

Ministry of Education and Science of Ukraine
V. N. Karazin Kharkiv National University

Department of International Economic Relations and Logistics

APPROVED

Director

Educational and Research Institute

“Karazin Institute of International

Relations

and Travel Business”

Mykola PYSAREY-SKYI



27 August 2026

COURSE UNIT WORKING PROGRAMME

ELECTRONIC BUSINESS AND E-COMMERCE

level of higher education: third (educational and research)

field of knowledge: C Social Sciences, Journalism, Information and International Relations

speciality: C1 Economics and International Economic Relations (by specialisations)

educational and research programme: International Economic Relations

specialisation: C1.02 International Economic Relations

type of course: elective

faculty: Educational and Research Institute “Karazin Institute of International Relations and Travel Business”

2026/2027 academic year

The Programme was recommended for approval by the Academic Council of the Educational and Research Institute "Karazin Institute of International Relations and Travel Business"

27 August 2026, Minutes No. 1

PROGRAMME DEVELOPER: Olena V. Khanova,
PhD (Geography), Associate Professor, Associate Professor of the Department of International Economic Relations and Logistics

The Programme was approved at a meeting of the Department of International Economic Relations and Logistics

Minutes No. 1 dated 26 August 2026

Head of the Department of International Economic Relations and Logistics

 Anna ZAITSEVA

The Programme was agreed with the Programme Director of the Educational and Research Programme "International Economic Relations"

Programme Director of the Educational and Research Programme

 Olena DOVGAL

The Programme was agreed by the Scientific and Methodological Commission of the Educational and Research Institute "Karazin Institute of International Relations and Travel Business",

Minutes No. 1 dated 27 August 2026

Chair of the Scientific and Methodological Commission of the Educational and Research Institute "Karazin Institute of International Relations and Travel Business"

 Hanna PANASENKO

INTRODUCTION

The programme of the academic discipline “Electronic Business and E-Commerce” has been developed in accordance with the programme for the third (educational and research) level of higher education in the field of knowledge C Social Sciences, Journalism, Information and International Relations, speciality C1 Economics and International Economic Relations (by specialisations), specialisation C1.02 International Economic Relations, leading to the qualification of Doctor of Philosophy in International Economic Relations.

1. Course Description

1.1. Aim of the Course

The aim of the course “Electronic Business and E-Commerce” is to provide doctoral students with systematic knowledge of current trends in electronic business and e-commerce amid the digital transformation of the global economy and international economic relations; to develop their capacity for analytical examination of digital business models; to assess the technological, institutional and regulatory dimensions of e-commerce; and to integrate digital tools into research and professional activity in the field of international economic relations.

1.2. Main Objectives of the Course

- develop the capacity to critically analyse contemporary concepts, models and tools of electronic business and e-commerce in a global context;
- develop skills in the empirical assessment of electronic business and digital trade using international statistical, analytical and platform-based data sources;
- provide an understanding of current legal, institutional and regulatory aspects of international e-commerce;
- develop skills in using digital analytical tools and data sources to assess the performance of electronic business models and to formulate evidence-based managerial decisions.

1.3. Number of credits – 3 ECTS credits.

1.4. Total workload – 90 hours

1.5. Course Characteristics
Elective
Full-time mode of study
Year of study
2nd
Semester
3rd
Lectures
12 hours
Practical and seminar classes
24 hours
Laboratory classes
0 hours
Independent study
54 hours
Individual assignments
0 hours

1.6. Competences developed through the course:

GC02. Ability to search for, process and analyse information from various sources.

SC03. Ability to integrate knowledge from different fields, apply a systems approach and take non-economic dimensions into account when addressing complex problems in international economic relations and conducting research.

1.7. Intended learning outcomes supported by the course:

PLO03. Apply contemporary tools and technologies for searching, processing and analysing information, including statistical methods for analysing large and/or complex datasets, specialised databases and information systems.

1.8. Prerequisites:

None.

2. Thematic Plan of the Course

Topic 1. Conceptual Foundations of Electronic Business, E-Commerce and Digital Trade

The relationship between the concepts of “electronic business”, “e-commerce”, “digital trade” and “platform economy”. Digitally ordered and digitally delivered trade. Theoretical approaches to the study of electronic business: transaction cost theory, the resource-based view, dynamic capabilities and network economics. Data, algorithms and intangible assets as sources of value and digital rents. Digital divides and asymmetries in countries’ participation in the global digital economy.

