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ЕЛЕКТРОННА КОМЕРЦІЯ В УКРАЇНІ: ПРОБЛЕМИ ТА ШЛЯХИ ВИРІШЕННЯ

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E-COMMERCE IN UKRAINE: PROBLEMS AND SOLUTIONS

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Анотація

Електронна комерція набуває популярності в Україні, але вона все ще становить невелику частку від загального обсягу роздрібного продажу. У 2017 році дев'ять з десяти користувачів Інтернету хоч раз купували через Інтернет. Набуття поширеності електронної комерції зумовлює необхідність дослідження того аспекту, чому вона не набуває найбільших обсягів реалізації, тобто мета даного дослідження – виявлення ключових проблемних аспектів поширення та розвитку електронної комерції в Україні та розробка пропозицій щодо шляхів їх подолання. Поставлена мета обумовлює необхідність виконання ряду завдань: оцінка стану електронної комерції в Україні на основі даних міжнародних організацій; аналіз стану висвітлення питань методології, інструментарію та організації електронної комерції в Україні в наукових та науково-практичних джерелах авторитетних вітчизняних видань; ідентифікувати ключові проблеми розвитку електронної комерції в Україні та запропонувати шляхи їх розв'язання. Якісний розвиток електронної комерції має життєво важливе значення для залучення користувачів робити покупки в Інтернеті та взаємодіяти з бізнесом. Знайти відповідного розробника електронної комерції для потреб кожної конкретної компанії може бути складно. Тому, в роботі було розглянуто та узагальнено основні дослідження та публікації по даній темі. Визначено основні тенденції розвитку електронної комерції в Україні. З цією метою узагальнено та сформовано перелік найкращих підприємств України, діяльність яких пов'язана із наданням послуг у сфері розвитку компаній електронної комерції. Проведено: оцінка стану електронної комерції в Україні на основі даних міжнародних організацій; аналіз стану висвітлення питань методології, інструментарію та організації електронної комерції в Україні в наукових та науково-практичних джерелах авторитетних вітчизняних видань; ідентифікувати ключові проблеми розвитку електронної комерції в Україні та запропонувати шляхи їх розв'язання. Дослідження даного питання дозволить оцінити наявну ринкову інфраструктуру розвитку електронної комерції в Україні. Виявлено, що подальшого глибинного дослідження потребують питання інституціонального аналізу передумов розвитку електронної комерції в Україні. Уряди, у тісному діалозі з іншими зацікавленими сторонами, повинні формувати електронну комерцію та цифрову економіку, визначаючи правила гри. Це величезний виклик, який передбачатиме адаптацію існуючої політики, законів та положень та / або прийняття нових у багатьох сферах. Національна політика відіграє життєво важливу роль у розвитку електронної комерції.

Abstract

E-commerce is gaining popularity in Ukraine, but it still accounts for a small share of total retail sales. In 2017, nine out of ten Internet users bought online at least once. The growing prevalence of e-commerce necessitates the study of the aspect why it does not gain the most sales, ie the purpose of this study is to identify key problematic aspects of the spread and development of e-commerce in Ukraine and develop proposals for ways to overcome them. This goal necessitates a number of tasks: assessment of the state of e-commerce in Ukraine on the basis of data from international organizations; analysis of the state of coverage of issues of methodology, tools and

organization of e-commerce in Ukraine in scientific and scientific-practical sources of authoritative domestic publications; identify key issues in the development of e-commerce in Ukraine and suggest ways to solve them. Qualitative development of e-commerce is vital to attract users to shop online and interact with business. Finding the right e-commerce developer for each company can be difficult. Therefore, the paper considers and summarizes the main research and publications on this topic. The main tendencies of e-commerce development in Ukraine are determined. To this end, the list of the best enterprises of Ukraine, whose activities are related to the provision of services in the field of development of e-commerce companies, has been generalized and formed. Conducted: assessment of the state of e-commerce in Ukraine on the basis of data from international organizations; analysis of the state of coverage of issues of methodology, tools and organization of e-commerce in Ukraine in scientific and scientific-practical sources of authoritative domestic publications; identify key issues in the development of e-commerce in Ukraine and suggest ways to solve them. The study of this issue will assess the existing market infrastructure for the development of e-commerce in Ukraine. It was revealed that the issues of institutional analysis of the preconditions for the development of e-commerce in Ukraine need further in-depth research. Governments, in close dialogue with other stakeholders, need to shape e-commerce and the digital economy by setting the rules of the game. This is a huge challenge that will involve adapting existing policies, laws and regulations and / or adopting new ones in many areas. National policy plays a vital role in the development of e-commerce.

