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INSTITUTIONAL MECHANISMS FOR PROTECTING CONSUMER RIGHTS IN E-COMMERCE

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Abstract. This article examines the institutional mechanisms for protecting consumer rights in electronic commerce. It analyzes the role of government authorities, judicial institutions, consumer protection organizations, and digital platforms in ensuring consumer safety and fair commercial relations. Particular attention is paid to the legal regulation of electronic transactions, personal data protection, online dispute resolution, and the responsibilities of electronic trading platforms. The article also examines existing challenges in Uzbekistan and identifies opportunities for improving institutional cooperation and strengthening consumer protection in the digital economy. The research emphasizes the importance of effective legislation, accessible complaint procedures, and digital awareness in ensuring consumer confidence in electronic commerce.

Keywords: electronic commerce, consumer rights, institutional mechanisms, consumer protection, digital economy, online transactions, personal data protection, electronic trading platforms, legal regulation.

Introduction

In the modern world, the rapid development of information and communication technologies has significantly changed the nature of economic relations. Electronic commerce has become one of the most important elements of the digital economy, creating new opportunities for businesses and consumers. Through online platforms, websites, and mobile applications, consumers can purchase goods and services without geographical restrictions. This process has simplified commercial transactions, increased market competition, and expanded access to various products and services. However, alongside these positive developments, new problems related to consumer rights protection have emerged.

One of the main challenges of electronic commerce is ensuring that consumers receive accurate and complete information about products and services. Unlike traditional shopping, online consumers cannot physically examine products before purchasing them. As a result, they may encounter misleading advertisements, false product descriptions, delayed deliveries, poor-quality goods, and difficulties obtaining refunds. Furthermore, the increasing use of electronic payment systems creates additional risks associated with personal data security and financial transactions [1].

In this regard, establishing effective institutional mechanisms for protecting consumer rights has become an important task for modern legal and economic systems. Government authorities, judicial institutions, consumer protection organizations, electronic trading platforms, and other relevant institutions must work together to ensure fair and transparent commercial relations. Their activities should focus not only on responding to violations but also on preventing unfair business practices and increasing consumer awareness.

In Uzbekistan, the development of electronic commerce has created a need to improve the existing legal framework and strengthen institutional supervision. The protection of consumer rights in digital markets is directly connected with the implementation of national legislation, the development of electronic complaint systems, and the introduction of modern dispute resolution mechanisms. Therefore, studying institutional mechanisms for protecting consumer rights in electronic commerce is

important for ensuring the sustainable development of the digital economy and strengthening public confidence in online transactions.

Literature Review and Methodology

The protection of consumer rights in electronic commerce has become an important subject of research in modern economic and legal literature. Researchers emphasize that the development of digital technologies requires the modernization of traditional consumer protection mechanisms. In particular, issues related to electronic contracts, online payments, personal data protection, and the legal responsibility of digital platforms require comprehensive scientific analysis.

Among Uzbek researchers, legal scholars have contributed to the study of legal regulation, civil relations, and the protection of individual rights. Their scientific approaches provide a theoretical basis for examining the legal aspects of consumer protection in modern economic relations. Research on digital transformation and electronic commerce also highlights the importance of adapting national legislation to technological developments [2].

The methodological basis of this research includes systematic analysis, comparative legal analysis, logical generalization, and the study of normative legal documents. These methods make it possible to examine the institutional structure of consumer protection, identify existing problems, and evaluate possible improvements in the national legal system. Particular attention is paid to the legislation of the Republic of Uzbekistan regulating consumer rights, electronic commerce, and personal data protection. The analysis also considers international approaches to consumer protection in digital markets and their possible application within the national institutional framework.

Discussion and Results

Institutional mechanisms for protecting consumer rights in electronic commerce represent a system of legal, organizational, administrative, and technological measures aimed at ensuring the legitimate interests of consumers. These mechanisms involve several institutions whose activities are interconnected and mutually complementary. The effectiveness of consumer protection depends on the proper distribution of responsibilities and the coordination of their activities.

One of the most important institutional participants is the state. Government authorities establish the legal framework, monitor compliance with consumer protection legislation, investigate violations, and take appropriate measures against businesses that engage in unfair commercial practices. In Uzbekistan, the Committee for the Development of Competition and Protection of Consumer Rights plays an important role in protecting consumer interests. Its activities include monitoring market relations, considering consumer complaints, identifying violations, and promoting fair competition [3].

