

ppi 201502ZU4645

Esta publicación científica en formato digital es continuidad de la revista impresa  
ISSN-Versión Impresa 0798-1406 / ISSN-Versión on line 2542-3185 Depósito legal pp  
197402ZU34

# CUESTIONES POLÍTICAS

Instituto de Estudios Políticos y Derecho Público "Dr. Humberto J. La Roche"  
de la Facultad de Ciencias Jurídicas y Políticas de la Universidad del Zulia  
Maracaibo, Venezuela



Vol.41

Nº 76

Enero

Marzo

2023

# Protection of consumer rights in Ukraine

DOI: <https://doi.org/10.46398/cuestpol.4176.34>

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## Abstract

The article analyzes the conceptual foundations of the formation of a system of protection of the rights and legitimate interests of consumers. With the help of the dialectical method, a complex of general and special scientific methods, the essence of civil legal protection of consumer rights and organizational, legal and economic aspects of consumer protection have been clarified. The necessity of development and approval of unified standards for rendering financial services to consumers has been demonstrated. The main directions of formation and implementation of the policy of consumer rights protection in the field of trade and provision of financial services, with emphasis on digitalization of relevant legal relations, have also been determined. In the conclusions, the desirability of developing and consolidating, at the normative level, the Comprehensive Program for the Implementation of the State Policy on the Protection of the Rights of Financial Services Consumers for 2023-2027 is substantiated. Finally, arguments were presented to complement the legislation in the field of consumer relations with other normative legal acts in order to guarantee the protection of consumers' rights.

**Keywords:** consumers; goods and services; protection of rights; restoration of violated rights; legal guarantees.

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## Protección de los derechos del consumidor en Ucrania

### Resumen

El artículo analiza los fundamentos conceptuales de la conformación de un sistema de protección de los derechos e intereses legítimos de los consumidores. Con la ayuda del método dialéctico, un complejo de métodos científicos generales y especiales, se ha aclarado la esencia de la protección legal civil de los derechos de los consumidores y los aspectos organizacionales, legales y económicos de la protección de estos. Se ha demostrado la necesidad de desarrollar y aprobar estándares unificados para la prestación de servicios financieros a los consumidores. También se han determinado las direcciones principales de la formación e implementación de la política de protección de los derechos del consumidor, en el campo del comercio y la prestación de servicios financieros, con énfasis en la digitalización de las relaciones legales relevantes. En las conclusiones se fundamenta la conveniencia de desarrollar y consolidar, a nivel normativo, el Programa Integral para la Implementación de la Política de Estado en la Protección de los Derechos de los Consumidores de Servicios Financieros para 2023-2027. Finalmente, se presentaron argumentos para complementar la legislación en el campo de las relaciones de consumo con otros actos jurídicos normativos a fin de garantizar la protección de los derechos de los consumidores.

**Palabras clave:** consumidores; bienes y servicios; protección de derechos; restauración de derechos vulnerados; garantías legales.

### Introduction

Modern consumer society cannot exist without trade and economic relations, buying and selling (Grechany, 2022). The military invasion of the territory of Ukraine by the Russian Federation, permanent financial and economic crises, COVID-restrictions significantly affected the financial capacity of the population, led to a significant increase in the number of works and services using the Internet, consumer loans, which increases the risk of violation of the rights and legitimate interests of consumers.

One of the most important principles of a market economy is to prioritize the interests of consumers along with the interests of individual economic entities and even the state itself, bringing the provision of public services as close as possible to their direct consumers (Oluyko *et al.*, 2022). Strict adherence to this principle is the main condition for the development of the internal market (Yanovytska, 2021). Any democratic state should strive to

strengthen the legal protection of consumers, ensure effective control over the quality and safety of products and all types of works and services, and improve legislation on the protection of consumer rights. The absence of a comprehensive system of state control in the specified area leads to the emergence of competitive advantages for unscrupulous business entities.

## **1. Methodology of the study**

The methodological basis of the research was general scientific methods of cognition, the systematic application of which ensured the solution of the formulated tasks and the achievement of the goal of the dissertation work.

In particular, the application of the dialectical method made it possible to study the analysis of the conceptual foundations of the formation of the protection of the rights and legitimate interests of consumers at the state level, to determine the essence of the civil law protection of the rights and interests of consumers, to study the organizational, legal and economic aspects of the protection of consumer rights in the system of consumer relations; logical-semantic – to determine the categorical apparatus: «consumer legal relations», «protection of the rights and interests of consumers»; comparatively legal – for the purpose of revealing the mechanism of appeals by consumers of goods and services to state authorities regarding the protection of violated rights and legitimate interests, development and approval of unified standards for the provision of financial services to consumers, etc.

