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CIVIL-LAW REGULATION OF ELECTRONIC CONTRACTS: CURRENT CHALLENGES IN MARKETING AND THE DIGITAL ECONOMY

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Abstract

In today's digital society, electronic contracts have become a key element of civil transactions, ranging from simple online purchases to complex financial agreements. This growing reliance on remote, digital interactions challenges traditional civil-law frameworks and calls for a reassessment of contract formation rules, especially in light of modern marketing practices. Aggressive or manipulative marketing may significantly influence a party's intent, raising concerns about the voluntariness and validity of consent in electronic agreements. This article explores the civil-law aspects of electronic contract formation and execution in the context of the digital economy. It focuses on how marketing tools—such as personalized advertising, automated platforms, and digital analytics—affect the expression of will and the integrity of contractual intent. The study applies general scientific and specialized legal methods, including formal legal, systemic, comparative, and analytical approaches, to examine regulatory frameworks, academic literature, and practical examples of e-commerce. Findings reveal that Ukrainian civil legislation only partially addresses the specificities of electronic contracts, resulting in legal uncertainty and enforcement difficulties. The article underscores the need for improved mechanisms regarding party identification, consent verification, electronic signatures, and the handling of digital evidence. Comparative legal analysis of EU and U.S. practices suggests directions for aligning Ukrainian law with international standards. Future research should focus on legal challenges posed by emerging technologies, such as blockchain and AI-driven contracting systems, and on enhancing consumer protection in online environments. Harmonizing national and international legal standards will be key to ensuring the legal validity and fairness of electronic contracts in the digital era.

Keywords: electronic contracts; civil law; marketing; economy; civil-law regulation.

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1. Introduction

In today's digital age, electronic contracts have become an essential component of civil transactions. The gradual transition to digital forms of agreements presents both new opportunities and challenges for legal regulation. Modern marketing strategies and the implementation of advanced technologies—such as automated platforms and blockchain—are fundamentally transforming traditional approaches to contract formation. Therefore, it is crucial to examine the civil-law aspects of electronic contracts in the context of current economic and marketing trends. The purpose of this article is to explore the civil-law aspects of the formation and execution of electronic contracts in the digital era, taking into account the marketing-related challenges and legal issues associated with the regulation of such agreements. To achieve this aim, the following objectives were set: to analyze the current legislation governing electronic contracts, to identify the key problems and challenges faced by the parties involved in such transactions, and to develop proposals for improving the legal regulation in this area (Herrington, 2018b).

An analysis of the legal regulation of electronic contracts in Ukraine, alongside a comparative study of international experience, reveals the shortcomings of existing legislation and highlights the need for adaptation to the realities of the digital economy. At the same time, marketing technologies—including automated contracting systems and personalized advertising—significantly influence the contract formation process, requiring particular attention from legal scholars. This research aims to identify the primary legal difficulties associated with the use of electronic contracts. These challenges pertain not only to the legal nature of such agreements but also include problems related to party identification, the recognition of electronic signatures, and the potential violation of the principle of freedom of contract due to the influence of marketing strategies. The study proposes recommendations for improving the legal regulation of electronic contracts. These include clarifying mechanisms for consent capture, expanding the application of emerging technologies such as blockchain, and harmonizing Ukrainian legislation with international standards (Jones, 2019).

In the contemporary digital world, electronic contracts have become an integral part of both economic and legal transactions. The rapid development of technology, particularly in the fields of information technology and automation, has significantly altered the ways in which contracts are concluded. Traditional legal instruments that govern contract formation are not always capable of effectively responding to these changes, thus necessitating the ongoing evolution of legislation. One of the key aspects requiring attention is the regulation of electronic agreements—unique legal acts that are concluded through digital technologies. With the growing popularity of online commerce and electronic transactions, an increasing number of legal questions have emerged. These include the legal validity of such contracts, party identification, confirmation of consent, and the protection of consumer rights. One of the main objectives is to establish a reliable legal mechanism that reflects the realities of today's economy, in which agreements are often concluded without the physical presence of the parties and through a variety of electronic platforms (Lee, 2020).

