

## Research Article

# AN ANALYSIS OF CONSUMER COMPLAINT STATISTICS IN KOSOVO: TRENDS AND CHALLENGES (2019-2025)

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## ABSTRACT

**Background:** *This study aims to research, analyse and present the presence and consequences of consumer fraud in Kosovar society. It also focuses on the legal protection of consumers and on the treatment of their reactions through legal remedies, thereby clarifying their awareness of the rights defined by law. This study presents the most frequent violations of consumer rights, consumer fraud, the justifications for not resolving consumer complaints, the challenges Kosovo institutions face in handling consumer complaints, and the challenges Kosovo institutions face in respecting key EU directives.*

**Methods:** *To successfully achieve the study's purpose and objectives, a specialised scientific research methodology will be applied. In this study, the following will be applicable: focus groups, historical-legal method, normative-legal method, statistical method and analysis method. The choice of a scientific research methodology like this was made to address consumer rights violations accurately and, in certain situations, consumer fraud. Although the fundamental discussion of the*

## DOI:

<https://doi.org/10.33327/AJEE-18-9.1-a000170>

Date of submission: 19 Sep 2025

Date of acceptance: 09 Nov 2025

Online First Publication: 29 Dec 2025

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topic began with spontaneous focus groups, which represent social reality, the study goes beyond this. It is oriented towards treating the topic through the historical-legal method to examine the situation and the reactions in the past to the highlighted problem. Furthermore, the application of the normative-legal method is necessary to present the violation of consumer rights in a legal context, including cases of consumer fraud, with a view to incriminating such actions under the law. Meanwhile, the statistical method is extremely important because it presents the existing situation of violation of consumer rights, including cases of their fraud in society, while to analyse the problem highlighted in its entirety and throughout the study, the analysis method was used.

**Results and Conclusions:** The findings of this study make it clear that violations of consumer rights, including consumer fraud, are widespread in Kosovar society. The results also show that the legal framework for consumer protection and the relevant mechanisms exist; however, there are delays in achieving adequate consumer protection. The results obtained make it clear that the level of consumer reaction to violations of their rights is increasing, and that the high prevalence of these violations in society is also worrying. Furthermore, the existence of an obscure number of consumer fraud cases makes the situation even more worrying.

## 1 INTRODUCTION

One of the problems that Kosovar society is currently facing is the existence of violations of consumer rights, including consumer fraud. Although a consumer is defined as any natural person who purchases and uses goods or services to meet personal needs that are not related to commercial, business, craft or professional activity<sup>1</sup>, there are still situations in which purchased goods or services fail to meet the consumers' expectations. The research results further show that it is not uncommon for consumers to be subjected to fraudulent actions, unfair commercial practices, deceptive advertising messages, and other harmful actions. Even more concerning is the fact that today in Kosovo the paradigm of abuse of power for clan interests remains prevalent.<sup>2</sup> This perception contributes to public uncertainty, including doubts about the inadequacy of institutional response when violations occur, although it should be noted that important steps have been taken towards improving and addressing this situation.

Taking into account the consequences caused, the high number of cases involving violations of basic consumer rights, and the daily uncertainty consumers face regarding the goods or services they receive, this study approaches the issue of consumer rights, including consumer fraud, from a broader and more comprehensive perspective than previous analyses.

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1 Law of the Republic of Kosovo No 06/L-034 'On Consumer Protection' [2018] Official Gazette 11, art 3, para 1.1.

2 Fatmire Krasniqi and Gezim Jusufi, 'Tax Evasion as a Criminal Offense in Developing Countries: Some Perception from Business Organizations' (2022) 6(4) Corporate Governance and Organizational Behavior Review 314. doi:10.22495/cgobrv6i4sip12.

To be as objective as possible, the study and the data provided will include a numerical representation of consumers' reactions through the submission of complaints alleging violations of their rights during the period 1 January 2019 to 9 September 2025. This situation does not include the unknown number of illegal cases, which would likely increase the total number of violations identified during the research period. Nevertheless, both reported and unreported dimensions indicate a troubling situation.

Furthermore, this study also presents the challenges encountered in addressing consumer complaints, as well as the challenges faced by state institutions in terms of their legal and institutional functioning when consumer protection is at the centre.

## 2 STUDY OBJECTIVES

Given that this study will include theoretical and practical aspects of the concerning situation regarding violations of consumer rights, including consumer fraud in Kosovo, the *objectives* of this study are as follows:

- 1) To review literature on the basic concepts of violation of consumer rights, including consumer fraud.
- 2) To assess the reasons for consumer dissatisfaction.
- 3) To provide a statistical presentation of the number of consumer complaints regarding violations of their rights.
- 4) To conduct a concrete analysis of the degree of admissibility of consumer complaints, which reflects consumer awareness of seeking justice, but also confirms that in certain cases there is consumer fraud.

The structural aspect of the study includes: the introductory part, study objectives, the literature review, research methodology, results and discussion, conclusions and finally, the sources on which this study is based.

## 3 LITERATURE REVIEW

The concept of being a consumer dates back to ancient times, when humans lived in caves. People exchanged commodity goods to satisfy their needs for food or other necessities. In its origins, trade often consisted of bartering items with others.<sup>3</sup> However, in terms of protecting consumer rights, consumer protection only began to develop in the second half

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3 Adnan Jashar and Krenare Vokshi, 'Legal Analysis on the Legal Mechanisms for Consumer Protection in the Comparative Right, the Role and Importance of these Legal Mechanisms in Kosovo' (2018) 1(1) European Journal of Marketing and Economics 117. doi:10.26417/ejme.v1i1.p117-121.

of the 20th century. The historical record suggests that the concept of the "consumer" emerged as the market economy expanded rapidly. Trade became very harsh, and merchants' pressure on consumers was significant.

The *European Union* was created as a structure that initially meant a geographical space without barriers, where the free movement of goods, services, capital, and people would take place. Such a common market needed discipline, where all actors had well-defined rights and obligations.<sup>4</sup> In this context, consumer protection emerged as a fundamental right within this framework.

Although the right to consumer protection has ancient roots, in Kosovo it began to gain institutional recognition only after 2000. Since then, laws relevant to consumer protection have been enacted, amended, and continue to evolve.<sup>5</sup> In 2012, the *Ministry of Trade and Industry of Kosovo* established the *Consumer Protection Department* as a separate unit to further strengthen consumer protection.<sup>6</sup> Kosovo continues to improve its structures and legislation to align with *European Union* standards.<sup>7</sup>

However, Kosovo's economy has faced significant fluctuations between 2020 and 2025, largely due to the COVID-19 crisis and the subsequent rise in global inflation. As a small country with an open economy that uses the Euro without an independent monetary policy, Kosovo has limited tools to control inflation. This vulnerability directly affects consumers' purchasing decisions and the operation of goods and services.<sup>8</sup>

A key challenge remains the alignment of Kosovo legislation on consumer protection with the so-called *EU acquis communautaire*. Research shows that Kosovo still faces challenges in implementing the main *EU* directives. However, with regard to the *Directive on unfair contract terms (93/13/EEC)*,<sup>9</sup> the *Kosovo Law on Consumer Protection* has been harmonised with the *EU Directive on Unfair Contract Terms*; inconsistencies persist in other legislation, which diminishes the effectiveness of consumer protection.<sup>10</sup> Furthermore, the *Unfair Terms Directive* applies to all consumer contracts, including insurance contracts, except those

4 Adnan Jashar and Krenare Vokshi, 'Analysis on the Legal Mechanisms for Consumer Protection in the Comparative Right: Kosovo Case' (2022) 5(2) *European Journal of Marketing and Economics* 65.

5 Behrije Ramaj, 'Consumer Protection Legislation in Kosovo, Albania and Montenegro' (2020) 42(5) *Knowledge* 1021.

6 *ibid* 1020.

7 Xhenete Isufi and Danijela Miloshoska, 'Insurance Sector State Policy and Legal Regulation Improvement in Kosovo' (2024) 7(4) *Social and Legal Studies* 111. doi:10.32518/sals4.2024.111.

8 Donart Bislimi, Donjet Bislimi and Besmir Salihu, 'Impact of Inflation on Consumers Goods Pricing in Kosovo Retail Sector (2020-2025)' [2025] *Social Sciences and Humanities Open*. doi:10.2139/ssrn.5279393.

9 Council Directive 93/13/EEC of 5 April 1993 On Unfair Terms in Consumer Contracts [1993] OJ L 95/29.

10 Luljeta Plakolli-Kasumi, 'Some Preliminary Findings regarding the Kosovo Legislation in the Field of Consumer Protection with Special Emphasis in Arbitration Clauses in Consumer Contracts' (2020) 57(3) *Zbornik radova Pravnog fakulteta u Splitu* 875. doi:10.31141/zrpf.2020.57.137.875.

related to employment, succession rights, family law, company incorporation or partnership agreements. *Chapter IX of the Law on Consumer Protection* is in full compliance with the *Unfair Terms Directive*, and it applies to all consumer contracts except those which are excluded from the scope of the *Unfair Terms Directive*.<sup>11</sup>

Similarly, compliance with the *Unfair Commercial Practices Directive 2005/29/EC* remains a focus,<sup>12</sup> although significant achievements have been made in this regard. The law stipulates misleading commercial practices and lays down the conditions under which comparative advertising is permitted. If these conditions are contravened, interested parties can file a complaint with the *Ministry of Trade and Industry Inspectorate* or other inspection bodies. The competent authority may prohibit comparative and misleading advertising through an ordinance, and the advertising sponsor will bear the costs of the broadcaster. The publisher of the advertisement is required to submit evidence confirming the accuracy of the factual claims contained in the contested advertisement within seven days of receiving the ordinance. Failure to do so will be taken to indicate that the advertising is misleading, questionable and inaccurate.<sup>13</sup> The main challenge in complying with this directive lies in the inability to supervise unfair commercial activities adequately.

Challenges also arise in complying with *Directive 2011/83/EU on consumer rights*.<sup>14</sup> The *Customer Rights Directive* provides consumers with the same strong rights across the EU. It aligns and harmonises national customer rules, including the information consumers must receive before making a purchase and their right to cancel online purchases wherever they shop in the EU.<sup>15</sup> However, these rights are often not respected in Kosovo, as evidenced by the large number of customer complaints, particularly regarding online purchases.

*The Digital Content Directive, 2019/770*<sup>16</sup> is applicable because its elements are reflected in the *Consumer Protection Law*. However, the relevant provisions are often considered

11 ibid

12 Directive 2005/29/EC of the European Parliament and of the Council of 11 May 2005 Concerning Unfair Business-To-Consumer Commercial Practices in the Internal Market and Amending Council Directive 84/450/EEC, Directives 97/7/EC, 98/27/EC and 2002/65/EC of the European Parliament and of the Council and Regulation (EC) No 2006/2004 of the European Parliament and of the Council (Unfair Commercial Practices Directive) [2005] OJ L 149/22.