The formal-logical method was used when studying the content of legislation in the field of consumer legal relations. The results of the dogmatic (logical) analysis were used in the formulation of the dissertation's conclusions and proposals, taking into account the requirements for the consistency, reasonableness and consistency of judgments within the framework of general theoretical and legal constructions using the conceptual apparatus of the relevant branches of science.

The system-functional method made it possible to consider the interrelationship and mutual influence of various elements of the mechanism for protecting the rights of service consumers, to propose promising measures to accelerate the digitalization of the economy of Ukraine. The comparative legal method was used to analyze foreign experience and activities of international institutions for the protection of the rights of consumers of goods and services.

## 2. Analysis of recent research

Protection of the rights of a citizen as a consumer is one of the most important features of a democratic society and the direction of protection of the constitutional rights of citizens. Scientific and technical progress, and the related economic development, actualized the need to update at the state level regulatory and economic mechanisms for the protection of consumer rights from low-quality goods, work results and services (Satir *et al.*, 2020).

It must be stated that currently in Ukraine at the state level, an effective mechanism for the implementation and protection of consumer rights, as well as an accessible and transparent system of pre-trial settlement of consumer disputes and response to their results, has not yet been developed. This aspect requires joint efforts of science and practice and actualizes research in this direction.

Various aspects of ensuring the realization of consumer rights were the subject of scientific investigations at the level of monographic studies and scientific articles (Kregul and Radchenko, 2018; Satir *et al.*, 2020; Yanovytska, 2021; Mulyar, 2019; Belova, 2020; Gorokhova, 2021).

The significance of these works in the field of protection of individual consumer rights is undeniable, however, the mechanism of application of the provisions of legislation on the protection of consumer rights causes numerous difficulties regarding: the consequences of violation of the terms of consumer contracts; assignment of property and/or moral damage; the consumer's choice of an effective means of protection, etc.

The detailed and imperfect legislative regulation of individual legal relations in the consumer sphere indicates an inadequate state of compliance with consumer rights. This indicates the relevance of the selected issues, and also confirms the need for a systematic analysis of a number of general theoretical and practical issues.

The purpose of the scientific article is to solve theoretical and practical issues related to the protection of consumer rights in Ukraine, as well as to formulate scientifically based conclusions of an applied nature, aimed at ensuring the protection of the rights of the specified category of persons.

Achieving the goal involves solving the following tasks: to study the international experience of consumer rights protection; to carry out an analysis of civil legal remedies for the protection of violated consumer rights; to determine the features of social and legal provision of electronic business in conditions of digitization; formulate proposals and recommendations for improving the mechanism of consumer rights protection in Ukraine in accordance with international standards and leading foreign practices.

### **3. Results and discussion**

#### **3.1. Regulatory and legal regulation of consumer legal relations in Ukraine**

Consumer legal relations in Ukraine should be understood as social relations regulated by law, contractual terms and legal customs, arising between a consumer who purchases or intends to purchase a product (work, service) to meet personal, household and family needs by concluding a contract with the subject entrepreneurial activity (seller, executor, manufacturer, importer) or self-employed person.

The essence of civil law protection of the rights and interests of consumers is the possibility of them taking actual and legal actions aimed at protecting their violated rights and interests, the activities of state bodies and public organizations authorized by law to prevent, stop the offense and restore the violated rights.

The provisions of the Law of Ukraine «On the Protection of Consumer Rights» and in general legislation in the field of consumer rights protection are aimed at protecting the natural person - the consumer as the weaker party (Yanovytska, 2021), but the norms of the Civil Code of Ukraine, which take care of the rights of both individuals and legal entities, are hardly aimed at distinguishing in this case these subjects from the position of protecting their rights in the field of acquisition or the intention to acquire goods (works, services) to satisfy their own needs by concluding an appropriate contract with a subject of entrepreneurial activity or a self-employed person.

In our opinion, legal entities can also apply for the protection of their rights as consumers in accordance with the norms of the Civil Code of Ukraine and the Law of Ukraine «On the Protection of Consumer Rights», for example, to purchase quality goods (works, services) in order to satisfy their own needs.

There is no doubt that the executor is responsible for damage caused to the life, health or property of the consumer, which occurred in connection with the use of things, materials, tools, devices, equipment, devices or other means necessary for his performance of work, providing services, etc., regardless of the level of his scientific and technical knowledge, which makes it possible to establish their properties.

In developed countries and developing countries, legislation on the protection of consumer rights takes into account or is completely based on the main international legal document in this field – the Guidelines for the Protection of Consumer Interests, prepared by the Economic and Social Council of the United Nations and approved by the resolution of the General Assembly of the United Nations (1985).

The Guiding Principles include the right to: safety of goods to the basic rights of consumers; information; selection of goods; expressing one's thoughts; satisfaction of basic needs; reparation; education; healthy environment.