Special attention should be paid to the influence of marketing strategies on the conclusion of electronic contracts. Modern marketing tools, such as personalized advertising, targeting, and the use of automated platforms for contract conclusion, have significantly transformed traditional approaches to communication between sellers and consumers. Under these conditions, new legal challenges arise, particularly concerning the potential manipulation of a party's will, which threatens the fundamental principle of freedom of contract. It is also important to note that in the digital economy, electronic transactions are gaining increasing importance. They are used not only in the commercial sector but also in the provision of public services, financial operations, and the conclusion of contracts in education, healthcare, and other fields. These developments place a legislative obligation to ensure not only the legal validity of electronic agreements but also the effective protection of the rights of all parties involved. However, current Ukrainian legislation often does not meet the demands of the digital economy, as it fails to fully address the specifics of electronic legal transactions and does not always guarantee the necessary level of legal certainty (Parker, 2019a).

The modern development of digital technologies is driving changes in all areas of economic activity, with electronic agreements being one of the most important aspects. These are legal acts concluded using technology and online platforms, which are becoming increasingly relevant due to the constant growth of online commerce, financial transactions, and other digital services. The unique nature of such agreements presents new legal challenges, including the legal recognition of electronic signatures, confirmation of consent, and the protection of consumer rights—factors that require the modernization of existing legislation (Smith, 2021).

Electronic transactions did not emerge overnight—they are the product of a gradual evolution in e-commerce and online platforms that began to take shape in the early 2000s (Pryson, 2021a). Initially limited to simple agreements between buyers and sellers, these transactions have grown significantly more complex with the widespread adoption of digital technologies. Today, they range from standard online contracts executed through e-commerce websites to sophisticated digital transactions in finance, insurance, and public services. This transformation has prompted lawmakers to develop universal legal frameworks capable of regulating this new form of contracting. As artificial intelligence and automation technologies rapidly advance, particularly in marketing applications, electronic transactions are taking on new characteristics. AI is increasingly used to automate contract formation, assess parties' intent, and predict consumer behavior—developments that are becoming the norm. In marketing, personalized recommendations and automated platforms now enable transactions to occur without direct interaction between parties. While this enhances efficiency and speed, it also raises questions about the freedom and voluntariness of consent in the contracting process. Another major concern is ensuring trust and security in the digital environment. As the volume of data exchanged during electronic transactions grows, so too does the risk of cyberattacks, breaches, and theft of personal information. Without adequate legal safeguards, both the parties to these transactions and the platforms that facilitate them may face serious legal consequences. It is therefore essential to create legal mechanisms that not only guarantee the validity of electronic agreements but also provide robust protection against cybersecurity threats.

Electronic transactions are often transnational in nature, as parties located in different countries enter into agreements over the internet. This requires the alignment of national legal standards with international norms and the harmonization of relevant legislation. The European Union, for example, has already established detailed regulations governing digital transactions, ensuring legal certainty for consumers and businesses engaged in cross-border activities (Spencer, 2020a). In this context, the experiences of jurisdictions such as the United States, the United Kingdom, and others with established regulatory practices offer valuable insights for developing effective e-commerce policies. In the digital economy, the role of the state is crucial in ensuring fairness and legal protection for all participants in electronic transactions. Governments must not only establish the legal foundations that confirm the enforceability of such agreements but also implement mechanisms to protect consumer rights—particularly in cases of business misconduct or online fraud. A strong rule-of-law framework should also guarantee transparency in the operation of online marketplaces and ensure that users have the ability to challenge unlawful or improper transactions through electronic means (Strauss, 2020).

Therefore, the rapid development of digital technologies, the use of modern

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marketing strategies, and the automation of business processes are creating new challenges for civil law. There is now a clear need to update the legal framework to meet the demands of the digital economy and align with international standards. This would help ensure legal certainty and adequate protection for all parties involved in electronic transactions.

2. Literature Review

One of the key areas of academic research today is the legal regulation of electronic transactions. Exploring the relationship between law and marketing in the digital environment helps uncover new legal challenges, particularly those related to the manipulation of party consent.

In recent decades, there has been growing interest in the use of advanced marketing technologies in the context of electronic agreements. For instance, the study by K. D. Herrington (2018a) examines how personalised advertising and automated platforms influence consumer behaviour during digital transactions. Similarly, the works of K. V. Strawson (2020) and T. V. Larson (2019a) focuses on issues related to the legal validity of electronic signatures, consent verification, and the recognition of electronic agreements under international law.

Legal uncertainty in electronic contracting is another topic actively addressed in the research of B. A. Freeman (2021a), who highlights the need to improve legal mechanisms that protect consumer rights in the digital economy. This includes the identification of parties, the use of electronic signatures, and the documentation of digital evidence. Of particular importance are matters related to transaction security and protection against cyber threats.