Ключові слова: електронна комерція, платіжні системи, підприємства-провайдери, міжнародні організації, ОЕСР, ЮНКТАД.

Keywords: e-commerce, payment systems, providers, international organizations, OECD, UNCTAD.

Introduction

In 2017, Freedom House rated the Internet in Ukraine as Partially Free meaning that Internet freedom in the country has deteriorated over the past few years. Moreover, the telecommunication sector has suffered because of country's economic difficulties and its turbulent relations with Russia. Thus, several popular Russian platforms were blocked, i.e. popular social networks such as VKontakte and Odnoklassniki. Nowadays, the level of Internet penetration is estimated at 52.5% and is constantly growing in Ukraine. Internet access remains available and possible for the majority of the population, and government providers don't dominate the market. However, rural areas still lag far behind in terms of Internet access. Although almost 80% of people living in cities with more than 500,000

inhabitants are connected to the Internet, this number drops to 51% in rural areas and 60% in cities with a population of less than 50,000. On July 2018, Google (89.62%), YANDEX RU (7.09%), Bing (1.06%), Mail.ru (0.95%), Yahoo!! (0.71%) and DuckDuckGo (0.38%) were the most popular search engines in Ukraine by market share [1].

Recent research and publications

The work of many researchers is devoted to the research of e-commerce development in Ukraine, i.e. Khovrak I.V. [11], Pysarenko N.L. [9], Kolosinska M.I., Soliychuk A.O., Lakhniuk V.V. [7], Yurchuk N.P. [12], Vasyliov Yu. Yu. [6], Neskorozhena L.L. [8], Pokhylko S.V. [10] et al.

The main objects of research of Ukrainian scientists are summarized in Table 1.

Table 1

Ukrainian scientists' objects of research on e-commerce	
Scholars	Research objects
Khovrak I.V. [11]	Identification of the main advantages and disadvantages of e-commerce as a new form of commodity-money relations.
Pesarenko N. L. [9]	The preconditions and key factors influencing the e-commerce market are identified, its characteristic features are highlighted, i.e. international character, high dependence on technological base development, constant change of players' interaction formats, lag of legislative regulation from real market situation, etc. The main characteristics of the market are highlighted, such as short terms of product introduction on the market, wide choice of goods and services, possibility of comparison of characteristics of two and more goods, convenience of purchase, saving of time, etc.
Kolosinska M.I., Soliychuk A.O., Lakhniuk V.V. [7]	The problem of consumer protection and behaviour in the context of e-commerce spread in Ukraine has been studied.
Yurchuk N.P. [12]	The study is devoted to the analysis of the development of e-commerce service systems.
Vasyliov Yu.Yu. [6]	Research of e-commerce tools application marketing orientation in Ukraine (on the example of household appliances realization).
Neskorozhena L.L. [8]	The author researches the institutional preconditions for the e-commerce spread in Ukraine through the state of regulatory and legal support of e-commerce analysis.
Pokhylko S.V. [10]	The article researches the development of cashback services analyzing domestic and foreign markets of cashbacks. The development of the digital economy has begun a new stage in the history of cashback. There is a significant surge in the implementation of e-commerce and m-commerce due to modern technologies of the Internet access using computers and smartphones.

Source: summarized by the author.

Aim of the article. The prevalence of e-commerce necessitates the research the problem: why it is not currently gaining the greatest volume of implementation, i.e. **the purpose of this research** is to identify key problematic aspects of the spread and development of e-commerce in Ukraine and develop proposals for overcoming them.

This goal necessitates a number of tasks:

- assessment of the e-commerce state in Ukraine considering international organizations data;
- analysis of methodology, tools and organization of e-commerce in Ukraine in scientific and scientific-practical sources of Ukrainian publications;
- identify key problems of e-commerce development in Ukraine and suggest ways to solve them.

Presenting main material

E-commerce is gaining popularity in Ukraine. However, it still accounts a small share of total retail sales. In 2017, nine out of ten Internet users bought online at least once. About 13.6 million people visited e-commerce websites and 3.7 million bought online. On average, each person spent \$ 334 that year on online shopping. In 2017, the Ukrainian e-commerce market was estimated at approximately \$ 1.78 billion, but no official data has been published. If this figure is confirmed, it will mean an increase compared to the estimated market value of 1.37 billion US dollars in 2016. The best way to pay is cash on delivery in the country. As for online shopping methods, two thirds of e-commerce visitors use mobile devices to access the Internet, and only 33% of them do so via computer or laptop [1].