Taking into account the interests and needs of consumers in all countries, and considering that consumers should have the right to access safe products, and considering the importance of promoting fair, equitable and sustainable economic and social development, the Guiding Principles have recognized as their goal: to help countries in establishing and further ensuring proper protection of the population as consumers; promoting the creation of production and distribution structures capable of meeting the needs and requests of consumers; encouraging a high level of ethical standards for those involved in the production and distribution of goods and services for consumers; assistance to countries in the fight against the business practices of enterprises at the national and international levels, which negatively affects consumers; promoting the creation of independent groups of consumers; expansion of international cooperation in the field of consumer protection; encouraging the creation of market conditions that provide consumers with greater choice at lower prices.

In Ukraine, consumer relations are regulated by the following main legislative acts: the Constitution of Ukraine (Constitution of Ukraine, 1996); the Law of Ukraine «On the protection of consumer rights» (On The Protection Of Consumer Rights: Law of Ukraine, 2005); the Civil code of Ukraine (Civil Code of Ukraine, 2004); other normative legal acts (in particular, resolutions of the Cabinet of Ministers of Ukraine).

The Constitution of Ukraine defines the basic legal principles important for consumers. Yes, according to Art. 42 of the Constitution of Ukraine «The state protects the rights of consumers, monitors the quality and safety of products and all types of services and works, promotes the activities of consumer public organizations» (Constitution of Ukraine, 1996).

Article 50 defines that «Everyone has the right to an environment safe for life and health and to compensation for damage caused by the violation of this right. Everyone is guaranteed the right of free access to information about the state of the environment, about the quality of food products and household items, as well as the right to its dissemination. Such information cannot be classified by anyone» (Constitution of Ukraine, 1996).

It should be emphasized that the Law of Ukraine «About protection of Consumer Rights» (On The Protection Of Consumer Rights: Law of Ukraine, 2005); the Civil procedure code of Ukraine (Civil Code of Ukraine, 2004), like other normative acts on the protection of consumer rights, applies to all enterprises that serve the population, trade enterprises, enterprises in the service sector, enterprises that perform work, enterprises of household

services, public catering enterprises. That is, the legislation regulates all cases in which a citizen is a consumer (a person who purchases, orders, uses or intends to purchase or order goods (works, services) for personal household needs).

The consumer has the right to demand from the seller (manufacturer, contractor) that the quality of the goods purchased (work performed, service provided) meets the requirements of regulatory documents, the terms of the contract, as well as information about the goods (work, service) provided by the seller (manufacturer, contractor). The purchased product (work, service) must be of high quality and safe for the life and health of every person.

The Civil Code of Ukraine (2004) regulates the contractual relations that arise between the consumer and the seller (producer) during the purchase of goods. Chapter 54 of the Civil Code of Ukraine regulates the relationship between the seller and the buyer (consumer), the relationship of purchase and sale in cases of exchange of goods (Article 707), establishes the rights of the buyer in the event of the sale of goods of inadequate quality (Article 708) and the procedure and terms for satisfying the buyer's requirements on replacement of goods or elimination of defects (Article 709) and others (Civil Code of Ukraine, 2004).

The system of consumer law as a complex civil law institution, in addition to the Law «On protection of consumer Rights» (On The Protection Of Consumer Rights: Law of Ukraine, 2005), includes other legislative acts and their separate norms in the field of trade and other types of household services for the population. In particular, it is worth emphasizing the importance for consumer law of the Law of Ukraine «On protection from Unfair Competition» (On Protection From Unfair Competition, 1996), the Law of Ukraine «About advertising» (Law of Ukraine, 1996) and other regulatory acts that contain separate provisions that directly or indirectly contribute to the protection of consumer rights.

According to the decision of the Constitutional Court of Ukraine (The decision of the Constitutional Court of Ukraine, 2011), the consumer, as a rule, objectively lacks the knowledge necessary to make the correct choice of goods (works, services) from those offered on the market, as well as to evaluate contracts for their purchase, which are often have the form of a form or other standard form. Therefore, there is a risk for the consumer to buy goods or services that he does not need by mistake or even as a result of being misled.

Therefore, the state ensures special protection of the weaker subject of economic relations, as well as the actual, not formal, equality of the parties in civil legal relations, by defining the peculiarities of contractual legal relations and limiting the effect of the principle of freedom of civil

contract. This is done by establishing a special procedure for the conclusion of civil contracts, their dispute, control over the content and distribution of responsibility between the parties to the contract.