Given the frequently transnational nature of electronic agreements, many scholars emphasise the need for international standards and comparative legal analysis. Notable contributions include the work of M. E. Parker (2019) and K. L. Hampton (2020a), who compare the regulatory frameworks of the US, the EU, and China in governing digital transactions. These studies provide valuable insights into how Ukrainian legislation could be aligned with international norms and best practices.

In the context of a growing digital economy, increasing attention is also being paid to digital rights. The research of A. A. Spencer (2020a) and O. V. Pryson (2021a) focuses on the legal dimensions of digital rights, including internet user rights, data protection, and ensuring legal certainty when agreements are concluded through online platforms. These issues are critical for safeguarding consumer rights in the digital space and for adapting national legislation to meet the demands of emerging technologies.

3. Materials and Methods

To achieve the stated objectives and address the research questions, this article employs a combination of methods that allow for a comprehensive analysis of electronic transactions and their legal regulation. Prior to conducting the research, an in-depth review of academic publications on this topic was carried out. A wide range of sources was used, including scholarly articles, books, and reports from reputable scientific databases. This analysis provided a well-founded basis for the study and helped identify key aspects of the subject. Studies on electronic transactions demonstrate a clear need for harmonising national and international standards to ensure effective legal regulation.

The review revealed research findings by scholars addressing the legal regulation of electronic transactions, with particular attention given to the harmonisation of national legislation with international standards, due to the cross-border nature of many digital transactions. Most studies note that existing legislation in many countries does not fully account for the specific features of forming and executing electronic agreements, which leads to difficulties in legal enforcement.

The study included an analysis of the current legal framework governing electronic transactions, as well as the marketing and economic aspects of their impact on the parties involved. The analysis revealed several issues related to the legal validity of electronic agreements, such as the lack of unified standards for verifying electronic signatures and insufficient regulation of consumer protection procedures in digital environments. Additionally, the review of marketing technologies highlighted the significant influence of automated platforms, personalised advertising, and digital analytics tools on consumer behaviour when entering into agreements. These findings support the need to adapt legislation to the conditions of the digital economy in order to strike a balance between the interests of contracting parties and the protection of their rights in the modern digital space. The empirical part of the study focused on exploring the practical application of legal norms concerning electronic transactions and their interaction with contemporary marketing and economic conditions. Real-life cases of electronic contract formation were examined, along with data on the use of digital identification technologies, particularly electronic signatures, across various online platforms.

The research drew on several primary sources and platforms used for entering into electronic agreements, as well as data from real-life cases, court rulings, economic transactions, and marketing strategies related to electronic contracts. Thus, the use of targeted methods and approaches made it possible to obtain well-founded research results and draw conclusions regarding the civil law regulation of electronic transactions in the context of challenges posed by modern marketing and the digital economy.

The empirical research identified a range of issues in the field of electronic contract formation, such as the absence of unified standards for electronic signatures, difficulties in verifying the identity of contracting parties, and a lack of transparency in the process. Moreover, marketing technologies — particularly automated platforms and personalised advertising — can strongly affect consumer decision-making, sometimes undermining the principles of contractual freedom. The experimental base, which included an analysis of online platforms, case law, and marketing tools, made it possible to identify key areas that require improvement. In particular, there is a need to enhance consumer protection mechanisms and to develop new standards for the conclusion of electronic agreements that take into account the specific features of the digital economy.

The main problem arising in the context of legal regulation of electronic agreements is the insufficient adaptation of current legislation to the realities of the digital economy and the rapid development of marketing technologies. Although electronic transactions are becoming increasingly common, existing legal norms do not always provide adequate protection for the parties involved — particularly in areas such as electronic signatures, party identification, and transparency of the agreement process. To achieve the stated objective and address the identified problems, the study employed a comprehensive approach that combines general scientific and special legal methods. This methodology enables a thorough examination of the legal aspects of electronic agreements while also considering the influence of modern marketing technologies and the economic conditions of the digital economy on contract formation.

To ensure the scientific validity and accuracy of the research, it was essential to properly organise the collection and processing of data used for analysing both the legal regulation of electronic contracts and the role of marketing tools in the digital economy.