13 'New Kosovo Law on Consumer Protection Introduces Provisions on Comparative and Misleading Advertising' (Petosevic, 30 May 2013) <<https://www.petosevic.com/resources/news/2013/05/1742>> accessed 10 September 2025.

14 Directive 2011/83/EU of the European Parliament and of the Council of 25 October 2011 on consumer rights, amending Council Directive 93/13/EEC and Directive 1999/44/EC of the European Parliament and of the Council and repealing Council Directive 85/577/EEC and Directive 97/7/EC of the European Parliament and of the Council Text with EEA relevance [2011] OJ L 304/64.

15 Institute for Development Policy, *Consumer Protection in Kosovo: Standards, Regulations and Policies* (EU in Kosovo 2020) 4.

16 Directive (EU) 2019/770 of the European Parliament and of the Council of 20 May 2019 On Certain Aspects Concerning Contracts for the Supply of Digital Content and Digital Services [2019] OJ L 136/1.

incomprehensible, making their practical application challenging. Consequently, even when compliance is attempted, functional flaws remain in the legal and institutional framework.

Regarding the *Consumer Credit Directive 2008/48/EC*,<sup>17</sup> government documents note that the *Law on Consumer Protection* foresees this directive and aligns with it, though full harmonisation is not explicitly stated. The draft law is generally in line with EU legal acts, including:

- Unfair terms in the contract (Directive 93/13);
- Indication of the prices of products offered to consumers (Directive 96/6);
- Sale of consumer goods and related warranties (Directive 1999/44);
- Trading financial services remotely (Directive 2002/65);
- Unfair trading practices (Directive 2005/29);
- Consumer loan agreements (Directive 2008/48);
- Duration of use of timeshare, long-term holiday product, resale and exchange contracts (Directive 2008/122);
- Interim legal measures to protect the interests of the consumer (Directive 2009/22);
- Consumer rights in relation to contracts (Directive 2011/83),

This clearly demonstrates Kosovo's efforts to align with EU consumer protection standards.<sup>18</sup>

However, consumer protection remains an important issue not only economically, but also legally. While economic, legal, and institutional measures have already been taken to protect consumers, studies in the field show that consumer fraud victims often suffer numerous negative consequences.<sup>19</sup> Although certain businesses are aware of their legal obligations regarding customer care, the results remain largely invisible.<sup>20</sup> Consequently, in many cases, businesses not only commit legal violations by failing to comply with the legal framework, but also directly harm, endanger, and violate consumers' lives and basic rights. This is

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17 Directive 2008/48/EC of the European Parliament and of the Council of 23 April 2008 On Credit Agreements for Consumers and Repealing Council Directive 87/102/EEC [2008] OJ L 133/66.

18 Ministry of Trade and Industry of the Republic of Kosovo, *Consumer Protection Programme 2021–2025* (Consumer Protection Department 2020) 27 <<https://mint.rks-gov.net/page.aspx?id=2,39>> accessed 10 September 2025.

19 Lukas Brenner and others, 'Consumer Fraud Victimization and Financial Well-Being' (2020) 76 *Journal of Economic Psychology* 102243. doi:10.1016/j.joep.2019.102243.

20 Bajram Hasani, 'The Role of Consumer Care in Kosovo' (2021) 49(1) *Knowledge* 85.

particularly concerning given that food safety remains a major concern for consumers in the Western Balkans, including Kosovo.<sup>21</sup>

Thus, the violations, damage, and endangerment of consumers in the current situation arise from uncertainty surrounding even basic food products on Kosovo's markets. Meanwhile, as a "dirty little secret", marketing professionals have increasingly accepted the idea that they must present false information in their advertisements and marketing strategies to gain a larger market share and higher profits. Since some businesses are willing to risk misleading their customers, deceptive advertising has long existed. It continues to be a problem worldwide,<sup>22</sup> and is especially prevalent in Kosovo.

Consumer dissatisfaction with goods and services, the fragile legal framework, the lack of responsibility of businesses towards consumers, as well as consumers' desire for higher-quality products and better services, often create pressures for different decisions within the Kosovo market. These circumstances push consumers to make choices that differ from their previous choices and may lead them to fall prey to deception. Beyond this, several theories explain how and why consumer behaviour changes.

According to variety-seeking theory, consumers become bored with a product or service when it no longer provides new or different experiences. They often shift to other brands or platforms that offer attractive alternatives—such as regularly introducing new products and services, offering promotions or discounts, or creating unique and engaging experiences for consumers.

Dissatisfaction theory refers to the discomfort that consumers feel when using products or services that do not meet their needs or desires. They may believe they have made a poor choice, and thus switch to another brand or platform to remedy the situation. This dissatisfaction may arise from a variety of factors, such as poor product quality, overpriced or unsatisfactory customer service.

Social influence theory explains how consumers are influenced by the people around them when making purchasing decisions. Consumers are more likely to purchase products recommended by friends, family, or influencers.<sup>23</sup> Emotional factors such as perception, impulse, faiths and beliefs, knowledge and trust also have a significant effect on consumer behaviour.<sup>24</sup>

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- 21 Iliriana Miftari and others, 'Factors influencing consumer attitudes towards organic food products in a transition economy - Insights from Kosovo' (2022) 14(10) *Sustainability* 5873. doi:10.3390/su14105873.
  - 22 Noor un Nisa, Angelico Acha and Nazia Dharejo, 'The Consequences of Upholding Deceptive Marketing Practices and Its Effect on Consumers' Related Attitudes Including Consumer Loyalty and Consumer Trust: Evidence from the Fashion Industry in the UAE' (2022) 7(2) *Journal of Advanced Research in Social Sciences and Humanities* 71. doi:10.26500/JARSSH-07-2022-0203.
  - 23 Yoesoep Edhie Rachmad, 'Social Media Marketing Mediated Changes In Consumer Behavior from E-Commerce to Social Commerce' (2022) 1(3) *International Journal of Economics and Management Research* 227. doi:10.55606/ijemr.v1i3.152.
  - 24 Priyabrata Roy and Dhananjay Datta, 'Theory and Models of Consumer Buying Behaviour: A Descriptive Study' (2022) 11(8) *Parishodh Journal* 206. doi:10.2139/ssrn.4205489.



In this regard, although each of the theories mentioned above is present in Kosovar society in one form or another—highlighting the fragile and suspicious position in consumer decision-making—false advertising often places consumers in a state of deception, leaving them unable to return to their previous state (i.e. before making a selective decision in relation to a certain product or service).

However, an important fact is that today the situation is very different from the early stages of starting a business and creating a functional mutual relationship between consumers. Today, unlike previous periods, Artificial Intelligence (AI) plays an increasingly important role in our economy. AI has the potential to become the engine of productivity and economic growth. It can increase the efficiency and quality of decision-making processes and spawn the creation of new products, services, markets, and industries.<sup>25</sup>

However, AI technologies are transforming industries worldwide, and their integration also raises significant challenges related to data protection.<sup>26</sup> In this era of globalisation, many community activities—including economic transactions—can be carried out freely across communities. One of these activities is buying and selling goods or services.<sup>27</sup>

The rapid development of internet technology and society's increasing reliance on online platforms have impacted various sectors, especially the economy and business.<sup>28</sup> However, this has also brought another possibility of violating consumer rights. A major cyber threat in digital finance is data breaches, where unauthorised parties gain access to sensitive information held by financial institutions.<sup>29</sup> Consumer vulnerability becomes even more pronounced when dealing with online providers who store users' payment details and allow "single click" purchases.<sup>30</sup>

Thus, despite being closer to product and service information—and therefore potentially better informed—consumers remain at risk due to the handling of their personal data, the inability to identify the source of the information, and uncertainty about its accuracy. These

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- 25 Laura Abrardi, Carlo Cambini and Laura Rondi, 'Artificial Intelligence, Firms and Consumer Behavior: A Survey' (2022) 36(4) *Journal of Economic Surveys* 969. doi:10.1111/joes.12455.
  - 26 Anil Kumar Yadav Yanamala and Srikanth Suryadevara, 'Navigating Data Protection Challenges in the Era of Artificial Intelligence: A Comprehensive Review' (2024) 15(1) *Revista de Inteligencia Artificial en Medicina* 113.
  - 27 Udi Juswanto, Suryanto Suryanto and Yusuf Gunawan, 'Juridical Review of Legal Protection Against E-Commerce Consumers on the Marketplace' (2022) 11(4) *Legal Brief* 2534.
  - 28 Ainul Millah Al-Mumtaza Al-Mumtaza and Muhammad Rustamaji, 'Consumer Legal Protection on the Implementation of E-Commerce Using Instagram with a Pre-Order System During the Covid-19 Pandemic' (2022) 3(1) *International Journal of Environmental, Sustainability, and Social Science* 59. doi:10.38142/ijess.v3i1.158.
  - 29 Fnu Jimmy, 'Enhancing Data Security in Financial Institutions with Blockchain Technology' (2024) 5(1) *Journal of Artificial Intelligence General Science* 424. doi:10.60087/jaigs.v5i1.217.
  - 30 Amit Zac and others, 'Dark Patterns and Consumer Vulnerability' [2025] *Behavioural Public Policy* 1. doi:10.1017/bpp.2024.49.



ongoing concerns regarding possible violations, damage or even endangerment of consumers in various dimensions.

In essence, the consumer, even under these concrete circumstances, remains an insecure subject when confronted with information about a service or product and remains at risk of having their personal data misused. Simply put, while one is aware of the positive social changes and the extraordinary social and economic emancipation of societies, including Kosovar society, it must be highlighted that, in the face of such developments, new forms of consumer rights violations and fraud are emerging. Therefore, promotion is an activity that focuses on creating conditions for the regular circulation of information, delivering useful messages, and facilitating the purchase of various products,<sup>31</sup> precisely because consumers often lack information about the products they buy.<sup>32</sup>

Another worrying form of violation of consumer rights and fraud, increasingly prevalent in Kosovar society, is the reliance on reviews for product information. The usefulness of such reviews is undermined by fake reviews that distort the picture of product quality.<sup>33</sup> Furthermore, potential consumers often forget that the relevant comments may be fake, ordered from fake addresses, or deliberately selected. Fraud also extends beyond fake reviews to inaccurate information about the product or service offered. This includes: outright lies; disproportionate promises; the use of vague terminology; visuals that are too suggestive compared to the real product; fake eco-labels that correspond to no recognised standards; claims of sustainability unrelated to the product; claims without proof; and false exclusivity where a company merely complies with legal standards.<sup>34</sup> All of these forms of misleading information have a direct impact on the potential consumer.