The Law of Ukraine «On Consumer Lending» (On Consumer Lending, 2016) provides for the following security mechanisms to protect borrowers as the weaker party: approval by the National Bank of Ukraine of the methodology for calculating the total cost of the loan for the consumer, the real annual interest rate under the consumer loan agreement; requirements for information provided to the consumer before concluding a consumer credit agreement; the list of information provided to the borrower during the term of the consumer credit agreement; the consumer's right to withdraw from the consumer credit agreement, early repayment of the loan; restrictions on the amount of penalties and fines under the contract; requirements for interaction with consumers and other persons in the settlement of overdue debt (requirements for ethical behavior).

In our opinion, the provisions of the Law of Ukraine «On Consumer Lending» generally correspond to the Charter of Consumer Protection (Resolution Of The Consultative Assembly Of The Council Of Europe, 1973), Directive 2005/28/EU on unfair commercial practices in relations between entrepreneurs and consumers in the EU internal market (Directive No. 2005/28/Ec Of The European Parliament And The Council, 2005). The Consumer Protection Charter provides for the prohibition of direct or indirect deception of consumers, including in the financial sector (Resolution Of The Consultative Assembly Of The Council Of Europe, 1973).

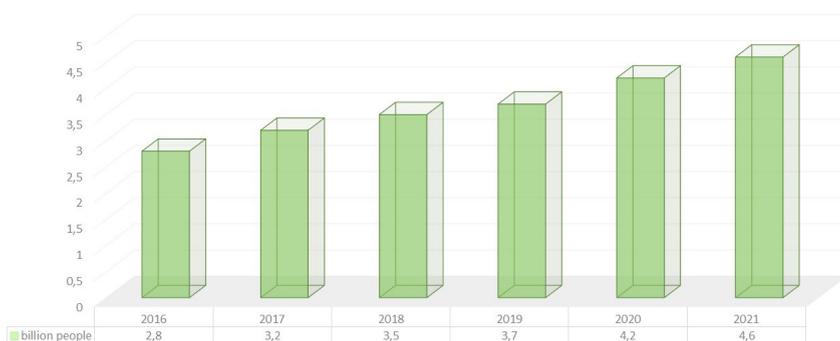
Scientists and practitioners have repeatedly emphasized the implementation of other legislative acts of the European Union (Directive No. 98/6, 1998; Directive No. 2005/28/EC, 2005; Directive No. 2019/771 Of The European Parliament And The Council, 2019) on certain aspects relating to contracts for the sale of goods, which makes changes to Regulation (EU) No. 2017/2394 and Directive No. 2009/22/EC and repeals Directive No. 1999/44/EC (Directive No. 2019/771 Of The European Parliament And Of The Council, 2019); Directive No. 93/13/EC (Directive No. 93/13/Ec Of The European Parliament And The Council, 1993); Directive No. 2011/83/EU on consumer rights, which amends Council Directive No. 93/13/EEC and Directive No. 1999/44/EC of the European Parliament and the Council and repeals Council Directive No. 85/577/EEC and Directive No. 97/7/EC of the European Parliament and Council; Directive No. 2013/11/EC (On Alternative Resolution Of Consumer Disputes And Amendments To Regulation, 2013) on alternative resolution of consumer disputes and on amendments to Regulation (EC) No. 2006/2004 and Directive No. 2009/22/EC; Directive No. 2009/22/EU (On Some Aspects Relating To Contracts For The Sale Of Goods, Amending Regulation, 2009); Regulation (EU) No. 2017/2394 on cooperation between national bodies responsible

for the implementation of consumer protection laws and which repeals Regulation (EC) No. 2006/2004 (Regulation (EC) No. 2017/2394, 2017).

### **3.2. Social and legal security of consumer legal relations under the conditions of digitalization**

The popularization and development of digital technologies, the use of the Internet, social networks, mobile applications have become part of the daily life of billions of people (Gorokhova, 2021), and consumer marketing has begun to focus on the digital environment, especially in social networks and mobile devices (Gorokhova, 2021).

**Figure No 01: Growth dynamics of social networks from 2016 to 2021**



(built by the author based on data from (Digital 2022, Global Overview Report, 2022)

Internet strategies have developed rapidly over the past decade. In response to modern challenges, users have adapted their behavior on the Internet. These changes have led to the development of new user habits and behaviors in a digital environment that is increasingly characterized by personalized strategies to attract new consumers. Therefore, research on consumer behavior should be aimed at studying and analyzing consumer behavior in the digital environment.

Social security of the economy and its integral component - business - is inextricably linked with social responsibility. Since this phenomenon is not widespread enough in Ukraine, a key role is played by traditional legal responsibility, including economic and civil law. At the same time, the application of such responsibility in the conditions of the digital economy becomes problematic with regard to “digitalized” phenomena, in particular

in relations with the participation of virtual enterprises and/or with the use of business sites (Internet stores, Internet trading platforms, etc.) (Belova, 2020).

