Online Informing about Consumer Rights: Correspondence Analysis of Age, Education and Occupation

T. Ćurlin*, H. Nikolić* and I. Miloloža**
* University of Zagreb, Faculty of Economics and Business, Zagreb, Croatia
tcurlin@efzg.hr, hnikolic@efzg.hr
**Faculty for Dental Medicine and Health, University of J.J. Strossmayer, Osijek
ivan.miloloza@fdmz.hr

Abstract—Consumer rights are crucial for the development of a country's economic development. Consumer rights are legally protected, and consumers are entitled to know all about their rights, which are published on a variety of online sources. Legal regulation of consumer rights is published online as one of the most important e-government actions of electronic public administration. The aim of this paper is to investigate the extent to which Croatian citizens use the information on consumer rights and the extent to which their demographic characteristics are related to this issue. An open dataset on the habits of using e-government tools in the Republic of Croatia was used. Data were analysed by chi-square analysis and correspondence analysis. The investigation resulted with interesting results which can benefit both for practitioners and academics.

Keywords: consumer rights, online informing, e-government correspondence analysis

I. INTRODUCTION

The digital economy set off the forceful competition on the world market [1]. It elevated the importance of various consumer protection aspects, such as privacy protection, intellectual rights and competition policies [2]. Modern consumers are innovation-driven, educated and possess useful information in order to make purchase decisions [3]. Furthermore, customers exchange their shopping experiences, recommendations and impressions which makes the whole purchasing process more transparent [4]. Different countries addressed this phenomenon by establishing rules and regulations of consumer rights. European Union has implemented a Consumer Empowerment Index (integrating consumer skills, awareness of legislation on consumer rights and consumer engagement) in order to measure consumer knowledge between country members and undertake actions to raise awareness [5]. Croatia, as an EU member, has a legal regulation of customers' rights that is published online. It is one of the most important actions of the e-government process.

The purpose of this investigation was to scrutinize the online information utilization among Croatian citizens on consumer rights. The open dataset on the habits of using e-government tools in the Republic of Croatia was employed in order to fulfill the research goal. The respondents were divided by their age, education level and occupation. The chi-square analysis and correspondence analysis were used to evaluate the data.

The paper is organized in the following matter: After the Introduction chapter, the Literature review is presented. Consumer rights in the modern economy were outlined as well as online consumer rights. The methodology section describes and explains the sample, research instrument and chosen statistical analysis. The results of the investigation were demonstrated in the Results section. The final chapter of the paper is the Conclusion where conclusion remarks, findings, limits and future recommendations were pointed out.

II. LITERATURE REVIEW

A. Consumer Rights and Modern Economy

The modern economy strives for a single and free market. Consequently, it has brought together several actors in one place [6]. In market competition and through the development of free enterprise, companies have often neglected consumers unknowingly. Dissatisfaction with consumed products and services and self-awareness awakening about basic human rights has resulted in an emphasis on consumer rights [7]. Therefore, the last fifty years have marked a new era in which the international market is particularly sensitive to the issue of consumer protection [8]. The establishment of the rules sought to ensure a relatively equal position of consumers concerning the trader since they have always been recognized as an unprotected side of the business relationship. Justice, but also a duty, represents basic elements in defining the policy of contemporary economic trends from producer to final consumer [9]. Namely, although consumer contracts are very often standardized, they are also adhesive, so many provisions indicate consumer subordination. Their rights are violated because they are exposed to false advertising and guarantees, disrespect, and very often are unable to complain about a defective product or inadequate service. Also, retailers’ resort to fraud during promotions in a way that they manipulate the prices. Furthermore, they tend to conceal newly imposed provisions in the contract that are completely unacceptable for buyers. However, it
is important to point out that this is a very peculiar concept from which a lot of subjectivity arises. The question is who and what the starting point of view is [10]. Starting from the consumers themselves and the issue of their (un)ethical consumption of products and services through the availability of quality and timely information to freedom and opportunity to choose the desired product or service due to the ever-present and increasing gap between the rich and poor [11; 12; 13].