Considering the situations highlighted above, *EU* consumer law has long focused on improving consumers' substantive rights; the *Union* has more recently taken significant steps to strengthen the practical enforcement of those rights, too. This ties in with the well-known aversion of consumers to enforcing their rights through traditional court procedures, which are often complicated, expensive, and lengthy.<sup>35</sup> While it must be accepted that, in a free-market economy, the ideal is to minimise state intervention—and

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31 Hasani (n 20).

32 Guli-Sanam Karimova and others, 'Global Standards and the Philosophy of Consumption: Toward a Consumer-Driven Governance of Global Value Chains' (2025) 34(1) *Business Ethics, the Environment and Responsibility* 280. doi:10.1111/beer.12648.

33 Joni Salminen and others, 'Creating and Detecting Fake Reviews of Online Products' (2022) 64 *Journal of Retailing and Consumer Services* 102771. doi:10.1016/j.jretconser.2021.102771.

34 Izabela Kowalik, Marine Leyge and Tomasz Sikora, 'Green Marketing and Greenwashing in Poland and France, a Comparison of Consumer Reactions' (2024) 60(1) *International Journal of Contemporary Management* 60. doi:10.2478/ijcm-2024-0002.

35 Felix Maultzsch, 'Paradigms of EU Consumer Law in the Digital Age' in Matthias C Kettemann, Alexander Peukert and Indra Spiecker gen Döhmman (eds), *The Law of Global Digitality* (Routledge 2022) 144. doi:10.2139/ssrn.3759858.

while consumer protection measures risk becoming overly protective or interfering with the consumer's right to free choice<sup>36</sup>— such initiatives should serve the best interests of consumers. This is especially important in light of the increased production, marketing and use of nutritional supplements, in a predominantly self-regulatory environment<sup>37</sup>, where violations of basic consumer rights may occur.

Consumers represent diverse groups: elderly people, adults, youth and children. Some live in urban areas while others come from rural areas. Their financial and economic backgrounds differ—rich, middle and poor. Their educational backgrounds also vary, ranging from well-educated to illiterate.<sup>38</sup> Therefore, in an environment like this, intervention should be in the form of regulation and supervision aimed at consistently protecting consumer rights.

When it comes to electronic commerce, it is particularly useful to strengthen oversight authorities by introducing the power for inspectors to conduct secret purchases. This would provide an effective tool for collecting evidence, which is decisive in determining the factual situation and imposing the administrative measure. If used consistently and correctly, this mechanism would greatly improve<sup>39</sup> the countless situations of consumer fraud through e-commerce, including false product presentations, online payment risks, and the inability of consumers to touch or see the product up close.

However, even in this situation, technology can provide traceable, tamper-proof, and transparent information about a product's sustainable performance.<sup>40</sup> Therefore, improvement in consumer education is necessary to equip consumers with the working knowledge to effectively protect themselves and utilise the many formal rights they enjoy.<sup>41</sup> This would direct consumers towards even more responsible behaviour by taking a step further in respecting the environment and towards a more sustainable society.<sup>42</sup>

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- 36 Tanya Woker, 'Why the Need for Consumer Protection Legislation? A Look at Some of the Reasons Behind the Promulgation of the National Credit Act and the Consumer Protection Act' (2010) 31(2) *Obiter* 217. doi:10.17159/obiter.v31i2.12356.
  - 37 Gary Gabriels and others, 'Will the New Consumer Protection Act Prevent Harm to Nutritional Supplement Users?' (2011) 101(8) *South African Medical Journal* 543.
  - 38 Norhasliza Ghapa and Nor Aida Ab Kadir, 'Information Regulation: A Measure of Consumer Protection' (2021) 29 *Pertanika Journal of Social Sciences and Humanities* 59. doi:10.47836/pjssh.29.s2.05.
  - 39 Burim Dermaku and Minerva Dermaku, 'Functioning of Market and Trade in the Republic of Kosovo' (2022) 6(S8) *International Journal of Health Sciences* 4728. doi:10.53730/ijhs.v6nS8.13282.
  - 40 Arne Nygaard and Ragnhild Silkoset, 'Sustainable Development and greenwashing: How Blockchain Technology Information Can Empower Green Consumers' (2023) 32(6) *Business Strategy and the Environment* 3801. doi:10.1002/bse.3338.
  - 41 Spencer Weber Waller and others, 'Consumer Protection in the United States: An Overview' (SSRN, 12 January 2011) <<https://ssrn.com/abstract=1000226>> accessed 10 September 2025.
  - 42 Cristina Chueca Vergara and Luis Ferruz Agudo, 'Fintech and Sustainability: Do they Affect Each Other?' (2021) 13(13) *Sustainability* 7012. doi:10.3390/su13137012.

It is clear that a free market is an economy in which individuals and private companies make decisions about production and consumption. Price, quantity and production methods are determined by the market. To fulfil this function, the market must have competition rules, and such rules must be implemented. There shall not be a free market economy where the production opportunities are kept away from companies with a dominant position in the market, whether they are private or public.<sup>43</sup> However, we must protect and care for consumers because, above all, without consumers there can be no development of the market or of companies.

## 4 RESEARCH METHODOLOGY

To achieve the highest quality of study, a special scientific research methodology was applied. The research initiative began with several *focus groups* to examine the social situation, participants' ideas, and their perspectives on the issues discussed. In fact, the initial idea for addressing the chosen topic emerged from these group discussions. The participants were all students, most aged 20 - 21. They were not informed that the discussion would be used for a study; however, their attitudes, experiences as consumers, and ideas were largely in agreement that their consumer rights are being violated in the country, as illustrated by personal negative experiences.

Such a study, conducted among students representing families from *urban* and *rural* areas, was repeated from time to time, and it was observed that the state of consumer protection leaves much to be desired. These focus groups were spontaneous, without any prior planning regarding participant selection beyond the fact that they were students (because discussions were held during lectures) and the intention to address the topic through open, interactive discussions aligned with the course curriculum.

Furthermore, in conducting this study, the *historical-legal method* proved applicable, enabling the basic notions of consumer rights to be examined from the early stages of human development to the present day.

In addition, to address the legal-criminal component of consumer rights violations, including fraud, the *normative-legal method* was applied to convey fundamental notions from the legal context. Through this method, not only was the domestic legal framework on consumer protection examined, but data from the European legal context were analysed, including Kosovo's efforts to harmonise its legal framework with the so-called *acquis communautaire*.

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43 Gani Asllani, Bedri Statovci and Gentiana Gega, 'Development and Protection of Economic Competition in Kosovo: Case Study Gjilan Region' (2018) 2(1) International Journal on Responsibility 5. doi:10.62365/2576-0955.1014.

*Statistical methods* were also essential in this study. Concrete data obtained directly from the *Department of Consumer Protection* within the *Ministry of Industry, Entrepreneurship and Trade of Kosovo* were studied, processed and monitored.

Finally, to complete the research-scientific aspect in all its dimensions, an *analysis method* was applied, through which the statistical data presented were gradually analysed in detail, yielding concrete data and accurate figures on the violation of consumer rights, including cases of consumer fraud in Kosovar society. Through this analysis and its compatibility with other research methods, it has been established that the negative phenomenon of consumer fraud in Kosovo can be researched over a relatively long period, namely from 1 January 2019 to 9 September 2025. Although specific figures cannot always be obtained—due to the scarcity of concrete data and the significant “dark number” of criminal cases—the identification of consumer rights violations provides clear evidence of consumer fraud.

Such research reflects the current state of the theme under study and may serve as an important basis for state institutions in drafting policies and decision-making strategies to prevent and combat this worrying situation in society.

## 5 RESULT AND DISCUSSION

From research and analysis of detailed data on violations of consumer rights, including cases of consumer fraud in Kosovo, the results clearly demonstrate the extent of this phenomenon at a worrying level. In fact, the prevalence of such violations—combined with consumers’ attempts to assert their rights through complaints—is very high. These reactions reveal that consumers continue to be subjects who are violated, damaged or endangered in many cases.

Discussions held in spontaneous focus groups support these findings. Participants were asked various questions about their experiences with purchasing products, product quality, instances of fraud related to product weight, their quality, and failure to provide fiscal coupons. Most participants reported that they or their families had encountered these problems in their daily lives. In fact, several of them stated they had never reported these issues to the competent authorities.

For a more objective presentation of research, the following data will be introduced gradually, depending on the areas in which consumers filed complaints and alleged legal violations. In this study, the *independent variables* represent the years examined, which remain constant across all statistical data since they cover the period 1 January 2019 to 9 September 2025. The choice of this period was made to present the studied situation over the longest possible period. The *dependent variables* will be introduced gradually throughout the statistical presentation.

In this regard, the data show that consumer complaints in the *Trade category* are particularly frequent. In 2019, a total of 169 cases were filed, of which 86 were substantiated, while 39 cases remain under review.

In 2020, the number of complaints more than doubled from the previous year, reaching 445. Of these, 148 were well-founded, and 185 remain under review. This situation speaks to consumers' awareness of the need for justice, but also to violations of their rights.

A trend of numerical increase continues in the following years. In 2021, a total of 886 complaints were recorded, of which 569 were based, and 165 remained under review. In 2022, complaints reached an even higher figure: 1,094, of which 644 were substantiated, and 248 remained under review.

2023 saw a slight numerical decrease, though the number of complaints remains high at 1,015. Of these, 566 were based, and 278 complaints remained in the review process.

In 2024, however, the recorded number of complaints decreased substantially, with only 20 complaints received, 19 of which remain under review. In 2025, i.e. up to 9 September 2025, no complaints were received.

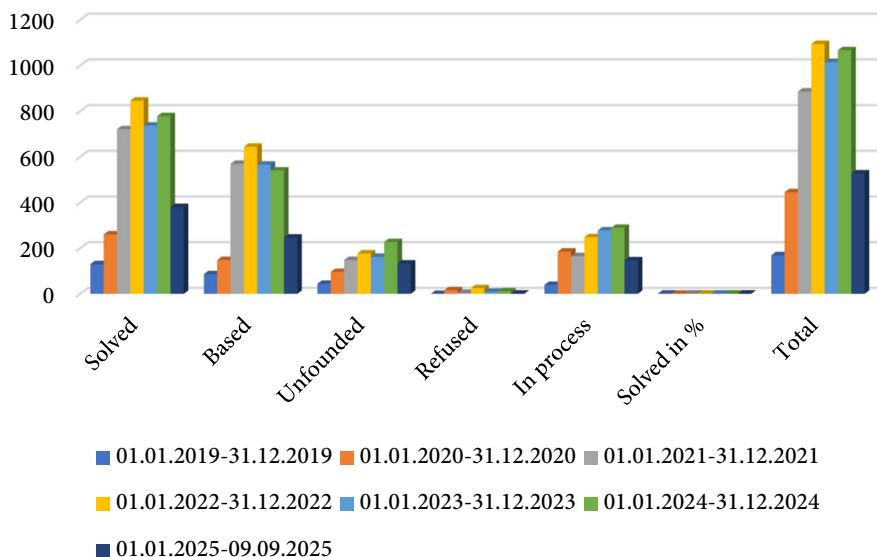
The tabular data appear as follows:

**Table No. 1. Complaints addressed to the Trade category<sup>44</sup>**

<i>Time period</i>	<i>Solved</i>	<i>Based</i>	<i>Unfounded</i>	<i>Refused</i>	<i>In process</i>	<i>Solved in %</i>	<i>Total</i>
01.01.2019-31.12.2019	130	86	44	0	39	76.92%	169
01.01.2020-31.12.2020	260	148	96	16	185	58.43%	445
01.01.2021-31.12.2021	721	569	148	4	165	81.38%	886
01.01.2022-31.12.2022	846	644	177	25	248	77.33%	1094
01.01.2023-31.12.2023	737	566	162	9	278	72.61%	1015
01.01.2024-31.12.2024	778	540	227	11	289	72.91%	1067
01.01.2025-09.09.2025	380	246	133	1	147	72.11%	527

44 The numerical data on which tables no. 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11 and 12 have been compiled are official data received from the *Department of Consumer Protection, Ministry of Industry, Entrepreneurship and Trade*, sent electronically on: 09.09.2025. This data was then processed and presented in tabular form and in specific graphs/figures next to each table.