Legal regulation of relations in the field of the digital economy, given their novelty, rapid development and the need to take into account world experience, is difficult to recognize as adequate to the real state of such relations and, accordingly, effective. This applies, in particular, to the procedural status and responsibility of virtual enterprises, the procedure for using business websites, the establishment at the legislative level of information support for citizens-consumers and other participants in digital economy relations regarding the procedure for their use, the control system of authorities, the possibility of online dispute resolution.

It should be noted that the dominant tendency to protect the rights of consumers of financial services in Ukraine, which is embodied in the latest legal acts, does not meet the modern challenges that arise every day in such “complex” markets, does not adequately protect the rights and legitimate interests of consumers and does not correspond to modern global trends in protecting the interests of the specified persons.

This, in particular, is due to the lack of sufficient legislative consolidation of the appropriate level of digitization of the activities of state authorities in terms of state supervision of the activities of financial services market entities, which directly affects the level of protection of the rights and legitimate interests of consumers (Pitsuria, 2020).

The use of digital technologies in the field of economy led to the emergence of new subjects and new resources, the legal status and legal regime of which the legislator does not have time to determine. It must be stated that today the relations involving virtual enterprises have not been regulated, which allows them (as well as their participants) to act virtually anonymously on the Internet, because they usually do not acquire the appropriate status, as is mandatory for business entities in the condition's analog economy.

In the field of the digital economy, in addition to traditional participants in economic relations (business entities with the status of an individual entrepreneur or legal entity, consumer-citizens and subjects of organizational and economic powers created as legal entities, consumer-citizens), so-called virtual enterprises are widespread as a group of individuals and/or legal entities that often uses one electronic resource - an electronic store or an electronic trading platform, but without registration of the organizational unity of such a group as a legal entity.

In the case of the use of the mentioned resources by the participants of such an enterprise, it is usually not easy to establish the person responsible for compliance with the requirements of the legislation (including the laws

“About electronic commerce” (About Electronic Commerce, 2015) and “On protection of consumer rights” (On The Protection Of Consumer Rights: Law of Ukraine, 2005), in particular, regarding the need to post relevant information (about the seller and characteristics of the product, terms of its return, etc.).

It is the gaps in the legislation regarding the specifics of the legal position and responsibility of virtual enterprises allow them to avoid the legalization necessary for functioning in the field of economy (despite the presence of it for some of the participants of the virtual enterprise) and, accordingly, bear responsibility for non-compliance with the requirements of the legislation, including regarding the disclosure of information provided for by the laws “About electronic commerce” (About Electronic Commerce, 2015) and “On protection of Consumer Rights” (On The Protection Of Consumer Rights: Law of Ukraine, 2005).

The analysis of the interpretation of the norms of the current legislation of Ukraine, the law of the European Union, the provisions of the scientific doctrine and the materials of law enforcement practice leads to a conclusion regarding the possibility and necessity of extending the provisions of the legislation of Ukraine on the protection of consumer rights to business entities.

This will make it possible to move away from the “narrow” legislative approach to the interpretation of the term “consumer” and extend the effect of special legislation to those persons who are actually consumers of any financial service. We are talking about legal entities and/or individuals to whom informational and contractual disproportion conditions may be applied in the consumption process, which puts them in the position of “weak side” under the contract in the field of consumer activity. In our opinion, this approach will make it possible to apply special methods of protection to (On the Protection of Consumer Rights: Law of Ukraine, 2005) over general ones.

So: the consumer of the financial service (individual or legal entity) usually takes the position of the “weak party” in the binding legal relationship with the financial institution; in order to protect the interests of the consumer in binding legal relations, when forming the terms of the contract, the financial institution must be guided by the principles of: fairness, good faith and reasonableness, the impossibility of imposing on the consumer an unjustified burden of clarifying the content of the contract, sufficient information, attentiveness and caution; the consumer of a financial service should be subject to the Law of Ukraine “About protection of Consumer Rights” (On The Protection Of Consumer Rights: Law of Ukraine, 2005), which requires making appropriate changes to its content.

However, proper protection of the rights and legitimate interests of consumers in modern conditions is possible only on the basis of electronic interaction between all participants in the process of providing and receiving relevant services.

It is worth emphasizing that changes in the legal regulation of the financial services market, as a common goal, in particular, are aimed at: creating an appropriate system for protecting the rights and interests of consumers of financial services; elimination of gaps and inconsistencies in the current system of legal protection of consumer rights; determining the competence of regulators of financial services markets (the National Bank of Ukraine and the National Securities and Stock Market Commission) and empowering them to protect the rights of consumers of financial services.

However, the indicated progressive legal acts do not actually establish at the proper level the role of the use of IT technologies in order to protect the rights and legitimate interests of consumers through the digitization of the process of state supervision.

