



The Social Role of Awareness Campaigns on Consumer Protection: An Extension of the Social Marketing Area

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Abstract

The chapter presents the social marketing campaign “Ask the fiscal receipt!” as a case study for revealing the relevant contribution of consumers as actors of the fiscal policies.

The campaign developed in Romania since 2010 has powerful resonance, being compatible with practices in other European states or countries on other continents, namely, the Tax Lottery, as well as with the regional or continental policies on improving VAT collection, as a source of enhancing development and diminishing fiscal evasion.

The case study represents an example of an analysis on indirect social marketing, designed to highlight the necessity to involve the citizen within adjacent processes with impact on the general and individual welfare.

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Learning Objectives

The chapter analyses the social marketing campaign “Ask the fiscal receipt!”, developed in Romania in the context of broader international and European initiatives, dedicated to consumer protection through the stimulation of their actions as actors of the fiscal processes, thus triggering better tax collection and increasing individual welfare.

The study has the following objectives:

- Substantiating and formulating a general framework in view to present and evaluate, in general, the role of social campaigns concerning consumer protection and, in particular, their indirect impact on enhancing consumer welfare
- Identifying the types of strategies used in the implementation and delivery of the campaign *Ask the fiscal receipt!* in view to reach its objectives, highlighting the marketing mix and the type of informational approach
- Integrating the social marketing campaign from Romania within a comparative framework of other similar campaigns and emphasising the need for improvement and compatibility
- Presenting the impact of the campaign *Ask the fiscal receipt!* on the change of behaviour and attitude of consumers, as actors/part of the fiscal processes, with consequences on the general and individual welfare

Introduction

Worldwide, the preoccupations concerning consumer protection have been on the agenda of international bodies and organisations, such as the European Union (EU), Organisation for Economic Co-operation and Development (OECD), United Nations (UN), etc.

For the time being, the EU Action Programme for the consumer protection policy is based on two measures: the European Consumer Agenda, representing the new EU strategy for consumer protection according to the EU Strategy, Europe 2020, and the Consumer Programme 2014–2020, the financial framework. The European Consumer Agenda has four main objectives: improving consumer safety, enhancing knowledge, improving implementation, stepping up enforcement and securing redress, and aligning rights and policies to economic and societal change (Valant 2015: 1).

Proposing the development or maintaining of “a strong consumer protection policy” by national governments, as general principle, the UN (2003: 3) reveals at the same time “consumer education, including education on the environmental, social and economic impacts of consumer choice” as an adjacent principle.

In our opinion, this principle incorporates also the necessity of awareness campaigns, designed and operationalized by international or national bodies in the framework of their own social marketing programmes.

Complementary to those principles, OECD conceptualises and publishes complex regulations and directions on financial consumer protection, as a result of broad consultations and debates in the framework of G20. The document (OECD 2011: 6) states that “financial education and awareness” represent an important principle, encouraging “to implement the international principles and guidelines of financial education developed by the OECD International Network of Financial Education (INFE)”.

In this context, the preoccupation of the national public authorities in several states is to ensure the adequate legislative framework, initiating normative deeds and actively participating in the update of the national legislation, thus aiming to ensure a high consumer protection degree on a fair competition market, for the consumers’ benefit. At the same time, the NGOs are preoccupied to deliver social marketing campaigns, aimed at informing the consumers, taking measures to avoid safety risk, monitoring of product safety and traceability and coordinating campaigns in most cases together with the public institutions.

The current case study fits into those preoccupations on consumer financial education through social marketing campaigns, aimed to determine both the prevention and diminishing of fraud and fiscal evasion, and indirect consumer protection, by ensuring greater resources for social protection, enhancing welfare, etc.

Case Development

General Framework

In the latest two decades, an important initiative/instrument on reducing fiscal evasion and enhancing consumer protection, social security or welfare has been noticed.

We refer to the Tax Lottery, involving consumers in the processes of legal registration of the financial transactions and fair payment of the corresponding taxes and charges to the state.

“The idea of the lottery schemes is to provide consumers with an incentive to ask for a receipt. The incentive is that the receipt is not just a piece of paper documenting the transaction made, but serves as a (potential) lottery ticket, giving consumers eligibility to participate in a tax lottery” (EU 2015: 3).