Supermarkets are the e-commerce leaders in Ukraine, it proves that consumers prefer sites where they can find a variety of products and buy everything at once. The most visited foreign sites were Aliexpress (3.8 million visitors), Amazon (400 thousand visitors) and Ebay (300 thousand visitors) in 2017. The most popular local sellers were Rozetka (first place, 6.7 million visitors), followed by Olx (5.5 million visitors) and Prom (4 million visitors).

Analyzing shoppers age, we can conclude that more than half of them are 25-44 years old. The largest share is formed by 25-34-year-old shoppers (26.96 %),

followed by 35-44-year-old shoppers (24.03 %), 45-54-year-old shoppers (18.18 %), 55-64-year-old shoppers (13.13%), 18-24-year-old shoppers (12.64%) and 65-year-old and older shoppers (5.06%). According to Gemius research, clothing and accessories were the most popular goods purchased online in 2017, they were purchased by 59% of Ukrainian e-customers. They were followed by home appliances (57%), smartphones and tablets (57%), tickets (54%), and computers (51%). However, medicine (31%) and food (20%) were bought less frequently. However, the least popular goods were insurance (8%) and collectibles (6%) [1].

The Ukrainian government reoriented to the West breaking with its Soviet past. In 2017 the government banned several Russian Internet companies. Two main social media platforms, i.e. VKontakte (VK) and Odnoklassniki have been banned because they were used to spread Russian propaganda against Ukraine. The Ukrainian Internet is classified as partially free, it means that people can face problems by expressing their opinion on social networks. There were cases when users of social networks were tied up for expressing views that are considered a threat to the territorial integrity of Ukraine. However, social media is still popular in the country and used by almost half of the population. On July 2018, Facebook (40.68%), YouTube (17.26%), Twitter (14.6%), VKontakte (12.86%), Instagram (9.08%) and Pinterest (4.27%) were the most popular social media networks in the country [1].

E-commerce qualitative development is of vital importance for attracting users to shop online and interact with business. Finding the right e-commerce developer for each company can be difficult. Therefore, the information portal The Manifest summarized and formed a list of the best enterprises in Ukraine, whose activities are related to the provision of services in the field of development of e-commerce companies. Its research will assess the existing market infrastructure for e-commerce development in Ukraine (Table 2). We have selected 50 among 100 most successful companies for our research.

Table 2

The main characteristics of the most popular companies providing e-commerce services in Ukraine

No.	The company name	The average cost of e-commerce development services, thousand USD	Number of employees, persons	Location
1.	GROSSUM	5	249	Kyiv
2.	MAYBEWORKS	5	49	Kharkiv
3.	DEVBROTHER	1	49	Kharkiv
4.	VIADUCT	5	49	Kyiv
5.	MOBINDUSTRY CORP.		49	Dnipro
6.	DEVOS SOFTWARE	1	9	Kharkiv
7.	APPUS STUDIO	5	49	Kharkiv
8.	UXSAGE	10	9	Kharkiv
9.	HIGHSKILL WEB SOLUTIONS	1	49	Kharkiv
10.	GIRAFFE SOFTWARE	5	49	Dnipro