Today, several areas can be singled out, the gaps in the regulation of which lead to numerous cases of violation of consumer rights in Ukraine, and the consumer at the same time finds himself virtually alone with the problems of the violated right. Thus, there are unresolved issues of consumer rights protection in the field of electronic commerce, there are no effective protection mechanisms against unfair trade activities, ineffective protection of consumer rights during product warranty service, etc.

According to the results of the analysis of consumer appeals about the violation of their rights, in particular, in the field of electronic commerce, the following was found: when buying products in online stores, consumers are provided with unreliable information about the product, its consumer properties, price, delivery conditions, the consumer's right to terminate the contract is violated, rejection of products and refunds; there are cases of a lack of information about a business entity sufficient for its identification, which makes it impossible to carry out state supervision measures in the event of a violation by the business entity of legislation on the protection of consumer rights.

It is worth paying attention to draft law No. 6134 (2021) registered in the Verkhovna Rada of Ukraine, which regulates relations between consumers of goods, works and services and business entities, regardless of the form of ownership, that produce, sell goods or food products, perform work or provide services, establish rights consumers, and also defines the mechanisms of their protection and the basis of implementation of state policy in the field of consumer rights protection.

The draft law, in particular, proposes: to define the principles on which the protection of consumer rights is based in accordance with the principles

of the European Union; to extend the effect of legislation to the field of food products in terms of consumer economic rights; to define the spheres to which this Law does not apply, in order to avoid duplication of control functions of state control bodies; determine the rights and obligations of consumers in electronic commerce.

Determine the list of information about the products and the business entity that it must provide when conducting electronic trade and the responsibility for the lack of such information, in addition, the responsibility of the business entity that provides trade marketplace services for placing goods for sale by other business entities; give the consumer the right to replace the product with the same or similar one, if the repair of the product purchased by the consumer requires more than fourteen calendar days; give the consumer the right to a price reduction or a refund if the product defect appears after repair, etc.

In our opinion, the legislation in the field of consumer legal relations should be supplemented with a provision on giving the State Production and Consumer Service the right to apply to the Internet service provider to restrict access to the websites of business entities that use unfair business practices and violate the legislation on the protection of consumer rights. Business entities should also be exempted from the obligation to create an exchange fund of goods, and the provision by business entities of documents confirming warranty obligations in electronic form should be introduced.

The goal of further reform and development of consumer services, in accordance with leading international practices, should be its focus on protecting the rights and legitimate interests of consumers, through the digitization of the specified processes, in accordance with the requirements of Regulation No. 910/2014 on electronic identification and trust services for electronic transactions within the internal market (Regulation (EU) No. 910/2014, 2014), Regulation 2016/679 of the European Parliament and the Council of (Regulation (EU) 2016/679, 2016) on the protection of individuals with regard to the processing of personal data and on the free movement of such data and Directive 2015/2366 of the European Parliament and of the Council on payment services in the internal market (Directive 2015/2366, 2015). This proves that digitalization in the financial sector stimulates the development of a digital society in Ukraine.

Therefore, we state that, despite the individual transformations of regulatory and legal regulation, the existing system of protecting the rights and legitimate interests of consumers of financial services must undergo changes in view of the global and pan-European trends of the specified processes and find its embodiment in the direction of digitalization of relations that arise between state bodies authorities and consumers.

### **3.3. Main vectors of protection of the rights of consumers of financial services in Ukraine**

The market of financial services is dynamically developing all over the world, as a result of which the number of consumers is constantly increasing, financial products are becoming more difficult to understand possible risks. They do not always have a sufficient level of information and knowledge when choosing a certain financial service, which often leads to unexpected financial obligations and risks that financial institutions take advantage of.

In view of this, improving the system of consumer rights protection in the financial services markets is one of the primary tasks of the state before consumers, which will further contribute to attracting public funds to the financial sector.

One of the important areas of cooperation between the European Union and Ukraine, provided for in the Association Agreement, is the strengthening of the protection of the rights of consumers of financial services.

The balance of rights and obligations of financial institutions and consumers of financial services is constantly violated as a result of legislative initiatives that strengthen the position of one party at the expense of the other, the practice of implementing financial services, which is formed without taking into account the need to respect other participants in the financial services markets, respect for their rights and interests (Kregul and Radchenko, 2018).

Taking into account the difficult situation in the sphere of ensuring the state consumer policy in the sphere of financial services, the improvement of the state regulation of administrative and legal protection of the rights of consumers of financial services, which is gaining more and more importance and spread in Ukraine, is of great importance.

The legislative exposition of the implementation of the directives of the European Union on the protection of the rights of consumers of financial services is contained directly in the normative legal acts and plans for the implementation of the norms of the European Union with the legislation of Ukraine (Kregul and Radchenko, 2018).