Topic 2. Methodology for Measuring Electronic Business and Digital Trade

Methodological challenges in measuring e-commerce and digital trade. Official, corporate and platform-based data sources. A system of indicators covering digital readiness, online sales, digital payments, platform concentration and cross-border digital interaction. Comparative, index-based, case-study and network analysis. Development of research hypotheses and scenarios for electronic business. Assessment of the resilience, inclusiveness and environmental implications of digitalisation.

Topic 3. Digital Business Models, Platforms and Ecosystems in Global Competition

Typology of digital business models: marketplace, subscription, freemium, D2C, XaaS, service and advertising models. Multi-sided markets, network effects, multi-homing, lock-in and platform governance. Formation of digital ecosystems and interaction among platform owners, suppliers, complementors and users. Data monetisation, platform dependency and concentration of market power. The role of digital platforms in transforming global value chains.

Topic 4. Data, Artificial Intelligence and Algorithmic Governance in E-Commerce

Data as a strategic resource for electronic business. Applications of artificial intelligence in demand forecasting, recommendation systems, personalisation, dynamic pricing, customer analytics and fraud prevention. Generative AI in commercial processes. Algorithmic influence on consumer behaviour. Challenges relating to algorithmic transparency, discrimination, privacy, manipulative design and consumer autonomy.

Topic 5. Cross-Border E-Commerce Infrastructure: Payments, Logistics and Digital Trust

Electronic payments, FinTech, open banking and payment intermediaries. Digital identification, electronic contracts and trust-building mechanisms. Cyber risks, fraud and the protection of payment transactions. Fulfilment, last-mile

delivery, reverse logistics, customs clearance and taxation of cross-border orders. Resilience and environmental performance of e-commerce logistics.

Topic 6. Institutional and Regulatory Environment of Digital Trade: Risks and Development Scenarios

International rules governing e-commerce and digital trade. The WTO Agreement on Electronic Commerce, digital provisions in regional trade agreements, cross-border data flows and data localisation requirements. Protection of personal data, consumers and competition. GDPR, DSA, DMA, the Data Act and the AI Act. Digital customs duties, taxation, jurisdiction and platform liability. Regulatory fragmentation as a factor shaping international competitiveness.

3. Course Structure

Sections and topics	Number of hours					
	full-time					
	total	including				
1		L	P/S	Lab.	Ind.	IS
2	3	4	5	6	7	
Topic 1. Conceptual Foundations of Electronic Business, E-Commerce and Digital Trade	15	2	4			9
Topic 2. Methodology for Measuring Electronic Business and Digital Trade	15	2	4			9
Topic 3. Digital Business Models, Platforms and Ecosystems in Global Competition	15	2	4			9
Topic 4. Data, Artificial Intelligence and Algorithmic Governance in E-Commerce	15	2	4			9
Topic 5. Cross-Border E-Commerce Infrastructure: Payments, Logistics and Digital Trust	15	2	4			9
Topic 6. Institutional and Regulatory Environment of Digital Trade: Risks and Development Scenarios	15	2	4			9
Total hours	90	12	24			54

4. Seminar Topics

No.	Topic	Number of hours
1–4	Methodology and Empirical Assessment of Electronic Business and E-Commerce Development	8
5–8	Digital Platforms and Business Ecosystems: Mechanisms of Value Creation, Competition and Algorithmic Governance	8
9–12	Cross-Border E-Commerce: Infrastructure Solutions, Regulatory Risks and Development Scenarios	8
	Total	24