The data presented in graphs looks like this:



**Figure No. 1. Complaints addressed to the Trade category**

The *dependent variable* in this case clearly shows that in 2019, there were a total of 169 cases. Over the following years, this variable recorded a significant increase, reaching 445 cases in 2020, 886 cases in 2021, and 1,094 cases in 2022. A slight decrease is seen in 2023, with a total of 1,015 cases. Meanwhile, in 2024, a total of 1,067 cases were recorded, and in 2025, the number reached 527.

According to the *Department of Consumer Protection*, the most common complaints related to: *disregard of warranty, consumer fraud, price discrepancies, price increases, misleading advertising, disregard of the contract, failure to return the goods, failure to return change, lack of official language on the packaging*, etc.<sup>45</sup>

From both the *dependent variables* and the types of complaints, it can be concluded that the periods with the highest number of complaints were those following the pandemic, along with its accompanying consequences, including high inflation. Meanwhile, the decreasing

45 Data received from the *Department of Consumer Protection, Ministry of Industry, Entrepreneurship and Trade*, on date: 09.09.2025. After each table, data on the type of complaint is from this source.

variables show a significantly improved situation, resulting from increased efficiency of state bodies and greater citizen awareness.

Complaints directed by consumers to the RAEPC—*Telecommunications* category—also remain high. RAEPC, the *Regulatory Authority for Electronic and Postal Communications*, is the regulatory body in the field of electronic communications and postal services, overseeing the regulatory frameworks defined by the law on electronic communications, the law on postal services, and development policies.<sup>46</sup>

The data shows that in 2019, 135 complaints were filed, of which 29 were found to be justified. However, the number of complaints remaining in process in this category is high almost every year. This is clearly evident in 2019, where 101 complaints were still in process. In 2020, 115 complaints were filed, of which 37 were found well-founded and 43 remained under review. In 2021, 174 complaints were filed, of which 24 were found to be well-founded, while 143 remained under review. In 2022, 256 complaints were received, of which 119 were found to be well-founded, while 83 remained under review. In 2023, 264 complaints were filed, of which 110 were found well-founded and 111 remained under review. The highest number of complaints for the study period occurred in 2024, with a total of 389 complaints—217 of which were based and 62 still in process. Meanwhile, in the study period for 2025, a total of 127 complaints were recorded, of which 53 were based, and 44 remained in process. The tabular data is as follows:

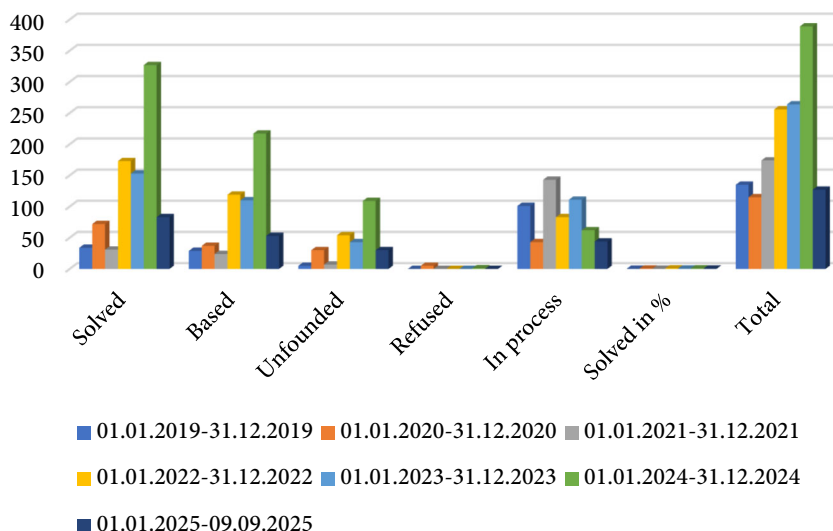
**Table No. 2. Complaints addressed to the RAEPC category – Telecommunications**

<i>Time period</i>	<i>Solved</i>	<i>Based</i>	<i>Unfounded</i>	<i>Refused</i>	<i>In process</i>	<i>Solved in %</i>	<i>Total</i>
01.01.2019-31.12.2019	34	29	5	0	101	25.19%	135
01.01.2020-31.12.2020	72	37	30	5	43	62.61%	115
01.01.2021-31.12.2021	31	24	7	0	143	17.82%	174
01.01.2022-31.12.2022	173	119	54	0	83	67.58%	256
01.01.2023-31.12.2023	153	110	43	0	111	57.95%	264
01.01.2024-31.12.2024	327	217	109	1	62	84.06%	389
01.01.2025-09.09.2025	83	53	30	0	44	65.35%	127

46 Autoriteti Rregullativ i Komunikimeve Elektronike dhe Postare <<https://www.arkep-rks.org/AboutUs/25>> accessed 10 September 2025.



The data presented in the graphs appears as follows:



**Figure No. 2. Complaints addressed to the RAEPC category - Telecommunications**

From the data, the *dependent variables* show that in 2019, there were a total of 135 cases. In the following year, 2020, the variable shows a slight decrease with 115 cases. In the following years, the variables increase again: 174 cases in 2021, 256 cases in 2022, and 264 cases in 2023. The variable showed an even greater increase in 2023, with a total of 389 cases, while in 2025, 127 cases were recorded.

Complaints were most often filed for *poor-quality services, unfair billing, fraudulent practices, and breach of contract*.

The data highlighted by the independent variables and the types of complaints clearly show a trend of gradual increase in consumer complaints. This situation is primarily attributed to the rise in internet use and online communications, as well as increased consumer awareness of their rights.

In the following category—*WSRA (Water Supply)*—a few elements must first be emphasised. The *Water Services Regulatory Authority (WSRA)* is an independent authority responsible for regulating the activities of water service providers in Kosovo. The *WSRA* role is to ensure the provision of quality, efficient and secure services on a non-discriminatory basis for all consumers in Kosovo, taking into account the protection of the environment and public health.<sup>47</sup>

47 *Water Services Regulatory Authority (WSRA)* <[https://www.arru-rks.org/en/per\\_arru/279/roli-dhe-pergjegjsite/279](https://www.arru-rks.org/en/per_arru/279/roli-dhe-pergjegjsite/279)> accessed 10 September 2025.

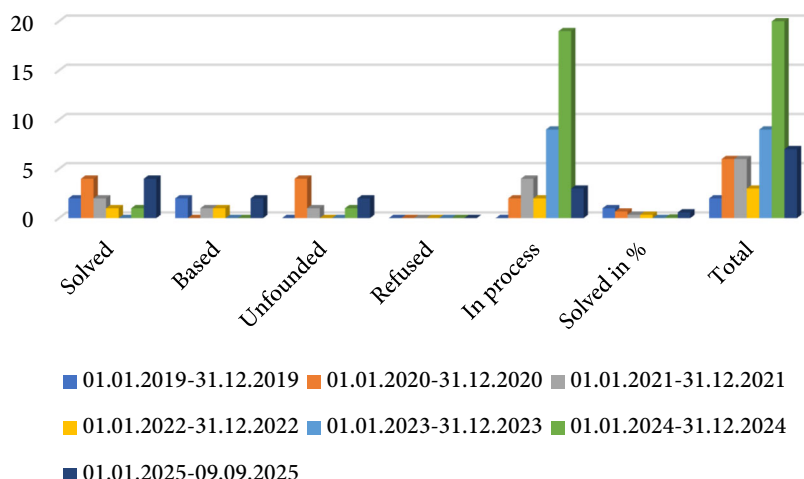
The data shows that the number of complaints in this category is much smaller compared to other categories. In 2019, only two complaints were filed, both of which were found to be well-founded. In 2020, six complaints were filed, and two remained in the process. In 2021, six complaints were filed, of which one was found to be well-founded, while four remained in the process. In 2022, only three complaints were received, of which 1 was found to be justified, while two remained in the process. In 2023, nine complaints were submitted, of which nine remained in the process. The largest number of complaints received for the study period resulted in 2024, with a total of 20 complaints, of which 19 remained in the process. Meanwhile, during the 2025 study period, seven complaints were received, of which were justified and remained in process.

The tabular data looks as follows:

**Table No. 3. Complaints addressed to the WSRA – Waterworks**

<i>Time period</i>	<i>Solved</i>	<i>Based</i>	<i>Unfounded</i>	<i>Refused</i>	<i>In process</i>	<i>Solved in %</i>	<i>Total</i>
01.01.2019-31.12.2019	2	2	0	0	0	100.00%	2
01.01.2020-31.12.2020	4	0	4	0	2	66.67%	6
01.01.2021-31.12.2021	2	1	1	0	4	33.33%	6
01.01.2022-31.12.2022	1	1	0	0	2	33.33%	3
01.01.2023-31.12.2023	0	0	0	0	9	0.00%	9
01.01.2024-31.12.2024	1	0	1	0	19	5.00%	20
01.01.2025-09.09.2025	4	2	2	0	3	57.14%	7

The data presented in graphs is as follows:



**Figure No. 3. Complaints addressed to the WSRA - Waterworks category**

From the data, the *dependent variables* show an almost stable situation in terms of complaints in this category. In 2019, there were only two complaints. In the following year, the variable increased slightly to six cases, a number identical to that of 2021, when only six cases. A decrease is evident in 2022 with only three cases, followed by an increase to nine cases in 2023. The largest increase occurred in 2024, with 20 cases. The dependent variable then moves towards a decrease in 2025, with only seven cases.

The most common complaints concern *unfair billing, breach of contract, and poor-quality services*.