Analysing and undertaking the experience on the design and operationalisation of the Tax Lottery campaign, the National Association for Consumer Protection and Promotion of Programs and Strategies from Romania (ANPCPPSR) launched in October 2010 the campaign “Ask the fiscal receipt!”, with a duration of 1000 days, aimed at better educating the population on fiscal issues.

In April 2015, the National Association for Consumer Protection and Promotion of Programs and Strategies from Romania-InfoCons launched the National Campaign “Ask the fiscal receipt!” section “Pay by card!”.

In the same context, in 2015, the Ministry of Public Finance implemented several measures to fight against fiscal evasion. The lottery of fiscal receipts is the most successful one, being organised also nowadays.

We notice that this information and education campaign is supported both by the non-governmental organisations and the public institutions. The lottery of fiscal receipts represents a measure of active population involvement in combating fiscal evasion.

Fiscal evasion constitutes the consequence of illegal facts, based on the following factors: imperfections of the law; non-uniformity in the activity of the financial bodies concerning the establishment and charging of taxes; conduct of several categories of tax payers; and lack of exigency or corruption of civil servants (Amarita 2017: 6).

Taking into consideration its objectives, organisation and finality, the campaign “Ask the fiscal receipt!” is integrated within similar above-mentioned initiatives. Complementarily, the campaign in Romania has involved, to a large extent, non-governmental organisations, media and private financial entities, such as the banks.

The Tax Lottery: An International Perspective

Various initiatives in the practices of states as China, Brazil, Portugal, Malta, Slovakia, Greece and Georgia aim to valorise the potential consumer contribution and involvement in the fiscal processes corresponding to the value added tax (VAT) collection and to the fight against fiscal evasion.

Naritomi (2013) uses a suggestive expression on consumer and government involvement in monitoring the companies and tax collection. This expression refers to “consumers as tax auditors”, including also other initiatives for administrative-fiscal databases creation and consumer involvement by the Tax Lottery.

The European Commission (2015) provides a relevant synthesis, aimed at “improving VAT compliance”, which comprises information and analyses on initiatives similar to the Tax Lottery (Table 1).

The modalities for Tax Lottery organisation are similar, but there are differences concerning the public or private institutions involved.

Table 1 Use of the Tax Lottery initiative in some European states

State	Year of introducing the Tax Lottery	Open problems
Malta	1997	<ul style="list-style-type: none"> • The eligibility of foreigners to the lottery • The further use of receipts by the tax authorities • The data that is collected in the process and what it is used for
Slovakia	2013	<ul style="list-style-type: none"> • Cross check of fiscal receipts • Highlighting the “problematic candidates” for fiscal evasion • The data that is collected and what it is used for
Portugal	2014	<ul style="list-style-type: none"> • Situation of returned products • Storage of consumer data
Georgia	2012	<ul style="list-style-type: none"> • The lottery impact was not rigorously evaluated due to simultaneous introduction of several fiscal measures

Source: European Commission (2015: 12–16, 18–21)

Methodology

The empirical and qualitative methodological research has been structured in several parts:

- Describing the way of organisation and delivery of the campaign in Romania and its integration, based on a comparative study, in the general context of similar initiatives from Europe and other continents, delivered under the aegis of Tax Lottery
- Study and analysis of the marketing methods used in implementing the campaign in Romania
- Revealing the consumer perception through a relevant survey, structured on categories of consumers in Romania
- General description of the campaign impact and revealing the contents of the “indirect impact” in the framework of the social marketing campaigns dedicated to consumer protection

Consumer Perception

Research Design In view to reach the research objectives, we have applied a questionnaire concerning the citizens’ fiscal behaviour.

Defining the Sample We used the non-probabilistic sampling technique, more specifically, convenience sampling. The questionnaire was applied to the citizens from Bucharest, Romania’s capital, 18–80 years of age. The questionnaire results were used to perform a descriptive study.

Data Collection The questionnaire initially identified the respondents’ sex and age and also comprised seven questions, designed to determine the respondents’ perceptions concerning the importance of releasing the fiscal receipt by traders. Thus, we aimed to identify the citizens’ fiscal behaviour, as well as the impact of the campaigns developed by the National Association for Consumer Protection and Promotion of Programs and Strategies from Romania.

Data collection took place in the period 25 January–28 February 2018.

235 online questionnaires were applied and all were validated.