5. Independent Study Assignments

No.	Topics	Types and Content of Independent Study	Number of hours
			full-time
1–4	Topic 1 Topic 2	Independent preparation for Practical Assignment No. 1 “Empirical Diagnosis of Electronic Business and E-Commerce Development”; Conduct an empirical assessment of electronic business and e-commerce development in a selected country, group of countries, region or economic sector: define the object of study and formulate a research question; develop a system of indicators covering digital infrastructure, online sales, digital payments, business and consumer activity, cross-border e-commerce and institutional constraints; collect and systematise statistical data for the selected period; perform comparative and dynamic analysis; prepare tables and visualisations; identify key trends, disparities and development drivers; assess the completeness, comparability and methodological limitations of the data used; and formulate evidence-based conclusions from the study.	18
5–8	Topic 3 Topic 4	Independent preparation for Practical Assignment No. 2 “Analysis of a Digital Platform and Its Business Ecosystem”; Conduct a comprehensive analysis of a selected digital platform or platform company: identify the principal participants in its business ecosystem and the nature of their interactions; examine flows of goods, services, funds, data and value created; characterise the value proposition, monetisation model, user acquisition and retention mechanisms, network effects, lock-in, multi-homing, and the role of data, algorithms and artificial intelligence; assess platform access rules and governance mechanisms; identify competitive, regulatory, ethical and reputational risks; compare the platform with its principal competitor; and justify prospects for the development or transformation of its business model.	18
9–12	Topic 5 Topic 6	Independent preparation for Practical Assignment No. 3 “Regulatory and Strategic Project in Cross-Border E-Commerce”. Develop a market-entry strategy for an electronic business company entering a selected foreign market, or prepare a policy	18

		brief on a specific digital-trade regulatory issue: define the problem, target market, sector and stakeholders; assess market size and digital readiness; justify a model for cross-border operations taking account of payment infrastructure, logistics, fulfilment, product returns, digital identification, electronic contracts, cybersecurity and fraud prevention; analyse requirements relating to personal data protection, consumer rights, the use of artificial intelligence, taxation, customs clearance and digital platform liability; develop a regulatory and operational risk matrix; prepare baseline and risk scenarios; and provide practical recommendations for the identified stakeholders.	
		Total	54

6. Individual Assignments

Not provided for.

7. Teaching and Learning Methods

Teaching is based on research-oriented, problem-based and interdisciplinary learning. The educational process combines theoretical examination of the patterns shaping electronic business and e-commerce with analysis of empirical data, digital business models, international regulatory practices and specific cases of cross-border interaction.

Lectures employ problem-oriented presentation, lecture discussions, explanation, comparative analysis, formulation of research questions and discussion of short analytical cases. Particular attention is paid to critical analysis of terminology, indicators and methodological approaches to measuring e-commerce and digital trade.

Seminars are organised as research workshops. Teaching methods include case studies, data-driven learning, comparative and indicator analysis, digital ecosystem mapping, project-based learning and scenario analysis.

Independent study includes work with research publications, analytical reports, statistical databases, digital platform materials and documents of international organisations; development of an individual evidence base; and preparation of analytical briefs, digital ecosystem maps, risk matrices and development scenarios.

8. Assessment Methods

The following assessment methods are used during the course:

- continuous assessment is conducted within three thematic seminar blocks and on the basis of the corresponding practical assignments;
- final assessment consists of a pass/fail assessment covering the entire course.

9. Allocation of Marks

Continuous assessment and independent study						Total	Final assessment	Total
T1	T2	T3	T4	T5	T6	60	40	100
20		20		20				

T1, T2, etc. – course topics.

Continuous assessment – 60 marks, comprising:

Individual Assignment No. 1 – 20 marks;

Individual Assignment No. 2 – 20 marks;

Individual Assignment No. 3 – 20 marks;

Final assessment – 40 marks (40 multiple-choice questions × 1 mark)

A doctoral student is admitted to the final semester assessment in the course provided that they have obtained at least 25 marks from continuous assessment.

Assessment Criteria for Learning Achievement

Assessment criteria for all types of assignments (continuous and final assessment) are provided in the relevant sections of the Moodle course: <https://moodle.karazin.ua/course/view.php?id=14159>

Use of artificial intelligence technologies. The use of AI in this course is governed by the V. N. Karazin Kharkiv National University Policy on the Use of Artificial Intelligence and the University Code of Academic Integrity.

When preparing for seminars and completing independent study assignments, students may use the “AI as an assistant” model for searching for and systematising information, preliminary source identification, clarification of complex concepts, structuring work, generating ideas and language editing. Any material obtained in this way is auxiliary. The final text, calculations, argumentation, analysis, interpretation of results, conclusions and decisions must be produced independently by the student. AI-generated responses are not academic sources, and the student remains responsible for the accuracy of all information, references and results presented.

The use of AI is prohibited during oral questioning, the final pass/fail assessment and other assessment activities. An exception applies to tasks explicitly specified by the lecturer that require the “AI as a tool” model for data analysis, visualisation, comparison of outputs from different models or educational experiments. The conditions and permitted scope of use are communicated before the task begins.