11.	AZINEC	25	49	Lviv
12.	GRAD AGENCY	1	9	Lviv
13.	NERI AGENCY	5	49	Kharkiv
14.	ONETEAM	5	9	Odesa
15.	SOFTWARE SERVICE & INNOVATION	1	49	Lviv
16.	EVNE DEVELOPERS, LLC	5	49	Kropyvnytskyi
17.	SHARK SOFTWARE	5	49	Kharkiv
18.	SERFCOMPANY LLC UKRAINE OUTSOURCING IT DEVELOPMENT	1	49	Kharkiv
19.	NODEART	10	49	Kyiv
20.	LEAD IT TEAM	5	49	Kyiv
21.	ACADEM WEB SOLUTIONS	1	49	Zaporizhzhia
22.	DRUDESK		249	Lutsk
23.	BINEKS	1	49	Zaporizhzhia
24.	INTERNETDEVELS		249	Lutsk
25.	VOICEINWEB COMMERCE	10	9	Vinnitsia
26.	FORIDEV	5	49	Mariupol
27.	CODETIBURON	10	49	Kharkiv
28.	SP//DEV	5	249	Ivano-Frankivsk
29.	TEMABIT	10	249	Kyiv
30.	TEPLIN	1	49	Kyiv
31.	MASSMEDIA GROUP	10	249	Khmelnitskyi
32.	SPD GROUP	5	999	Kyiv
33.	LOONAR STUDIOS	5	49	Kyiv
34.	DARINX	5	49	Odesa
35.	MAVERICKS AGENCY	1	49	Kyiv
36.	SPLIT DEVELOPMENT, LLC	1	49	Kropyvnytskyi
37.	DEV-3	1	49	Kharkiv
38.	EAZYSOFT	1	9	Cherkasy
39.	ALTSOLUTION	5	49	Kyiv
40.	LEMBER	5	49	Kharkiv
41.	DOWELL		49	Odesa
42.	ALLMATICS	5	49	Kyiv
43.	MOBOX		49	Kyiv
44.	LEMON.IO	1	49	Kyiv
45.	UAPP CORP.	5	49	Cherkasy
46.	YELK	5	49	Kharkiv
47.	POLYARIX	5	49	Dnipro
48.	IDEIL	5	49	Lutsk
49.	ISOLUTIONS.IO	5	249	Kyiv
50.	ACTIVE BRIDGE	25	49	Cherkasy

Source: summarized by the author according to [4].

According to Table 2 data, the average cost of development services is 4.78 thousand USD, and the average number of employees is 91 people.

The regional structure of the researched companies is presented in Figure 1.

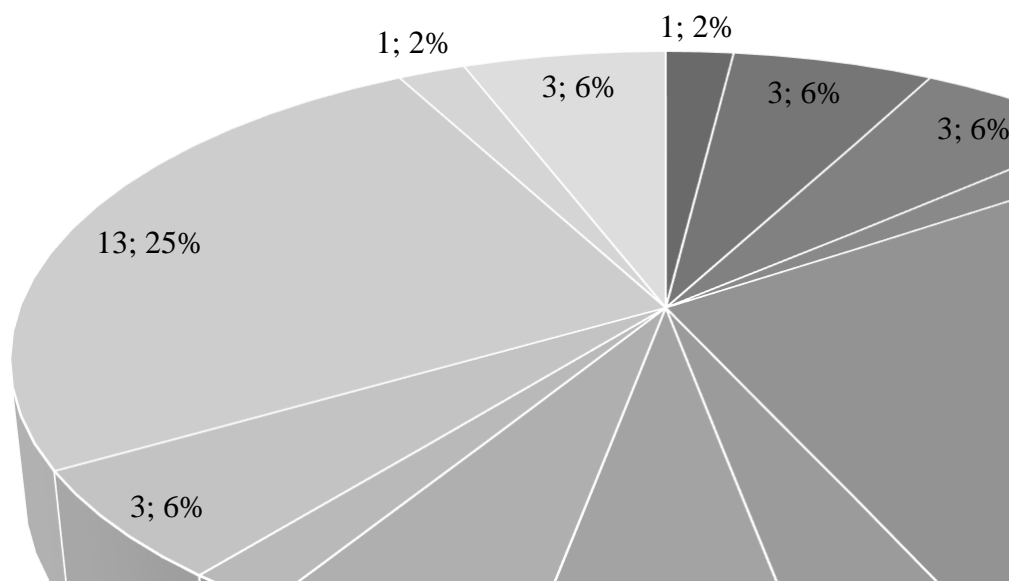


Fig. 1. Distribution of the researched enterprises by location

Source: summarized by the author according to [4].

According to Figure 1 data, most of the researched enterprises are concentrated in Kyiv (27%) and Kharkiv (25%).

Considering the applied nature of e-commerce development, we have focused more on the analysis of international framework documents issued by international organizations and on e-commerce development, and consumer protection.

The OECD was the first to address the challenges and opportunities of e-commerce and the digital economy in industrialized countries. Thus, it should evaluate e-commerce in developing countries, too.

The novelty of the Internet means that there is little historical evidence to predict future trends, even in OECD countries. According to observers, the year is very long on the Internet. E-commerce is growing rapidly, the corporate landscape is constantly being transformed by start-ups, acquisitions and failures, and new technologies are entering the market almost every day.

Its potential analysis in developing countries should be guided by a realistic assessment:

(i) prospects and timeframes for improving Internet access and accessibility in low-income countries (lack of Internet, lack of e-commerce);

(ii) the main sources of current and possibly future demand for e-commerce and web services in developing countries.

