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## Research Article

# SOME ISSUES OF INFORMATION SECURITY IN THE PROTECTION OF CONSUMER RIGHTS IN E-COMMERCE

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## ABSTRACT

The article analyzes aspects of protecting consumer rights in e-commerce, as well as ensuring information security at the same time, which hinders the further development of e-commerce in our country.

## KEYWORDS

E-commerce, information security, consumer rights, confidentiality, integrity, authentication, authorization.

## INTRODUCTION

In the current process of globalization, the development of the telecommunications industry as a separate sector of the economy and the use of information and communication technologies in other sectors of the economy are becoming a priority. The expansion of technical capabilities and the full implementation of the potential of this industry in

practice will play an important role in strengthening the competitiveness of the national economy and thus ensure the strategic stability of private and public structures. According to modern trends in the world market, the introduction of innovations in the field of information and communication technologies and their effective application will create the basis for



improving the efficiency of management and technological processes in enterprises, expanding existing markets for goods and services in various sectors of the economy causes.

E-commerce is growing rapidly around the world and is becoming increasingly competitive for traditional business. According to industry experts, in the near future the sales process will move from traditional shops and offices to a virtual space, where any product can be purchased from anywhere in the world, and a significant share of GDP will be information products and services. Purchase and sale of goods (works, services) carried out in accordance with the contract concluded with the use of information systems in accordance with Article 3 of the Law of the Republic of Uzbekistan "On electronic commerce" is electronic commerce<sup>1</sup>.

E-commerce is a branch of the economy that includes all financial and commercial transactions made using computer networks and the business processes associated with the implementation of these transactions.<sup>2</sup> Due to the introduction of the Uzcard system in Uzbekistan and the introduction of a number of projects that allow you to make payments using mobile devices and computers at any time and from any place, a new branch of business - e-commerce is developing rapidly. Currently, online payment tools such as Click, MBank, SMS Payment are successfully

operating. People can shop at online stores such as Mytech.uz, Esavdo.uz, Uzbekmarket.uz, Bozor uz, including food, clothing, appliances, perfumes, household goods and even furniture<sup>3</sup>.

In recent years, the issue of e-commerce taxation has also been the subject of the most discussion in many countries by international organizations. Every year, the turnover of the Internet is growing rapidly. According to the U.S. Department of Commerce, online retail sales in 2017 were \$ 182 billion. By 2018, the figure will be about 242 billion dollars. dollars, an increase of 1.3 percent over previous years<sup>4</sup>. Forrester Research also forecasts that by 2019, online retail sales in the U.S. will reach \$ 336 billion dollars. According to another eMarketer international forecast analysts, online sales in Asia and the Pacific reached 219.7 billion over three years dollars, an increase of almost 3 times<sup>5</sup>.

In recent years, Uzbekistan has taken certain measures to develop computerization and information and communication technologies. The regulatory framework defining the important economic, legal and organizational framework for the operation of information and communication technologies in the field of informatization and telecommunications has been created. In particular, the Oliy Majlis of the Republic of Uzbekistan has adopted a number of laws on the development and introduction of modern information technologies. In particular, a

<sup>1</sup> Қонунчилик маълумотлари миллий базаси, 21.04.2021 й., 03/21/683/0375-сон.

<sup>2</sup> О.П.Шукурова Электрон тижорат тизимларида виртуал савдо майдонлари. Иқтисодийнинг реал тармоқларини инновацион ривожланишида ахборот-коммуникация технологияларининг аҳамияти Республика илмийтехник анжуманининг маърузалар тўплами, 2017 йил.

<sup>3</sup> В.Э.Абдуллаев Ўзбекистонда электрон тижорат бозорининг ҳолати ва унинг таҳлили. Журнал научных и прикладных исследований 2016 йил, 6-сон, 10-бет.

<sup>4</sup> eMarketer, Retail E-Commerce and the Economy, May 19, 2019 // [http://www.emarketer.com/Article.aspx?id=1006307&src=article1\\_newsltr](http://www.emarketer.com/Article.aspx?id=1006307&src=article1_newsltr)

<sup>5</sup> eMarketer, Asia-Pacific B2C E-Commerce: Focus on China and India, January 2019 // [http://www.emarketer.com/Report.aspx?code=emarketer\\_2000455&src=report\\_summary\\_reportsell](http://www.emarketer.com/Report.aspx?code=emarketer_2000455&src=report_summary_reportsell).