Every written assignment must include a statement on the use of AI. If no AI technologies were used, the following statement must be included: “Artificial intelligence technologies were not used in preparing this assignment.” Otherwise, the student must indicate the name of the service or model, the date, the nature of the assistance received and the elements of the work produced or processed with its support. At the lecturer’s request, the student must provide the prompts used, the responses obtained, intermediate materials, source data or calculation files.

To verify independent authorship and the acquisition of practical skills, the lecturer may conduct an additional oral assessment or ask the student to explain the sequence of actions, reproduce a calculation, process data, create a visualisation or demonstrate the use of the relevant digital tool. The results of this verification are taken into account in assessment. Outputs from automated AI-detection tools are used only as supplementary information.

Properly declared use of AI within the permitted limits does not affect the mark. Undeclared or prohibited use, submission of generated material as the student’s own work, or inability to demonstrate independent completion of the substantive part of the assignment constitutes grounds for awarding 0 marks and requiring the assignment to be resubmitted. The decision is made on the basis of the full set of verification materials in accordance with the assessment criteria and the University’s internal regulations.

Grading Scale

Total marks for all learning activities during the semester	Result on the two-level grading scale
90 – 100	passed
70 – 89	
50 – 69	
0 – 49	not passed

Recognition of Non-Formal Education

Students may receive additional marks for learning outcomes achieved through non-formal education, provided that these outcomes are substantively aligned with the subject matter and intended learning outcomes of the course. Eligible activities may include online courses on leading educational platforms (Coursera, Prometheus and others), certified training courses, seminars, professional education programmes and educational activities organised by higher education institutions, international organisations, professional associations and other recognised bodies.

To have non-formal learning outcomes considered for recognition, the student must provide documentation confirming successful completion of the relevant course, training activity, programme or other educational activity. Students are advised to agree the choice of activity with the lecturer in advance so that its relevance to the course content, the volume of learning undertaken and the learning outcomes specified in this working programme can be assessed.

Each application for recognition of non-formal education is considered individually. The recognition procedure is carried out in accordance with the Procedure for Recognition of Learning Outcomes Obtained through Non-Formal Education at V. N. Karazin Kharkiv National University. Decisions on recognition are made by the Scientific and Methodological Commission of the Educational and Research Institute “Karazin Institute of International Relations and Travel Business” on the basis of the documentation submitted by the student.

The number of marks that may be awarded for non-formal education is determined with regard to the content, volume and level of the learning outcomes achieved. Irrespective of the number of additional educational activities completed, the total continuous-assessment mark, including marks recognised for non-formal education, may not exceed 60.

10. Recommended Reading

Core Reading:

1. Khanova O. V. Moodle course “Electronic Business and E-Commerce”. URL: <https://moodle.karazin.ua/course/view.php?id=14159>
2. Pehrsson A. *Digital Business Strategy: Content, Context and Cases*. Abingdon ; New York : Routledge, 2024. 168 p. URL: <https://www.routledge.com/Digital-Business-Strategy-Content-Context-and-Cases/Pehrsson/p/book/9781032512556> (accessed: 17.08.2026).
3. Lenox M. *Strategy in the Digital Age: Mastering Digital Transformation*. Stanford, CA : Stanford Business Books, 2023. 192 p. URL: <https://www.sup.org/books/business/strategy-digital-age> (accessed: 17.08.2026).
4. Deloitte. *Global Powers of Retailing 2023: A Year of Resilience and Rising Sustainability*. 2023. URL: <https://www.deloitte.com/global/en/industries/consumer/analysis/global-powers-of-retailing.html> (accessed: 17.08.2026).
5. Chandel R. 6 Trends Transforming Digital Commerce. *Deloitte Digital*. 9 July 2023. URL: <https://www.deloittedigital.com/uk/en/insights/perspective/6-digital-commerce-trends.html> (accessed: 17.08.2026).
6. Keenan M. Global Ecommerce Statistics and Trends (2026). *Shopify*. 10 December 2025. URL: <https://www.shopify.com/enterprise/blog/global-ecommerce-statistics> (accessed: 17.08.2026).
7. Olson E. M., Olson K. M., Czaplewski A. J., Key T. M. Business Strategy and the Management of Digital Marketing. *Business Horizons*. 2021. Vol. 64, no. 2. P. 285–293. DOI: <https://doi.org/10.1016/j.bushor.2020.12.004>
8. International Monetary Fund, OECD, United Nations Conference on Trade and Development, World Trade Organization. *Handbook on Measuring Digital*

Trade. 2nd ed. Paris : OECD Publishing, 2023. 178 p. DOI: <https://doi.org/10.1787/ac99e6d3-en>.

