

МІНІСТЕРСТВО ОСВІТИ І НАУКИ УКРАЇНИ
ХАРКІВСЬКИЙ НАЦІОНАЛЬНИЙ ЕКОНОМІЧНИЙ УНІВЕРСИТЕТ
ІМЕНІ СЕМЕНА КУЗНЕЦЯ

"ЗАТВЕРДЖУЮ"

Заступник керівника
(проректор з науково-педагогічної роботи)



М. В. Афанасьєв
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Захист майнових інтересів споживачів
робоча програма навчальної дисципліни

Галузь знань	Усі
Спеціальність	Усі
Освітній рівень	Другий (магістерський)
Освітня програма	Усі

Вид дисципліни
Мова викладання, навчання та оцінювання

Вибіркова
Англійська

Завідувач кафедри управління фінансовими послугами

Н. М. Внукова

Харків
ХНЕУ ім. С. Кузнеця
2018

APPROVED

at the meeting of the Department of Financial Services Management.
Protocol № 5, 14.11.2018.

Developers:

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**Letter update and re approval
the working program of academic discipline**

Academic year	Date of meeting of the department - the developer of WPAD	Protocol number	Signature of the Head of Department

1. Introduction

Discipline abstract: Academic discipline "Protection the property interests of consumers" will be useful for future professionals whose activities may be associated with the system of protection the property interests of consumers and those who intend to do business and raise the level of interaction with customers, as well as a wide range of people to improve their consumer literacy. Globalization and integration processes in Ukraine have required the study of adaptation to protect property interests of consumers in the EU legislation (EU Directives, the Treaty establishing the European Community). In connection with this, requirements for future specialists and their consumer literacy in relation to knowledge of the fundamentals of the system of protecting property interests of consumers and the skills of pre-trial (alternative) settlement of consumer disputes are being increased in order to protect property interests of consumers, in particular financial services.

The study of the discipline ensures the formation of knowledge of the regulatory framework for protection the property interests of consumers, the foundations of creating a non-conflict interaction of producers of goods and service providers with consumers, strengthening the responsibility of manufacturers of goods and service providers, the ability to analyze the system of protection the property interests of consumers, the choice of alternative ways of settling consumer disputes and the ability to make effective managerial and consumer decisions based on this.

The purpose of discipline: The purpose of discipline "Protection the property interests of consumers" - a consistent system formation the theoretical and practical knowledge for students on the basics protects the property interests of consumers.

The main objectives academic discipline "Protection the property interests of consumers" are: study of the bases of the legal and regulatory support for protection the property interests of consumers; studying the possibilities of pre-trial (alternative) settlement of consumer disputes; familiarization with international standards of protection the property interests of consumers, in particular protection of interests of consumers of financial services; familiarization with protection the property interests of consumers in the field of e-commerce.

The subject of academic discipline "Protection the property interests of consumers" is to exam the scope of relations, to create non-conflict interaction goods manufacturers and service providers with customers, increased product liability and service providers and more.

Course	1 m	
Semester	1	
Credits ECTS	5	
Classroom training sessions	Lectures	20
	Seminars, practical	20
Independent work		110
The form of final control	Credit	

Structural and logical framework study of academic discipline:

Previous academic disciplines	The following academic disciplines
Commercial law	E-commerce
Macroeconomics	Marketing of Innovations
Microeconomics	

2. Competencies and learning outcomes for the academic discipline:

Competences	learning outcomes
Ability to identify key organizational and economic principles of protection the property interests of consumers	Knowledge of the organizational and economic principles and regulatory protect the property interests of consumers
The ability to reveal the mechanisms of state supervision and the Protection the property interests of consumers	Skills selecting alternatives settlement of consumer disputes and the ability to take on the basis of effective management and consumer decisions
Identify the international standards of state supervision in sphere of protection the property interests of consumers	Knowledge of international standards of state supervision in sphere of protection the property interests of consumers
The ability to improve the interaction of producers of goods and service providers with consumers to protect their property interests	Creating interaction skills of non conflict goods manufacturers and service providers with customers, increased product liability and service providers, basing marketing strategy and advertising to protect the property interests of consumers, Protection the property interests of consumers in e-commerce
The ability to realize the protection the property interests of consumers of financial services	Skills to develop recommendations for specialists of financial institutions to improve information, reliable, visually attractive advertising content financial services

3. Academic discipline program

Content module 1. Theoretical aspects of state supervision and protection the property interests of consumers

Topic 1. Basic organizational and economic principles of protection the property interests of consumers

1.1. Regulatory protect the property interests of consumers.

1.2. Organization of protection the property interests of consumers: the experience of Ukraine.

Topic 2. Mechanisms and state supervision in the sphere of protection the property interests of consumers

2.1. Organizational support, legal basis and state supervision in sphere of protection the property interests of consumers.

2.2. Public associations of consumers and create transparent mechanisms of interaction.

2.3. Pre (alternative) settlement of consumer disputes.

Topic 3. International standards of state supervision in sphere of protection the property interests of consumers

3.1. The mechanism of state supervision in sphere of protection the property interests of consumers in line with European requirements.

3.2. Organization protection the property interests of consumers by international standards.

Content module 2. Applied aspects of protection the property interests of consumers

Topic 4. Interaction goods manufacturers and service providers with consumers to protect their property interests

- 4.1. Creating non-conflict interaction goods manufacturers and service providers with consumers.
- 4.2. Increased responsibility of producers of goods and service providers.
- 4.3. Marketing and advertising strategy to strengthen protection the property interests of consumers.
- 4.4. Ensuring protection the property interests of consumers in electronic commerce.