In Ukraine, the “Comprehensive program for the implementation of state policy in the field of protection of the rights of consumers of financial services for the period 2017-2022 was developed, the purpose of which was to focus foreign policy on integration into European structures and the specifics of the functioning of the system of state bodies that exercise administrative and legal influence in the field of ensuring the protection of the rights of consumers of financial services in Ukraine and relied on the experience of European countries in this matter.

In general, the specified program provides for: the implementation and adaptation of national legislation on regulating the order and conditions of providing financial services to consumers, concluding credit agreements, etc. to the legislation of the European Union, in particular the Directives of the European Parliament and the Council of the EU; expanding the powers of the National Bank of Ukraine and the National Commission for Securities and the Stock Market in terms of strengthening the application of sanctions to financial institutions in case they violate the legislation on the protection of consumer rights; creation of a legal mechanism for pre-trial and out-of-court review of consumer complaints and resolution of disputes between financial institutions and consumers.

Establishment at the legislative level of requirements for proper informing of consumers before concluding contracts for the provision of financial services and for the reliability of information contained in advertising of financial services, additional requirements for the protection of personal data of consumers with the definition of responsibility for their violation; taking measures to strengthen control over advertising in financial services markets.

In the post-war period, the continuation of the formation of the system of state bodies in the field of consumer rights protection in Ukraine should take place on the basis of the development of an appropriate scientific theory, concept, strategy and program for the implementation of an adequate comprehensive policy, the presence of the necessary institutions, the use of means and methods of its provision.

In our opinion, the Comprehensive Program for next five years should reflect the following main directions of strengthening the state consumer policy in Ukraine: improvement of legislation on consumer rights protection, in particular regarding the scope and procedure of mandatory disclosure of information by financial and other institutions; intensification of processes of adaptation of national legislation on the protection of consumer rights to the legislation of the European Union; coordination of the work of bodies that carry out state regulation of consumer services and other central bodies of executive power regarding the protection of consumer rights; introduction of state regulation of the procedure for assessing the level of compliance by enterprises, institutions and organizations with consumer rights; creation of a modern institutional structure for the protection of consumer rights.

Taking into account the practice of the countries of the European Union (creation of associations for the protection of consumer rights, introduction of the ombudsman institute, another mechanism for pre-trial review of complaints and dispute resolution); creating a legal framework and promoting the introduction of a system of compensation mechanisms in financial services markets; implementation of state target programs for the

training of specialists in matters of consumer rights protection; formation, taking into account world practice, in the structure of bodies that carry out state regulation of financial services markets, separate units for the protection of consumer rights; activation of public awareness activities; providing information to the population through the mass media about the services of financial institutions and about possible consumer risks; introduction of educational programs for consumers.

Such a Comprehensive Program should become a guarantee of a clear systematic and consistent improvement of the state regulation of consumer rights protection in Ukraine and, thus, ensure the implementation of the state consumer policy, which is due to the need to take into account the consequences of the war on the territory of Ukraine, as well as the experience and manifestations of the global financial crisis in the national economy, with the aim of introducing effective mechanisms to protect it from the consequences, as well as ensuring reliable protection of consumer rights.

It should be noted that in recent years, Ukraine has been actively digitized, which to a large extent today allows the country to successfully fight in the digital space and information front. Despite the war, the struggle on the information front and in cyberspace, active work is being done on the development of a plan for the digital development of Ukraine in the post-war period with the aim of restoring the economy and rebuilding industry. Even in wartime, the IT sector has demonstrated its resilience to stressful situations.

The industry continues to fulfill contracts, export its services, provide foreign exchange earnings and support the economy. Thus, according to the data of the National Bank of Ukraine, in the 1st quarter of 2022, the IT industry, thanks to mobility, portability and the ability to work remotely, provided a record quarterly export of \$2 billion for all years of its existence. She managed to keep 95% of the contracts.

The digital transition is a strategic direction for increasing the stability of the Ukrainian economy, which requires fundamental changes in the organization of processes in all sectors of the economy without exception. In order to ensure the economic stability of the IT industry of the state, it is necessary to have a specific growth strategy. This is not only about economic levers, but also about incentives for investment, development of education, etc.

Ukraine presented its vision of the digital future at the World Economic Forum in Davos - to transform 100% of public services into the online sphere, provide 95% of the population with high-quality Internet, teach digital skills and increase the share of IT in the gross domestic product (A digital skills platform will be created in Ukraine, n/d). We are launching

free training for entrepreneurs. Action.Business; (With the support of the Ministry of Digital Transformation, technological SET University is launching recruitment for training in cyber security / Ministry of Digital Transformation: official website, n/d). For this purpose, it is planned to further expand the capabilities of the Diya application, support Diya.