Entrepreneurs from developing countries face lots of barriers entering global markets or expanding and diversifying sales in their domestic markets. These barriers include limited information on market opportunities, limited access to finance and limited capacity to meet quality requirements, cost and logistics of foreign clients. How can the Internet and e-commerce be used to reduce or remove these barriers?

The limited trust that potential customers can have to developing online businesses is one of the above-mentioned key barriers. The OECD also points to some

private and public confidence-building initiatives. First of all, it demonstrates the need for sector research on the ability of small businesses in poor countries to use this new reservoir of technology for their own benefit and for their communities.

Taking into account the e-commerce history, it is necessary to mention the main features of the tools in terms of historical perspective.

The Internet and information and communication technologies (ICTs) are new tools for many world countries; they are used to collect, process, analyze and transmit information. However, information is a major value source for entrepreneurs. According to surveys data of small and medium-sized enterprises (SMEs) in developing countries, four types of information are rather valuable:

- for customers and markets;
- regarding product design;
- on technology, i.e. operation, maintenance and repair of existing equipment, as well as new technological developments;
- on sources and conditions of financing [4].

ICTs can also benefit entrepreneurs by improving the available information to their business partners, customers, financiers or others. Firstly, it reduces the cost of information searching, the Internet or mobile telephony can improve the efficiency of direct markets for goods and factors, such as reducing the time to make payments, process loans, and so on. Nowadays, e-mail is the most widely used in developing countries. In Bangladesh, about 82 percent of Internet traffic consists of e-mail, while in the United States, the Internet accounts for 70 percent and e-mail accounts for 5 percent. This is the result of rather high access costs in many developing countries compared to the United States.

Being an information management mode, the Internet both competes with and complements other modes. Depending on the access cost, it can be cheap.

It is perfect replacement for telephone and fax services, it is cheap due to the higher of information transmission speed, in other words, the large amount of information that can be transmitted per unit time; as i) it does not allow two-way communication in real time, and ii) it provides basic literacy [4]. In any case, it uses a telecommunications infrastructure, its inadequacy excludes either telephone or fax or Internet application in the developing countries (we mean rural areas, where the majority of the population is disproportionate, as the poor share). Wireless (or mobile) telephony has emerged as a potential solution to the shortage of rural telephones and as a possible technology for the transition to the Internet. However, modern mobile phones offer the direct Internet access, they are spreading rapidly in many low-income countries, even in rural areas (e.g. the Gramin village telephone network in Bangladesh). E-commerce is thriving. A growing number of goods are being sold, sold and increasingly delivered online, including across borders. E-commerce has opened up new markets for large and small retailers, including those from developing countries [3].

However, ordering goods online hasn't become a reality all over world. A good trade policy can bring technology closer to users and bridge so-called digital gap. In fact, the potential of e-commerce as a development tool is highly dependent on the trade policy makers views. A large engine manufacturer in Europe can transfer the component via the Internet to a small manufacturer in Asia, whose previous market was more local. Thus, a well-thought-out trade policy opens up markets and increases access by infrastructure and technology lowering prices. Software development in India, insurance claims processing in Jamaica and remote accounting in Zimbabwe have grown through a combination of technology and trading opportunities. Traditional activities have also benefited from agriculture and handicrafts, mainly through the creation of new opportunities for marketing, supply and distribution [3]. World businesses can use new communication technologies to overcome growth barriers. The cost of doing business remains very real. Although, software engineers still need computers and telecommunications. The coffee producers in Kenya can monitor the market more closely bypassing the intermediary, they still need to bring their products to consumer markets.

Despite new e-commerce opportunities, traders may face more traditional challenges, such as poor transport and distribution networks, inefficient customs procedures, or barriers to market access in key export markets. Liberalization of trade in services can help improve infrastructure and e-commerce, and ICTs can help improve customs procedures. If e-commerce offers consumers more choice and better prices, and supplier wider markets for their products, but they were hindered by barriers such as high tariffs or unnecessary restrictive trade practices in key export markets [3].

Thus, e-commerce can help developing countries to participate world trade creating certain difficulties for trade policy. E-commerce has already had a major impact on international business practices changing the way transactions are initiated and managed and the relationship between buyers and sellers developed. It

blurred the difference between time zones; because of the Internet production and trade can take place day and night all over the world. This has blurred the line between the old and the new economy (carmakers use e-commerce), between traded and non-traded goods, as well as between goods and services [3].

