafe?	9	29	17	14	4	73	2.66
How aware are you that under R.A 7394, any products that you have bought that are damaged, the manufacturers (both foreign and domestic), producers, and importers shall be liable to it?	7	23	22	16	5	73	2.85
How aware are you that under R.A 7394, the suppliers are liable for the imperfections of quality in a product that may render inadequate consumption or decrease value?	8	27	16	17	5	73	2.78
Based on question 14, how aware are you that if the imperfection is not corrected within 30 days, the consumer may demand to replace the product by another or same kind, or to reimburse, or a proportionate price reduction?	15	24	14	17	3	73	2.58
How aware are you that under R.A 7394, the suppliers are liable for the imperfection of the quantity of the product wherein the variations and/or their net content is less than that indicated in the container?	9	26	22	11	5	73	2.68



Based on question 16, how aware are you that the consumer has the power to demand the proportionate price?	9	30	13	15	6	73	2.71
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to supplement the weight or product differential?	9	31	13	16	4	73	2.66
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to replace the product?	2	23	16	21	11	73	3.22
Based on question 16, how aware are you that the consumer has the power to reimburse the product?	2	20	14	21	16	73	3.40
<b>Level of Awareness of the Respondents to the RA 8792</b>							
How aware are you of your rights and protection as a consumer under R.A 8792 or also known as the Electronic Commerce Act?	16	27	14	13	3	73	2.45
How aware are you as a consumer that transactions, acceptance or offer, or formation of contract by means of electronic data message shall be deemed valid?	19	23	16	13	2	73	2.40
How aware are you that under R.A 8792, both the seller and consumer, subjected to rules by the DTI, they are free to determine the type and level of electronic data message or electronic document security needed, and to select the use or implement appropriate technological methods that suit their needs?	18	25	13	16	1	73	2.41
How aware are you that the violations that fall under the Consumer Act of the Philippines through transactions covered by or using electronic data messages or electronic documents shall be penalized with the same penalty as provided in the aforementioned law?	19	25	12	14	3	73	2.41
<b>Overall Mean</b>	<b>2.74</b>						
<b>Descriptive Scale</b>	<b>Somewhat Aware</b>						
<b>FEMALE</b>							
Item	Level of Awareness					Total	Item mean
	1	2	3	4	5		
<b>Level of Awareness of the Respondents to the RA 7394</b>							
How aware are you that under R.A 7394, you are protected against things or acts that are hazardous to your health and safety as a consumer?	9	28	48	41	10	136	3.11
How aware are you that under R.A 7394, you as a consumer, are protected against deceptive sales acts and practices?	8	28	47	37	16	136	3.18
How aware are you that under R.A 7394, you as a consumer, are protected against unfair sales acts and practices?	9	26	41	42	18	136	3.25
How aware are you that under R.A 7394, you as a consumer, are protected against unethical sales acts and practices?	9	29	45	40	13	136	3.14
How aware are you that you can report and seek help from the Department of Health (DOH) with respect to food, drugs, cosmetics, devices and substances that you have bought which caused harm to your health and safety as a consumer?	14	24	39	34	25	136	3.24



How aware are you that you can report and seek help from the Department of Agriculture (DA) with respect to the products related to agriculture that you have bought which caused harm to your health and safety as a consumer, and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	28	25	37	30	16	136	2.86
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 5 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	8	24	40	39	25	136	3.36
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 6 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	9	26	40	41	20	136	3.27
How aware are you that you can submit a petition to the appropriate department with regard to the products you have bought from the manufacturer, distributor, or seller that are deemed defective, injurious, and/or unsafe?	14	24	42	40	16	136	3.15
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to replace the defective product that you have bought with a like or equivalent product which complies with the applicable consumer product standards, which does not contain defects?	9	33	42	38	14	136	3.11
How aware are you that if you bought products that are defective, injurious, and/or unsafe, you have a right to claim a refund from the manufacturer, distributor, or seller for the purchase price of the product?	10	26	36	35	29	136	3.35
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to pay you reasonable damages as determined by the department, if the products you have bought are defective, injurious, and/or unsafe?	11	31	34	41	19	136	3.19
How aware are you that under R.A 7394, any products that you have bought that are damaged, the manufacturers (both foreign and domestic), producers, and importers shall be liable to it?	7	30	39	41	19	136	3.26
How aware are you that under R.A 7394, the suppliers are liable for the imperfections of quality in a product that may render inadequate consumption or decrease value?	9	32	38	41	16	136	3.17
Based on question 14, how aware are you that if the imperfection is not corrected within 30 days, the consumer may demand to replace the product by another or same kind, or to reimburse, or a proportionate price reduction?	28	31	36	31	10	136	2.74
How aware are you that under R.A 7394, the suppliers are liable for the imperfection of the quantity of the product wherein the variations and/or their net content is less than that indicated in the container?	13	36	36	33	18	136	3.05
Based on question 16, how aware are you that the consumer has the power to demand the proportionate	15	34	41	29	17	136	2.99





price?							
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to supplement the weight or product differential?	17	32	42	27	18	136	2.98
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to replace the product?	4	26	41	35	30	136	3.45
Based on question 16, how aware are you that the consumer has the power to reimburse the product?	6	27	39	35	29	136	3.40
<b>Level of Awareness of the Respondents to the RA 8792</b>							
How aware are you of your rights and protection as a consumer under R.A 8792 or also known as the Electronic Commerce Act?	16	34	43	34	9	136	2.90
How aware are you as a consumer that transactions, acceptance or offer, or formation of contract by means of electronic data message shall be deemed valid?	18	34	37	32	15	136	2.94
How aware are you that under R.A 8792, both the seller and consumer, subjected to rules by the DTI, they are free to determine the type and level of electronic data message or electronic document security needed, and to select the use or implement appropriate technological methods that suit their needs?	25	30	43	27	11	136	2.77
How aware are you that the violations that fall under the Consumer Act of the Philippines through transactions covered by or using electronic data messages or electronic documents shall be penalized with the same penalty as provided in the aforementioned law?	22	25	52	27	10	136	2.84
<b>Overall Mean</b>	<b>3.11</b>						
<b>Descriptive Scale</b>	<b>Somewhat Aware</b>						

**Table 9. ANOVA OF TABLE 8**

Variable	F value	P-Value	Decision
Level of Awareness	6.354	0.00539	Reject Ho

Table 9 reveals that the quotient between the mean squares is 6.354 with a difference of 0.00539 among the values. The P-Value is below the significance level of 0.05 indicating strong evidence against the null hypothesis. Consequently, the null hypothesis that claims that there is no significant difference between the Level of Awareness of the respondents of their consumer rights when grouped according to their Sex is rejected.

**Table 10. Post-hoc test for the profile variable sex as it shows a statistically significant result with the level of awareness of the respondents of their consumer rights**

Variable (I)	Variable (J)	Mean Difference (I - J)	P-Value	Decision
Male	Female	-0.3704	0.00539	Reject Ho

Table 10 displays the post-hoc test for Sex where the mean difference between the Male and Female sexes is equal to -0.3704. Its P-Value totals to 0.00539 which is below the alpha level. As what the result transpires, the female sex is more aware of their consumer rights as compared to the male sex causing the rejection of the null hypothesis. This result is supported by the study of **Thomas (2013)**. As Thomas explored consumer awareness in India based on



gender, location and age with respect to the selected three components, namely, product awareness, consumer rights awareness and brand awareness, it shows that there were significance differences of consumer rights awareness on gender, location and age wise. Another, **Parimala (2016)** studied the awareness on consumer rights of student- teachers and found that Students and teachers are having high awareness about consumer rights but there is significant difference on awareness level of student- teachers with regard to gender, age, locality, qualification and subject.

Opposing this, in the study performed by **Arora et al. (2014)** that comparatively male teenagers are more aware than female teenagers about consumer rights. Similarly, male consumers are found more aware than female (**Rawal,2021**).

To conclude, the cause of this links to the study conducted by **Van Syke, Comunale, and Blelanger (2002)**, in which female customers in e-commerce are more rational and more sensitive to risks than male customers in e-commerce are. Thus, the above table shows that there is a significant difference between the Level of Awareness to the respondents' sex.

**Table 11. Level of awareness of the respondents of their consumer rights when grouped according to program enrolled**

BS in Accountancy							
Item	Level of Awareness					Total	Item mean
	1	2	3	4	5		
<b>Level of Awareness of the Respondents to the RA 7394</b>	2	7	10	6	2	27	2.96
How aware are you that under R.A 7394, you are protected against things or acts that are hazardous to your health and safety as a consumer?	2	6	11	5	3	27	3.04
How aware are you that under R.A 7394, you as a consumer, are protected against deceptive sales acts and practices?	2	8	8	5	4	27	3.04
How aware are you that under R.A 7394, you as a consumer, are protected against unfair sales acts and practices?	3	7	10	5	2	27	2.85
How aware are you that under R.A 7394, you as a consumer, are protected against unethical sales acts and practices?	6	7	8	3	3	27	2.63
How aware are you that you can report and seek help from the Department of Health (DOH) with respect to food, drugs, cosmetics, devices and substances that you have bought which caused harm to your health and safety as a consumer?	14	3	6	2	2	27	2.07
How aware are you that you can report and seek help from the Department of Agriculture (DA) with respect to the products related to agriculture that you have bought which caused harm to your health and safety as a consumer, and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	3	5	7	6	6	27	3.26
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 5 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive,	2	5	8	6	6	27	3.33



unfair, and unethical sales acts and practices?							
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 6 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	4	6	10	4	3	27	2.85
How aware are you that you can submit a petition to the appropriate department with regard to the products you have bought from the manufacturer, distributor, or seller that are deemed defective, injurious, and/or unsafe?	3	9	9	4	2	27	2.74
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to replace the defective product that you have bought with a like or equivalent product which complies with the applicable consumer product standards, which does not contain defects?	5	8	7	3	4	27	2.74
How aware are you that if you bought products that are defective, injurious, and/or unsafe, you have a right to claim a refund from the manufacturer, distributor, or seller for the purchase price of the product?	4	10	6	5	2	27	2.67
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to pay you reasonable damages as determined by the department, if the products you have bought are defective, injurious, and/or unsafe?	2	7	12	5	1	27	2.85
How aware are you that under R.A 7394, any products that you have bought that are damaged, the manufacturers (both foreign and domestic), producers, and importers shall be liable to it?	4	9	7	4	3	27	2.74
How aware are you that under R.A 7394, the suppliers are liable for the imperfections of quality in a product that may render inadequate consumption or decrease value?	8	7	8	3	1	27	2.33
Based on question 14, how aware are you that if the imperfection is not corrected within 30 days, the consumer may demand to replace the product by another or same kind, or to reimburse, or a proportionate price reduction?	5	10	8	2	2	27	2.48
How aware are you that under R.A 7394, the suppliers are liable for the imperfection of the quantity of the product wherein the variations and/or their net content is less than that indicated in the container?	5	11	4	4	3	27	2.59
Based on question 16, how aware are you that the consumer has the power to demand the proportionate price?	4	11	4	5	3	27	2.70
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to supplement the weight or product differential?	2	5	8	8	4	27	3.26
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to replace the product?	2	4	7	10	4	27	3.37
Based on question 16, how aware are you that the consumer has the power to reimburse the product?	2	7	10	6	2	27	2.96



<b>Level of Awareness of the Respondents to the RA 8792</b>							
How aware are you of your rights and protection as a consumer under R.A 8792 or also known as the Electronic Commerce Act?	8	8	6	5	0	27	2.30
How aware are you as a consumer that transactions, acceptance or offer, or formation of contract by means of electronic data message shall be deemed valid?	8	6	6	6	1	27	2.48
How aware are you that under R.A 8792, both the seller and consumer, subjected to rules by the DTI, they are free to determine the type and level of electronic data message or electronic document security needed, and to select the use or implement appropriate technological methods that suit their needs?	7	9	7	3	1	27	2.33
How aware are you that the violations that fall under the Consumer Act of the Philippines through transactions covered by or using electronic data messages or electronic documents shall be penalized with the same penalty as provided in the aforementioned law?	8	8	7	3	1	27	2.30
<b>Overall Mean</b>	2.75						
<b>Descriptive Scale</b>	Somewhat Aware						
<b>BS in ACCOUNTING INFORMATION SYSTEM</b>							
Item	Level of Awareness					Total	Item mean
	1	2	3	4	5		
<b>Level of Awareness of the Respondents to the RA 7394</b>							
How aware are you that under R.A 7394, you are protected against things or acts that are hazardous to your health and safety as a consumer?	2	10	5	8	1	26	2.85
How aware are you that under R.A 7394, you as a consumer, are protected against deceptive sales acts and practices?	2	8	11	3	2	26	2.81
How aware are you that under R.A 7394, you as a consumer, are protected against unfair sales acts and practices?	2	10	8	4	2	26	2.77
How aware are you that under R.A 7394, you as a consumer, are protected against unethical sales acts and practices?	2	10	10	4	0	26	2.62
How aware are you that you can report and seek help from the Department of Health (DOH) with respect to food, drugs, cosmetics, devices and substances that you have bought which caused harm to your health and safety as a consumer?	4	11	3	4	4	26	2.73
How aware are you that you can report and seek help from the Department of Agriculture (DA) with respect to the products related to agriculture that you have bought which caused harm to your health and safety as a consumer, and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	11	6	5	2	2	26	2.15
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 5 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	3	6	12	4	1	26	2.77