Either way, consumer rights are the subject of every trade relationship. They are based on four basic principles that include: (i) the right to security, (ii) the right to freedom of choice, (iii) the right to information, and (iv) the right to express one’s own opinion [14]. However, as trade became more globalized, views on consumer rights became more complex so four more principles were introduced [15]. They took into account the necessity of meeting basic needs in the context of access to essential products and services as well as the necessity of living in a healthy and sustainable environment [16]. They also included the consumer's right to education and the factual state in which the use of a product or service alone is not the final step in the relationship between producers and consumers. Namely, the aspect of the consumption path and the right to give feedback was also taken into account and accordingly, the necessary accompanying actions of the producers [17].

To date, there have been numerous controversies over the adequacy of defined principles and laws [18; 19; 20]. However, what is certain is that consumer awareness has increased significantly, and globalization, technological advances, and the Internet have certainly contributed to this [21; 22]. Technology has become the main instrument of everyday life because the imperatives of nowadays are time, efficiency, and simplicity [23]. People are more inclined to seek information and educate themselves online as well as perform e-commerce more often. All this entails additional risks such as greater exposure to deceptions and fraud. This has resulted in an adjustment of the legislative framework to give consumers more benefits in the fight against irresponsible sellers. Nonetheless, studies have often shown how much consumers are still uninformed about their rights or informed, but inert in responding to violations of the law [24; 25; 26].

B. Online Access to Information about Consumers’ Rights

Looking at Croatia it can be concluded that interest in consumer protection has grown progressively throughout history. It is also sensible to connect the increase of interest in this topic with Croatia’s accession to the European Union. Namely, the membership has greatly favoured the construction of a comprehensive regulation that ensures an active consumer protection policy [27]. The foundations of European consumer protection policy were established in the 1970s [28]. They are based on the protection of economic interests, health and safety, the right to representation, information and education, as well as the right to compensation and legal remedy [29]. Since then, the European Union has not stopped encouraging the development of a consumer protection system. This has resulted in a policy of rich European consumer protection legislation. Likewise, support has also come through investments of significant financial resources [30].

Croatia has fully harmonized its legal system with European law in all aspects, including the legislative framework related to consumer protection. The 2014 Consumer Protection Act is in force in Croatia (ZPP NN 41/14). In accordance with new situations and due to the observed shortcomings, it has been amended and supplemented twice in the past period—once in September 2015 and the second time in January 2019. In addition to this law, consumer rights are regulated by the Law on Obligations, the Law on Electronic Communications, the Law on Alternative Resolution of Consumer Disputes, the Law on General Product Safety, the Law on Illegal Advertising, the Law on Access to Information and a number of other regulations, ordinances, and acts [31].

Accordingly, all consumer regulations are publicly available on the website of the Ministry of Economy and Sustainable Development, on the website of the Central Consumer Portal as well as on the official website of the European Commission. Also, the Ministry of the Economy, Entrepreneurship and Crafts, in cooperation with the Croatian National Bank, the Croatian Economy, the Croatian Employers’ Association, the Croatian Insurance Bureau, and numerous other Croatian ministries, agencies, and institutes, issued a Consumer Handbook with the aim of better informing the Croatian citizens about their consumer rights and strengthening their confidence in the market [32]. Thereewithal, there is the European Consumer Centre (ECC-Net) as an advisory institution that provides information on cross-border purchases and helps resolve cross-border complaints and disputes [33]. The latest information related to the changes in laws and other regulations in the field of consumer protection at the level of the European Union, but also in national legislation, is available on their website. This leads to the conclusion that access to all information is fully ensured so that consumers can profit and legally protect themselves through adequate information about their rights.

III. METHODOLOGY

A. Sample characteristics

This investigation was conducted on the basis of Croatian citizens reports about usage of the consumer rights. The information was obtained from the open dataset of e-government tools in Croatia. The sample consisted of 3268 respondents, of which 1167 were male (35.7%) and 2101 (64.3%) female. The respondents were divided by age and education. The majority of respondents were between 25 and 44 years old (61.1%). Regarding the level of education, the participants were divided into three educational groups: secondary or lower, undergraduate or graduate education and postgraduate education. 37.2% respondents had secondary or lower education, 52.3% respondents had undergraduate or graduate education and 10.5% respondents had postgraduate education.
B. Research instrument

To fulfill the paper's aim, the research instrument was identified. The respondents' answers were measured by the Likert scale from 1 (access to information and advice on the consumer rights are not relevant) to 5 (access to information and advice on the consumer rights are relevant). The variable, measurement and descriptive are displayed in Table 1. From 3268 questionnaire samples, 1.4% described the interest as non-relevant, 3.7% as quite irrelevant and 7.4% were undecided. 33.4% of respondents marked the research variable as quite relevant while most of the respondents from the sample (54%) characterised the interest in the topic relevant. The mean value was 4.35 and the standard deviation is 0.876.