9. OECD. *OECD Digital Economy Outlook 2024. Volume 1: Embracing the Technology Frontier*. Paris : OECD Publishing, 2024. 161 p. DOI: <https://doi.org/10.1787/a1689dc5-en>.

10. OECD. *OECD Digital Economy Outlook 2024. Volume 2: Strengthening Connectivity, Innovation and Trust*. Paris : OECD Publishing, 2024. 223 p. DOI: <https://doi.org/10.1787/3adf705b-en>.

11. United Nations Conference on Trade and Development. *Digital Economy Report 2024: Shaping an Environmentally Sustainable and Inclusive Digital Future*. New York : United Nations, 2024. 288 p. URL: https://unctad.org/system/files/official-document/der2024_en.pdf (accessed: 17.08.2026).

12. World Trade Organization. *World Trade Report 2025: Making Trade and AI Work Together to the Benefit of All*. Geneva : WTO, 2025. URL: https://www.wto.org/english/res_e/publications_e/wtr25_e.htm (accessed: 17.08.2026).

13. United Nations Conference on Trade and Development. *Technology and Innovation Report 2025: Inclusive Artificial Intelligence for Development*. Geneva : United Nations, 2025. URL: <https://unctad.org/publication/technology-and-innovation-report-2025> (accessed: 17.08.2026).

14. Gawer A. Digital Platforms and Ecosystems: Remarks on the Dominant Organizational Forms of the Digital Age. *Innovation: Organization & Management*. 2022. Vol. 24, no. 1. P. 110–124. DOI: <https://doi.org/10.1080/14479338.2021.1965888>.

Supplementary Reading:

1. Chaffey D., Hemphill T., Edmundson-Bird D. *Digital Business and E-Commerce Management*. 7th ed. Harlow : Pearson, 2019. 680 p. URL: <https://books.google.com/books?id=oYufDwAAQBAJ> (accessed: 17.08.2026).

2. Bauer W., Kryvinska N., Dorn J. Model of Trust Management for Digital Industry Services: Towards E-Commerce 4.0. *arXiv*. 2020. arXiv:2011.01523. 12 p. DOI: <https://doi.org/10.48550/arXiv.2011.01523>.

3. OECD. *An Introduction to Online Platforms and Their Role in the Digital Transformation*. Paris : OECD Publishing, 2019. 216 p. DOI: <https://doi.org/10.1787/53e5f593-en>.

4. OECD. *The 2025 OECD Definition of E-commerce and Guidelines for Interpretation*. Paris : OECD Publishing, 2025. 27 p. DOI: <https://doi.org/10.1787/2254f1de-en>.

5. OECD. *The OECD Index of Digital Trade Integration and Openness (INDIGO): Policy Trends up to 2025*. Paris : OECD Publishing, 2025. 28 p. DOI: <https://doi.org/10.1787/623087f9-en>.

6. OECD. *Deriving Experimental Estimates of Digital Trade*. Paris : OECD Publishing, 2025. 74 p. DOI: <https://doi.org/10.1787/c7dbbc14-en>.