Let's consider the basic principles of consumer protection in terms of dissemination and popularity of e-commerce services, defined in the framework document of the Organization for Economic Cooperation and Development (OECD) Consumer Protection in e-commerce [3].

1. Consumers who participate in electronic commerce should be afforded transparent and effective consumer protection that is not less than the level of protection afforded in other forms of commerce.

2. Governments and stakeholders should work together to achieve such protection and identify changes needed to address under the specific circumstances of e-commerce, in particular for children and vulnerable or disadvantaged consumers. Thus, they must take into account the information and behavioral economics analysis.

3. E-commerce businesses must take into account the consumers interests and act in accordance with fair business, advertising and marketing practices, as well as the general principle of good faith.

4. Businesses should not make any claims, omissions or engage in any practice that may be misleading, deceptive, fraudulent or unfair. It includes the general impression that may be conveyed to consumers through submission or practice, as well as the alleged factual distortions conveyed by characteristics such as the product or service name, words, photographs, audio and / or video etc.

5. Companies should not distort or conceal the terms and conditions that may affect the consumer's transaction decision.

6. Businesses should not use unfair contract terms [2].

7. If the terms of the contract provide for remedies in the event of a breach of contract by the consumer, such remedies must be proportionate to the damage that may be caused.

8. Businesses should not engage in deceptive practices involving the collection and application of consumer personal data.

9. Companies must not allow other to engage in deceptive, fraudulent or unfair practices, and must take steps to prevent such behaviour.

10. Businesses should be able to substantiate any explicit or implicit statements as long as they persist and within a reasonable time thereafter.

11. Businesses should comply with any explicit or implicit statements they make regarding their compliance with industry codes or self-regulatory programs, privacy notices, or any other policies or practices regarding their dealings with consumers.

12. Companies should not try to restrict the consumer's ability to respond negatively, challenge allegations, or consult or file complaints with the government.

13. Advertising and marketing must be clearly defined.

14. Advertising and marketing should identify the business on whose behalf the marketing or advertising is carried out, if the refusal may be misleading.

15. Companies must ensure that goods and services advertising or marketing meets their actual characteristics, access and application conditions.

16. Companies must ensure that the advertised prices do not distort or obscure the total value of the product or service.

17. Endorsements used in advertising and marketing must be true, reasonable and reflect the opinions and actual experience of the endorsers. Any material relationship between the business and online endorsers that may affect the weight or trust that consumers place on the endorser must be clearly and visibly disclosed.

18. Businesses should be especially careful about advertising or marketing aimed at children, vulnerable or disadvantaged consumers, and others who may not be able to fully understand the information they are presented with.

19. Businesses should consider giving consumers the opportunity to opt out of a confirmed transaction in appropriate circumstances.

20. Businesses must take into account both e-commerce global nature and different regulatory characteristics of the target markets.

21. Businesses should not use the special features of e-commerce to conceal their identity, location or to avoid compliance with consumer protection standards and / or security mechanisms.

22. Businesses must develop and implement effective and easy-to-use procedures allowing consumers to choose whether they want to receive unsolicited commercial communications by e-mail or other means.

When consumers indicate at any time, they do not wish to receive such messages, their choice should be respected.

23. Businesses must not offer, advertise or sell goods or services that are risky to consumers health or safety. Businesses should cooperate with the competent authorities when the offered product or service is identified as a risk.

24. Designing e-commerce platforms and online payment systems, businesses should take into account the disable people need.

Digitalization affects most productive processes and economic activities, attracting all sectors products from agriculture to services. Today, we have the early stages of this digital transition.

It seems that the market is turning into digital increasingly controlled by large digital platforms. E-commerce and other digital economy are determined by two main factors, i.e. digital data and digital platforms.

Digital data has become a new economic resource for value creating and recording. Control over data is strategically important to be able to turn it into digital intelligence.

The ability to collect, store, analyse, and transform data gives additional power and competitive advantage in every value chain. They are essential for all fast-growing digital technologies, such as data analysis,

blockchain, cloud computing and other Internet services.

The data is also essential for e-commerce. These platforms can use the data they collect from buyers and sellers to offer better services. The data-driven business models are used by digital platforms, by increasingly leading companies in various sectors.

Digital platforms are becoming increasingly important in the global economy. Some global digital platforms have achieved very strong market positions.