TABLE 1. RESEARCH INSTRUMENT MEASURING INTEREST IN ACCESS TO INFORMATION AND ADVICE ON THE CONSUMER RIGHTS DISCUSSIONS

<table>
<thead>
<tr>
<th>Variable</th>
<th>Measurement / Percentage</th>
<th>Descriptive</th>
</tr>
</thead>
<tbody>
<tr>
<td>Interest in access to information and advice on the consumer rights</td>
<td>(1) not relevant (1.4%)</td>
<td>min=1</td>
</tr>
<tr>
<td></td>
<td>(2) quite irrelevant (3.7%)</td>
<td>max=5</td>
</tr>
<tr>
<td></td>
<td>(3) undecided (7.6%)</td>
<td>n= 3268</td>
</tr>
<tr>
<td></td>
<td>(4) quite relevant (33.4%)</td>
<td>$\bar{x} = 4.35$</td>
</tr>
<tr>
<td></td>
<td>(5) relevant (54.0%)</td>
<td>$\sigma = 0.876$</td>
</tr>
</tbody>
</table>

Source: Author’s work

C. Statistical analysis

This research was undertaken with the two statistical methods utilization: Chi-Square and Correspondence Analysis (CA). Chi-square is a statistical technique that observes the relationship between two variables; it investigates whether selected variables are independent of one to another or not [34]. It is a technique that measures the confidence correlation between categorical events [35; 36]. Chi-square can also be used in order to explore the distance of a theoretical distribution. It measures how close observed frequencies are from the expected frequencies of the selected variables [37]. The statistical technique depends on the distance between actual and selected values, the size of the research sample and the degrees of freedom [38]. Chi-square analysis is used to explore the relationships between sample groups and the distribution of the groups between measurement categories. CA is an underutilized multivariate statistical technique that provides a graphical display of the contingency tables [39]. It can convert complex tables into coherent graphical representation by inspecting two or multi-way tables where rows and columns are presented as dots on the multidimensional biplot [39]. The main purpose of the CA is to point out the most important correlations between the variables thru graphical representation. The closer the dots are on the map, the stronger the relationship between variables is. So, they have similar data characteristics [40]. Given the research topic, this paper outlines the benefits of CA usage in similar investigations. It reveals hidden relationships between sample groups and enables us to see interconnections between variables without studying the numerical outputs.

IV. RESULTS

A. Chi-square analysis

Since the p-value is lower than chosen significance level $\alpha = 0.05$, the association between age and interest in access to information and advice on consumer rights can be confirmed. The results demonstrate that all age groups have the same distribution of their answers. All age groups expressed their interest in access to information and advice on the consumer rights mostly with the highest measurement “Relevant”, followed by the “Partially relevant” relevant and so on, which means that all respondents, nevertheless of their age, shows high interest on the issue (Table 2).

The data in Figure 1 reveal the share of each age group in the specific measurement category. The age group 25-34 is dominantly represented in all categories as it's the largest group included in the research, followed by the age group of 35-44 years old. After normalised values calculated, it can be concluded that there is no significant difference between age groups and measurement distribution, except for the youngest age group (14-26 years old) that shows the highest percentage of “Irrelevant” and “Undecided” respondents answers on the interest in access to information and advice on the consumer rights when normalised values are taken into account.

The results show a significant association between education and interest in the topic at the significance level of 1% as the p-value is lower than $\alpha$ (Table 3). The respondents were divided into three education categories: secondary school or lower, undergraduate or graduate education and postgraduate education. The investigation demonstrated that respondents, regardless of the level of education, show high interest in access to information and advice on the consumer rights. They find it relevant in most cases. Moreover, all three education levels have the same distribution of interest; so, they marked “Partially relevant” as second, “Undecided” as third and “Irrelevant” the least.
TABLE 3: INTEREST IN ACCESS TO INFORMATION AND ADVICE ON THE CONSUMER RIGHTS AND EDUCATION