How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 6 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	2	10	7	6	1	26	2.77
How aware are you that you can submit a petition to the appropriate department with regard to the products you have bought from the manufacturer, distributor, or seller that are deemed defective, injurious, and/or unsafe?	5	11	7	3	0	26	2.31
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to replace the defective product that you have bought with a like or equivalent product which complies with the applicable consumer product standards, which does not contain defects?	2	12	10	2	0	26	2.46
How aware are you that if you bought products that are defective, injurious, and/or unsafe, you have a right to claim a refund from the manufacturer, distributor, or seller for the purchase price of the product?	2	10	9	1	4	26	2.81
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to pay you reasonable damages as determined by the department, if the products you have bought are defective, injurious, and/or unsafe?	3	10	11	2	0	26	2.46
How aware are you that under R.A 7394, any products that you have bought that are damaged, the manufacturers (both foreign and domestic), producers, and importers shall be liable to it?	3	11	9	2	1	26	2.50
How aware are you that under R.A 7394, the suppliers are liable for the imperfections of quality in a product that may render inadequate consumption or decrease value?	3	11	9	2	1	26	2.50
Based on question 14, how aware are you that if the imperfection is not corrected within 30 days, the consumer may demand to replace the product by another or same kind, or to reimburse, or a proportionate price reduction?	9	9	6	2	0	26	2.04
How aware are you that under R.A 7394, the suppliers are liable for the imperfection of the quantity of the product wherein the variations and/or their net content is less than that indicated in the container?	5	13	5	1	2	26	2.31
Based on question 16, how aware are you that the consumer has the power to demand the proportionate price?	5	11	6	2	2	26	2.42
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to supplement the weight or product differential?	5	12	8	0	1	26	2.23
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to replace the product?	1	9	8	3	5	26	3.08
Based on question 16, how aware are you that the consumer has the power to reimburse the product?	1	9	8	2	6	26	3.12
<b>Level of Awareness of the Respondents to the RA 8792</b>							



How aware are you of your rights and protection as a consumer under R.A 8792 or also known as the Electronic Commerce Act?	8	8	8	0	2	26	2.23
How aware are you as a consumer that transactions, acceptance or offer, or formation of contract by means of electronic data message shall be deemed valid?	10	8	4	2	2	26	2.15
How aware are you that under R.A 8792, both the seller and consumer, subjected to rules by the DTI, they are free to determine the type and level of electronic data message or electronic document security needed, and to select the use or implement appropriate technological methods that suit their needs?	7	11	5	3	0	26	2.15
How aware are you that the violations that fall under the Consumer Act of the Philippines through transactions covered by or using electronic data messages or electronic documents shall be penalized with the same penalty as provided in the aforementioned law?	10	8	6	1	1	26	2.04
<b>Overall Mean</b>	<b>2.51</b>						
<b>Descriptive Scale</b>	<b>Slightly Aware</b>						

**BS IN BUSINESS ADMINISTRATION MAJOR IN FINANCIAL MANAGEMENT**

Item	Level of Awareness					Total	Item mean
	1	2	3	4	5		
<b>Level of Awareness of the Respondents to the RA 7394</b>							
How aware are you that under R.A 7394, you are protected against things or acts that are hazardous to your health and safety as a consumer?	2	12	16	11	0	41	2.88
How aware are you that under R.A 7394, you as a consumer, are protected against deceptive sales acts and practices?	2	13	14	10	2	41	2.93
How aware are you that under R.A 7394, you as a consumer, are protected against unfair sales acts and practices?	1	9	15	13	3	41	3.20
How aware are you that under R.A 7394, you as a consumer, are protected against unethical sales acts and practices?	1	13	12	13	2	41	3.05
How aware are you that you can report and seek help from the Department of Health (DOH) with respect to food, drugs, cosmetics, devices and substances that you have bought which caused harm to your health and safety as a consumer?	3	9	11	13	5	41	3.20
How aware are you that you can report and seek help from the Department of Agriculture (DA) with respect to the products related to agriculture that you have bought which caused harm to your health and safety as a consumer, and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	5	13	10	8	5	41	2.88
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 5 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	1	10	8	14	8	41	3.44
How aware are you that you can report and seek help from	2	8	9	16	6	41	3.39



the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 6 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?							
How aware are you that you can submit a petition to the appropriate department with regard to the products you have bought from the manufacturer, distributor, or seller that are deemed defective, injurious, and/or unsafe?	2	10	9	16	4	41	3.24
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to replace the defective product that you have bought with a like or equivalent product which complies with the applicable consumer product standards, which does not contain defects?	1	13	10	15	2	41	3.10
How aware are you that if you bought products that are defective, injurious, and/or unsafe, you have a right to claim a refund from the manufacturer, distributor, or seller for the purchase price of the product?	2	10	9	14	6	41	3.29
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to pay you reasonable damages as determined by the department, if the products you have bought are defective, injurious, and/or unsafe?	1	10	12	14	4	41	3.24
How aware are you that under R.A 7394, any products that you have bought that are damaged, the manufacturers (both foreign and domestic), producers, and importers shall be liable to it?	1	8	12	17	3	41	3.32
How aware are you that under R.A 7394, the suppliers are liable for the imperfections of quality in a product that may render inadequate consumption or decrease value?	1	11	10	17	2	41	3.20
Based on question 14, how aware are you that if the imperfection is not corrected within 30 days, the consumer may demand to replace the product by another or same kind, or to reimburse, or a proportionate price reduction?	4	8	13	14	2	41	3.05
How aware are you that under R.A 7394, the suppliers are liable for the imperfection of the quantity of the product wherein the variations and/or their net content is less than that indicated in the container?	1	11	12	13	4	41	3.20
Based on question 16, how aware are you that the consumer has the power to demand the proportionate price?	2	10	15	10	4	41	3.10
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to supplement the weight or product differential?	2	12	11	11	5	41	3.12
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to replace the product?	0	9	12	14	6	41	3.41
Based on question 16, how aware are you that the consumer has the power to reimburse the product?	0	11	10	14	6	41	3.37
<b>Level of Awareness of the Respondents to the RA 8792</b>							
How aware are you of your rights and protection as a	3	10	13	13	2	41	3.02



consumer under R.A 8792 or also known as the Electronic Commerce Act?							
How aware are you as a consumer that transactions, acceptance or offer, or formation of contract by means of electronic data message shall be deemed valid?	6	11	9	12	3	41	2.88
How aware are you that under R.A 8792, both the seller and consumer, subjected to rules by the DTI, they are free to determine the type and level of electronic data message or electronic document security needed, and to select the use or implement appropriate technological methods that suit their needs?	7	8	11	13	2	41	2.88
How aware are you that the violations that fall under the Consumer Act of the Philippines through transactions covered by or using electronic data messages or electronic documents shall be penalized with the same penalty as provided in the aforementioned law?	4	10	15	10	2	41	2.90
<b>Overall Mean</b>	<b>3.14</b>						
<b>Descriptive Scale</b>	<b>Somewhat Aware</b>						
<b>BS IN BUSINESS ADMINISTRATION MAJOR IN MARKETING MANAGEMENT</b>							
Item	Level of Awareness					Total	Item mean
	1	2	3	4	5		
<b>Level of Awareness of the Respondents to the RA 7394</b>							
How aware are you that under R.A 7394, you are protected against things or acts that are hazardous to your health and safety as a consumer?	1	9	9	4	0	23	2.70
How aware are you that under R.A 7394, you as a consumer, are protected against deceptive sales acts and practices?	1	7	10	5	0	23	2.83
How aware are you that under R.A 7394, you as a consumer, are protected against unfair sales acts and practices?	1	9	9	3	1	23	2.74
How aware are you that under R.A 7394, you as a consumer, are protected against unethical sales acts and practices?	1	11	9	1	1	23	2.57
How aware are you that you can report and seek help from the Department of Health (DOH) with respect to food, drugs, cosmetics, devices and substances that you have bought which caused harm to your health and safety as a consumer?	3	8	7	3	2	23	2.70
How aware are you that you can report and seek help from the Department of Agriculture (DA) with respect to the products related to agriculture that you have bought which caused harm to your health and safety as a consumer, and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	10	8	3	2	0	23	1.87
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 5 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	0	7	11	3	2	23	3.00
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to	1	7	9	4	2	23	2.96





consumer products not specified on number 6 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?							
How aware are you that you can submit a petition to the appropriate department with regard to the products you have bought from the manufacturer, distributor, or seller that are deemed defective, injurious, and/or unsafe?	4	9	7	2	1	23	2.43
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to replace the defective product that you have bought with a like or equivalent product which complies with the applicable consumer product standards, which does not contain defects?	4	8	8	3	0	23	2.43
How aware are you that if you bought products that are defective, injurious, and/or unsafe, you have a right to claim a refund from the manufacturer, distributor, or seller for the purchase price of the product?	4	12	4	3	0	23	2.26
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to pay you reasonable damages as determined by the department, if the products you have bought are defective, injurious, and /or unsafe?	3	15	2	3	0	23	2.22
How aware are you that under R.A 7394, any products that you have bought that are damaged, the manufacturers (both foreign and domestic), producers, and importers shall be liable to it?	3	11	5	4	0	23	2.43
How aware are you that under R.A 7394, the suppliers are liable for the imperfections of quality in a product that may render inadequate consumption or decrease value?	3	10	4	6	0	23	2.57
Based on question 14, how aware are you that if the imperfection is not corrected within 30 days, the consumer may demand to replace the product by another or same kind, or to reimburse, or a proportionate price reduction?	7	9	4	3	0	23	2.13
How aware are you that under R.A 7394, the suppliers are liable for the imperfection of the quantity of the product wherein the variations and/or their net content is less than that indicated in the container?	3	10	7	3	0	23	2.43
Based on question 16, how aware are you that the consumer has the power to demand the proportionate price?	3	13	5	2	0	23	2.26
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to supplement the weight or product differential?	4	13	3	3	0	23	2.22
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to replace the product?	1	11	3	5	3	23	2.91
Based on question 16, how aware are you that the consumer has the power to reimburse the product?	1	7	6	3	6	23	3.26
<b>Level of Awareness of the Respondents to the RA 8792</b>							
How aware are you of your rights and protection as a consumer under R.A 8792 or also known as the Electronic	4	14	3	2	0	23	2.13