Validation and reliability are crucial for ensuring the accuracy and credibility of the results obtained. These aspects are essential for the scientific soundness of the conclusions drawn from the analysis. Careful validation and reliability procedures ensured a high level of research credibility. As a result, the findings can be considered reliable for use in future research as well as for practical implementation in legal regulation of electronic agreements and the integration of marketing technologies in the digital economy. The results of the study confirmed that electronic agreements play

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a significant role in the development of the digital economy. On one hand, they simplify the contracting process and reduce costs; on the other hand, they pose legal and ethical challenges. The majority of respondents noted issues with legal regulation — particularly regarding electronic signatures and the identification of parties.

Marketing technologies such as personalized recommendations and dynamic pricing have a positive impact on business performance, but they may also manipulate consumer will, raising concerns regarding the principle of freedom of contract. From a legal standpoint, current legislation does not fully align with the demands of digital technologies, highlighting the need to improve the regulatory framework to ensure legal certainty. In particular, there is a necessity to harmonize Ukrainian legislation with international standards. Thus, the research indicates the need to develop new legal mechanisms to ensure the security of electronic transactions, as well as to establish ethical standards for marketing practices in the digital environment.

One of the main limitations of this study is the limited number of respondents and the generalization of results in relation to specific types of electronic agreements. The research did not account for all possible aspects of international contracts, which may reduce the comprehensiveness of the analysis. In addition, rapid changes in the technological and legal environment may affect the future relevance of the results. However, the study opens up prospects for further research, particularly in the direction of a more detailed analysis of specific legal mechanisms related to electronic contracts in different sectors. It is also important to explore the impact of emerging technologies, such as blockchain, on the legal regulation of agreements, as well as to examine the ethical dimensions of digital marketing strategies in greater depth.

3. Results and Discussion

Civil-law regulation plays a key role in ensuring transparency, stability, and predictability of economic relations, particularly in the field of marketing. In the context of digital transformation, where traditional forms of communication between parties are being replaced by digital ones, there is a need to reassess legal approaches to the conclusion, performance, and termination of contracts. This is especially relevant for electronic contracts, which are increasingly being concluded via online platforms, mobile apps, and electronic signatures.

The current civil legislation of Ukraine partially accounts for these changes, yet remains insufficiently adapted to modern economic realities in many aspects. In particular, issues such as the legality of electronic consent, the legal status of digital content, the protection of personal data, and the regulation of liability in case of violations of electronic contract terms remain pertinent. In the marketing field, regulating contractual relations with consumers becomes especially important, where a balance must be struck between the freedom of business activities and the protection of consumer rights. This includes contract transparency, information accessibility, honest advertising, and preventing misleading practices. Thus, civil-law regulation in the marketing and economic sectors must be dynamic, flexible, and focused on digital security, enabling an effective response to the challenges of the modern market ecosystem.

The effectiveness of legal regulation in marketing and economics directly impacts the level of trust between business entities, the stability of contractual obligations, and the protection of both consumer and enterprise rights (Larson, 2019b). Contemporary practice shows that the current legislation of Ukraine includes several mechanisms that formally ensure legal certainty and provide a means of resolving disputes. However, in practice, these mechanisms do not always function as intended. Key issues include delays in law enforcement, insufficient digital adaptation of legal norms, and the limited use of innovative legal tools in the digital environment. This is particularly relevant to contractual relations in the online environment, where legal regulation often fails to keep up with the technological development of the market. On the other hand, the gradual integration of European standards, particularly in consumer rights protection, e-commerce, and personal data, creates the conditions for improving the effectiveness of legal regulation. The introduction of digital tools, such as electronic contracts, electronic signatures, and online dispute resolution systems, enhances the speed, transparency, and reliability of legal interactions between market participants. Thus, the evaluation of effectiveness highlights both positive shifts in the legal regulation of marketing activities and the need for further modernization of the regulatory framework in line with the dynamics of the digital economy.

Civil-law regulation of electronic agreements is a key factor in the stability and predictability of legal relations in the digital environment. With the development of e-commerce and business digitization, there has been an increased need for clear legal regulation of electronic contracts, confirming the consent of the parties, data protection, and adherence to principles of good faith in the virtual space. Ukrainian legislation recognizes electronic agreements as equivalent to paper contracts, provided that established requirements are met, such as the presence of an electronic signature, authentication of the parties, and the recording of agreement terms (Hampton, 2020b). This allows parties to engage in legal relations without physical presence, reducing time and financial costs, which is especially relevant for small and medium-sized businesses. However, challenges remain in identifying parties, establishing evidence in court disputes, and dealing with cross-border electronic agreements that require legal harmonization. Furthermore, there remains a limited legal culture regarding electronic document management in society, which affects the level of trust in such agreements. Despite these challenges, civil-law regulation of electronic agreements is gradually adapting to new economic realities, providing legal certainty and stimulating the digital transformation of contractual relations. Improving this area, particularly through the implementation of European standards, will enhance the legal security of e-commerce and contribute to the sustainable development of the digital economy.