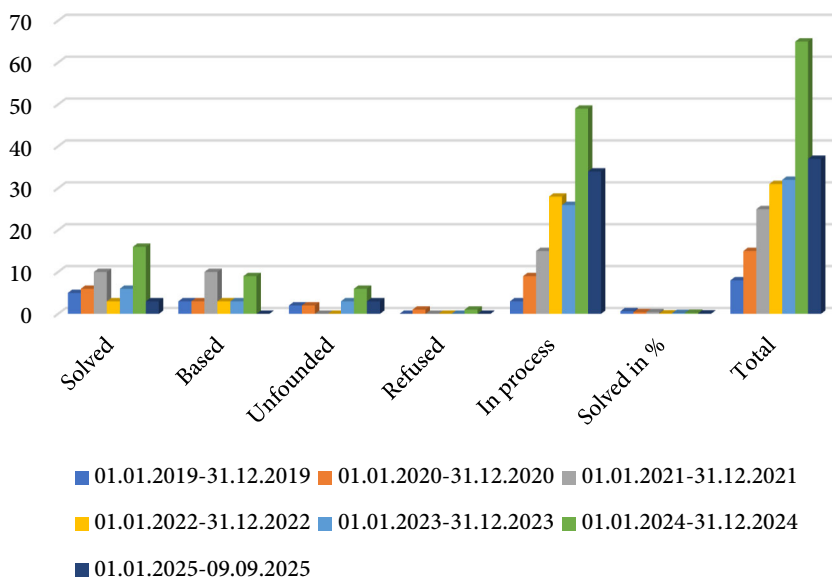
From the data presented in the variables, the types of complaints, and the overall situation in society, it is clear that increases in complaints occurred primarily due to consumer dissatisfaction with services, including poor quality, insufficient water supply, water loss, and poor infrastructure.

Complaints in the *Electricity* category are also present. From the data provided, it appears that in 2019, eight complaints were filed, of which three were substantiated, and three remained in the process. In 2020, 15 complaints were filed, of which three were substantiated, while nine remained in process. In 2021, 25 complaints were filed, of which 10 were substantiated, while 15 remained in process. In 2022, 31 complaints were received, of which three were based, and 28 were in process. In 2023, 32 complaints were submitted, of which three were based, and 26 were in process. The largest number of complaints received during the study period occurred in 2024, with a total of 65 complaints, of which nine were based, and 49 were in process. Meanwhile, during the 2025 study period, there were 37 complaints, of which 34 remained in process. The tabular data is as follows:

**Table No. 4. Complaints addressed to the category - Electricity**

<i>Time period</i>	<i>Solved</i>	<i>Based</i>	<i>Unfounded</i>	<i>Refused</i>	<i>In process</i>	<i>Solved in %</i>	<i>Total</i>
01.01.2019-31.12.2019	5	3	2	0	3	62.50%	8
01.01.2020-31.12.2020	6	3	2	1	9	40.00%	15
01.01.2021-31.12.2021	10	10	0	0	15	40.00%	25
01.01.2022-31.12.2022	3	3	0	0	28	9.68%	31
01.01.2023-31.12.2023	6	3	3	0	26	18.75%	32
01.01.2024-31.12.2024	16	9	6	1	49	24.62%	65
01.01.2025-09.09.2025	3	0	3	0	34	8.11%	37

The data presented in the graphs appears as follows:



**Figure No. 4. Complaints addressed to the category – Electricity**

The data show a slight increase in complaints in this category over the years. In 2019, 8 cases were filed, almost double the number in the following year, 2020, which registered 15 cases. The upward trend continued in 2021 (25 cases), 2022 (31 cases), and 2023 (32 cases). The highest variable, respectively doubled compared to the previous year in 2024, with a total of 65 cases. However, a decrease is evident in 2025, with 37 cases.

The most common complaints relate to *unfair billing*, *breach of contract*, and *poor-quality services*.

Based on the data presented, the types of complaints and the broader social context, it is evident that the notable increase in complaints in 2024 is strongly linked to the rise in electricity prices and, consequently, to consumer concerns, especially about unfair billing.

Complaints directed towards the *category Metrology* are also present. According to the tabular data, in 2019, only two complaints were filed, both of which are still in process. In 2020, five complaints were filed, and all were found to be unfounded. In 2021, 14 complaints were filed, of which two were substantiated, and two were still in process. In 2022, three complaints were received, of which one was still in process. In 2023, 11 complaints were filed, of which two were substantiated, and two were still in process. In 2024, nine

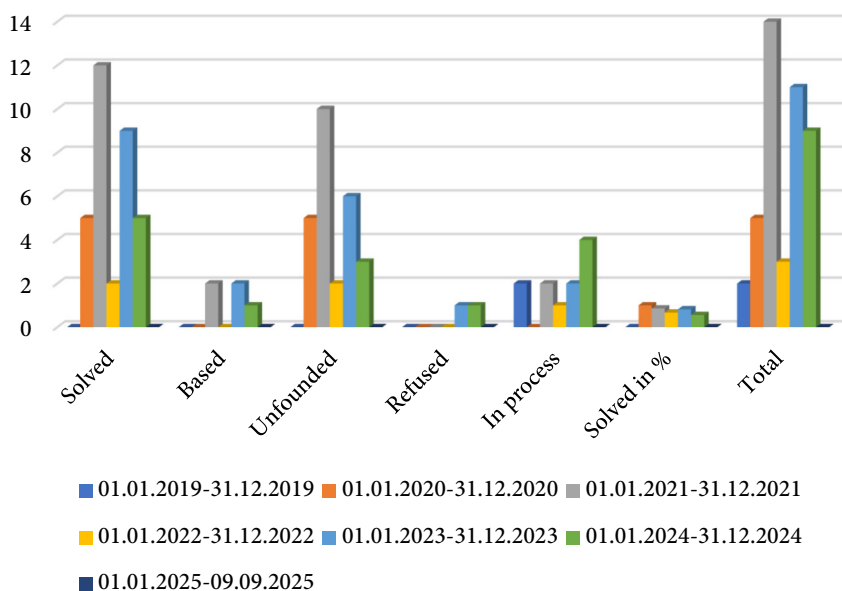
complaints were received, of which one was substantiated, and four were in process. For the study period of 2025, no complaints were received.

The tabular data is as follows:

**Table No. 5. Complaints addressed to the category - Metrology**

<i>Time period</i>	<i>Solved</i>	<i>Based</i>	<i>Unfounded</i>	<i>Refused</i>	<i>In process</i>	<i>Solved in %</i>	<i>Total</i>
01.01.2019-31.12.2019	0	0	0	0	2	0.00%	2
01.01.2020-31.12.2020	5	0	5	0	0	100.00%	5
01.01.2021-31.12.2021	12	2	10	0	2	85.71%	14
01.01.2022-31.12.2022	2	0	2	0	1	66.67%	3
01.01.2023-31.12.2023	9	2	6	1	2	81.82%	11
01.01.2024-31.12.2024	5	1	3	1	4	55.56%	9
01.01.2025-09.09.2025	0	0	0	0	0	0.00%	0

The data presented in the graphs appears as follows:



**Figure No. 5. Complaints addressed to the category - Metrology**

The data shows that in this category there are relatively few consumer complaints. However, the data is clear that in 2019 there were only two complaints, a decrease compared to the previous year in 2020, when five complaints were submitted. The variable increased again—more than doubling the last year—in 2021 with 14 complaints. A decrease followed in 2022 with three cases, before rising again in 2023 with 11 cases. This was followed by a decrease in 2024 with 9 cases, and no cases were recorded in 2025.

The most common complaints concerned *quantity discrepancies* and *questionable measurements*.

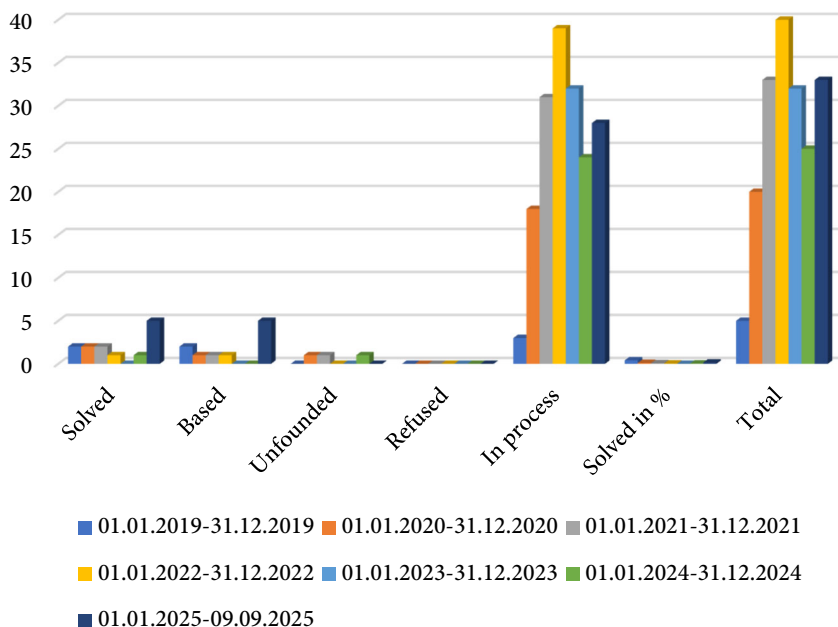
The presented data and *dependent variables* clearly show that there were more complaints in 2021 and 2023. This may be explained by institutions having conducted more inspections and identified irregularities they addressed, as well as by a more pronounced consumer awareness of their rights.

Complaints directed towards the *Health category* are also present. From the tabular data presented, in 2019, only five complaints were filed, of which two were substantiated, and three were in process. In 2020, 20 complaints were filed, of which one was based, while 18 remained in process. In 2021, 33 complaints were filed, of which one was based, and 31 were in process. In 2022, 40 complaints were received, of which one was based, and 39 were in process. In 2023, 32 complaints were filed, of which all remained in process. In 2024, 25 were received, of which 24 remained in process. Meanwhile, during the 2025 study period, 33 complaints were received, of which five were based and 28 were in process. The tabular data looks as follows:

**Table No. 6. Complaints addressed to the category – Health**

<i>Time period</i>	<i>Solved</i>	<i>Based</i>	<i>Unfounded</i>	<i>Refused</i>	<i>In process</i>	<i>Solved in %</i>	<i>Total</i>
01.01.2019-31.12.2019	2	2	0	0	3	40.00%	5
01.01.2020-31.12.2020	2	1	1	0	18	10.00%	20
01.01.2021-31.12.2021	2	1	1	0	31	6.06%	33
01.01.2022-31.12.2022	1	1	0	0	39	2.50%	40
01.01.2023-31.12.2023	0	0	0	0	32	0.00%	32
01.01.2024-31.12.2024	1	0	1	0	24	4.00%	25
01.01.2025-09.09.2025	5	5	0	0	28	15.15%	33

This data, presented in the graphs, appears as follows:



**Figure No. 6. Complaints addressed to the category – Health**

From the data, the *dependent variable* shows a numerical increase starting in 2019, when only nine complaints were filed. In 2020, the number of complaints increased manifold, reaching 20. In the following years, the trend increased, with 33 cases in 2021 and 40 cases in 2022. A slight decrease is observed in 2023 with 32 cases, followed by another decline in 2024 with 25 cases. The increasing variable is marked in 2025 with 33 cases. Overall, the trend is relatively stable, with no abrupt or extreme fluctuations over the years.