The legal foundation of consumer protection in Uzbekistan is established by the Law "On Protection of Consumer Rights" and the Law "On Electronic Commerce". These legislative acts regulate the rights and obligations of participants in commercial relations and establish important guarantees for consumers. The Law "On Electronic Commerce", adopted on September 29, 2022, is particularly significant because it provides the legal basis for transactions conducted through electronic platforms. It establishes requirements concerning the provision of information, the responsibilities of participants, and the legal organization of electronic commercial relations.

An important element of institutional protection is the responsibility of electronic trading platforms. Modern online marketplaces connect numerous sellers and buyers and facilitate commercial transactions. Therefore, platforms should ensure that consumers receive reliable information about products, prices, delivery conditions, and payment procedures. They should also provide accessible mechanisms for submitting complaints and resolving disputes. The availability of transparent return and refund policies can significantly increase consumer confidence in electronic commerce. Another important issue is the protection of personal data. During online purchases, consumers provide personal

information, including their names, telephone numbers, addresses, and payment details. The unauthorized collection, processing, or disclosure of such information can negatively affect consumer interests. Consequently, electronic trading platforms and businesses must comply with personal data protection requirements and introduce appropriate information security measures [4].

Judicial institutions also play an important role in protecting consumer rights. When negotiations between consumers and sellers do not produce satisfactory results, consumers should have the opportunity to apply to the relevant judicial authorities. Judicial protection provides legal guarantees for restoring violated rights and obtaining compensation in accordance with the law. However, traditional judicial procedures may require considerable time and financial resources. For this reason, alternative dispute resolution mechanisms are becoming increasingly relevant. Online dispute resolution can simplify the process of resolving disagreements between consumers and sellers. Electronic complaint submission, digital documentation, mediation, and remote communication can reduce administrative barriers and make consumer protection services more accessible. The introduction and development of such systems in Uzbekistan could improve the effectiveness of institutional mechanisms and strengthen the relationship between consumers and regulatory authorities.

Consumer awareness is another important factor in ensuring effective protection. Consumers should understand their legal rights, recognize potentially misleading advertisements, carefully examine purchasing conditions, and use secure payment methods. Government institutions and educational organizations should therefore conduct awareness campaigns and provide accessible information about consumer protection legislation. Despite the development of institutional and legal mechanisms, several problems remain in electronic commerce. These include misleading product information, difficulties in returning defective goods, insufficient transparency of certain online platforms, and problems arising from cross-border transactions. In some situations, consumers may experience difficulties identifying the actual seller or determining which institution is responsible for considering their complaints. The research demonstrates that improving consumer protection requires strengthening cooperation between government authorities, judicial institutions, electronic trading platforms, and payment service providers. It is also necessary to develop digital complaint systems, improve the monitoring of online commercial activities, and increase the accountability of businesses for violations of consumer rights. In addition, international experience demonstrates the importance of combining legal regulation with technological solutions and consumer education. The implementation of modern institutional practices can contribute to reducing violations, increasing transparency, and creating a more reliable digital commercial environment in Uzbekistan [5].

Conclusion

The protection of consumer rights in electronic commerce is an essential condition for the sustainable development of the digital economy. The expansion of online trading platforms and electronic payment systems has created new opportunities for consumers, but it has also introduced additional legal, organizational, and technological challenges. Therefore, effective institutional mechanisms must be continuously improved in accordance with the development of digital technologies. The analysis shows that government regulatory authorities, judicial institutions, consumer protection organizations, and electronic trading platforms all have important responsibilities in ensuring consumer rights. Their coordinated activities contribute to preventing unfair commercial practices, protecting personal information, improving the quality of services, and resolving disputes between consumers and sellers. In Uzbekistan, further improvement of the institutional framework should focus on strengthening state supervision, developing electronic complaint procedures, increasing the responsibility of online marketplaces, and expanding opportunities for alternative dispute resolution. Particular attention should also be paid to consumer education and the development of digital literacy.

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In conclusion, an effective consumer protection system in electronic commerce should be based on transparent legislation, institutional cooperation, technological security, and accessible legal remedies. Strengthening these mechanisms will contribute to increasing public confidence in electronic transactions, promoting fair competition, and supporting the long-term development of Uzbekistan's digital economy.

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