<table>
<thead>
<tr>
<th>Interest in access to information and advice on the consumer rights</th>
<th>(1)</th>
<th>(2)</th>
<th>(3)</th>
<th>(4)</th>
<th>(5)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Education</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Secondary school or lower</td>
<td>14</td>
<td>27</td>
<td>72</td>
<td>401</td>
<td>702</td>
</tr>
<tr>
<td>Undergrad. or grad. educ.</td>
<td>25</td>
<td>67</td>
<td>150</td>
<td>575</td>
<td>891</td>
</tr>
<tr>
<td>Postgrad. educ.</td>
<td>7</td>
<td>26</td>
<td>25</td>
<td>114</td>
<td>172</td>
</tr>
<tr>
<td>Chi-square (p-value)</td>
<td>36,043</td>
<td>0.000***</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Source: Author’s work</td>
<td></td>
<td></td>
<td></td>
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</tbody>
</table>

The majority of the respondents have an undergraduate or graduate education. Therefore, their percentage in every category is prevalent. However, the results confirm the data presented in the figure even when normalised values are taken into account. The highest percentage of the “Relevant” answers, in regards to the total number of respondents, came from the secondary school or lower educated respondents’ group. Differently, the highest percentage of the “Irrelevant” interest on the topic, with the total number of respondents taken into account, have been answered by the postgraduate educated participants (Figure 2).

Figure 2. Relationship between education and interest in access to information and advice on the consumer rights

There were five identified groups of occupations: Knowledge and serviced-based occupations, Manual-based occupations, Students and pupils, Retired and Unemployed (Table 4). Again, all categories showed that they are mostly interested in accessing the information and advices on the consumer rights. All occupation groups marked the interest on the topic as “irrelevant” the least. The relationship between variables is confirmed at a 5% significance level.

TABLE 4: INTEREST IN ACCESS TO INFORMATION AND ADVICE ON THE CONSUMER RIGHTS AND OCCUPATION

<table>
<thead>
<tr>
<th>Interest in access to information and advice on the consumer rights</th>
<th>(1)</th>
<th>(2)</th>
<th>(3)</th>
<th>(4)</th>
<th>(5)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Occupation</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Knowledge and serviced-based occupations</td>
<td>31</td>
<td>90</td>
<td>163</td>
<td>715</td>
<td>1140</td>
</tr>
<tr>
<td>Manual-based occupations</td>
<td>3</td>
<td>5</td>
<td>18</td>
<td>104</td>
<td>176</td>
</tr>
<tr>
<td>Students and pupils</td>
<td>7</td>
<td>9</td>
<td>25</td>
<td>74</td>
<td>111</td>
</tr>
<tr>
<td>Retired</td>
<td>1</td>
<td>5</td>
<td>8</td>
<td>78</td>
<td>131</td>
</tr>
<tr>
<td>Unemployed</td>
<td>4</td>
<td>11</td>
<td>33</td>
<td>119</td>
<td>207</td>
</tr>
<tr>
<td>Chi-square (p-value)</td>
<td>27,465</td>
<td>0.037**</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Source: Author’s work</td>
<td></td>
<td></td>
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</tbody>
</table>

“Knowledge and service-based occupation” category is dominant as it’s the largest respondent group (~65% respondents). Other categories have quite similar distribution. However, the normalised values reveal the knowledge from all groups. Retired group shows high interest in the access to information and advice on the consumer rights with 58.74% respondents that marketed the topic as relevant and only 0.45% marked it as irrelevant. Oppositely, the students and pupils are the least interested in this topic. The latter could be explained that the retired population have more time and are more responsible and cautious buyers than the students and pupil’s population. Furthermore, their information literacy is lower, so the need for advice and access to information is higher (Figure 3).

Figure 3. Relationship between occupation and interest in access to information and advice on the consumer rights

B. Correspondance analysis

The CA was undertaken to visually represent relations between research items (Figure 4). Dimension Access to information and advice on consumer rights is represented by the horizontal axis and the Age is displayed on the vertical axis. It is shown that most of the data are concentrated around the origin, so they are near the average value, except the “Irrelevant” value, which is distributed further from the origin and shows a higher significance, as well as the weaker relationship with other research items. Concentrated data form a cluster indicates high similarity between data characteristics.