Commerce Act?							
How aware are you as a consumer that transactions, acceptance or offer, or formation of contract by means of electronic data message shall be deemed valid?	4	14	4	1	0	23	2.09
How aware are you that under R.A 8792, both the seller and consumer, subjected to rules by the DTI, they are free to determine the type and level of electronic data message or electronic document security needed, and to select the use or implement appropriate technological methods that suit their needs?	8	9	4	2	0	23	2.00
How aware are you that the violations that fall under the Consumer Act of the Philippines through transactions covered by or using electronic data messages or electronic documents shall be penalized with the same penalty as provided in the aforementioned law?	8	7	7	1	0	23	2.04
<b>Overall Mean</b>	<b>2.47</b>						
<b>Descriptive Scale</b>	<b>Slightly Aware</b>						
<b>BS IN ENTREPRENEURSHIP</b>							
Item	Level of Awareness					Total	Item mean
	1	2	3	4	5		
<b>Level of Awareness of the Respondents to the RA 7394</b>							
How aware are you that under R.A 7394, you are protected against things or acts that are hazardous to your health and safety as a consumer?	1	7	7	8	0	23	2.96
How aware are you that under R.A 7394, you as a consumer, are protected against deceptive sales acts and practices?	1	5	8	8	1	23	3.13
How aware are you that under R.A 7394, you as a consumer, are protected against unfair sales acts and practices?	2	3	9	7	2	23	3.17
How aware are you that under R.A 7394, you as a consumer, are protected against unethical sales acts and practices?	2	6	8	6	1	23	2.91
How aware are you that you can report and seek help from the Department of Health (DOH) with respect to food, drugs, cosmetics, devices and substances that you have bought which caused harm to your health and safety as a consumer?	3	6	10	1	3	23	2.78
How aware are you that you can report and seek help from the Department of Agriculture (DA) with respect to the products related to agriculture that you have bought which caused harm to your health and safety as a consumer, and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	9	5	5	2	2	23	2.26
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 5 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	0	4	9	7	3	23	3.39
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 6 that you	0	5	10	6	2	23	3.22



have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?							
How aware are you that you can submit a petition to the appropriate department with regard to the products you have bought from the manufacturer, distributor, or seller that are deemed defective, injurious, and/or unsafe?	2	8	7	3	3	23	2.87
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to replace the defective product that you have bought with a like or equivalent product which complies with the applicable consumer product standards, which does not contain defects?	2	8	8	3	3	24	2.88
How aware are you that if you bought products that are defective, injurious, and/or unsafe, you have a right to claim a refund from the manufacturer, distributor, or seller for the purchase price of the product?	1	9	6	4	3	23	2.96
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to pay you reasonable damages as determined by the department, if the products you have bought are defective, injurious, and/or unsafe?	1	9	6	4	3	23	2.96
How aware are you that under R.A 7394, any products that you have bought that are damaged, the manufacturers (both foreign and domestic), producers, and importers shall be liable to it?	1	6	9	3	4	23	3.13
How aware are you that under R.A 7394, the suppliers are liable for the imperfections of quality in a product that may render inadequate consumption or decrease value?	2	9	6	3	3	23	2.83
Based on question 14, how aware are you that if the imperfection is not corrected within 30 days, the consumer may demand to replace the product by another or same kind, or to reimburse, or a proportionate price reduction?	7	7	3	4	2	23	2.43
How aware are you that under R.A 7394, the suppliers are liable for the imperfection of the quantity of the product wherein the variations and/or their net content is less than that indicated in the container?	2	9	7	1	4	23	2.83
Based on question 16, how aware are you that the consumer has the power to demand the proportionate price?	2	10	5	3	3	23	2.78
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to supplement the weight or product differential?	4	8	6	2	3	23	2.65
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to replace the product?	0	6	6	8	3	23	3.35
Based on question 16, how aware are you that the consumer has the power to reimburse the product?	0	6	6	6	5	23	3.43
<b>Level of Awareness of the Respondents to the RA 8792</b>							
How aware are you of your rights and protection as a consumer under R.A 8792 or also known as the Electronic Commerce Act?	4	6	9	2	2	23	2.65



How aware are you as a consumer that transactions, acceptance or offer, or formation of contract by means of electronic data message shall be deemed valid?	5	8	6	2	2	23	2.48
How aware are you that under R.A 8792, both the seller and consumer, subjected to rules by the DTI, they are free to determine the type and level of electronic data message or electronic document security needed, and to select the use or implement appropriate technological methods that suit their needs?	8	4	7	2	2	23	2.39
How aware are you that the violations that fall under the Consumer Act of the Philippines through transactions covered by or using electronic data messages or electronic documents shall be penalized with the same penalty as provided in the aforementioned law?	5	6	7	3	2	23	2.61
<b>Overall Mean</b>	<b>2.88</b>						
<b>Descriptive Scale</b>	<b>Somewhat Aware</b>						
<b>BS IN LEGAL MANAGEMENT</b>							
Item	Level of Awareness					Total	Item mean
	1	2	3	4	5		
<b>Level of Awareness of the Respondents to the RA 7394</b>							
How aware are you that under R.A 7394, you are protected against things or acts that are hazardous to your health and safety as a consumer?	5	16	16	21	11	69	3.25
How aware are you that under R.A 7394, you as a consumer, are protected against deceptive sales acts and practices?	4	14	20	18	13	69	3.32
How aware are you that under R.A 7394, you as a consumer, are protected against unfair sales acts and practices?	5	10	18	24	12	69	3.41
How aware are you that under R.A 7394, you as a consumer, are protected against unethical sales acts and practices?	4	12	17	25	11	69	3.39
How aware are you that you can report and seek help from the Department of Health (DOH) with respect to food, drugs, cosmetics, devices and substances that you have bought which caused harm to your health and safety as a consumer?	5	11	18	20	15	69	3.42
How aware are you that you can report and seek help from the Department of Agriculture (DA) with respect to the products related to agriculture that you have bought which caused harm to your health and safety as a consumer, and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	7	11	22	19	10	69	3.20
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 5 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	3	10	19	21	16	69	3.54
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 6 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive,	3	11	23	16	16	69	3.45



unfair, and unethical sales acts and practices?							
How aware are you that you can submit a petition to the appropriate department with regard to the products you have bought from the manufacturer, distributor, or seller that are deemed defective, injurious, and/or unsafe?	7	7	22	23	10	69	3.32
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to replace the defective product that you have bought with a like or equivalent product which complies with the applicable consumer product standards, which does not contain defects?	5	9	22	23	10	69	3.35
How aware are you that if you bought products that are defective, injurious, and/or unsafe, you have a right to claim a refund from the manufacturer, distributor, or seller for the purchase price of the product?	6	6	16	22	19	69	3.61
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to pay you reasonable damages as determined by the department, if the products you have bought are defective, injurious, and/or unsafe?	8	6	14	27	14	69	3.48
How aware are you that under R.A 7394, any products that you have bought that are damaged, the manufacturers (both foreign and domestic), producers, and importers shall be liable to it?	4	10	14	26	15	69	3.55
How aware are you that under R.A 7394, the suppliers are liable for the imperfections of quality in a product that may render inadequate consumption or decrease value?	4	9	18	26	12	69	3.48
Based on question 14, how aware are you that if the imperfection is not corrected within 30 days, the consumer may demand to replace the product by another or same kind, or to reimburse, or a proportionate price reduction?	8	15	16	22	8	69	3.10
How aware are you that under R.A 7394, the suppliers are liable for the imperfection of the quantity of the product wherein the variations and/or their net content is less than that indicated in the container?	6	9	19	24	11	69	3.36
Based on question 16, how aware are you that the consumer has the power to demand the proportionate price?	7	9	19	23	11	69	3.32
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to supplement the weight or product differential?	7	7	23	22	10	69	3.30
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to replace the product?	2	9	20	18	20	69	3.65
Based on question 16, how aware are you that the consumer has the power to reimburse the product?	4	10	16	21	18	69	3.57
<b>Level of Awareness of the Respondents to the RA 8792</b>							
How aware are you of your rights and protection as a consumer under R.A 8792 or also known as the Electronic Commerce Act?	5	15	18	25	6	69	3.17
How aware are you as a consumer that transactions, acceptance or offer, or formation of contract by means of	4	10	24	22	9	69	3.32



electronic data message shall be deemed valid?							
How aware are you that under R.A 8792, both the seller and consumer, subjected to rules by the DTI, they are free to determine the type and level of electronic data message or electronic document security needed, and to select the use or implement appropriate technological methods that suit their needs?	6	14	22	20	7	69	3.12
How aware are you that the violations that fall under the Consumer Act of the Philippines through transactions covered by or using electronic data messages or electronic documents shall be penalized with the same penalty as provided in the aforementioned law?	6	11	22	23	7	69	3.20
<b>Overall Mean</b>	<b>3.37</b>						
<b>Descriptive Scale</b>	<b>Somewhat Aware</b>						

**Table 12. ANOVA OF TABLE 11**

Variable	F value	P-Value	Decision
Level of Awareness	6.184	0.0000887	Reject Ho

Table 12 expresses the F value and P-Value of the Level of Awareness of the respondents when grouped according to Program enrolled. As a result, the null hypothesis that claims that there is no significant difference between the Level of Awareness of the respondents of their consumer rights when grouped according to their program enrolled was rejected, as the value of P is below the significance level which is 0.05%.

**Table 5. Post-hoc test for the profile variable program enrolled with level of awareness of the respondents of their consumer rights**

variable (i)	variable (j)	mean difference (i - j)	p-value	decision
BS in Accounting Information System	BS in Accountancy	-0.235	0.920	Do not reject Ho
BS in Business Administration Major in Financial Management	BS in Accountancy	0.389	0.459	Do not reject Ho
BS in Business Administration Major in Marketing Management	BS in Accountancy	-0.281	0.861	Do not reject Ho
BS in Entrepreneurship	BS in Accountancy	0.126	0.996	Do not reject Ho
BS in Legal Management	BS in Accountancy	0.623	0.022	Reject Ho
BS in Business Administration Major in Financial Management	BS in Accounting Information System	0.624	0.059	Do not reject Ho
BS in Business Administration Major in Marketing Management	BS in Accounting Information System	-0.046	0.999	Do not reject Ho
BS in Entrepreneurship	BS in Accounting Information System	0.361	0.689	Do not reject Ho
BS in Legal Management	BS in Accounting Information System	0.858	0.0003	Reject Ho
BS in Business Administration Major in Marketing Management	BS in Business Administration Major in Financial Management	-0.670	0.038	Reject Ho
BS in Entrepreneurship	Business Administration Major in Financial Management	-0.262	0.852	Do not reject Ho
BS in Legal Management	Business Administration Major in Financial Management	0.233	0.746	Do not reject Ho
BS in Entrepreneurship	BS in Business Administration Major in	0.407	0.601	Do not reject Ho



	Marketing Management			
BS in Legal Management	BS in Business Administration Major in Marketing Management	0.904	0.0003	Reject Ho
BS in Legal Management	BS in Entrepreneurship	0.496	0.167	Do not reject Ho

Table 13 displays the post-hoc test for the program enrolled variable. This test locates which causes the specific differences, causing the P-value to drop to less than the level of significance which is 0.05%.

The mean difference (0.623) and P- Value (0.022) of the respondents enrolled in BS in Legal Management and BS in Accountancy show a strong indication against the null hypothesis mentioned. With this, the null hypothesis is rejected.

The mean difference (0.858) and P-Value (0.0003) of the respondents enrolled in BS in Legal Management and BS in Accounting Information System show a strong indication against the null hypothesis mentioned. Therefore, the null hypothesis is rejected.

The mean difference (-0.670) and P-Value (0.038) of the respondents enrolled in BS in Business Administration Major in Marketing Management and BS in Business Administration Major in Financial Management display strong negation to the null hypothesis mentioned. Thus, the null hypothesis is rejected.

The mean difference (0.904) and P-Value (0.0003) of the respondents enrolled in BS in Legal Management and BS in Business Administration Major in Marketing Management present strong disapproval of the null hypothesis mentioned. Accordingly, the null hypothesis is rejected.

This decision is backed by **Fitzgerald (1997)** with her study entitled Student awareness of consumer rights and services at Oklahoma State University which determined that the students' awareness varied as to their college major.

Relevant to this, **Rawal (2021)** indicated that awareness level of management students is high in comparison to non-management student

The cause, as based on the result may be because most of the respondents are enrolled in BS in Legal Management, which only natural for the respondents to tackle laws that discussed the people's rights, security, and protection. Thus, resulting in the rejection of the hypothesis, showing that there is a significant difference in terms of the respondents' Level of Awareness to the programs they are enrolled in.