Results 73.8% of the respondents were female, and 26.2% were male. Concerning the age, 59.4% of the respondents are 18–30 years of age, 21.8% are 31–40 years of age, 13.7% are 41–50 years of age and 5.1% are over 51 years old. The study is focused on these variables, given the absence from the previous analyses of other variables, such as income, profession, level of education, etc.

Concerning the question “As a consumer, do you know your rights? Do you consider that the public organisations focused on consumer protection should implement more awareness campaigns?”, the responses were as follows: 5.6% of the respondents know their rights and do not feel the need of awareness campaigns on consumer rights; 62.4% know their rights, but the awareness campaigns on consumer rights are welcome; 30.8% do not know their rights, and the awareness campaigns on consumer rights are welcome; while 1.3% do not know well their rights and are not interested in the awareness campaigns on consumer rights.

At the same time, for the question “When you go shopping, do you take the fiscal receipt from the seller?”, 54.3% responded yes, always; 43.6% responded yes, sometimes; and 2.1% responded negative.

For the question “If the seller does not give you the fiscal receipt after you pay the products/services, do you ask for it?”, the responses were as follows.

Answers	%
Always	27.4
Only for valuable shopping	25.2
Sometimes	38.5
No	9

And for the question concerning the reason for taking/requiring the fiscal receipt, the responses were as follows.

Answers	%
It is normal that everyone pays taxes	26.3
To have evidence of payment	72.8
Lottery of fiscal receipts	0.5
I do not ask it	0.4

Taking into consideration the above responses, we see that over half of the respondents exhibit taxation-centred behaviour.

The Campaign “Ask the Fiscal Receipt!”: From Concept to Accomplishment

In 2010, the National Association for Consumer Protection and Promotion of Programs and Strategies (NACPPPS) President explained that the campaign comprised two parts, the first for promoting the things achieved with the money paid by taxes and charges and the second to explain the effects of asking a fiscal receipt, as well as the reversed situation. He stated that the campaign should last 1000 days, aiming especially at the pupils from pre-university education, respectively, the 11th and 12th grade, the elderly and the employees in financial banking institutions.

In 2015, ANPCPPSR launched the National Campaign “Ask the fiscal receipt!” section “Pay by card!”. Payment by card means taxation of transactions, especially to reduce the possibility to purchase counterfeit or smuggling products, the citizen’s safety when purchasing products/services derived from a chain of traceability, monitored and controlled, as well as the existence of a proof for claiming material or moral losses in case of a complaint.

The objective of the campaign in 2015 was to make aware and to educate the citizens, as European consumers, on purchasing safe products, enhancing their trust in the Romanian market, taking also into consideration that most citizens receive their salary on the card, and they withdraw high amounts of money from ATMs for buying products and services that could be non-taxable, unsafe and untrusted.

In the framework of the campaign “Ask the fiscal receipt!”, informational, educational and supportive materials have been made (TV advertisements, posters, flyers) for the citizens. Analysing those materials, we notice that the campaign was based on development of knowledge, information in view to enable the change of behaviour, to develop a new one, to modify and/or to support it in any circumstance. The campaign is focused on pertinent information. At the same time, the campaign has addressed the target group with problematic behaviour that should be changed, as well as the target group with positive behaviour that should be encouraged and supported.

The strategy of the campaign “Ask the fiscal receipt!” was an induction one: the attitudes are positive, but socially desirable behaviour does not carry it out. The objective of the strategy is to try to induce the accomplishment of that behaviour (Santesmases Mestre 1999). Its actions aimed at education and information, in order to encourage the target group to ask the fiscal receipt, if it is not issued, and to encourage the payment by card, in order to avoid such situations.

In order to reduce the number of traders who do not issue fiscal receipts, not as direct outcome of the campaign, the public authorities in Romania are performing controls at their headquarters and “punish” them for not issuing the fiscal receipt.

An Analysis of the Social Marketing Contents

The campaign uses the 4 Ps—product, price, place and promotion (Kotler et al. 2002).

In the framework of the campaign “Ask the fiscal receipt!”, information is the product, the cost of informing aimed at the change of consumer’s fiscal behaviour is the price. The cost comprises intangible prices, as well as the social cost, i.e. the risk to be perceived as different in the age group.

The place refers to the location of the campaign “Ask the fiscal receipt!”, delivered in places of interest for consumers, such as working places of companies or by channels of distribution, such as television, written media and websites of the public institutions.

The promotional activities of the campaign “Ask the fiscal receipt!” include advertisements on television channels, websites, printed materials and events (the lottery of fiscal receipts).