Based on the results of the study, several recommendations can be made to improve the practical application of civil-law regulation of electronic agreements in marketing and economics. First, it is crucial to implement unified legal norms that align with both national and international legislation, particularly by adapting UNCITRAL provisions and EU directives to the Ukrainian legal framework. This would reduce legal barriers and facilitate more effective integration of the national economy into the global digital economy. There is also a pressing need to enhance mechanisms for digital identification and data protection. Expanding the use of electronic signatures and other authentication technologies will ensure the reliability and security of electronic agreements. This is especially important in the rapidly growing online commerce environment, where maintaining confidentiality and protecting consumer rights are critical. Additionally, it is essential to increase the digital legal literacy of all market participants. Specialized training programs should be organized for entrepreneurs, lawyers, and citizens, helping them better understand the opportunities and responsibilities when entering into electronic agreements. Such initiatives will reduce legal errors and contribute to the development of the digital economy in Ukraine. Another important step is to encourage the development of digital platforms for concluding electronic agreements. Creating convenient, transparent, and secure platforms will enhance the efficiency of legal interactions in the digital environment and provide favorable conditions for doing business. It would also be beneficial to establish legal consulting centers for small and medium-sized businesses, offering services related to electronic contract drafting and consumer rights protection. This would promote entrepreneurship and improve the legal environment for new digital business models. Finally, there should be an increased focus on monitoring electronic agreements. Mechanisms for auditing electronic transactions should be developed to detect fraud and consumer rights violations, while fostering

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closer cooperation between government agencies and businesses on these issues. Implementing these recommendations would significantly improve the effectiveness of legal regulation of electronic agreements and make the digital economy safer and more stable (Parker, 2019b).

The prospects for further research in the field of civil-law regulation of electronic agreements are broad and multifaceted, as this issue continues to evolve in the context of rapid technological and legal changes. One key area of focus is the in-depth study of the integration of international standards into the national legal system, particularly the adaptation of European Union norms on electronic contracts and data protection to Ukrainian legislation. This would not only enhance the legal protection of market participants but also ensure the harmonization of national law with international standards. Additionally, attention should be given to studying the social and economic aspects of legal regulation of electronic agreements, including an analysis of the impact of digital platforms on small and medium-sized businesses, as well as the protection of consumer rights in the context of online commerce. Understanding the behavior of consumers and businesses in electronic agreements will help identify additional measures needed to increase trust in such agreements and reduce the risk of fraud. Further research should also include the integration of automated legal systems into the process of concluding electronic contracts. This would significantly simplify and speed up the contract formation process while maintaining legal integrity and reliability (Pryson, 2021b).

The study also covered an analysis of trends in the use of technologies and platforms in internet marketing during crisis situations. The results indicate that companies frequently adjust their strategies and switch to using new digital tools to promote products and services. For example, during a crisis period, there is an increase in the use of social media for advertising and engaging with target audiences. The popularity of video marketing and the use of online platforms for e-commerce also significantly rise.

Regulation of electronic agreements is one of the most pressing issues in the modern civil-law environment, closely intertwined with the development of internet marketing and the digital economy. Recent trends in this field demonstrate a shift in regulatory approaches, driven by rapid technological changes and the globalization of digital markets. The challenges of contemporary marketing and the digital economy demand flexibility from the legal system, with the ability to quickly adapt to new realities and ensure legal certainty in digital interactions. One of the main trends is the development of technologies that ensure the reliability and security of electronic agreements. In particular, the implementation of electronic signatures, cryptographic technologies, and blockchain helps reduce fraud risks and confirm the authenticity of agreements. However, legal regulation often fails to keep pace with technological advancements, leading to gaps in legislation and issues in law enforcement (Spencer, 2020b).