**Table 146. Level of awareness of the respondents of their consumer rights when grouped according to year level**

FIRST YEAR							
Item	Level of Awareness					Total	Item mean
	1	2	3	4	5		
<b>Level of Awareness of the Respondents to the RA 7394</b>							
How aware are you that under R.A 7394, you are protected against things or acts that are hazardous to your health and safety as a	7	21	25	15	5	73	2.86



consumer?							
How aware are you that under R.A 7394, you as a consumer, are protected against deceptive sales acts and practices?	7	22	22	12	10	73	2.95
How aware are you that under R.A 7394, you as a consumer, are protected against unfair sales acts and practices?	8	20	22	15	8	73	2.93
How aware are you that under R.A 7394, you as a consumer, are protected against unethical sales acts and practices?	7	23	19	16	8	73	2.93
How aware are you that you can report and seek help from the Department of Health (DOH) with respect to food, drugs, cosmetics, devices and substances that you have bought which caused harm to your health and safety as a consumer?	10	20	16	13	14	73	3.01
How aware are you that you can report and seek help from the Department of Agriculture (DA) with respect to the products related to agriculture that you have bought which caused harm to your health and safety as a consumer, and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	19	15	18	11	10	73	2.70
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 5 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	6	18	25	12	12	73	3.08
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 6 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	8	19	24	11	11	73	2.97
How aware are you that you can submit a petition to the appropriate department with regard to the products you have bought from the manufacturer, distributor, or seller that are deemed defective, injurious, and/or unsafe?	8	21	22	13	9	73	2.92
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to replace the defective product that you have bought with a like or equivalent product which complies with the applicable consumer product standards, which does not contain defects?	6	19	24	17	7	73	3.00
How aware are you that if you bought products that are defective, injurious, and/or unsafe, you have a right to claim a refund from the manufacturer, distributor, or seller for the purchase price of the product?	6	19	19	11	18	73	3.22
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to pay you reasonable damages as determined by the department, if the products you have bought are defective, injurious, and /or unsafe?	9	21	19	13	11	73	2.95
How aware are you that under R.A 7394, any products that you have bought that are damaged, the manufacturers (both foreign and domestic), producers, and importers shall be liable to it?	5	22	22	14	10	73	3.03
How aware are you that under R.A 7394, the suppliers are liable for the imperfections of quality in a product that may render inadequate consumption or decrease value?	5	24	18	17	9	73	3.01
Based on question 14, how aware are you that if the imperfection is not corrected within 30 days, the consumer may demand to replace the product by another or same kind, or to reimburse, or a proportionate price reduction?	16	20	19	13	5	73	2.60
How aware are you that under R.A 7394, the suppliers are liable for the imperfection of the quantity of the product wherein the variations and/or their net content is less than that indicated in the	9	27	16	11	10	73	2.81





container?							
Based on question 16, how aware are you that the consumer has the power to demand the proportionate price?	10	23	20	12	8	73	2.79
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to supplement the weight or product differential?	10	25	19	10	9	73	2.77
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to replace the product?	4	15	25	16	13	73	3.26
Based on question 16, how aware are you that the consumer has the power to reimburse the product?	5	16	25	15	12	73	3.18
<b>Level of Awareness of the Respondents to the RA 8792</b>							
How aware are you of your rights and protection as a consumer under R.A 8792 or also known as the Electronic Commerce Act?	10	25	22	10	6	73	2.68
How aware are you as a consumer that transactions, acceptance or offer, or formation of contract by means of electronic data message shall be deemed valid?	13	22	17	12	9	73	2.75
How aware are you that under R.A 8792, both the seller and consumer, subjected to rules by the DTI, they are free to determine the type and level of electronic data message or electronic document security needed, and to select the use or implement appropriate technological methods that suit their needs?	17	20	16	14	6	73	2.62
How aware are you that the violations that fall under the Consumer Act of the Philippines through transactions covered by or using electronic data messages or electronic documents shall be penalized with the same penalty as provided in the aforementioned law?	14	21	20	11	7	73	2.67
<b>Overall Mean</b>	<b>2.90</b>						
<b>Descriptive Scale</b>	<b>Somewhat Aware</b>						
<b>SECOND YEAR</b>							
Item	Level of Awareness					Total	Item mean
	1	2	3	4	5		
<b>Level of Awareness of the Respondents to the RA 7394</b>							
How aware are you that under R.A 7394, you are protected against things or acts that are hazardous to your health and safety as a consumer?	2	15	16	14	5	52	3.10
How aware are you that under R.A 7394, you as a consumer, are protected against deceptive sales acts and practices?	1	13	21	10	7	52	3.17
How aware are you that under R.A 7394, you as a consumer, are protected against unfair sales acts and practices?	1	10	22	9	10	52	3.33
How aware are you that under R.A 7394, you as a consumer, are protected against unethical sales acts and practices?	1	15	18	11	7	52	3.15
How aware are you that you can report and seek help from the Department of Health (DOH) with respect to food, drugs, cosmetics, devices and substances that you have bought which caused harm to your health and safety as a consumer?	3	13	15	12	9	52	3.21
How aware are you that you can report and seek help from the Department of Agriculture (DA) with respect to the products related to agriculture that you have bought which caused harm to your health and safety as a consumer, and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	11	11	14	11	5	52	2.77
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 5 that you have bought which caused harm to your health and safety as a consumer and/or	2	9	16	16	9	52	3.40



which emerged from deceptive, unfair, and unethical sales acts and practices?							
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 6 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	1	9	18	15	9	52	3.42
How aware are you that you can submit a petition to the appropriate department with regard to the products you have bought from the manufacturer, distributor, or seller that are deemed defective, injurious, and/or unsafe?	6	12	16	12	6	52	3.00
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to replace the defective product that you have bought with a like or equivalent product which complies with the applicable consumer product standards, which does not contain defects?	4	16	14	13	5	52	2.98
How aware are you that if you bought products that are defective, injurious, and/or unsafe, you have a right to claim a refund from the manufacturer, distributor, or seller for the purchase price of the product?	5	14	10	14	9	52	3.15
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to pay you reasonable damages as determined by the department, if the products you have bought are defective, injurious, and /or unsafe?	3	16	10	17	6	52	3.13
How aware are you that under R.A 7394, any products that you have bought that are damaged, the manufacturers (both foreign and domestic), producers, and importers shall be liable to it?	2	15	11	15	9	52	3.27
How aware are you that under R.A 7394, the suppliers are liable for the imperfections of quality in a product that may render inadequate consumption or decrease value?	3	15	13	15	6	52	3.12
Based on question 14, how aware are you that if the imperfection is not corrected within 30 days, the consumer may demand to replace the product by another or same kind, or to reimburse, or a proportionate price reduction?	9	15	10	13	5	52	2.81
How aware are you that under R.A 7394, the suppliers are liable for the imperfection of the quantity of the product wherein the variations and/or their net content is less than that indicated in the container?	6	9	17	15	5	52	3.08
Based on question 16, how aware are you that the consumer has the power to demand the proportionate price?	6	12	13	14	7	52	3.08
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to supplement the weight or product differential?	7	11	15	13	6	52	3.00
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to replace the product?	0	12	14	14	12	52	3.50
Based on question 16, how aware are you that the consumer has the power to reimburse the product?	0	13	13	15	11	52	3.46
<b>Level of Awareness of the Respondents to the RA 8792</b>							
How aware are you of your rights and protection as a consumer under R.A 8792 or also known as the Electronic Commerce Act?	9	15	11	13	4	52	2.77
How aware are you as a consumer that transactions, acceptance or offer, or formation of contract by means of electronic data message shall be deemed valid?	7	12	16	12	5	52	2.92
How aware are you that under R.A 8792, both the seller and consumer, subjected to rules by the DTI, they are free to determine the type and level of electronic data message or electronic	9	12	17	11	3	52	2.75



document security needed, and to select the use or implement appropriate technological methods that suit their needs?							
How aware are you that the violations that fall under the Consumer Act of the Philippines through transactions covered by or using electronic data messages or electronic documents shall be penalized with the same penalty as provided in the aforementioned law?	9	11	19	9	4	52	2.77
<b>Overall Mean</b>	<b>3.10</b>						
<b>Descriptive Scale</b>	<b>Somewhat Aware</b>						
<b>THIRD YEAR</b>							
<b>Item</b>	<b>Level of Awareness</b>					<b>Total</b>	<b>Item mean</b>
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>		
<b>Level of Awareness of the Respondents to the RA 7394</b>							
How aware are you that under R.A 7394, you are protected against things or acts that are hazardous to your health and safety as a consumer?	3	12	12	14	3	44	3.05
How aware are you that under R.A 7394, you as a consumer, are protected against deceptive sales acts and practices?	3	11	13	15	2	44	3.05
How aware are you that under R.A 7394, you as a consumer, are protected against unfair sales acts and practices?	3	11	15	13	2	44	3.00
How aware are you that under R.A 7394, you as a consumer, are protected against unethical sales acts and practices?	4	11	17	11	1	44	2.86
How aware are you that you can report and seek help from the Department of Health (DOH) with respect to food, drugs, cosmetics, devices and substances that you have bought which caused harm to your health and safety as a consumer?	5	12	13	9	5	44	2.93
How aware are you that you can report and seek help from the Department of Agriculture (DA) with respect to the products related to agriculture that you have bought which caused harm to your health and safety as a consumer, and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	16	9	11	5	3	44	2.32
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 5 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	2	8	15	13	6	44	3.30
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 6 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	1	10	14	13	6	44	3.30
How aware are you that you can submit a petition to the appropriate department with regard to the products you have bought from the manufacturer, distributor, or seller that are deemed defective, injurious, and/or unsafe?	7	6	15	13	3	44	2.98
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to replace the defective product that you have bought with a like or equivalent product which complies with the applicable consumer product standards, which does not contain defects?	5	10	18	9	2	44	2.84
How aware are you that if you bought products that are defective, injurious, and/or unsafe, you have a right to claim a refund from the manufacturer, distributor, or seller for the purchase price of the product?	5	10	13	12	4	44	3.00



How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to pay you reasonable damages as determined by the department, if the products you have bought are defective, injurious, and /or unsafe?	5	12	11	13	3	44	2.93
How aware are you that under R.A 7394, any products that you have bought that are damaged, the manufacturers (both foreign and domestic), producers, and importers shall be liable to it?	5	9	16	12	2	44	2.93
How aware are you that under R.A 7394, the suppliers are liable for the imperfections of quality in a product that may render inadequate consumption or decrease value?	6	9	13	14	2	44	2.93
Based on question 14, how aware are you that if the imperfection is not corrected within 30 days, the consumer may demand to replace the product by another or same kind, or to reimburse, or a proportionate price reduction?	11	11	12	9	1	44	2.50
How aware are you that under R.A 7394, the suppliers are liable for the imperfection of the quantity of the product wherein the variations and/or their net content is less than that indicated in the container?	6	11	16	6	5	44	2.84
Based on question 16, how aware are you that the consumer has the power to demand the proportionate price?	5	14	13	7	5	44	2.84
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to supplement the weight or product differential?	6	15	12	7	4	44	2.73
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to replace the product?	2	10	11	12	9	44	3.36
Based on question 16, how aware are you that the consumer has the power to reimburse the product?	2	8	10	10	14	44	3.59
<b>Level of Awareness of the Respondents to the RA 8792</b>							
How aware are you of your rights and protection as a consumer under R.A 8792 or also known as the Electronic Commerce Act?	8	13	10	12	1	44	2.66
How aware are you as a consumer that transactions, acceptance or offer, or formation of contract by means of electronic data message shall be deemed valid?	12	12	8	11	1	44	2.48
How aware are you that under R.A 8792, both the seller and consumer, subjected to rules by the DTI, they are free to determine the type and level of electronic data message or electronic document security needed, and to select the use or implement appropriate technological methods that suit their needs?	11	13	10	9	1	44	2.45
How aware are you that the violations that fall under the Consumer Act of the Philippines through transactions covered by or using electronic data messages or electronic documents shall be penalized with the same penalty as provided in the aforementioned law?	9	13	14	7	1	44	2.50
<b>Overall Mean</b>	<b>2.89</b>						
<b>Descriptive Scale</b>	<b>Somewhat Aware</b>						
<b>FOURTH YEAR</b>							
Item	Level of Awareness					Total	Item mean
	1	2	3	4	5		
<b>Level of Awareness of the Respondents to the RA 7394</b>							
How aware are you that under R.A 7394, you are protected against things or acts that are hazardous to your health and safety as a consumer?	1	13	10	15	1	40	3.05
How aware are you that under R.A 7394, you as a consumer, are protected against deceptive sales acts and practices?	1	7	18	12	2	40	3.18