The promotional materials and activities enabling the adoption of the desired behaviour have been as follows:

- Broadcasting advertisements by television, produced with the supervision of the Ministry of Public Finance
- Flyers
- Posters, displayed at the working places of companies
- *TelVerde* service of the Ministry of Public Finance
- Organisation of the lottery of fiscal receipts since July 2015

The lottery of fiscal receipts consists in the random draw of numbers, in order to award prizes in money to resident or non-resident persons in Romania, holders of fiscal receipts, thus certifying the purchase of goods and services on the territory of Romania.¹

The Impact of the “Ask the Fiscal Receipt!” Campaign

In 2015, the Minister of Public Finance stated that “the organisation of the Lottery of fiscal receipts would determine a positive impact, by enhancing company compliance concerning the enforcement of the legal provisions in the area of cash registers with electronic logbook. The Lottery of fiscal receipts would contribute to combating unfair competition, especially for the companies that do not achieve fair taxation. The Lottery of fiscal receipts is embodied in a broader package together with cash registers with electronic logbook. We hope that since 2015 the evasion would decrease by 5% annually”.

Referring to the questionnaire, and especially to the questions aiming the impact of the social marketing campaign “Ask the fiscal receipt!”, for the following two questions, the answers were as follows.

Questions	Affirmative answer (%)	Negative answer (%)
“Do you know the campaign, ask the fiscal receipt, delivered by the public institutions/NGOs?”	44	56
“Do you believe that the actual awareness campaigns for asking the fiscal receipt are efficient?”	70.5	29.5

¹Ministry of Public Finance, <http://www.mfinante.ro/loteriabonurilor.html?pagina=loteriabonurilor>

For the question: “Has the ‘Ask the fiscal receipt!’ campaign influenced your behaviour?”, the responses were as follows.

Answers	%
Yes, now I always ask for the fiscal ticket	13.7
Yes, I often ask the fiscal ticket	28.8
No	57.5

Conclusions

Through the social marketing campaign “Ask the fiscal receipt!”, Romania has made its anti-evasion practices and measures compatible with those in other European states and, of course, with the policies developed in this field by the European Union.

As in other areas of social life, the citizen, as consumer, becomes an important actor in sustaining an objective of social and economic development, based on the results of fiscal policies.

Before introducing this initiative, in Romania, the fiscal evasion had reached 16.2% of GDP, of which 12.2% derived just from VAT.

The rigorous evaluation of the impact of the social marketing campaign is hard to be performed, as, simultaneously, other measures aimed at diminishing fiscal evasion were introduced: reorganisation of the National Agency for Fiscal Administration (ANAF), introducing the cash registers with electronic logbook, etc.

However, as noticed by a recent report of the Fiscal Council in Romania, during 2014–2016, the index of efficiency for VAT collection increased from 0.65% to 0.77%, while the revenues from VAT were in the beginning of 2017 smaller by 1.1% than those in 2016 (Fiscal Council 2017: 51).

The campaign “Ask the fiscal receipt!” represents an indirect social marketing campaign, its impact on the citizen being the outcome of the redistribution of additional revenues, often influencing the general social welfare. In fact, this aspect has also led to the difficulty of the rigorous evaluation of its impact.

The possible discussion issues on the conceptualisation, operationalisation and finality of the campaign could be partially found among the open questions revealed by similar campaigns (Table 1).

Referring just to the social marketing campaign “Ask the fiscal receipt!”, some issues derive from the empirical research of the current case study; 56% of the respondents did not know the campaign, while 67% did not consider it to be a factor for influencing their behaviour.

In this context, referring to the analysed campaign, as an instrument of financial education, in consensus with the statements of the first part of this chapter, persuasion in its promotion remains a problem without an adequate response.

Comparing the campaign from Romania with campaigns from other European states, we could not find an answer as to how the respondent’s personal data is used.

We may also add the difficulty of evaluating the impact, the cost-effectiveness analysis, as well as technical aspects during its development.

Discussion Questions

1. The study presented has finality in the financial and economic education of the citizens. Does this represent a solid argument to consider the campaign as an example of indirect social marketing?
2. Considering that you agree without statements, can you also identify other finalities of the campaign, such as the reduction of corruption or fiscal evasion?
3. What could be the complementary statistical variables meant to lead to a deeper analysis of the impact and manner of organising the campaign?

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