Topic 5. Protection the property interests of consumers of financial services

- 5.1. Organizational support, legal fundamentals of state supervision in the sphere of protection the property interests of consumers of financial services.
- 5.2. Consistency of visual and informational components of the financial services needs of the target audience.

4. Procedure for assessment of learning outcomes

Assessment of existing competencies applicants account for occupations that are in accordance with the program of discipline involving lectures, seminars, workshops, and performing independent work. Evaluation of existing competencies of candidates is carried out by cumulative 100-point system. According to the Temporary Theses "On the procedure for assessment of learning outcomes candidates for ballroom cumulative rating system" at S. Kuznets KhNUE, control measures include:

current control. Carried out during the semester during lectures, seminars and practical and estimated amount of points (maximum - 100 points, the minimum amount for scoring - 60 points).

Procedure for assessment of current knowledge seekers. Careful assessment of the applicant during seminars and workshops and individual tasks performed on the following criteria:

understanding the degree of assimilation theory and methodology issues under consideration; the degree of assimilation factual discipline; familiarization with the recommended literature and contemporary literature of the issues under consideration; ability to combine theory with practice in considering industrial situations, solving tasks, the calculations in the execution of individual tasks and assignments submitted for consideration in the audience; logic, structure, style of presentation in written works and speeches in the classroom, the ability to justify their position, implement summarize and draw conclusions; arithmetical accuracy of the individual and complex calculation task; the ability to conduct critical and independent assessment of certain issues; ability to explain alternative views and they have their own point of view, the position of a certain problematic issues; applying analytical approaches; quality and clarity of statement of reasons; logic, structuring and validity of conclusions about the problem; independent performance; literacy of presentation; using methods of comparison, generalization of concepts and phenomena; design work.

General criteria on which the evaluation extracurricular self-study candidates are: the depth and strength of the knowledge level of thinking, the ability to organize knowledge on certain topics, the ability to make informed decisions, possession categorical aid, skills and techniques of practical tasks, the ability to find relevant information exercise its systematization and processing, self-realization and the practical seminars.

The final score of the discipline calculated based on points earned during the current control of a memory system. Total result in points per semester is "60 or more points - accepted", "59 or less points - not accepted" and entered into a valid Statement of the success of discipline.

Average points for weeks

(Indicate means assessment in accordance with technological map)

Topics semantic module			Active work at lecture	Active work on practical class	Independent work	Presentation on practical class	Written tests in practical classes	Written tests in lectures	Total
Content module 1	-	week 1	-	-	-	-	-	-	0
	-	week 2	-	-	-	-	-	-	0
	Topic 1	week 3	2	2	-	-	-	-	4
	Topic 1	week 4	2	-	-	5	-	-	7
	-	week 5	-	-	-	-	-	-	0
	Topic 2	week 6	2	2	-	-	-	-	4
	Topic 2	week 7	2	2	-	-	-	-	4
	-	week 8	-	-	-	-	-	-	0
Content module 2	Topic 3	week 9	-	-	12	5	-	16	33
	Topic 4	week 10	2	2	-	-	-	-	4
	-	week 11	-	-	-	-	-	-	-
	Topic 4	week 12	2	2	-	-	-	-	4
	Topic 5	week 13	2	2	-	-	-	-	4
	-	week 14	-	-	-	-	-	-	-
	Topic 5	week 15	2	-	-	-	15	-	17
	Topic 5	week 16	2	-	12	5	-	-	19
-	week 17	-	-	-	-	-	-	-	
Total			18	12	24	15	15	16	100

Grading scale: national and ECTS

Total points for all the educational activities	Rating ECTS	Evaluation of national scale	
		for examination, course project (work), practice	for scoring
90 - 100	A	perfectly	accepted
82 - 89	B	good	
74 - 81	C		
64 - 73	D		
60 - 63	E	satisfactorily	not accepted
35 - 59	FX	unsatisfactorily	
1 - 34	F		

5. Recommended literature

Basic literature

1. Формування системи довіри та захисту прав споживачів фінансових послуг : монографія / наук. ред. та кер. кол. авт. д-р екон. наук, проф. Н. М. Внукова. – Х. : АдВА, 2010. – 187 с.

Additional literature

2. Науменкова С. В. Підвищення доступності фінансових послуг: актуальні питання регуляторної практики / С. В. Науменкова // Фінанси України. – 2013. – № 10. – С. 20 – 33.

3. Соркін І. В. Альтернативні механізми врегулювання спорів у сфері фінансових послуг: світовий досвід та реалії України / І. В. Соркін // Фінанси України. – 2013. – № 10. – С. 7 – 19.

Information resources in the Internet

4. Концепція захисту прав споживачів небанківських фінансових послуг в Україні : Розпорядження Кабінету Міністрів України від 03.09.2009 р. № 1026-р [Електронний ресурс]. – Режим доступу : [http:// www.dfp.gov.-ua/1155.html](http://www.dfp.gov.-ua/1155.html).

5. Про схвалення Концепції державної політики у сфері захисту прав споживачів на період до 2020 року: Розпорядження Кабінету Міністрів України від 29.03.2017 р. № 217-р [Електронний ресурс]. – Режим доступу : <https://www.kmu.gov.ua/ua/npas/249869713>.

6. Державний захист прав громадян як споживачів фінансових послуг: роз'яснення, Міністерство юстиції від 12.05.2011 [Електронний ресурс]. – Режим доступу : <http://zakon.rada.gov.ua/laws/show/n0033323-11>.

7. Про захист прав споживачів : Закон України № 1023-XII від 12.05.1991 р. [Електронний ресурс]. – Режим доступу : <http://zakon2.rada.gov.ua/-laws/show/1023-12>.