How aware are you that under R.A 7394, you as a consumer, are protected against unfair sales acts and practices?	1	8	8	19	4	40	3.43
How aware are you that under R.A 7394, you as a consumer, are protected against unethical sales acts and practices?	1	10	12	16	1	40	3.15
How aware are you that you can report and seek help from the Department of Health (DOH) with respect to food, drugs, cosmetics, devices and substances that you have bought which caused harm to your health and safety as a consumer?	6	7	13	10	4	40	2.98
How aware are you that you can report and seek help from the Department of Agriculture (DA) with respect to the products related to agriculture that you have bought which caused harm to your health and safety as a consumer, and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	10	11	8	8	3	40	2.58
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 5 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	0	7	10	14	9	40	3.63
How aware are you that you can report and seek help from the Department of Trade and Industry (DTI) with respect to consumer products not specified on number 6 that you have bought which caused harm to your health and safety as a consumer and/or which emerged from deceptive, unfair, and unethical sales acts and practices?	0	8	10	15	7	40	3.53
How aware are you that you can submit a petition to the appropriate department with regard to the products you have bought from the manufacturer, distributor, or seller that are deemed defective, injurious, and/or unsafe?	3	12	9	13	3	40	3.03
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to replace the defective product that you have bought with a like or equivalent product which complies with the applicable consumer product standards, which does not contain defects?	2	14	11	11	2	40	2.93
How aware are you that if you bought products that are defective, injurious, and/or unsafe, you have a right to claim a refund from the manufacturer, distributor, or seller for the purchase price of the product?	4	12	9	10	5	40	3.00
How aware are you that the appropriate department can direct the manufacturer, distributor, or seller to pay you reasonable damages as determined by the department, if the products you have bought are defective, injurious, and /or unsafe?	3	10	12	12	3	40	3.05
How aware are you that under R.A 7394, any products that you have bought that are damaged, the manufacturers (both foreign and domestic), producers, and importers shall be liable to it?	2	8	12	15	3	40	3.23
How aware are you that under R.A 7394, the suppliers are liable for the imperfections of quality in a product that may render inadequate consumption or decrease value?	3	11	10	12	4	40	3.08
Based on question 14, how aware are you that if the imperfection is not corrected within 30 days, the consumer may demand to replace the product by another or same kind, or to reimburse, or a proportionate price reduction?	7	8	10	13	2	40	2.88
How aware are you that under R.A 7394, the suppliers are liable for the imperfection of the quantity of the product wherein the variations and/or their net content is less than that indicated in the container?	1	16	9	11	3	40	2.98
Based on question 16, how aware are you that the consumer has the power to demand the proportionate price?	3	14	7	13	3	40	2.98



Based on question 16, how aware are you that the consumer has the power to demand the suppliers to supplement the weight or product differential?	3	13	8	13	3	40	3.00
Based on question 16, how aware are you that the consumer has the power to demand the suppliers to replace the product?	0	12	7	14	7	40	3.40
Based on question 16, how aware are you that the consumer has the power to reimburse the product?	1	10	5	16	8	40	3.50
<b>Level of Awareness of the Respondents to the RA 8792</b>							
How aware are you of your rights and protection as a consumer under R.A 8792 or also known as the Electronic Commerce Act?	5	8	14	12	1	40	2.90
How aware are you as a consumer that transactions, acceptance or offer, or formation of contract by means of electronic data message shall be deemed valid?	5	11	12	10	2	40	2.83
How aware are you that under R.A 8792, both the seller and consumer, subjected to rules by the DTI, they are free to determine the type and level of electronic data message or electronic document security needed, and to select the use or implement appropriate technological methods that suit their needs?	6	10	13	9	2	40	2.78
How aware are you that the violations that fall under the Consumer Act of the Philippines through transactions covered by or using electronic data messages or electronic documents shall be penalized with the same penalty as provided in the aforementioned law?	9	6	12	12	1	40	2.75
<b>Overall Mean</b>	<b>3.07</b>						
<b>Descriptive Scale</b>	<b>Somewhat Aware</b>						

**Table 15. ANOVA OF TABLE 14**

Variable	F value	P-Value	Decision
Level of Awareness	0.713	0.545	Do not reject Ho

Table 15 encompasses the F value and the P-Value of the Level of Awareness of the respondents of their consumer rights when they are grouped according to their Year level. As presented in the table, the values don't signify a significant result. As an outcome of this, the null hypothesis that claims that there is no significant difference between the Level of Awareness of the respondents of their consumer rights when grouped according to their Year level is not rejected. In a study conducted by **Pratap (2017)**, he stated that the more educated a person is, the higher the level of discretion he will employ in making purchases, which, this statement contradicts the result shown in this table.

This result, links to the article from **Philippine Star (2010)** which states that: "The undeniable fact remains that majority of Filipino students do not possess the ability and motivation to read. Due to the fast-evolving world and changing technology, it cannot be denied that sometimes reading is taken for granted". Therefore, despite the respondents' year level, it bears no effect on the Level of their Awareness.



**SIGNIFICANT DIFFERENCE BETWEEN THE TYPES OR FORMS OF CONTACTLESS TRANSACTIONS USED BY THE RESPONDENTS WHEN GROUPED ACCORDING TO THEIR PROFILE VARIABLES**

**Table 16: Forms of contactless transactions used by the respondents when grouped according to age**

Online Shopping Applications						
Age	Level of Frequency					Mean
	1	2	3	4	5	
18 years old	2	3	10	8	5	2.68
19 years old	0	2	22	19	10	2.94
20 years old	0	3	14	22	6	3.16
21 years old	0	2	20	12	2	3.17
22 years old	1	5	12	8	5	2.71
23 years old	0	4	5	3	2	2.64
Above 23 years old	0	1	0	1	0	3.00
Total	2	19	76	69	30	
Overall Mean						2.94
Descriptive Scale						Sometimes
Social Media Platforms						
Age	Level of Frequency					Mean
	1	2	3	4	5	
18 years old	2	7	6	9	4	2.64
19 years old	1	6	23	20	3	3.11
20 years old	0	13	13	12	7	2.67
21 years old	2	7	17	8	2	2.81
22 years old	4	6	12	7	2	2.65
23 years old	1	3	5	5	0	3.00
Above 23 years old	0	0	1	1	0	3.50
Total	10	42	77	62	18	
Overall Mean						2.83
Descriptive Scale						Sometimes

**Table 17. ANOVA OF TABLE 16**

Variable	F value	P-Value	Decision
Forms of Contactless Transactions	1.247	0.284	Do not reject Ho

Table 17 presents the F value and P-Values of Social Media Platforms as the form of Contactless Transactions used by the respondents when grouped according to Age. In connection to its F value and P-Value, the null hypothesis that claims that there is no significant difference between the types or forms of Contactless Transactions used by the respondents when grouped according to Age is not rejected.

According to **Statistics Explained (2022)**, an official Eurostat website, the share of e-shoppers among internet users is growing, with the highest proportions found in the youngest age group 16-24 (80 %), closely followed by the age group 25-54 (79 %). Additional to this, **Janio**



**website (2019)**, asserts that 25 to 34-year-olds, followed by 16 to 24-year-olds shop at least 3 to 6 times a week in the Philippines. These groups are more likely to shop online every day than all the age groups.

The age of the respondents in this study belongs to the age bracket mentioned above indicating that they are the age bracket which is active in online shopping (16-24). Since respondents came from a certain age bracket (16-24) or a certain generation (Generation Z), and they share some common characteristics, this might as well explain why there is no significant difference between the forms of Contactless Transactions the respondents used when grouped according to Age.

**Table 18. Forms of contactless transactions used by the respondents when grouped according to sex**

Online Shopping Applications						
Sex	Level of Frequency					Mean
	1	2	3	4	5	
Male	3	11	26	24	9	3.34
Female	0	9	57	49	21	3.60
Total	3	20	83	73	30	
<b>Overall Mean</b>						<b>3.51</b>
<b>Descriptive Scale</b>						<b>Almost everytime</b>
Social Media Platforms						
Sex	Level of Frequency					Mean
	1	2	3	4	5	
Male	4	17	26	21	5	<b>3.08</b>
Female	6	25	51	41	13	<b>3.22</b>
Total	10	42	77	62	18	
<b>Overall Mean</b>						<b>3.17</b>
<b>Descriptive Scale</b>						<b>Sometimes</b>

**Table 19. ANOVA OF TABLE 18**

Variable	F value	P-Value	Decision
Forms of Contactless Transactions	2.566	0.111	Do not reject Ho

Table 19 features the significant difference between the forms of Contactless Transactions used by the respondents when grouped according to Sex. With a 2.566 F value and 0.111 P-Value, the interpreted decision is to not reject the null hypothesis that claims that there is no significant difference between the types or forms of Contactless Transactions used by the respondents when grouped according to Sex.

In contrast to this, a study referenced by **AdWeek** and the **Washington Post** shows that men favor mobile shopping sites and apps that will save them time and cost, while women enjoy apps that allow them to browse products and catalogs, and share information within their networks.





Following this reasoning, men favor using online shopping apps since it allows them to exert less effort while women may prefer using Social Media Platforms since its features like Pinterest Product Pins, Instagram Shops, and TikTok's in-app shopping satisfy their intention to browse and share information with their network.

**Table 20. Forms of contactless transactions used by the respondents when grouped according to program enrolled**

<b>Online Shopping Applications</b>						
Program enrolled	Level of Frequency					Mean
	1	2	3	4	5	
BS in Accountancy	0	4	14	7	2	3.26
BS in Accounting Information System	1	2	14	6	3	3.31
BS in Business Administration Major in Financial Management	0	4	14	18	5	3.59
BS in Business Administration Major in Marketing Management	0	5	10	6	2	3.22
BS in Entrepreneurship	0	2	11	8	2	3.43
BS in Legal Management	2	3	20	28	16	3.77
<b>Total</b>	<b>3</b>	<b>20</b>	<b>83</b>	<b>73</b>	<b>30</b>	
<b>Overall Mean</b>						<b>3.51</b>
<b>Descriptive Scale</b>						<b>Almost everytime</b>
<b>Social Media Platforms</b>						
Program enrolled	Level of Frequency					Mean
	1	2	3	4	5	
BS in Accountancy	2	7	11	6	1	2.89
BS in Accounting Information System	1	6	11	5	3	3.12
BS in Business Administration Major in Financial Management	1	5	15	18	2	3.37
BS in Business Administration Major in Marketing Management	0	8	8	6	1	3.00
BS in Entrepreneurship	1	6	9	6	1	3.00
BS in Legal Management	5	10	23	21	10	3.30
<b>Total</b>	<b>10</b>	<b>42</b>	<b>77</b>	<b>62</b>	<b>18</b>	
<b>Overall Mean</b>						<b>3.17</b>
<b>Descriptive Scale</b>						<b>Sometimes</b>

**Table 21: ANOVA OF TABLE 20**

Variable	F value	P-Value	Decision
Forms of Contactless Transactions	2.024	0.077	Do not reject Ho

Table 21 emphasizes the significant difference between the form of Contactless Transactions used by the respondents when grouped according to the Program they are enrolled in. The



table displays that the 2.024 and 0.077 F value and P-Value respectively are insufficient to reject the null hypothesis. Therefore, the hypothesis stating that there is no significant difference between the types or forms of Contactless Transactions used by the respondents when grouped according to Program enrolled is not rejected.

**Table 22. Forms of contactless transactions used by the respondents when grouped according to year level**

Online Shopping Applications						
Year Level	Level of Frequency					Mean
	1	2	3	4	5	
First Year	3	6	30	24	10	3.44
Second Year	0	3	18	22	9	3.71
Third Year	0	5	19	14	6	3.48
Fourth Year	0	6	16	13	5	3.43
<b>Total</b>	<b>3</b>	<b>20</b>	<b>83</b>	<b>73</b>	<b>30</b>	
<b>OVERALL MEAN</b>						<b>3.51</b>
<b>Descriptive Scale</b>						<b>Almost everytime</b>
Social Media Platforms						
Year Level	Level of Frequency					Mean
	1	2	3	4	5	
First Year	4	16	26	20	7	3.14
Second Year	1	8	19	17	7	3.40
Third Year	3	12	17	9	3	2.93
Fourth Year	2	6	15	16	1	3.20
<b>Total</b>	<b>10</b>	<b>42</b>	<b>77</b>	<b>62</b>	<b>18</b>	
<b>OVERALL MEAN</b>						<b>3.17</b>
<b>Descriptive Scale</b>						<b>Sometimes</b>

**Table 73. ANOVA OF TABLE 22**

Variable	F value	P-Value	Decision
Forms of Contactless Transactions	1.586	0.194	Do not reject Ho

Table 23 highlights the acceptance of the null hypothesis stating that there is no significant difference between the types or forms of Contactless Transactions used by the respondents when grouped according to Year level. This decision dwells from the derived F value and P-Value of the profile variable Year level with the types of Contactless Transactions used by the respondents in doing Contactless Transactions.