Complaints are mostly filed for *suspicious products, products without labels, poor quality services, suspicions of fraud*, etc. From the data presented and the nature of the complaints, it is clear that the number of complaints has remained stable and reflects consumers' increasing awareness of their rights.

Complaints against the *CBK - Financial Services category* are also present. The tabular data shows that in 2019, 17 complaints were filed, of which two were substantiated and 14 remained in process. In 2020, 26 complaints were filed, of which 11 were substantiated, and nine remained in process. In 2021, 35 complaints were filed, of which eight were substantiated, and 21 remained in process. In 2022, 51 complaints were received, of which

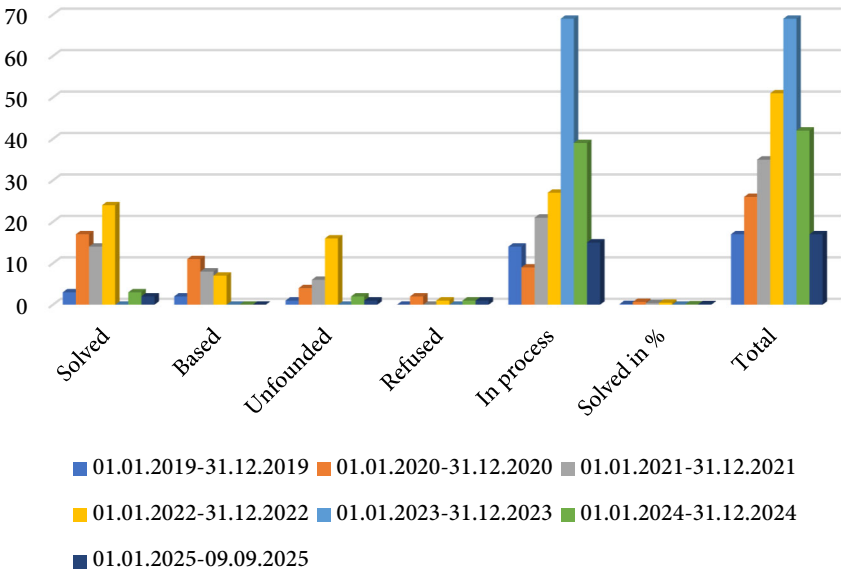


seven were substantiated, and 27 remained in process. In 2023, 69 complaints were filed, of which all remained in process. In 2024, 42 were received, of which 39 remained in process. Meanwhile, during the 2025 study period, 17 complaints were received, of which 15 remained in process. The tabular data is as follows:

**Table No. 7. Complaints addressed to the CBK category - Financial Services**

<i>Time period</i>	<i>Solved</i>	<i>Based</i>	<i>Unfounded</i>	<i>Refused</i>	<i>In process</i>	<i>Solved in %</i>	<i>Total</i>
01.01.2019-31.12.2019	3	2	1	0	14	17.65%	17
01.01.2020-31.12.2020	17	11	4	2	9	65.38%	26
01.01.2021-31.12.2021	14	8	6	0	21	40.00%	35
01.01.2022-31.12.2022	24	7	16	1	27	47.06%	51
01.01.2023-31.12.2023	0	0	0	0	69	0.00%	69
01.01.2024-31.12.2024	3	0	2	1	39	7.14%	42
01.01.2025-09.09.2025	2	0	1	1	15	11.76%	17

This data, presented in the graphs, appears as follows:



**Figure No. 7. Complaints addressed to the CBK category - Financial Services**

Based on the presentation of the data, the *dependent variables* show an upward trend in the number of complaints received over the years. The variable shows that in 2019, 17 complaints were received, in 2020, 26 were received, 35 in 2021, 51 in 2022, and 69 in 2023. A decrease is observed in 2024, with 42 complaints, and in 2025, with only 17 complaints. The increasing variable is present especially in 2022 and 2023.

Complaints mainly concern *poor quality services, consumer fraud, misleading advertising*, etc.

From the data, the variables presented, and the nature of the complaints, it can be concluded that increased consumer awareness and the more active role of the inspectorate have influenced the presentation of these complaints highlighted above.

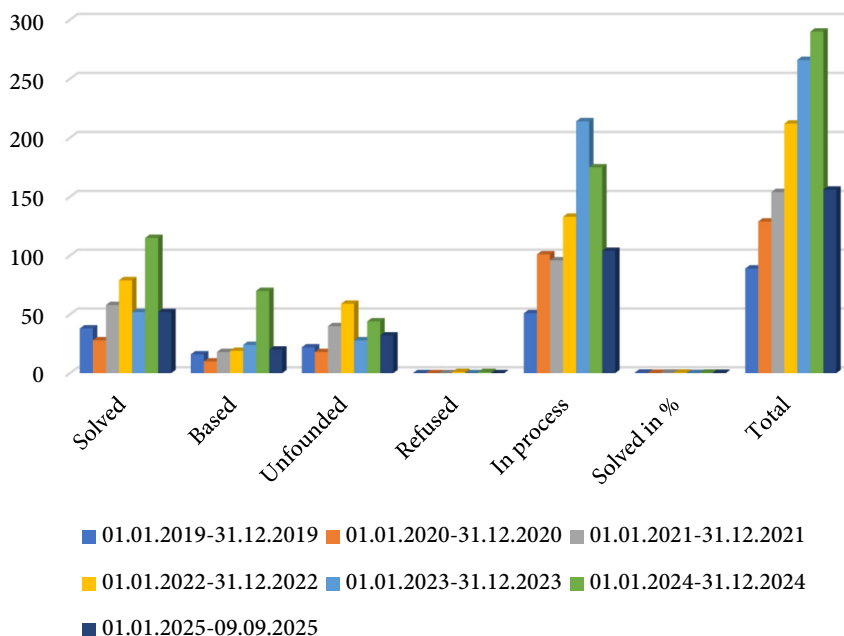
It should be noted that the *Kosovo Food and Veterinary Agency (KFVA)* is the highest food and veterinary authority responsible for protecting human life and health by ensuring a high level of food safety, including animal feed, animal health, plant health, animal welfare, and the quality of food of plant and animal origin.<sup>48</sup> However, the data shows that there have been a considerable number of complaints against this agency. In 2019, 89 complaints were filed, of which 16 were based, and 51 were in process. In 2020, 129 complaints were filed, of which 10 were based, and 101 were in process. In 2021, 154 complaints were filed, of which 18 were based, and 96 remained in process. In 2022, 212 complaints were received, of which 19 were based, and 133 remained in process. In 2023, 266 complaints were filed, of which 24 were based, and 214 remained in process. In 2024, 290 complaints were received, of which 70 were based, and 175 were in process. Meanwhile, during the 2025 study period, 156 complaints were received, of which 20 were substantiated and 104 were in process. The tabular data is as follows:

**Table No. 8. Complaints addressed to the KFVA - Food**

<i>Time period</i>	<i>Solved</i>	<i>Based</i>	<i>Unfounded</i>	<i>Refused</i>	<i>In process</i>	<i>Solved in %</i>	<i>Total</i>
01.01.2019-31.12.2019	38	16	22	0	51	42.70%	89
01.01.2020-31.12.2020	28	10	18	0	101	21.71%	129
01.01.2021-31.12.2021	58	18	40	0	96	37.66%	154
01.01.2022-31.12.2022	79	19	59	1	133	37.26%	212
01.01.2023-31.12.2023	52	24	28	0	214	19.55%	266
01.01.2024-31.12.2024	115	70	44	1	175	39.66%	290
01.01.2025-09.09.2025	52	20	32	0	104	33.33%	156

48 *Food and Veterinary Agency (FVA)* <<https://auvk.rks-gov.net/en/about-fva/>> accessed 10 September 2025.

This data, presented in the graphs, appears as follows:



**Figure No. 8. Complaints addressed to the KFVA - Food**

The data show a continuous increase in the number of complaints in this category. While there were 89 complaints in 2019, the number increased to 129 in 2020, 154 in 2021, 212 in 2022, 266 in 2023, and 290 in 2024. A decrease is noted in 2025, with 156 cases.

The most common complaints are related to *expired products, suspicious products, poor hygiene, tobacco consumption, and the lack of official language on the packaging.*

From the data, the variables presented, and the type of complaints, it becomes clear that the increase reflects both growing consumer awareness and more active institutional efforts to protect consumer rights.

Complaints directed towards the *online shopping category* are also highly prevalent. Developments in the economic and commercial sectors, as well as in technology, have contributed to the increase in online purchases. In this context, consumer dissatisfaction has also increased.

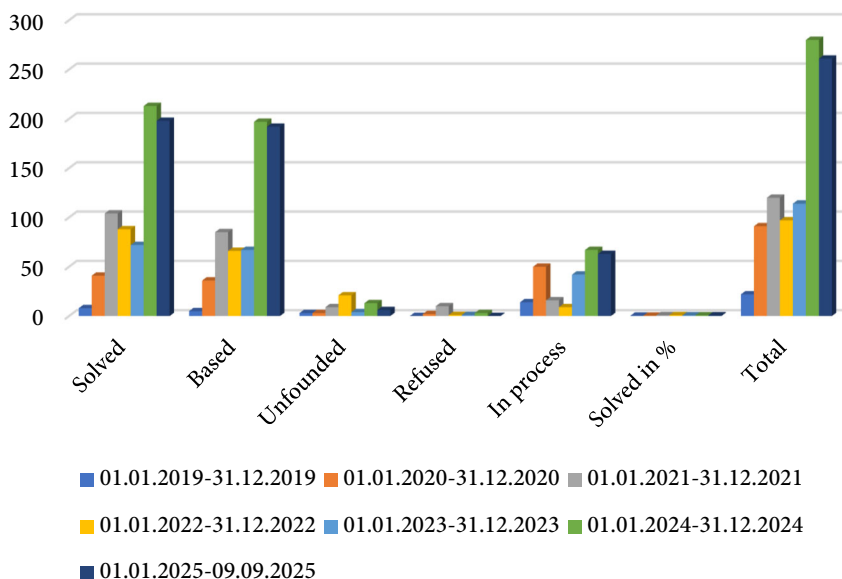
Consequently, in 2019, 22 complaints were filed, of which five were based, while 14 remained in process. In 2020, 91 complaints were filed, of which 36 were based, while

50 were in process. In 2021, 120 complaints were filed, of which 85 were based, while 16 were in process. In 2022, 97 complaints were received, of which 66 were based, while nine were in process. In 2023, 114 were filed, of which 67 were based, while 42 remained in process. In 2024, 280 were received, of which 197 were based, while 67 were in process. Meanwhile, in 2025, 261 were received, of which 192 were based, while 63 were in process. The tabular data is as follows:

**Table No. 9. Complaints addressed to the category - Online Shopping**

Time period	Solved	Based	Unfounded	Refused	In process	Solved in %	Total
01.01.2019-31.12.2019	8	5	3	0	14	36.36%	22
01.01.2020-31.12.2020	41	36	3	2	50	45.05%	91
01.01.2021-31.12.2021	104	85	9	10	16	86.67%	120
01.01.2022-31.12.2022	88	66	21	1	9	90.72%	97
01.01.2023-31.12.2023	72	67	4	1	42	63.16%	114
01.01.2024-31.12.2024	213	197	13	3	67	76.07%	280
01.01.2025-09.09.2025	198	192	6	0	63	75.86%	261

The data presented in the graphs appears as follows:



**Figure No. 9. Complaints addressed to the category - Online Shopping**

From the data presented, the variables show a clear numerical increase in consumer dissatisfaction over the years. In 2019, the presence of cases with complaints was not high, with only 22 cases. This was followed by a sharp upward trend in 2020 with 91 cases and in 2021 with 120 cases. A slight decrease is observed in 2022 with 97 cases, followed by an increasing variable in 2023 with 114 cases, 2024 with 280 cases and with a slight decrease in 2025 with 261 cases.