comprehensive and improved regulatory framework has been created for the effective regulation of economic and financial relations between its participants in the field of e-commerce. These include the Laws of the Republic of Uzbekistan dated December 11, 2003 "On Informatization" and "On Electronic Digital Signature", April 29, 2004 "On Electronic Commerce" and "On Electronic Document Management", as well as the President of the Republic of Uzbekistan 13 "On additional measures for the introduction of digital economy, e-government and information systems in public administration of the Republic of Uzbekistan" Decree No. PF-5598 and No. PQ-3724 of May 14, 2018 "On measures to accelerate the development of e-commerce", It is expedient to cite the Resolution No. PQ-4022 of November 21, 2018 "On measures to further modernize the digital infrastructure for the development of the digital economy" and other normative documents. The first version of the Law of the Republic of Uzbekistan "On Electronic Commerce" was adopted on April 29, 2004. On May 22, 2015, amendments and additions were made to the previous Law on Electronic Commerce, and a new version consisting of twenty articles was adopted.

Participants in e-commerce are a legal entity or an individual who sells or buys goods (works, services) in e-commerce. There are usually two forms of e-commerce:

Trade between enterprises (business to business, B2B);

Trade between enterprises and individuals, i.e. consumers (business to consumer, B2C).

The field of e-commerce has the following advantages:

Savings of 25-30% due to the fact that the purchase of raw materials and components by large private companies is carried out through Internet exchanges;

The participation of competing suppliers from around the world in the auction will lead to a decrease in prices for products and services they provide in real time.;

An increase in the price of goods or services sold as a result of competition from buyers around the world;

Savings due to the reduction in the number of required staff and the volume of work with paper documents.

Recently, e-commerce or e-commerce has been developing rapidly around the world. Naturally, this process is carried out with the direct participation of credit and financial institutions. And this type of commerce is becoming more and more widespread, especially where the new electronic market is available to businesses and the general public.

Commercial activity in electronic networks removes some physical restrictions. Companies are able to connect their computer systems to the Internet and serve their customers around the clock, without weekends. Orders for the product can be received at any time, from any place.

But there is another side to this issue. Abroad, in countries where e-commerce is more developed, the value of sales contracts or products is often limited to \$ 300-400.

This is explained by the fact that information security problems in computer networks are not adequately addressed. According to the UN Committee on the Prevention and Fight against Crime, computer crime has risen to the level of an international problem. In the United States, this type of crime has become the third most lucrative trade in arms and drugs.



Such a wide range is determined by the problem of information security of e-commerce. If the level of security is maintained as it is today, then the global turnover of e-commerce may decrease further. This situation shows that the low level of protection of the e-commerce system is a factor that hinders the development of e-business.

The solution to the problem of economic security of e-commerce is primarily related to the protection of information technology used in it, that is, with the issues of information security.

The integration of business processes into the Internet environment leads to a dramatic change in the state of security. The emergence of rights and responsibilities on the basis of electronic documents requires comprehensive protection of both the sender and the recipient of the document from all risks.

Unfortunately, e-commerce business leaders are realizing the seriousness of information risks and the importance of organizing the protection of their resources after being exposed to information attacks. As can be seen, all of the listed barriers belong to the field of information security. The main requirements for conducting business operations are confidentiality, integrity, authentication, authorization, guarantees and confidentiality.

Ensuring the openness, confidentiality, integrity and legal significance of information is a key task in achieving it. Each risk needs to be considered in terms of how these four features and quality of secure information can be compromised. Confidentiality of information means that only the person to whom this information is intended has access. Under the integrity of information is understood the property of its invariability. Disclosure of information is determined by the feature of the system, which provides unimpeded

access to information to authorized entities. The legal significance of information is growing with the recent creation of a regulatory framework for information security in our country.

In the context of comprehensive information security, first of all, it is necessary to identify the main problems in the field of electronic business security, including the following:

Data protection when transmitted through communication channels;

Protection of computer systems, databases and electronic document management;

Ensuring that information is stored electronically for a long time;

Ensuring the security of transactions, confidentiality of commercial information, authentication, protection of intellectual property.

At the same time, the introduction of the Internet in the field of transmission, processing and storage of confidential information in the country is currently being approached with caution. It should be noted that the development of e-commerce is slowed down for the following reasons:

Lack of or slow development of e-commerce infrastructure and inability to deliver products to customers (courier services), especially through the "e-shop" in another city;

The backwardness of the state legislative practice in this area, and, consequently, the lack or weakness of guarantees for the implementation of transactions in electronic form;

The existence of objective and subjective reasons for the development of fraud related to the use of the Internet in business;

Lack of careful marketing of e-commerce projects;

Difficulties in making payments for products, in particular, the lack of public confidence in commercial banks.

Therefore, e-commerce in our country can be developed only if the economic situation in the country is further developed, its legal framework is further improved and accelerated.

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