For example, Google occupies about 90% of the Internet search market. Facebook accounts for two-thirds of the global social media market and it is the best social networking platform in more than 90% of the world economies. Amazon boasts about a 40% share of global Internet retail, and its Amazon Web Services accounts for a similar share of the global cloud infrastructure market [3].

In China, WeChat (owned by Tencent) has more than 1 billion active users, and together with Alipay (Alibaba), their payment solution has captured the Chinese mobile payment market. Alibaba has about 60% of the Chinese e-commerce market [3].

Developing countries local firms can take advantage of global platforms. For example, e-commerce platforms can provide export opportunities for small firms, allowing them to go beyond small domestic markets. Using existing payment and e-commerce platforms can allow them to increase sales, especially if they serve certain niche markets.

Local knowledge of search habits, traffic conditions, and cultural nuances may also favour locally rooted digital platforms, allowing them to offer services tailored to local users. However, the platforms of developing countries are usually faced with a difficult struggle due to weaknesses in the e-commerce ecosystem [3].

The transition to e-commerce is affecting all parts of the world, many developing countries are still constrained by limited digital availability. However, most developed countries now shop online.

For example, sub-Saharan Africa, Kenya, Mauritius, Namibia and South Africa are the countries with an e-commerce share of more than 8%. In most other sub-Saharan Africa countries, it is less than 5%.

According to UNCTAD's eTrade readiness assessments gaps and barriers are found in several policy areas in the 27 least developed countries (ICT infrastructure, payments and legislation).

For example, there is a need to strengthen users and consumers protection increasing e-commerce confidence. Efforts to strengthen cybersecurity are also rather important. Constraints often include a lack of e-commerce knowledge for many SMEs and permanent transport and logistics problems.

In developing countries digital platforms must use a number of business model innovations to be viable because of local ecosystem weaknesses and consumer and employee low technological potential.

They may need a person who will act as a customer interface with the digital platform to facilitate

data entry allowing cash payments on delivery, increasing the capacity of the local call centre for quick call backs etc.

Platforms often set up physical supply chain and logistics services, such as distribution centres, toll booths, warehouses, drivers and vehicles. So, there is often a need to invest in management, IT and entrepreneurial skills.

These challenges require an active public policy developed in close dialogue with the private sector. Stakeholders consulted in the UNCTAD E-Commerce Readiness Assessments stressed the need for comprehensive national e-commerce development strategies as a priority for political and regulatory reform, cooperation with the private sector and promoting greater support from partners [3].

E-commerce can be defined as the Internet application to conduct business transactions at the national or international level. It mainly involves buying and selling goods or services through online transactions combined with transport logistics for receiving and delivering.

E-commerce can take place between businesses, such as a manufacturer and a wholesaler (B2B), or between a business and a consumer (B2C). Although B2C e-commerce tends to receive a lot of attention, B2B transactions actually outperform B2C transactions. The e-commerce application has accelerated in recent years with the support of the global digital revolution (IMF 2018). Asia, led by China, is playing a leading role all aspects of digitalization, including e-commerce. Chinese share of the value of retail e-commerce transactions was less than 1 percent about a decade ago, nowadays it has risen to more than 40 percent. Japan, India, Indonesia, South Korea and Vietnam, also has a strong and dynamic e-commerce sector.

E-commerce offers unprecedented opportunities for business and consumers. It expands the market, giving consumers the opportunity to buy a wider range of goods and services for both local and foreign businesses. E-commerce is also changing the way companies work. For example, by rethinking inventory management, distribution and customer service, e-commerce contributes to the development of new supply networks, services and business models. They are often associated with increased efficiency, better asset utilization, faster delivery to the market and consumers, and improved customer service.

The analysis of existing research and framework documents of international organizations, and the state of development and dissemination of e-commerce in Ukraine have identified the following problems.

1. Insufficient development of the national economy of Ukraine causing an insufficient level of well-being of the population (most citizens do not feel the need for fast and efficient service, i.e. e-commerce services).
2. Low level of security and protection against fraud (along with the growth of e-commerce markets and the number of computer criminals).
3. Restrictions on consumer rights and insufficient development of national legislation on e-commerce.

4. Low and limited level of consumer confidence in e-commerce (difficult transition from traditionally established consumption norms).

5. High level of unprofessionalism among e-commerce service providers.

6. High cost of providing e-commerce services, especially for small and medium enterprises.

In our opinion, the main ways to overcome these problems are:

- increasing both institutional capacity and capacity to regulate key aspects of e-commerce services (personal data protection, consumer protection, anti-trust measures to support small and medium-sized service providers);
- state control over fraudulent actions of e-commerce services providers and the violation of the activities of providers of such services by fraudsters;
- development of the e-commerce concept in Ukraine.