The most common complaints related to *consumer fraud, questionable products, non-return of goods, and aggressive, deceptive practices.*

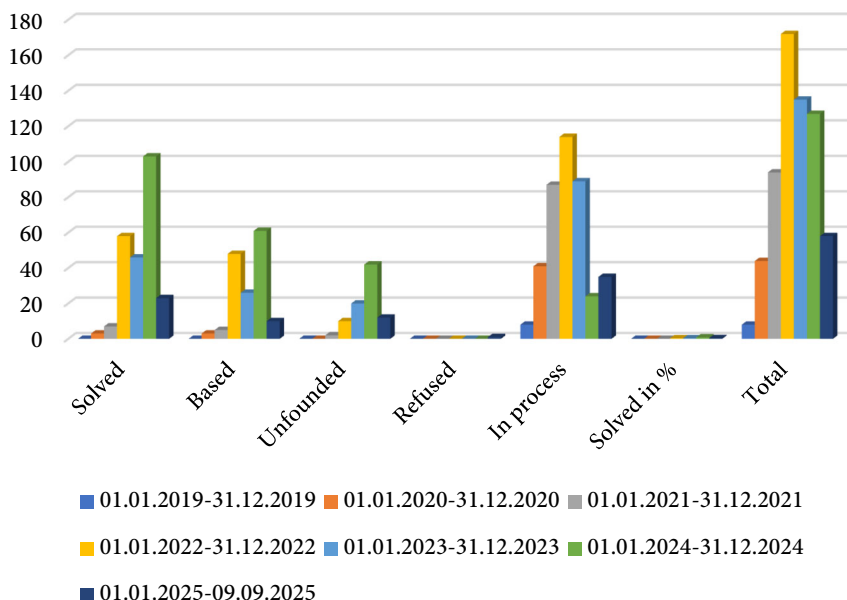
From the data and variables presented, it is evident that the years 2024 and 2025 record the highest number of complaints. This is particularly due to the increase in online purchases, the lack of education about this form of purchase, and a growing awareness of the right to respond as a consumer.

Complaints directed towards the *Kosovo Tax Administration* category are also present. The data shows that in 2019, eight complaints were filed, all of which remain in process. In 2020, 44 complaints were filed, of which three were based, and 41 were in process. In 2021, 94 complaints were filed, of which five were based, and 87 were in process. In 2022, 172 complaints were received, of which 48 were based, and 114 were in process. In 2023, 135 complaints were filed, of which 26 were based, and 89 were in process. In 2024, 127 complaints were received, of which 61 were based, and 24 were in process. In 2025, 58 complaints were received, of which 10 were based, and 35 were in process. The tabular data is as follows:

**Table No. 10. Complaints addressed to the category - Kosovo Tax Administration**

<i>Time period</i>	<i>Solved</i>	<i>Based</i>	<i>Unfounded</i>	<i>Refused</i>	<i>In process</i>	<i>Solved in %</i>	<i>Total</i>
01.01.2019-31.12.2019	0	0	0	0	8	0.00%	8
01.01.2020-31.12.2020	3	3	0	0	41	6.82%	44
01.01.2021-31.12.2021	7	5	2	0	87	7.45%	94
01.01.2022-31.12.2022	58	48	10	0	114	33.72%	172
01.01.2023-31.12.2023	46	26	20	0	89	34.07%	135
01.01.2024-31.12.2024	103	61	42	0	24	81.10%	127
01.01.2025-09.09.2025	23	10	12	1	35	39.66%	58

This data presented in the graphs appear as follows:



**Figure No. 10. Complaints addressed to the category - Kosovo Tax Administration**

From the data presented, there are numerous complaints in this category, with a generally increasing trend over the years. In 2019, only eight complaints were registered, followed by an increase in 2020 with 44 cases, in 2021 with 94 cases, and in 2022 with 172 cases. A slight decrease is observed in 2023 with 135 cases, followed by another decrease in 2024 with 127 cases, and then a more pronounced decrease in 2025 with 58 cases.

Complaints were filed only for issues related to *fiscal vouchers*.

From the data, variables presented and the type of complaint, it becomes clear that consumers are increasingly aware of the need for a fiscal voucher as proof of payment and of the existence of the legal violations committed by businesses when such vouchers are not issued.

However, to achieve a more accurate correlative representation and interpretation, additional numerical variables were derived from the data presented in the table above. These variables reflect the type and specific number of consumer complaints across all categories. In this framework, the alleged cases of consumer fraud—representing the complaints submitted by consumers—are also presented.

**Table No. 11. Types of complaints filed by consumers include consumer fraud complaints**

<b>Types of complaints filed by consumers include consumer fraud complaints</b>								
<b>Time period: 01.01.2019-09.09.2025</b>	<b>2019</b>	<b>2020</b>	<b>2021</b>	<b>2022</b>	<b>2023</b>	<b>2024</b>	<b>2025</b>	<b>Total:</b>
<b>Complaints addressed to the Trade</b>								
Disregard of warranty	51	93	140	174	181	265	110	1014
Consumer fraud	50	37	71	110	102	196	96	662
Price mismatch	38	102	251	388	288	284	145	1496
Misleading Advertising	17	27	64	59	57	43	47	314
Non-return of goods	13	24	45	117	161	208	101	669
Rising prices	0	154	1	5	0	4	5	169
Non-refund of cents	0	5	12	22	3	10	7	59
Lack of flag on the shelf	0	3	13	19	67	5	3	110
Lack of official language on packaging	0	0	26	0	0	4	2	32
Neglect of contract	0	0	262	193	8	12	0	475
SMS	0	0	1	6	5	1	0	13
Refund of funds	0	0	0	1	104	3	1	109
Currency	0	0	0	0	34	3	0	37
Chile and derivatives	0	0	0	0	5	10	4	19
Termination of the contract	0	0	0	0	0	19	0	19
Price of derivatives	0	0	0	0	0	0	6	6
<b>Complaints addressed to the ARKEP category - Telecommunications</b>								
Unfair billing	17	26	48	47	22	22	13	195
Neglect of contract	12	14	19	78	87	36	5	251
Deceptive practices	16	14	9	17	23	16	14	109
Subpar service	90	61	98	114	132	315	95	905
<b>Complaints addressed to the ARRU - Waterworks</b>								
Poor quality services	1	2	4	3	7	8	3	28
Unfair billing	1	4	2	0	2	8	3	20
Neglect of contract	0	0	0	0	0	4	1	5



<b>Complaints addressed to the category - Electricity</b>								
Poor quality services	8	11	19	15	13	40	14	120
Unfair billing	0	4	6	12	12	19	21	74
Incompatibility of the contract	0	0	0	4	7	6	2	19
<b>Complaints addressed to the category - Metrology</b>								
Suspicious measurement	2	2	12	2	1	3	0	22
Quantity discrepancy	0	3	2	1	10	6	0	22
<b>Complaints addressed to the category - Health</b>								
Suspicious product	4	7	12	3	4	9	3	42
Product without banderole	1	2	2	2	1	1	0	9
Subpar service	0	6	14	34	15	11	6	86
Suspicion of fraud	0	5	5	1	1	3	5	20
Water	0	0	0	0	11	1	19	31
<b>Complaints addressed to the CBK category - Financial Services</b>								
Consumer fraud	4	5	7	20	22	21	3	82
Subpar service	13	21	28	29	14	20	12	137
Misleading Advertising	0	0	0	2	0	0	1	3
Currency	0	0	0	0	33	1	1	35
<b>Complaints addressed to the AVUK - Food</b>								
Tobacco consumption	7	2	6	2	70	68	29	184
Lack of hygiene	11	33	29	26	20	17	12	148
Suspicious product	49	38	63	63	59	83	36	391
Expired Term	22	56	54	121	117	121	79	570
Lack of official language on packaging	0	0	2	0	0	1	0	3
<b>Complaints addressed to the category - Online Shopping</b>								
Suspicious product	7	17	6	4	1	7	3	45
Consumer fraud	15	74	113	93	9	30	21	355
Aggressive deceptive practices	0	0	1	0	0	0	0	1
Non-return of goods	0	0	0	0	104	243	237	584

<b>Complaints addressed to the category - Kosovo Tax Administration</b>								
<i>Fiscal coupons</i>	8	44	94	172	135	127	58	638

From the data presented above, we can conclude that the violation of consumer rights also exists in our society (taking into account the situations where complaints are considered justified), while consumer fraud as a form of violation of these rights is present in almost all categories presented above and where the consumer has filed his complaints alleging violation of his rights and a such a fact can also be clearly observed through the numerical data presented above.