**SIGNIFICANT DIFFERENCE BETWEEN THE GLITCHES ENCOUNTERED IN DOING CONTACTLESS TRANSACTIONS BY THE RESPONDENTS WHEN GROUPED ACCORDING TO THEIR PROFILE VARIABLES**

**Table 24. Problems encountered by the respondents in doing contactless transactions when grouped according to age**

<b>18 YEARS OLD</b>							
Item	Level of Frequency					Total	Mean
	1	2	3	4	5		
How often have you experienced receiving defective products?	5	13	9	1	0	28	2.21
How often have you experienced receiving imperfect quantity of products?	2	15	8	2	1	28	2.46
How often have you receive deceptive acts such as false advertising from the seller?	7	10	8	3	0	28	2.25
How often have you experienced unfair acts of sales from the seller?	8	12	12	2	0	34	2.24
How often have you experienced any harm or danger due to defect?	14	10	2	2	0	28	1.71
How often have you experienced any harm or danger due to imperfect quality?	14	9	2	2	1	28	1.82
How often have you experienced that the couriers were at fault that the product is defective?	8	11	4	3	2	28	2.29
How often have you experienced receiving products different from what you have ordered?	11	7	6	3	1	28	2.14
How often have you experienced receiving products that you did not buy but were forced to pay?	14	7	5	1	1	28	1.86
How often have you experienced products not conforming to sales description?	13	9	4	1	1	28	1.86
<b>Overall Mean</b>						<b>2.08</b>	
<b>Descriptive Scale</b>						<b>Almost Never</b>	
<b>19 YEARS OLD</b>							
Item	Level of Frequency					Total	Mean
	1	2	3	4	5		
How often have you experienced receiving defective products?	3	25	23	1	1	53	2.47
How often have you experienced receiving imperfect quantity of products?	6	23	20	4	0	53	2.42
How often have you receive deceptive acts such as false advertising from the seller?	9	21	17	5	1	53	2.40
How often have you experienced unfair acts of sales from the seller?	14	19	16	3	1	53	2.21
How often have you experienced any harm or danger due to defect?	23	16	11	2	1	53	1.91
How often have you experienced any harm or danger due to imperfect quality?	23	16	11	2	1	53	1.91
How often have you experienced that the couriers were at fault that the product is defective?	14	17	20	1	1	53	2.21
How often have you experienced receiving products different from what you have ordered?	16	13	20	1	3	53	2.28
How often have you experienced receiving products that you did not buy but were forced	24	14	11	1	3	53	1.96



to pay?							
How often have you experienced products not conforming to sales description?	17	14	15	7	0	53	2.23
<b>Overall Mean</b>							<b>2.20</b>
<b>Descriptive Scale</b>							<b>Almost Never</b>
<b>20 YEARS OLD</b>							
Item	Level of Frequency					Total	Mean
	1	2	3	4	5		
How often have you experienced receiving defective products?	3	17	18	5	2	45	2.69
How often have you experienced receiving imperfect quantity of products?	6	15	16	7	1	45	2.60
How often have you receive deceptive acts such as false advertising from the seller?	7	18	14	5	1	45	2.44
How often have you experienced unfair acts of sales from the seller?	6	17	13	8	1	45	2.58
How often have you experienced any harm or danger due to defect?	12	20	10	2	1	45	2.11
How often have you experienced any harm or danger due to imperfect quality?	13	19	9	2	2	45	2.13
How often have you experienced that the couriers were at fault that the product is defective?	10	15	16	3	1	45	2.33
How often have you experienced receiving products different from what you have ordered?	6	18	17	3	1	45	2.44
How often have you experienced receiving products that you did not buy but were forced to pay?	19	11	12	2	1	45	2.00
How often have you experienced products not conforming to sales description?	13	16	11	4	1	45	2.20
<b>Overall Mean</b>							<b>2.35</b>
<b>Descriptive Scale</b>							<b>Almost Never</b>
<b>21 YEARS OLD</b>							
Item	Level of Frequency					Total	Mean
	1	2	3	4	5		
How often have you experienced receiving defective products?	5	19	11	1	0	36	2.22
How often have you experienced receiving imperfect quantity of products?	8	16	12	0	0	36	2.11
How often have you receive deceptive acts such as false advertising from the seller?	6	16	12	1	1	36	2.31
How often have you experienced unfair acts of sales from the seller?	8	18	9	0	1	36	2.11
How often have you experienced any harm or danger due to defect?	19	11	5	0	1	36	1.69
How often have you experienced any harm or danger due to imperfect quality?	16	12	7	0	1	36	1.83
How often have you experienced that the couriers were at fault that the product is defective?	9	9	13	4	1	36	2.42
How often have you experienced receiving products different from what you have ordered?	5	12	14	4	1	36	2.56
How often have you experienced receiving products that you did not buy but were forced to pay?	20	11	2	2	1	36	1.69
How often have you experienced products not	10	13	11	1	1	36	2.17



conforming to sales description?								
<b>Overall Mean</b>							<b>2.11</b>	
<b>Descriptive Scale</b>							<b>Almost Never</b>	
<b>22 YEARS OLD</b>								
Item	Level of Frequency					Total	Mean	
	1	2	3	4	5			
How often have you experienced receiving defective products?	6	13	10	2	0	31	2.26	
How often have you experienced receiving imperfect quantity of products?	6	15	8	2	0	31	2.19	
How often have you receive deceptive acts such as false advertising from the seller?	11	9	9	2	0	31	2.06	
How often have you experienced unfair acts of sales from the seller?	10	13	8	0	0	31	1.94	
How often have you experienced any harm or danger due to defect?	13	8	9	1	0	31	1.94	
How often have you experienced any harm or danger due to imperfect quality?	11	16	3	1	0	31	1.81	
How often have you experienced that the couriers were at fault that the product is defective?	10	12	7	2	0	31	2.03	
How often have you experienced receiving products different from what you have ordered?	7	14	9	1	0	31	2.13	
How often have you experienced receiving products that you did not buy but were forced to pay?	16	10	5	0	0	31	1.65	
How often have you experienced products not conforming to sales description?	8	15	8	0	0	31	2.00	
<b>Overall Mean</b>							<b>2.00</b>	
<b>Descriptive Scale</b>							<b>Almost Never</b>	
<b>23 YEARS OLD</b>								
Item	Level of Frequency					Total	Mean	
	1	2	3	4	5			
How often have you experienced receiving defective products?	4	7	2	1	0	14	2.00	
How often have you experienced receiving imperfect quantity of products?	4	8	0	2	0	14	2.00	
How often have you receive deceptive acts such as false advertising from the seller?	6	6	1	1	0	14	1.79	
How often have you experienced unfair acts of sales from the seller?	5	6	2	1	0	14	1.93	
How often have you experienced any harm or danger due to defect?	7	6	1	0	0	14	1.57	
How often have you experienced any harm or danger due to imperfect quality?	8	5	1	0	0	14	1.50	
How often have you experienced that the couriers were at fault that the product is defective?	4	8	2	0	0	14	1.86	
How often have you experienced receiving products different from what you have ordered?	4	7	2	0	1	14	2.07	
How often have you experienced receiving products that you did not buy but were forced to pay?	8	6	0	0	0	14	1.43	
How often have you experienced products not conforming to sales description?	3	7	4	0	0	14	2.07	
<b>Overall Mean</b>							<b>1.82</b>	



Descriptive Scale						Almost Never	
ABOVE 23 YEARS OLD							
Item	Level of Frequency					Total	Mean
	1	2	3	4	5		
How often have you experienced receiving defective products?	0	2	0	0	0	2	2.00
How often have you experienced receiving imperfect quantity of products?	0	2	0	0	0	2	2.00
How often have you receive deceptive acts such as false advertising from the seller?	0	1	1	0	0	2	2.50
How often have you experienced unfair acts of sales from the seller?	0	1	1	0	0	2	2.50
How often have you experienced any harm or danger due to defect?	2	0	0	0	0	2	1.00
How often have you experienced any harm or danger due to imperfect quality?	1	1	0	0	0	2	1.50
How often have you experienced that the couriers were at fault that the product is defective?	1	0	1	0	0	2	2.00
How often have you experienced receiving products different from what you have ordered?	2	0	0	0	0	2	1.00
How often have you experienced receiving products that you did not buy but were forced to pay?	2	0	0	0	0	2	1.00
How often have you experienced products not conforming to sales description?	1	0	1	0	0	2	2.00
<b>Overall Mean</b>						<b>1.75</b>	
<b>Descriptive Scale</b>						<b>Never</b>	

**Table 25. ANOVA OF TABLE 24**

Variable	F value	P-Value	Decision
Problems the respondents encountered in Contactless Transactions	1.813	0.098	Do not reject Ho

Table 25 exhibits the problems respondents encountered in Contactless Transactions when grouped according to Age. Its corresponding F (1.813) and P-Value (0.098) led to the decision not to reject the null hypothesis: There is no significant difference between the glitches encountered in doing Contactless Transactions by the respondents when grouped according to Age since it is above the significance level.

**Statista Research Department (2021)** published that, in the Philippines, about 52 percent of the online shoppers belonged to the age group between 25 to 34 years old in 2018. Subsequently, E-commerce comprises a wide range of problems such as security, trust, reputation, legal framework, payment mechanisms, advertising, and online catalogues (**Haleema and Iyengar, 2016**). These problems are common in online shopping, and anyone can experience this. Following this reasoning, problems do not necessarily occur at a certain age or age bracket. This now supports why the null hypothesis in Table 30 is not rejected.



**Table 26. Problems encountered by the respondents in doing contactless transactions when grouped according to sex**

<b>MALE</b>							
<b>Item</b>	<b>Level of Frequency</b>					<b>Total</b>	<b>Mean</b>
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>		
How often have you experienced receiving defective products?	13	40	17	3	0	73	2.14
How often have you experienced receiving imperfect quantity of products?	13	41	15	3	1	73	2.15
How often have you receive deceptive acts such as false advertising from the seller?	19	38	12	4	0	73	2.01
How often have you experienced unfair acts of sales from the seller?	21	33	16	3	0	73	2.01
How often have you experienced any harm or danger due to defect?	33	27	11	2	0	73	1.75
How often have you experienced any harm or danger due to imperfect quality?	35	27	8	2	1	73	1.73
How often have you experienced that the couriers were at fault that the product is defective?	26	22	22	2	1	73	2.04
How often have you experienced receiving products different from what you have ordered?	16	27	25	3	2	73	2.29
How often have you experienced receiving products that you did not buy but were forced to pay?	27	28	17	0	1	73	1.90
How often have you experienced products not conforming to sales description?	18	31	22	1	1	73	2.12
<b>Overall Mean</b>						<b>2.02</b>	
<b>Descriptive Scale</b>						<b>Almost Never</b>	
<b>FEMALE</b>							
<b>Item</b>	<b>Level of Frequency</b>					<b>Total</b>	<b>Mean</b>
	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>		
How often have you experienced receiving defective products?	13	56	56	8	3	136	2.50
How often have you experienced receiving imperfect quantity of products?	19	53	49	14	1	136	2.45
How often have you receive deceptive acts such as false advertising from the seller?	27	43	50	13	3	136	2.43
How often have you experienced unfair acts of sales from the seller?	30	53	39	11	3	136	2.29
How often have you experienced any harm or danger due to defect?	57	44	27	5	3	136	1.92
How often have you experienced any harm or danger due to imperfect quality?	51	51	25	5	4	136	1.97
How often have you experienced that the couriers were at fault that the product is defective?	30	50	41	11	4	136	2.33
How often have you experienced receiving products different from what you have ordered?	35	44	43	9	5	136	2.30
How often have you experienced receiving products that you did not buy but were forced to pay?	76	31	18	6	5	136	1.77
How often have you experienced products not conforming to sales description?	47	43	32	12	2	136	2.11
<b>Overall Mean</b>						<b>2.21</b>	



Descriptive Scale	Almost Never
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**Table 27. ANOVA OF TABLE 26**

Variable	F value	P-Value	Decision
Problems the respondents encountered in Contactless Transactions	4.599	0.033	Reject Ho

Table 27 reveals the problems respondents encountered in Contactless Transactions when grouped according to Sex. Its corresponding F (4.599) and P-Value (0.033) shows negation to the null hypothesis: There is no significant difference between the glitches encountered in doing Contactless Transactions by the respondents when grouped according to Age. Hence, the null hypothesis is rejected.