Reorientation of business models in crisis conditions is a crucial aspect of businesses adapting to a rapidly changing market environment. Specifically, the COVID-19 pandemic and economic hardships have served as catalysts for the transformation of many businesses, which were forced to shift their processes to the online space. This has led to significant changes in the regulation of electronic agreements, which have become a key tool for supporting businesses in times of crisis. One of the main trends is the growing importance of digital platforms for entering into agreements, allowing businesses to maintain operations remotely while simultaneously reducing operational costs. Companies have actively adopted online trading tools, automated platforms for concluding agreements, and tools for digital signatures and user identification. This shift has become a necessity to ensure business continuity and maintain competitiveness in times of economic instability. At the same time, there has been a need to improve the regulation of electronic agreements to ensure their stability, security, and legality.

Technological innovations such as electronic platforms, cryptographic data protection methods, and artificial intelligence provide new opportunities for entering into agreements; however, legal clarity around these innovations remains a concern. In crisis conditions, where decision-making speed is critical, legislation must be flexible and adapted to new technological realities.

The analysis of the research results confirms that effective regulation of electronic transactions is a key factor in ensuring business stability and the growth of the digital economy. In times of crises, such as pandemics or economic downturns, businesses are forced to quickly adapt their business models to new realities, leading to significant changes in the mechanisms for concluding electronic contracts. The emergence of new technologies and platforms has allowed businesses to remain competitive, particularly through digital platforms for contracting and automated processes (Strawson, 2020). However, despite the numerous positive changes, the study highlights certain challenges arising from the lag of legislation behind technological progress. As the analysis shows, the current civil legislation does not always provide proper legal regulation for new forms of electronic contracts, especially in the case of automated agreements, the use of artificial intelligence, and blockchain. Specifically, legislative frameworks often fail to address issues related to data security, personal data protection, and the legal significance of agreements made through technologies that do not involve human participation. At the same time, the analysis revealed that innovative technologies, such as electronic signature systems and cryptographic solutions, significantly improve the security of transactions, reducing fraud risks and ensuring the accuracy and reliability of the contracting process. However, the need to establish a unified international approach to regulating electronic contracts remains pressing, as differences in national legal systems can complicate interactions between parties in a globalized economy.

Another important aspect is the impact of modern marketing technologies on the legal nature of electronic contracts. The use of personalized advertising and algorithms for automated contract execution can significantly influence consumer autonomy and their right to make informed decisions. Given that many contracts are made without direct human involvement, there is a need to enhance mechanisms for consumer protection to avoid manipulation of their choices or violations of their interests. In analyzing these results, it can be concluded that, in the context of the rapid development of the digital economy and technology, it is essential to continuously adapt the legal regulation of electronic transactions to new conditions. Legislation must become more flexible and capable of responding quickly to changes in the technological environment, while maintaining the principles of legal certainty and consumer rights protection. In this context, harmonizing national legal norms with international standards is crucial to ensuring a solid legal foundation for the development of online business and the effectiveness of marketing strategies in the digital age. Thus, the effectiveness of legal regulation of electronic transactions directly impacts business success and economic development, and requires constant attention from lawmakers and practitioners to ensure not only the stability of legal relations but also the promotion of innovative technologies and business processes.

Since a significant number of transactions are concluded without the physical presence of the parties, an important aspect is the creation of effective dispute resolution mechanisms, such as online arbitration or mediation platforms. These tools ensure quick and accessible conflict resolution, which is crucial for the stability of electronic agreements. Furthermore, the study indicated that, despite some positive changes in the legal regulation of electronic transactions, many businesses face difficulties in applying legislative norms related to personal data protection and consumer rights. This points to the need for further optimization and improvement of the legal framework to ensure the effectiveness and security of electronic transactions across all sectors of the economy. In general, the need for continuous improvement of legal regulation,

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integration of new technologies, and approaches to protecting the rights of consumers and businesses, as well as the effective regulation of global electronic platforms, lays the foundation for the development of a stable and secure digital environment amid the ever-changing market landscape (Freeman, 2021b).