Conclusions. Our main research goal has been achieved (key problems of development and dissemination of e-commerce in Ukraine were identified and ways to solve them were proposed). However, it was found that the issues of institutional analysis of the pre-conditions for the development of e-commerce in Ukraine need further in-depth research. Governments, in close dialogue with other stakeholders, need to shape e-commerce and the digital economy by setting the rules of the game. This is a huge challenge that will involve adapting existing policies, laws and regulations and / or adopting new ones in many areas. The digital economy remains a relatively uncertain territory for most countries, and policies and regulations do not keep pace with rapid digital transformations. National policies play a vital role in preparing countries to take advantage of e-commerce. Considering the cross-sectoral nature of digitalisation, the implementation of government structures is important for the formulation and implementation of policies aimed at providing benefits and solving problems related to e-commerce. Ensuring accessible and reliable connections remains a major challenge in many African economies, especially in rural and remote areas, and requires attention. Another challenge concerns border barriers. Many trade facilitation measures require cooperation between neighboring countries. Enhanced interaction between electronic payment platforms is also needed. Mobile payments and non-cash solutions should be easy to use. Payment decisions should reduce operating costs for businesses and platforms.

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ВЗАЄМОВПЛИВ НАЦІОНАЛЬНОЇ ІННОВАЦІЙНОЇ СИСТЕМИ ТА ІННОВАЦІЙНОЇ ЕКОСИСТЕМИ В ЗАБЕЗПЕЧЕННІ СТРАТЕГІЧНОГО РОЗВИТКУ АГРАРНОГО СЕКТОРУ ЕКОНОМІКИ

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INTERACTION OF THE NATIONAL INNOVATION SYSTEM AND THE INNOVATIVE ECOSYSTEM IN PROVIDING STRATEGIC DEVELOPMENT OF THE AGRICULTURAL SECTOR

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Анотація

У статті розкрито взаємовплив національної інноваційної системи та інноваційної екосистеми в забезпеченні стратегічного розвитку аграрного сектору економіки. Було запропоноване власне бачення інноваційної екосистеми, яка частково включає елементи підходу національної інноваційної системи, так як саме вони дозволяють забезпечувати бажаний вектор розвитку та пришвидшує визначення пріоритетів для концентрації діяльності суб'єктів в ході їх колаборації на конкретних сферах і напрямках діяльності.

Abstract

The article reveals the interaction of the national innovation system and the innovation ecosystem in ensuring the strategic development of the agricultural sector of the economy. We proposed our own vision of the innovation ecosystem, which partly includes elements of the national innovation system approach, as they allow to provide the desired vector of development and accelerates the definition of priorities for concentration of actors in their collaboration in specific areas and activities.

Ключові слова: система, розвиток, національна інноваційна система, інноваційна екосистема, стратегічний розвиток, аграрний сектор економіки.

Keywords: system, development, national innovation system, innovation ecosystem, strategic development, agricultural sector of the economy.

Постановка проблеми. Включення систем нижчого рівня до систем вищого відповідає загальному принципу ієрархічності системного підходу. Включення даного поняття до аналізу інноваційної динаміки обумовлено появою концепцій опису еволюції взаємодії економічних агентів, моделей їх інноваційної активності та взаємин із зовнішнім середовищем. Потужний інструментарій еволюційного підходу та системного аналізу дозволяє розробити ефективні сучасні механізми активізації інноваційної діяльності для аграрних підприємств, підтверджує актуальність та своєчасність проведеного дослідження.

Аналіз останніх досліджень і публікацій. Серед українських науковців досліджуване поняття

представлено в роботах І. Підорчевої, Г. Лановської, З. Коваль, О. Котко, С. Єрмак, Л. Федулової. В свою чергу дослідженням інституційно-економічних аспектів формування національної інноваційної системи присвячені роботи М. Єрмошенка, С. Єрохіна, І. Макаренка, О. Марченко, М. Пашути, М. Шарко та інших вчених. Подальший науковий пошук у рамках визначеної теми дослідження дасть змогу збагатити існуючі доробки та сприяти подальшому розвитку концептуальних засад стратегічного розвитку аграрного сектору економіки.

Формулювання цілей статті. Мета статті полягає у виявленні особливостей двох систем: націо-

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