**Table 28. Post-hoc test for the profile variable sex with the glitches encountered by the respondents in doing contactless transactions**

Variable (I)	Variable (J)	Mean Difference (I - J)	P-Value	Decision
Male	Female	-0.216	0.033	Reject Ho

Table 28 illustrates the post-hoc test for the profile variable Sex as a product of the rejection of the null hypothesis. In this table, the mean difference between the male and female sexes is -0.216 and a 0.033 P-Value which is evidently below the significance level.

The research of **Pradhana and Sastiono (2019)** found that women are online shopping more than men, but regarding total spending, men spend more than women. The level of trust becomes the biggest factor for men in deciding how often they do online shopping and how much money they spend. Men's risk aversion influences their activities in online shopping, while women's risk aversion has no significant effects.

Based on this deduction, it may describe the phenomenon of why the male the female sexes experience different problems while doing Contactless Transactions since they have different matters to consider and avert while practicing this type of commercial transaction. This argument is supported by **Lakshmi (2017)** expressing that, males and females want different products due to their different upbringing and socialization along with various other factors like social, psychological, etc. And they are likely to have different ways of thinking about obtaining these.

**Table29. Problems encountered by the respondents in doing contactless transactions when grouped according to program enrolled**

BS IN ACCOUNTANCY							
Item	Level of Frequency					Total	Mean
	1	2	3	4	5		
How often have you experienced receiving defective products?	5	14	6	2	0	27	2.19
How often have you experienced receiving imperfect quantity of products?	6	17	3	1	0	27	1.96
How often have you receive deceptive acts such as false advertising from the seller?	7	10	7	3	0	27	2.22





How often have you experienced unfair acts of sales from the seller?	8	14	4	1	0	27	1.93
How often have you experienced any harm or danger due to defect?	11	14	2	0	0	27	1.67
How often have you experienced any harm or danger due to imperfect quality?	12	12	3	0	0	27	1.67
How often have you experienced that the couriers were at fault that the product is defective?	7	11	8	1	0	27	2.11
How often have you experienced receiving products different from what you have ordered?	8	9	9	1	0	27	2.11
How often have you experienced receiving products that you did not buy but were forced to pay?	12	11	4	0	0	27	1.70
How often have you experienced products not conforming to sales description?	7	12	6	2	0	27	2.11
<b>Overall Mean</b>							<b>1.97</b>
<b>Descriptive Scale</b>							<b>Almost Never</b>
<b>BS IN ACCOUNTING INFORMATION SYSTEM</b>							
Item	Level of Frequency					Total	Mean
	1	2	3	4	5		
How often have you experienced receiving defective products?	2	14	7	3	0	26	2.42
How often have you experienced receiving imperfect quantity of products?	3	16	5	2	0	26	2.23
How often have you receive deceptive acts such as false advertising from the seller?	5	13	3	5	0	26	2.31
How often have you experienced unfair acts of sales from the seller?	7	11	7	1	0	26	2.08
How often have you experienced any harm or danger due to defect?	14	10	2	0	0	26	1.54
How often have you experienced any harm or danger due to imperfect quality?	15	9	2	0	0	26	1.50
How often have you experienced that the couriers were at fault that the product is defective?	8	10	7	0	1	26	2.08
How often have you experienced receiving products different from what you have ordered?	6	10	8	1	1	26	2.27
How often have you experienced receiving products that you did not buy but were forced to pay?	13	10	3	0	0	26	1.62
How often have you experienced products not conforming to sales description?	6	12	6	2	0	26	2.15
<b>Overall Mean</b>							<b>2.02</b>
<b>Descriptive Scale</b>							<b>Almost Never</b>
<b>BS IN BUSINESS ADMINISTRATION MAJOR IN FINANCIAL MANAGEMENT</b>							
Item	Level of Frequency					Total	Mean
	1	2	3	4	5		
How often have you experienced receiving defective products?	8	17	15	0	1	41	2.24
How often have you experienced receiving imperfect quantity of products?	6	17	16	2	0	41	2.34
How often have you receive deceptive acts such as false advertising from the seller?	9	13	17	2	0	41	2.29
How often have you experienced unfair acts of sales from the seller?	7	17	13	4	0	41	2.34



How often have you experienced any harm or danger due to defect?	15	12	12	2	0	41	2.02
How often have you experienced any harm or danger due to imperfect quality?	13	17	10	1	0	41	1.98
How often have you experienced that the couriers were at fault that the product is defective?	10	16	15	0	0	41	2.12
How often have you experienced receiving products different from what you have ordered?	11	12	15	3	0	41	2.24
How often have you experienced receiving products that you did not buy but were forced to pay?	24	6	8	1	2	41	1.80
How often have you experienced products not conforming to sales description?	16	12	10	3	0	41	2.00
<b>Overall Mean</b>							<b>2.14</b>
<b>Descriptive Scale</b>							<b>Almost Never</b>
<b>BS IN BUSINESS ADMINISTRATION MAJOR IN MARKETING MANAGEMENT</b>							
Item	Level of Frequency					Total	Mean
	1	2	3	4	5		
How often have you experienced receiving defective products?	4	13	6	0	0	23	2.09
How often have you experienced receiving imperfect quantity of products?	4	15	4	0	0	23	2.00
How often have you receive deceptive acts such as false advertising from the seller?	7	13	3	0	0	23	1.83
How often have you experienced unfair acts of sales from the seller?	4	15	4	0	0	23	2.00
How often have you experienced any harm or danger due to defect?	11	9	3	0	0	23	1.65
How often have you experienced any harm or danger due to imperfect quality?	9	11	3	0	0	23	1.74
How often have you experienced that the couriers were at fault that the product is defective?	9	7	6	1	0	23	1.96
How often have you experienced receiving products different from what you have ordered?	3	12	6	1	1	23	2.35
How often have you experienced receiving products that you did not buy but were forced to pay?	9	11	2	1	0	23	1.78
How often have you experienced products not conforming to sales description?	5	12	6	0	0	23	2.04
<b>Overall Mean</b>							<b>1.94</b>
<b>Descriptive Scale</b>							<b>Almost Never</b>
<b>BS IN ENTREPRENEURSHIP</b>							
Item	Level of Frequency					Total	Mean
	1	2	3	4	5		
How often have you experienced receiving defective products?	3	15	5	0	0	23	2.09
How often have you experienced receiving imperfect quantity of products?	6	13	4	0	0	23	1.91
How often have you receive deceptive acts such as false advertising from the seller?	9	10	3	0	1	23	1.87
How often have you experienced unfair acts of sales from the seller?	9	10	2	1	1	23	1.91
How often have you experienced any harm or danger due to defect?	14	6	2	0	1	23	1.61



How often have you experienced any harm or danger due to imperfect quality?	15	5	2	0	1	23	1.57
How often have you experienced that the couriers were at fault that the product is defective?	10	8	3	1	1	23	1.91
How often have you experienced receiving products different from what you have ordered?	5	10	6	1	1	23	2.26
How often have you experienced receiving products that you did not buy but were forced to pay?	12	7	3	0	1	23	1.74
How often have you experienced products not conforming to sales description?	9	8	5	0	1	23	1.96
<b>Overall Mean</b>							<b>1.88</b>
<b>Descriptive Scale</b>							<b>Almost Never</b>
<b>BS IN LEGAL MANAGEMENT</b>							
Item	Level of Frequency					Total	Mean
	1	2	3	4	5		
How often have you experienced receiving defective products?	4	23	34	6	2	69	2.70
How often have you experienced receiving imperfect quantity of products?	7	16	32	12	2	69	2.80
How often have you receive deceptive acts such as false advertising from the seller?	9	22	29	7	2	69	2.58
How often have you experienced unfair acts of sales from the seller?	16	19	25	7	2	69	2.42
How often have you experienced any harm or danger due to defect?	25	20	17	5	2	69	2.12
How often have you experienced any harm or danger due to imperfect quality?	22	24	13	6	4	69	2.22
How often have you experienced that the couriers were at fault that the product is defective?	12	20	24	10	3	69	2.59
How often have you experienced receiving products different from what you have ordered?	18	18	24	5	4	69	2.41
How often have you experienced receiving products that you did not buy but were forced to pay?	33	14	15	4	3	69	1.99
How often have you experienced products not conforming to sales description?	22	18	21	6	2	69	2.25
<b>Overall Mean</b>							<b>2.41</b>
<b>Descriptive Scale</b>							<b>Almost Never</b>

**Table30. ANOVA OF TABLE 29**

Variable	F value	P-Value	Decision
Problems the respondents encountered in Contactless Transactions	1.482	0.736	Do Not Reject Ho

Table 30 represents the problems encountered by the respondents while doing Contactless Transactions when grouped according to the Program they are enrolled in. The quotient of the mean squares totalizes to 1.482 while the probability value amounts to 0.736. With the fallouts, the null hypothesis that there is no significant difference between the glitches encountered in doing Contactless Transactions by the respondents when grouped according to Program enrolled is not rejected.



**Table 31. Problems encountered by the respondents in doing contactless transactions when grouped according to year level**

<b>FIRST YEAR</b>							
Item	Level of Frequency					Total	Mean
	1	2	3	4	5		
How often have you experienced receiving defective products?	11	28	31	2	1	73	2.37
How often have you experienced receiving imperfect quantity of products?	7	34	25	6	1	73	2.45
How often have you receive deceptive acts such as false advertising from the seller?	17	24	23	8	1	73	2.34
How often have you experienced unfair acts of sales from the seller?	18	31	18	5	1	73	2.18
How often have you experienced any harm or danger due to defect?	30	27	11	4	1	73	1.89
How often have you experienced any harm or danger due to imperfect quality?	29	27	11	4	2	73	1.95
How often have you experienced that the couriers were at fault that the product is defective?	20	26	19	5	3	73	2.25
How often have you experienced receiving products different from what you have ordered?	23	19	23	4	4	73	2.27
How often have you experienced receiving products that you did not buy but were forced to pay?	38	13	16	2	4	73	1.92
How often have you experienced products not conforming to sales description?	31	18	15	8	1	73	2.04
<b>Overall Mean</b>						<b>2.17</b>	
<b>Descriptive Scale</b>						<b>Almost Never</b>	
<b>SECOND YEAR</b>							
Item	Level of Frequency					Total	Mean
	1	2	3	4	5		
How often have you experienced receiving defective products?	1	25	19	5	2	52	2.65
How often have you experienced receiving imperfect quantity of products?	8	20	17	6	1	52	2.46
How often have you receive deceptive acts such as false advertising from the seller?	6	26	13	5	2	52	2.44
How often have you experienced unfair acts of sales from the seller?	9	19	16	6	2	52	2.48
How often have you experienced any harm or danger due to defect?	20	17	11	2	2	52	2.02
How often have you experienced any harm or danger due to imperfect quality?	20	19	9	1	3	52	2.00
How often have you experienced that the couriers were at fault that the product is defective?	12	18	18	2	2	52	2.31
How often have you experienced receiving products different from what you have ordered?	12	18	16	4	2	52	2.35
How often have you experienced receiving products that you did not buy but were forced to pay?	22	19	7	2	2	52	1.90
How often have you experienced products not conforming to sales description?	14	20	13	3	2	52	2.21



<b>Overall Mean</b>							<b>2.28</b>
<b>Descriptive Scale</b>							<b>Almost Never</b>
<b>THIRD YEAR</b>							
Item	Level of Frequency					Total	Mean
	1	2	3	4	5		
How often have you experienced receiving defective products?	5	27	10	2	0	44	2.20
How often have you experienced receiving imperfect quantity of products?	8	20	14	2	0	44	2.23
How often have you receive deceptive acts such as false advertising from the seller?	9	19	14	2	0	44	2.20
How often have you experienced unfair acts of sales from the seller?	9	24	9	2	0	44	2.09
How often have you experienced any harm or danger due to defect?	18	19	7	0	0	44	1.75
How often have you experienced any harm or danger due to imperfect quality?	16	19	8	1	0	44	1.86
How often have you experienced that the couriers were at fault that the product is defective?	11	14	15	4	0	44	2.27
How often have you experienced receiving products different from what you have ordered?	6	18	17	3	0	44	2.39
How often have you experienced receiving products that you did not buy but were forced to pay?	18	16	8	2	0	44	1.86
How often have you experienced products not conforming to sales description?	7	19	16	2	0	44	2.30
<b>Overall Mean</b>							<b>2.12</b>
<b>Descriptive Scale</b>							<b>Almost Never</b>
<b>FOURTH YEAR</b>							
Item	Level of Frequency					Total	Mean
	1	2	3	4	5		
How often have you experienced receiving defective products?	9	16	13	2	0	40	2.20
How often have you experienced receiving imperfect quantity of products?	9	20	8	3	0	40	2.13
How often have you receive deceptive acts such as false advertising from the seller?	14	12	12	2	0	40	2.05
How often have you experienced unfair acts of sales from the seller?	15	12	12	1	0	40	1.98
How often have you experienced any harm or danger due to defect?	22	8	9	1	0	40	1.73
How often have you experienced any harm or danger due to imperfect quality?	21	13	5	1	0	40	1.65
How often have you experienced that the couriers were at fault that the product is defective?	13	14	11	2	0	40	2.05
How often have you experienced receiving products different from what you have ordered?	10	16	12	1	1	40	2.18
How often have you experienced receiving products that you did not buy but were forced to pay?	25	11	4	0	0	40	1.48
How often have you experienced products not conforming to sales description?	13	17	10	0	0	40	1.93
<b>Overall Mean</b>							<b>1.94</b>
<b>Descriptive Scale</b>							<b>Almost Never</b>



**Table 32. ANOVA OF TABLE 31**

Variable	F value	P-Value	Decision
Problems the respondents encountered in Contactless Transactions	2.264	0.082	Do Not Reject Ho

Table 32 expresses the significant difference between the problems encountered by the respondents in doing Contactless Transactions when they are grouped according to their Year level. The table transpires a 2.264 F value and a 0.082 P-Value which means that the null hypothesis claims that there is no significant difference between the glitches encountered in doing Contactless Transactions by the respondents when grouped according to year level.