11. Online Information Resources, Video Lectures and Other Teaching Materials

1. PayPal. *The Great Pivot in Global E-commerce: Borderless Commerce Report* 2021. URL: <https://www.paypalobjects.com/marketing/web/ie/en/enterprise/campaign/pdf/2021-PayPal-Borderless-Commerce-Report-NEU.pdf> (accessed: 17.08.2026).
2. J.P. Morgan. *Global E-commerce Trends Report*. URL: <https://www.jpmorgan.com/payments/global-ecommerce-trends-report> (accessed: 17.08.2026).
3. PayPal Editorial Staff. *Cross-Border Ecommerce Strategy: A Merchant's Guide*. PayPal. 6 March 2026. URL: <https://www.paypal.com/us/brc/article/cross-border-ecommerce-strategy> (accessed: 17.08.2026).
4. Yindi E. H., Maumoh I., Mahavile P. L. Exploring the Role of Awareness, Government Policy, and Infrastructure in Adapting B2C E-Commerce to East African Countries. *arXiv*. 2021. arXiv:2102.11729. 14 p. DOI: <https://doi.org/10.48550/arXiv.2102.11729>.
5. Jovanovic M., Sjödin D., Parida V. Co-evolution of Platform Architecture, Platform Services, and Platform Governance: Expanding the Platform Value of Industrial Digital Platforms. *Technovation*. 2022. Vol. 118. Article 102218. DOI: <https://doi.org/10.1016/j.technovation.2020.102218>.
6. MIT Sloan Executive Education. *Digital Strategies for Transforming Your Business*. URL: <https://executive.mit.edu/course/digital-strategies-for-transforming-your-business/a056g00000URaZLAA1.html> (accessed: 17.08.2026).
7. Dolbec P.-Y. *Digital Marketing Strategy*. Concordia University Open Textbooks, 2021. URL: <https://open.umn.edu/opentextbooks/textbooks/digital-marketing-strategy> (accessed: 17.08.2026).
8. Google. *Foundations of Digital Marketing and E-commerce* : online course. Coursera. URL: <https://www.coursera.org/learn/foundations-of-digital-marketing-and-e-commerce> (accessed: 17.08.2026).
9. The Wharton School of the University of Pennsylvania. *FinTech: Foundations & Applications of Financial Technology* : specialisation. Coursera. URL: <https://www.coursera.org/specializations/wharton-fintech> (accessed: 17.08.2026).
10. The Hong Kong University of Science and Technology. *FinTech Risk Management* : online course. Coursera. URL: <https://www.coursera.org/learn/fintech-risk-management> (accessed: 17.08.2026).
11. EU4Digital Facility. *E-Commerce Platforms in the EU* : online course. Prometheus. URL: <https://prometheus.org.ua/prometheus-free/e-commerce-platforms-eu/> (accessed: 17.08.2026).
12. Google. *Google Digital Marketing & E-commerce Professional Certificate* : professional programme. Coursera. URL: <https://www.coursera.org/professional-certificates/google-digital-marketing-ecommerce> (accessed: 17.08.2026).
13. edX. *Learn eCommerce*. URL: <https://www.edx.org/learn/ecommerce> (accessed: 17.08.2026).
14. edX. *Explore Free Digital Marketing Courses*. URL: <https://www.edx.org/courses?q=free+digital+marketing+course> (accessed: 17.08.2026).

15. World Trade Organization. *Agreement on Electronic Commerce* [Online resource]. URL: https://www.wto.org/english/tratop_e/ecom_e/joint_statement_e.htm (accessed: 17.08.2026).
16. OECD. *OECD Index of Digital Trade Integration and Openness (INDIGO)* : database and analytical simulator [Online resource]. URL: <https://www.oecd.org/en/data/datasets/oecd-index-of-digital-trade-integration-and-openness-indigo.html> (accessed: 17.08.2026).
17. United Nations Conference on Trade and Development. *Measuring E-commerce and the Digital Economy* [Online resource]. URL: <https://unctad.org/topic/ecommerce-and-digital-economy/measuring-ecommerce-digital-economy> (accessed: 17.08.2026).
18. Eurostat. *E-commerce Statistics* [Online resource]. URL: https://ec.europa.eu/eurostat/statistics-explained/index.php?title=E-commerce_statistics (accessed: 17.08.2026).
19. Eurostat. *E-business Integration* [Online resource]. URL: https://ec.europa.eu/eurostat/statistics-explained/index.php?title=E-business_integration (accessed: 17.08.2026).
20. European Commission. *AI Act* [Online resource]. URL: <https://digital-strategy.ec.europa.eu/en/policies/regulatory-framework-ai> (accessed: 17.08.2026).
21. European Commission. *The Digital Services Act* [Online resource]. URL: <https://digital-strategy.ec.europa.eu/en/policies/digital-services-act> (accessed: 17.08.2026).
22. European Commission. *The Digital Markets Act* [Online resource]. URL: https://digital-markets-act.ec.europa.eu/index_en (accessed: 17.08.2026).
23. European Commission. *Data Act* [Online resource]. URL: <https://digital-strategy.ec.europa.eu/en/policies/data-act> (accessed: 17.08.2026).
24. World Bank. *The Global Findex Database 2025* [Online resource]. URL: <https://www.worldbank.org/en/publication/globalfindex> (accessed: 17.08.2026).