City, reform IT education, and develop the startup ecosystem. Today, in Ukraine, there is a special legal and tax space Diya.City with low taxes, the norms of English law and a new flexible form of cooperation between specialists and the company – gig contracts. Despite the fact that Diya.City started only at the beginning of February 2022, more than 250 companies have already become its residents (Bornyakov, 2022).

During the period of martial law in Ukraine, a number of important measures were implemented, aimed at implementing tools for the interoperability of digital documents with European ones, at creating personal digital identity wallets (European Digital Identity Wallet), which will contribute to the establishment of a single system of digital identification of persons in electronic format in Ukraine (What is a digital wallet and how does it legalize documents throughout the European Union? BIT.UA, n/d).

With the aim of digital integration of Ukraine into the EU and joining Ukraine to the «Digital Europe» program, to a single roaming space, to speed up the provision of digital content and digital services to consumers in wartime, the adoption of a corresponding draft law is being considered, which will contribute to the development of technologies in wartime with the involvement of strategic financing for the digitization of Ukraine (Draft Law No. 6576, 2022).

Reorientation in support of micro and small enterprises, which suffered the most as a result of armed aggression, continues. The Ministry of Digital Transformation of Ukraine, together with the Ministry of Economy and the Office for Entrepreneurship and Export Development, is launching the grant program «EU4Business: Competitiveness and Internationalization of SMEs» to help businesses on the Diya portal, which effectively affects the procedure for obtaining assistance for entrepreneurs (We are launching grants to help businesses on Diya portals). The new social service in «Diya» is also working well for the registration of social assistance for those who lost their jobs during the war.

In the conditions of the urgent need to regulate issues related to the protection of personal data during martial law, the importance of ensuring the rights of business entities in the field of electronic trust services is growing (Draft Law No. 7309, 2022). It is obvious that in the near future, before the conclusion of the agreement between Ukraine and the European Union on the mutual recognition of qualified electronic trust services, there will be a need to solve the problems of legal regulation of these issues in Ukraine.

The implementation of these measures will significantly speed up the digitalization of Ukraine's economy, expand the prospects for increasing the competitiveness and stability of the national economy. Preparation of the regulatory and legal environment for relevant changes will contribute to the attraction of investment resources from international donor countries for the recovery of Ukraine's economy.

### **Conclusions**

The essence of civil law protection of the rights and interests of consumers (in particular, for: safety of goods; information; choice of goods; expression of their opinions; satisfaction of basic needs; compensation for damage; education; healthy environment) lies in the possibility of them taking actual and legal actions aimed at for the protection of their violated rights and interests, the activities of state bodies and public organizations authorized by law to prevent, stop offenses and restore violated rights.

In order to harmonize the legislation of Ukraine with the legislation of the countries of the European Union in terms of ensuring the protection of consumer rights, we see the need for the development and approval of unified standards for the provision of financial services to consumers, which should contain a list of documents necessary for the provision of the relevant financial service, the composition and sequence of actions of the consumer in the process of applying to of a financial institution, to determine the possibility (procedure, terms, authorized subjects) of appealing the decision of a financial institution in case of refusal to provide a service and other information specified by law.

In Ukraine, a comprehensive program for the implementation of state policy in the field of consumer rights protection of financial services for the period 2023-2027 should be developed and fixed at the regulatory level as a document that would determine the priority directions and tasks of implementing reforms in the field of ensuring the protection of consumer rights, ways and methods their achievements.

The content of this program should coordinate nationwide actions in the field of ensuring consumer safety in the field of financial services at the level of individual citizens, business entities, industries, sectors of the economy, as well as at the national, regional and global levels.

The comprehensive program should ensure the implementation of the state consumer policy, which is due to the need to take into account the consequences of the war on the territory of Ukraine, as well as the experience and manifestations of the global financial crisis in the national economy, with the aim of introducing effective mechanisms to protect it

from the consequences, as well as ensuring reliable protection of consumer rights.

Legislation in the field of consumer legal relations must be supplemented with a provision on granting the State Production and Consumer Service the right to contact the Internet service provider to restrict access to the websites of business entities that use unfair business practices and violate consumer rights protection legislation. Business entities should also be exempted from the obligation to create an exchange fund of goods, and the provision by business entities of documents confirming warranty obligations in electronic form should be introduced.

As of today and in the post-war period, it is worth adopting legal acts aimed at creating an effective system of administrative and legal protection of consumer rights in accordance with international standards. Such legislative acts are required to define a simple and accessible mechanism for consumers of financial services to apply to state authorities regarding the protection of violated rights and legitimate interests.

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# CUESTIONES POLÍTICAS

Vol.41 N° 76

*Esta revista fue editada en formato digital y publicada en enero de 2023, por el Fondo Editorial Serbiluz, Universidad del Zulia. Maracaibo-Venezuela*

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