Figure 4. Correspondence analysis of age and interest in access to information and advice on the consumer rights

All selected groups are prevalently linked to the measurements which express interest in the topic, so the correspondence analysis confirms Chi-square analysis results that all age groups strongly recognize the importance of the information access to information and advice on consumer rights. The 16-24 years old age group has a stronger connection to the “Irrelevant” and “Undecided” measurements, which is expected due to their young age and overall lower interest in the consumer rights topic overall.

Dimension Access to information and advice on consumer rights is represented by the horizontal axis and Education is displayed on the vertical axis. Some of the values are close to average values and some are farther from the origin which indicates higher significance. The
graphical representation shows a high correspondence between different data clusters (Figure 5). The CA results show that, even though it has been confirmed that all education groups mostly consider this topic as relevant, the lower the education level is, the interest in access to information and advice on consumer rights is higher. The explanation of the latter could be that more educated respondents have better prior knowledge on consumer rights and have skills to find answers to their doubts on the issue from various sources online. On the other hand, the lower educated respondents are less confident about their prior knowledge and seek more advice and information from the official online sources. Besides, they could also have lower information literacy so finding information online could be more difficult.

Figure 5. Correspondence analysis of education and interest in access to information and advice on the consumer rights

Dimension Access to information and advice on consumer rights is represented by the horizontal axis and Education is displayed on the vertical axis. The graphical representation shows a high correspondence between different data clusters (Figure 6). The analysis showed a strong relationship between Unemployed and Manual based occupations with “Relevant” measures. The Manual based occupations could be linked with lower education level so the reason for the high interest in information and advice could be liked to prior knowledge and information literacy. Students’ and pupils’ occupation group have the strongest correlation with the “Undecided” interest on the topic, also they correlate with the “Irrelevant” interest measurement. This group has internet skills; however, they could be less interested in the topic itself due to their younger age. The knowledge about retired occupation group interest confirms the results from Chi-square analysis. The group is mostly linked with the “Relevant” and the “Partially relevant” interest about information access. The retired group expresses high interest in information access due to their lower information literacy and the difficulties with information-seeking within the online environment.

Figure 6. Correspondence analysis of occupation and interest in access to information and advice on the consumer rights

V. CONCLUSION

Awareness about consumer rights is essential for the economic growth of the country and consumer decision-making. The Croatian government publish legal regulation of consumer rights online as one of the most important e-government actions of the electronic public administration. The purpose of this investigation was to explore Croatian citizens’ usage of the information on consumers’ rights. The data was obtained from the open datasets of the Croatian e-government tools utilization habits. Chi-square and correspondence analysis were used to fulfill the research purpose. Research yielded interesting knowledge that can be useful for academics and practitioners. Selected statistical analysis showed complementary results. The combination of the two analytic methods is beneficial and can be used in similar investigations. Firstly, the Chi-square confirmed a significant relationship between age, education and interest in the topic. Likewise, all respondent groups, regardless of their age, education level or occupation mostly address their interest on the topic as “Relevant”. On the other hand, all groups marked this issue as “Irrelevant” the least. This result leads to the conclusion that Croatian citizens are aware of the consumer rights importance, regardless of their age, education or occupation. Furthermore, correspondence analysis revealed the hidden connections between variables and provided a deeper knowledge about the topic without numerical calculations. The research outlined the advantages of CA as an easily implemented and helpful technique that can also be used to generate hypotheses for future investigations.

The research demonstrated that the link between age, education and occupation and the usage of information about consumer rights exists. For instance, Students and pupils and the youngest age category were groups from different categories (age and occupation) but they marked the similar interest on the topic - “Irrelevant” or “Partially irrelevant”. The post-graduate education group also had a lower interest in the topic among the education category. This could be explained as follows: younger and highly educated people have high information literacy level and prior knowledge on this topic. In students’ and pupils’ case, as their interest is less, the need for advice and information is almost non-existent. On the other hand, lower education level, manual-based, unemployed and retired groups revealed the greatest interest in access to the information and advice on consumer rights. All these groups could be connected to lower prior knowledge on the matter, lower information literacy or problems in finding information in an online environment. The results of this investigation point out that online information must be easily accessible, coherent, straightforward and intuitive for end-users.

This investigation is not without its limits. The observed sample could be broader and include more participants from different age groups. Therewithal, different categories could be examined, for example, cities or regions where participants live. Further investigations should concentrate on finding solutions how to address the stated issues and how to adjust government online
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