**SIGNIFICANT DIFFERENCE BETWEEN THE REMEDIES APPLIED TO THE PROBLEMS OR GLITCHES THE RESPONDENTS ENCOUNTERED IN CONTACTLESS TRANSACTIONS WITH THE TYPE OF CONTACTLESS TRANSACTIONS THEY UTILIZED**

**Table 33. Level of awareness of the respondents to RA 7394 and RA 8792 to the remedies they applied upon encountering contactless transaction problems**

	F value	P-Value	Decision
Relationship between Level of Awareness and remedies applied	1.821	0.179	Do Not Reject Ho

Table 33 summarizes the significant relationship between the Level of Awareness of the respondents to R.A 7394 and R.A 8792 to the remedies they resorted into solve the problems they have encountered in doing Contactless Transactions. With an F value of 1.821 and a P-Value of 0.179, the null hypothesis is not rejected. This simply means that there is no significant relationship between the Level of Awareness of the respondents to the Consumer Act of the Philippines of 1991 and the E-Commerce Act of 2000 to the remedies they applied upon encountering Contactless Transaction problems.

Nonetheless, this result narrates otherwise what the study of **Ishak and Zabil (2012)** demonstrated, that awareness is prior to effective consumers' behaviors, while unawareness leads to ignorant and reduction of individual capacity in protecting and upholding their rights against sellers' expropriations. This means that if your Level of Awareness is higher, the remedies you apply are more reasonable since you are knowledgeable of your rights. In this study, the respondents' Level of Awareness is "Somewhat Aware" however the remedies they've applied displayed an "Almost Never" Level of Frequency to the problems they have experienced.

**SIGNIFICANT RELATIONSHIP BETWEEN THE LEVEL OF AWARENESS OF THE RESPONDENTS TO THE CONSUMER ACT OF THE PHILIPPINES OF 1991 AND THE E-COMMERCE ACT OF 2000 TO THE REMEDIES THEY APPLIED UPON ENCOUNTERING CONTACTLESS TRANSACTION PROBLEMS**

**Table 348. Difference between the remedies applied to the problems the respondents encountered in online shopping applications while doing contactless transactions**

Variable	F value	P-Value	Decision
Remedies applied	8.352	0.053	Do Not Reject Ho

Table 34 implies not to reject the null hypothesis: There is no significant difference between the remedies applied to the problem or glitches Respondents encountered in Contactless



Transactions while using Online shopping Applications. With an F value of 8.352 and a P-Value of 0.053 which is a little bit higher than the alpha level which is 0.05%, the null hypothesis is not rejected.

**Table 359. Difference between the remedies applied to the problems or glitches respondents encountered in social media platforms while doing contactless transactions**

Variable	F value	P-Value	Decision
Remedies Applied	4.659	0.092	Do Not Reject Ho

Table 35 justifies the decision to not reject the null hypothesis as its F value only sums to 4.659 and a 0.092 P-Value that is above the significance level, which means that it expresses acceptance of the stated null hypothesis.

The result of this study showed that forms of Contactless Transactions have no bearing on the remedies that the respondents applied. Contrary to this, **Knežević and Delić** stated that the majority of the young population in Croatia is experienced in smartphone usage and can be referred to as "handset generation". They express a high level of satisfaction regarding mobile purchasing and have positive attitudes towards the usefulness of mobile shopping applications. They are aware of mobile purchasing obstacles and risks and perceive some of them as very important.

## CONDITION

The condition when it comes to the Level of Awareness of the respondents regarding the provisions of the Consumer Act of the Philippines and the E-Commerce Act of 2000 manifests a descriptive interpretation of '**somewhat aware**'. It means that the respondents can understand some aspects of the two laws that protect their rights as a consumer. Next, these respondents '**sometimes**' use online Shopping Applications and Social Media platforms in doing Contactless Transactions. Consequently, the respondents '**almost never**' encountered any problem while engaging in Contactless Transactions. This means that they do not frequently encounter any problem in Contactless Transactions.

However, when the time they encountered any glitch or problem: (1) they '**sometimes**' contact the seller; (2) they '**almost never**' contact the appropriate agency to raise their concern; (3) '**almost never**' demanded a refund; (4) '**almost never**' demanded a replacement; (5) '**almost never**' demanded a price reduction; (6) '**almost never**' demanded an immediate supplement of the weight difference with the product they received; (7) '**sometimes**' just agreed with the seller's choices; and (8) '**sometimes**' just set the problem aside. Even with a '**somewhat aware**' Level of Awareness of the respondents, the remedies they applied showed that they "**almost never**" took appropriate actions.

## POSSIBLE CAUSE OF THE CONDITION

The possible causes of the condition stated above are:

1. First, the lack of additional outlets in which the Consumer Act of the Philippines of 1991 and the E-Commerce Act of 2000 are being highlighted to boost information dissemination.
2. Second is the not full swing usage of Contactless Transactions. This denotes that the familiarity of Contactless Transactions is not yet fully patronized by the consumers, or



they are technologically challenged to do such transactions since there is only a '**sometimes**' interpretation of the Level of Frequency on the forms of Contactless Transactions that the respondents used.

3. Lastly, is the long and expensive process of raising the problems they encountered to the defective products they received. As a consequence of this, the consumers almost never bring up their concerns to the rightful authorities, and sometimes just let them go.

### **POSSIBLE EFFECTS OF CONDITION**

If this condition continues to prosper, it will not only put the consumers at the disadvantage side but as well as produce more fraudulent sellers since they can just get away from their responsibilities as a seller.

Even if the condition is not yet in its worst state, as time goes on and as Contactless Transactions receive more attention and patronage, the number of defective products that the consumers might receive may escalate causing the consumers to feel unsafe in doing Contactless Transactions.

### **THE MEASURES TO REMEDY THE UNSATISFACTORY CONDITION OR TO STRENGTHEN THE FAVORABLE ONE**

Countermeasures such as establishing programs or endeavors that could further amplify the awareness of the consumers of their rights and privileges reduce the instances of them being scammed while doing Contactless Transactions. This could also trim down the number of deceitful sellers since customers will be more knowledgeable about their rights. The information about the rights specified under R.A 7394 and R.A 8792 must be disseminated in a broader scope since the process it involves affects our life on a daily basis.

### **COMPARISON OF FINDINGS**

A study conducted by Mojica et al. at the University of the Philippines Los Baños showed that the self-assessment of the respondents has a moderate level with regard to their rights and responsibilities as a consumer. Also, a comparative study conducted by Ibarra and Revilla showed that the Filipino consumers residing in Guam and the Philippines both have 'moderate' Level of Awareness of the eight (8) basic rights as a consumer.

In connection, this study elicited that the Level of Awareness of the respondents with regard to their rights as a consumer only has a 'somewhat aware' level.

With regard to the remedies applied, the study conducted by Ishak and Zabil indicated that there is a significant relationship between awareness and effective consumer behavior. The results demonstrated that awareness is prior to effective consumers' behaviors, while unawareness leads to ignorant and a reduction of individual capacity in protecting and upholding their rights against sellers' expropriations.

In addition to the results of the study of Mojica et al., their study showed that respondents actually have a low and very low awareness of their consumer rights and responsibilities, respectively. This is in contrast to their self-assessment results which they have moderate





awareness of both their rights and responsibilities. Among the consumer rights that surfaced in the respondents' attitudes and practices were the right to information, the right to safety, and the right to consumer education. Also, the responsibilities that were revealed include critical awareness and action.

This study showed that the Level of Awareness has no significant relationship with the remedies applied. Even at a 'somewhat aware' Level of Awareness, the respondents 'almost never' took appropriate action upon encountering Contactless Transactions problems.

## CONCLUSIONS

Based on the findings of the study, the researchers conclude that students in the College of Business, Entrepreneurship, and Accountancy can understand some aspects of their rights under the two (2) laws that protect them as consumers, namely, the Consumer Act of the Philippines of 1991 and the Electronic Commerce Act of 2000; through their use of Contactless Transactions, the researchers were able to learn that the respondents encounter problems but it rarely happens, and these students, although aware of their rights, also rarely practice the legal application.

## RECOMMENDATIONS

**Based from the findings of the study, it hereby recommended that:**

1. To strengthen the consumer protection, to lessen the problems encountered by the consumers, and to uphold the statement which preserve the importance of the consumer in the market, the researchers recommend that the Government may consider enacting the Internet Transaction Bill since it is now under its third reading, which will be able to give solution to the uprising concerns highlighted in this study.
2. Educational and informative conferences may be conducted by the University where important and pertinent laws that protect the rights of consumers should be continuously undertaken to broaden the knowledge of students with regard to the provisions and applications of the laws.
3. Local Government Units may consider partnering with Universities, the Department of Trade and Industry (DTI), and the National Economic and Development Authority (NEDA) in conducting seminars in order to raise the Awareness of the citizen in the community with regard to their rights and their protection as a Consumer as stated from R.A 7394 and R.A 8792.
4. Agencies of the Government who have the mandate of protecting the rights of the consumers, may consider being stricter in the implementation of the laws that were highlighted in this study since one of the results exposed that no matter what platform is used in Contactless Transactions, the profile variables of the respondents bear no effect.
5. Whenever the consumers experience problems while doing Contactless Transactions, they may strive to directly and immediately contact the seller or the store in order to claim an instant remedy; second, they may report the problems to the appropriate agency when it is not solved from the former action.
6. Whenever the consumers experience problems while doing Contactless Transactions, they may strive to directly and immediately contact the seller or the store in order to claim an instant remedy; second, they may report the problems to the appropriate



agency when it is not solved from the former action; third, the consumers may also consider gathering more information rather than depending solely on the advertisements shown on the virtual platforms; lastly, the consumers may adhere to choosing standardized products instead of buying products from unknown brands.

7. Finally, a similar study may be conducted incorporating variables that were not focused or covered in the present study.

## **ETHICAL CONSIDERATIONS AND CONFIDENTIALITY OF THE RESPONDENTS**

In adherence to the Data Privacy Act of 2012, the researchers assured the respondents that all their personal information was kept safe and exercised due diligence to dismiss any doubts that may endanger both the respondents' and the researchers' reputations. Furthermore, the researchers sought the help and advice of their thesis teacher, adviser, and statistician in order to ensure that no violations are committed, both within the bounds of ethical and legal.

In addition, in compliance with the Copyright Law under Republic Act 8293, and in observance of the rule of proper citation, the researchers made sure that all works, articles, journals, and research studies used in the conduct of this study were given proper credit, lastly, the researchers sought the aid of a language editor in order to confirm that no violations and grammatical errors were present in this study.

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