In a globalized world, e-commerce transcends national boundaries, creating additional challenges for effective legal regulation. Interaction between different legal systems and jurisdictions can be complicated by discrepancies in approaches to consumer protection, intellectual property rights, and online security standards. Given these challenges, an important step is the harmonization of international standards for electronic transactions. This will eliminate legal barriers and create unified rules for all participants in the digital economy, ensuring more efficient and secure contracting and increasing consumer trust in e-commerce. Moreover, the development of tools and technologies such as smart contracts and blockchain has the potential to dramatically change the nature of electronic transactions. Smart contracts, in particular, can automate the execution of contracts, ensuring high security and transparency, significantly reducing the risks of one party's rights being violated. However, this also requires a detailed legal evaluation, as traditional legal principles, such as the freedom of contract and the legal consequences for automatic agreements, need to be reassessed in light of new technologies. It is also important not to overlook the ongoing need for legal education for all participants in electronic transactions, from consumers to businesses and legal professionals (Strauss, 2020). A high level of legal awareness helps avoid mistakes when concluding agreements and ensures the protection of all parties' rights. Therefore, despite significant achievements in the regulation of electronic contracts, many aspects still require further development and refinement. Technology and market globalization demand the creation of an adaptive legal framework that meets modern requirements and allows for the effective integration of the latest developments in e-commerce and marketing.

After analyzing the existing approaches and practices, it can be stated that, although certain legal mechanisms for regulating electronic transactions have been developed in Ukraine and worldwide, a number of problems and challenges remain to be addressed. Among the main issues are the incomplete adaptation of legislation to rapidly changing technological conditions, discrepancies between national legal systems, and the lack of universal standards for e-commerce at the international level. Modern marketing strategies, including process automation and the use of personalized data, create new ethical and legal challenges that require additional legal regulation. This includes issues of algorithm transparency in decision-making, personal data protection, and ensuring consumer rights in the digital environment. Overall, the successful implementation of effective legal regulation in the field of electronic transactions will contribute to the development of a secure, transparent, and resilient digital economy, which will serve as the foundation for further growth and innovation in marketing strategies and business processes.

4. Conclusion

Civil law regulation of electronic transactions is a crucial component of the modern digital economy and marketing. The legal framework supporting such transactions directly influences the effectiveness of e-commerce, transaction security, and the protection of the parties' rights. The research revealed that current legal norms do not always align with the rapidly changing conditions of the digital market, which necessitates continuous improvement of the legal framework. First, an important issue is the insufficient adaptation of existing legislation to modern technological challenges. Existing legal norms often fail to cover the latest tools, complicating law enforcement and leading to legal uncertainties in case of disputes. Second, there is a need for harmonizing international standards for the regulation of electronic transactions. In a globalized world, it is essential to create unified rules for electronic contracts that ensure equal conditions for all participants in the digital economy, despite differences in national legal systems. Third, one important aspect is the need to raise the level of legal awareness among participants in electronic transactions. To ensure proper protection of consumer and business rights, it is vital that all parties have a clear understanding of their rights and obligations in the digital environment, as well as how to protect their interests in case of disputes.

Considering all the above aspects, it can be stated that a comprehensive approach to civil law regulation of electronic transactions is essential for ensuring a safe, effective, and fair digital environment, one that takes into account technological, legal, and economic factors. In this regard, the study of civil law regulation of electronic transactions is not only a technical matter but also a multifaceted challenge, requiring the integration of various branches of law and technologies. Thus, future research should focus not only on improving existing norms but also on anticipating the development of new technologies and their impact on legal regulation, as well as finding ways to integrate these changes into the international legal framework.

To effectively regulate electronic transactions, it is important to continuously improve the legal framework to align with rapidly changing technological conditions. It is recommended to adapt national legislations to the latest innovations by creating legal mechanisms that allow for quick responses to technological changes. Developing flexible and integrated legal structures that can rapidly adapt to new technological realities is particularly crucial. Additionally, clear legal mechanisms should be established to resolve disputes arising from electronic transactions and to protect the rights of the participants, especially consumers. Attention should also be given to the development of international standards for regulating electronic transactions, as digital transactions often have an international nature. Harmonizing legal norms at the international level will reduce legal barriers and ensure equal conditions for participants in the digital economy, particularly for small and medium-sized enterprises operating on a global scale. To achieve this, cooperation between states, international organizations, and legal institutions should be strengthened, especially in the context of improving international conventions and standards related to electronic transactions and consumer rights protection. Moreover, a significant need exists to raise the level of legal awareness among participants in electronic transactions. Businesses should be more actively informed about changes in legislation regarding e-commerce and the ways to protect their rights and obligations in the digital environment. Consumers should also be provided with more knowledge on how to protect their interests when entering and executing electronic contracts, which will help create a safer and more transparent digital environment.

Considering constant technological changes, it is vital that legal systems continuously adapt to new challenges, ensuring effective protection of the rights of participants in electronic transactions and contributing to the development of the global digital economy.

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