However, it must be emphasised that the total number of complaints received during the study period is very high in numerical terms. This can be seen in the following tabular data:

**Table No. 12. Complaints received by the Department of Consumer Protection -  
Time period: 1 January 2019-9 September 2025**

<b>Category:</b>	<b>Solved</b>	<b>Total in %</b>	<b>Based</b>	<b>Unfounded</b>	<b>Refused</b>	<b>In process</b>	<b>Total in %</b>	<b>Total</b>
<i>1. Complaints addressed to the Trade category</i>	3852	74.0	2799	987	66	1351	25.9	5203
<i>2. Complaints addressed to the RAEPC category - Telecommunications</i>	873	59.7	589	278	6	587	40.2	1460
<i>3. Complaints addressed to the WSRA - Waterworks category</i>	14	26.4	6	8	0	39	73.5	53
<i>4. Complaints addressed to the category - Electricity</i>	49	23.0	31	16	2	164	76.9	213
<i>5. Complaints addressed to the category - Metrology</i>	33	75.0	5	26	2	11	25.0	44
<i>6. Complaints addressed to the category - Health</i>	13	6.91	10	3	0	175	93.0	188

7. Complaints addressed to the CBK category - Financial Services	63	24.5	28	30	5	194	75.4	257
8. Complaints addressed to the AVUK - Food category	422	32.5	177	243	2	874	67.4	1296
9. Complaints addressed to the category - Online shopping	724	73.5	648	59	17	261	26.4	985
10. Complaints addressed to the category - Kosovo Tax Administration	240	37.6	153	86	1	398	62.3	638
<b>Total:</b>	6283	60.7	4446	1736	101	4054	39.2	10337

From the data presented, it is clear that during the research period, a total of 10,337 complaints were filed, of which 6,283 or 60.7% were resolved. However, a relatively high number of unresolved complaints remained in the process: 4,054 (39.2%).

The research shows that the high number of complaints remaining in the process is due, in some cases, to a lack of professional staff to handle complaints, bureaucracy, a lack of evidence, the passing of the presented case through several instances, the existence of many complaints, and poor coordination between departments or even institutions.

It is also important to emphasise that of the 6,283 complaints resolved, 4,446 were considered well-founded, indicating clear evidence of a consumer rights violation.

However, to achieve comparability with neighbouring countries, it must be emphasised that, although in Kosovo the largest number of consumer complaints clearly appears to be addressed to the *Trade* category, from the available data, which may not be conclusive, in Albania, user complaints to the *Electronic and Postal Communications Authority (AKEP)* increased fivefold during 2023. According to information from AKEP, last year, 2123 complaints were filed with this institution by subscribers of public electronic communications services, compared to 415 complaints filed in 2022,<sup>49</sup> while the *Consumers' Organisation of Macedonia* conducted 1,523 consultations with consumers regarding their

49 'Data: Citizen Complaints to AKEP Increased Fivefold Last Year' (*Dosja*, 28 Maj 2024) <<https://dosja.al/newsmobile//373899/>> accessed 10 September 2025.

rights in sales and service contracts, addressing disputes with traders concerning these rights. Over 50% of the complaints (822) pertained to the purchase of goods, with the highest number related to home appliances and IT equipment<sup>50</sup>. This fact makes it clear that consumers not only in Kosovo but also in countries in the region continue to react to alleged violations of their rights. Meanwhile, based on the available data, in Albania there were more complaints in the *Electronic and Postal Communications* category, while in Kosovo and Macedonia there were more complaints in the *Trade* category.

## 6 CONCLUSIONS

As emphasised earlier, the primary purpose of this study was to present violations of consumers' rights, including consumer fraud, in Kosovo. Although consumer fraud<sup>51</sup> is a criminal offence—highlighted for its dangerous nature—the intention was to clarify the existing situation regarding violations of consumer rights, including fraud, and to illustrate this through an analysis of legal remedies and consumer actions to seek justice.

The findings of this study indicate that:

- Violations of consumer rights, including consumer fraud, are present in Kosovo at a worrying level. When considering the *dark figure* of unreported cases, the situation becomes even more worrying.
- Educating consumers about their legally protected rights should be an institutional priority. Although consumer awareness has recently increased—evidenced by the growing number of complaints—this is still significant work to be done.
- Discussions with spontaneous focus groups and an analysis of statistical data confirm high levels of consumer dissatisfaction, especially in the fields of trade, food, telecommunications and increasingly, online shopping.
- The large number of unresolved complaints that remain without definitive resolution over the years is worrying.
- The significant number of cases that remain in the process is due to a lack of professionalised staff, insufficient coordination between departments and institutions, bureaucratic obstacles, lack of evidence, and the transfer of cases from one instance to another—together representing a serious problem.

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50 Neda Zdraveva, 'ADR for Consumer Disputes in the Consumer Protection Legislation of North Macedonia' in Marc Bungenberg and others (eds), *Alternative Dispute Resolution in the Western Balkans: Trends and Challenges* (Springer 2023) 265. doi:10.1007/978-3-031-76345-8\_16.

51 Criminal Code of the Republic of Kosovo No 06/L-074 [2019] Official Gazette 2, ch 25.

- The lack of accurate, concrete and publicly available data on criminal offences in the form of consumer fraud from 2019 to date remains worrying. Such non-publication by institutions is harmful because it causes a lack of accuracy in the current state of this phenomenon, which subsequently causes obstacles in institutional planning for its prevention and combating.
- Strengthening law enforcement in this area must be prioritised. While the legal framework for consumer protection in Kosovo is comprehensive—including the *Law No. 06/L -034 on Consumer Protection* (2018), published in the *Official Gazette* in 2025—there remains significant work to be done, especially in harmonising Kosovo’s legislation with the so-called *acquis communautaire*, including in the field of consumer rights protection.
- Although institutions exist in Kosovo to receive and address consumer complaints, there are evident shortcomings in their effective handling. This highlights the need for improved coordination, clarified institutional competencies, and enhanced operational efficiency.
- Another current challenge for Kosovo is the full approximation of its legal framework with EU law. Despite important steps towards compliance with *EU directives*, it is still in the harmonisation phase, meaning it has not yet reached full alignment of its legal framework with that of the *EU*.
- It is necessary to organise forums and conferences where topics of the nature we have addressed would be professionally discussed. Such an organisation would not only contribute to scientific debates but would also directly help in improving more effective policies in terms of preventing violations of consumer rights and
- Future research on this topic is necessary—and should be even more detailed—given that analysis of consumer fraud, in the form presented here, is largely lacking in Kosovar society. This gap results in a lack of access to important data in an important field, not only social but also economic and legal.

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**Competing interests:** No competing interests were disclosed.

**Disclaimer:** The author declares that her opinion and views expressed in this manuscript are free of any impact of any organizations.

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## EDITORS

**Managing editor** – Mag. Bohdana Zahrebelna. **English Editor** – Julie Bold.  
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## ABOUT THIS ARTICLE

### Cite this article

Krasniqi F, 'An Analysis of Consumer Complaint Statistics in Kosovo: Trends and Challenges (2019-2025)' (2026) 9(1) Access to Justice in Eastern Europe 1-40  
<<https://doi.org/10.33327/AJEE-18-9.1-a000170>> Published Online 29 Dec 2025

**DOI:** <https://doi.org/10.33327/AJEE-18-9.1-a000170>

**Summary:** 1. Introduction. – 2. Study Objectives. – 3. Literature Review. – 4. Research Methodology. – 5. Result and Discussion. – 6. Conclusions.

**Keywords:** *consumer rights, consumer fraud, legal framework, e-commerce, institutional enforcement.*

## DETAILS FOR PUBLICATION

Date of submission: 19 Sep 2025

Date of acceptance: 09 Nov 2025

Online First Publication: 29 Dec 2025

Whether the manuscript was fast tracked? - No

Number of reviewer report submitted in first and second round: 3 reports

Number of revision rounds: 2 rounds with minor revisions

### Technical tools were used in the editorial process:

Plagiarism checks - Turnitin from iThenticate <https://www.turnitin.com/products/ithenticate/>  
Scholastica for Peer Review <https://scholasticahq.com/law-reviews>

## AI DISCLOSURE STATEMENT

I confirm that I have not used any AI tools for writing, translating, or editing the manuscript, submitted to the Access to Justice in Eastern Europe journal for publication.

## FUNDING AND APC STATEMENT

The author received no specific grant or external funding for the research and publication of this article. Consequently, the APC was partially waived (50%) by the publisher under the AIP funding strategy, in accordance with the AJEE Charges Policy for authors from Lower-Middle-Income countries (as per World Bank classification). The remaining balance was covered by the author.

## АНОТАЦІЯ УКРАЇНСЬКОЮ МОВОЮ

Дослідницька стаття

### АНАЛІЗ СТАТИСТИКИ СКАРГ СПОЖИВАЧІВ У КОСОВО: ТЕНДЕНЦІЇ ТА ВИКЛИКИ (2019-2025)

**Фатміре Краснічі**

#### АНОТАЦІЯ

**Вступ:** У цій статті авторка має на меті дослідити, проаналізувати та представити наявність та наслідки порушень прав споживачів у косовському суспільстві. Основна увага також буде приділена аспекту правового захисту споживачів, а також обробці їхньої реакції за допомогою засобів правового захисту, що уточнює їхню обізнаність про права, визначені законом. За результатами цього дослідження будуть представлені найчастіші порушення прав, які оскаржуються споживачами, шахрайство споживачів, обґрунтування невіршених скарг споживачів, проблеми інституцій Косово у розгляді скарг споживачів, а також проблеми інституцій Косово у дотриманні ключових директив ЄС.

**Методи:** Для досягнення мети дослідження та його цілей буде застосовано спеціальну наукову методологію дослідження. У цій статті застосовані такі методи: фокус-групи, історико-правовий метод, нормативно-правовий метод, статистичний метод та метод аналізу. Вибір такої науково-дослідницької методології був зроблений з метою якомога точніше розглянути порушення прав споживачів та, в певних ситуаціях, виникнення випадків шахрайства з боку споживачів. Хоча фундаментальне обговорення теми розпочалося зі спонтанних фокус-груп, які представляють соціальну реальність, дослідження виходить за ці межі та орієнтоване на розгляд теми через історико-правовий метод, щоб побачити ситуацію та реакцію на досліджувану проблему в минулому. Крім того, застосування нормативно-правового методу необхідне для того, щоб представити порушення прав споживачів у юридичному аспекті, зокрема випадки шахрайства споживачів з погляду інкримінації таких дій законом. Тим часом

статистичний метод є надзвичайно важливим, оскільки він відображає наявну ситуацію порушення прав споживачів, включно з випадками їхнього шахрайства в суспільстві, тоді як для аналізу висвітленої ситуації в цілому та протягом усього дослідження було використано метод аналізу.

**Результати та висновки:** Результати цього дослідження чітко показують, що порушення прав споживачів, зокрема шахрайство з боку споживачів, є досить поширеними в косовському суспільстві. Результати також показують, що правова база для захисту прав споживачів та відповідні механізми існують, проте є затримки у досягненні належного захисту споживачів. Отримані результати чітко показують, що рівень реакції споживачів на порушення їхніх прав зростає, а також те, що факт високої поширеності цих порушень у суспільстві також викликає занепокоєння. Крім того, якщо додати до цього існування невеликої кількості випадків шахрайства з боку споживачів, ситуація дає ще більше причин для стурбованості.

**Ключові слова:** права споживачів, обман споживачів, правове регулювання, електронна комерція, інституційне правозастосування.