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## COMBATING CRIMES IN THE FINANCIAL SPHERE: CURRENT ISSUES

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The article analyzes the issue of combating crimes in the financial sphere and establishes the essence of financial responsibility as an institution of financial law. The establishment of Ukraine as a legal state involves the limitation of various forms of illegal behavior of subjects in the financial sphere and their administrative responsibility. This type of crime poses a significant threat to social relations, as it involves systematic encroachment on financial resources, which mostly ensure the stable, managed, orderly existence of people's lives in society.

The concept of responsibility as a category of administrative law was considered and it was established that this concept is a much broader phenomenon, because, in addition to measures of legal responsibility, financial responsibility also includes measures of prevention, termination, and recovery.

Also highlighted are the ideas that position the consideration of combating crimes in the financial sphere as a type of administrative responsibility. The issue of combating crimes in the financial sphere, as an important phenomenon for Ukrainian society, is highlighted.

**Keywords:** financial sphere; financial and economic sphere; financial security; administrative offence; prevention of offences.

**Formulation of the problem.** Today, it is relevant to establish and prove the position that the prevention of crimes in the financial sphere is very important in society because a number of offenses in the specified area must contain clearly regulated actions for committing one or another offense.

The need to increase the efficiency of combating offenses in the financial sphere, the insufficiency of scientific developments, and the imperfection of legal regulation determine the urgency of administrative and legal combating of offenses in the financial sphere.

**Analysis of research and publications.** Leading domestic and foreign scientists, such as G. A. Avanesov, O. S. Zayats, V. V. Kovalenko, V. L. Ortynskyi, and Pshinnik, paid attention to issues related to the prevention of various types of crime in the financial sphere O. V. Bahur, L. A. Filyanina and other. However, the role of prevention in the financial sphere has not yet been properly reflected.

**The purpose of the article** is to define modern features of crime prevention in the financial sphere.

**Main material presentation.** The financial component in the economic system of the state plays a significant role. Finance has turned from a mechanism into a driving force of the economy. At the same time, there are trends towards an increase in the number of illegal encroachments in the financial sphere. Today, financial crimes are characterized by a high level of latency. This indicates the development of financial crime, as a result of which the country's economy is damaged, which prevents the state from effectively implementing its functions and creating conditions for the development of society and the existence and reproduction of the economy.

The nature of crime in the financial sphere makes it difficult to detect and prevent crimes. And if the detection and disclosure of crimes in the financial sphere is relatively active, then less attention is paid to prevention issues. Although it is easier to prevent a crime than to detect, disclose, investigate, and compensate for the damages caused by this crime. At the same time, crime prevention in the financial sphere is a priority area in the work of law enforcement agencies.

However, despite the wide range of measures taken by the authorities to prevent offenses in this area, it is too early to say that the state has succeeded in everything. All these conditions the study of a wide range of issues of combating offenses in the financial sphere.

The term «prevention» is used in various fields. Prevention means carrying out preventive measures that do not have an individual addressee, but a general focus on certain undesirable phenomena and consists of taking specific measures. In the jurisdiction, the term «prevention» is understood as an activity to prevent the formation, development, and realization of the causes and conditions of crime and criminal manifestations in general [1, p. 194].

In administrative law, prevention is considered in a broad and narrow sense. In a broad sense, prevention is the prevention of crimes, the protection of members of society against their committing offenses, or illegal acts, which are crimes. In this sense, prevention includes certain law enforcement activities. In a narrow sense, prevention is understood as an activity related to the identification of the causes of crimes, conditions, and circumstances that contribute to their commission the identification of persons who may commit a crime, and the implementation of appropriate measures against these persons [1, p. 195].

L. A. Filyanina defines crime prevention as «an activity aimed at identifying, neutralizing and neutralizing the causes and conditions of crimes, and their compensation with the causes and conditions of normative and lawful behavior and the level of normativeness in society» [2, p. 434].

Preventive influence in the financial and economic sphere is a humane way of maintaining law and order and at the same time an important guarantee of correct law enforcement and strengthening of legality in the state, preservation of financial and economic resources of the state, and material values.

With its help, the state is able to influence persons who provide or receive financial and economic services, administer the financial and economic sphere in order to eliminate the deformation of their consciousness and moral attitudes, and direct their activities in a legal direction.

Acting as a system of measures of legal influence, prevention is implemented with the help of a system of means-norms, individual decisions of public administration bodies, etc., means of activity connected with the functioning of special subjects regarding the prevention and termination of tortious behavior in the financial and economic sphere, neutralization of the factors leading to such activity, its causes and conditions, prerequisites for its repetition.

The process of introduction of means of preventive influence is explained by the term «forms of crime prevention» quite justifiably by scientists.

In view of the above, the form of prevention of administrative torts of a financial and economic nature appears as an external way of expressing the prevention of such offenses and, at the same time, a certain managerial function of public administration bodies, aimed at eliminating the potential negative impact of torts on society and individuals.

Among the legal forms, the following are distinguished: the adoption of regulatory acts of preventive management, such as special concepts or programs for combating tortious activity, the adoption of individual management decisions, acts of management, and the implementation of other legal actions determined by acts of management.

Instead, the implementation of non-legal forms of prevention of administrative offenses in the financial and economic sphere by its content does not entail the immediate occurrence of legally significant consequences. This is a peculiar form of accumulation of information, selection, and coordination of legally significant actions that activate and organize the entire process of preventive activity, the mechanism of its practical implementation.

The specificity of forms of prevention of administrative offenses is determined by the type of preventive activity. In particular, both legal and non-legal means (economic, social, ideological) are used as part of the social prevention of torts, which have an indirect effect on the formation of factors that lead to the commission of torts. Legal forms are implemented, for the most part, within the framework of special prevention of torts.

In view of the above, in general, the implementation of the system of administrative and legal means of prevention of offenses in the financial and economic sphere is connected with the implementation of special substantive and operational legal phenomena. They enable subjects of financial and legal relations to achieve a public-legal goal in the field of prevention of torts that encroach on legal relations regarding the creation, distribution, redistribution, and use of centralized and decentralized monetary funds, financial resources, and financial assets of the state in order to satisfy economic needs, guaranteeing the state's implementation of its economic functions.

The prevention of administrative offenses in the financial and economic sphere encourages the subjects of its implementation to involve a wide range of legal, economic, educational, political, and other measures. Their involvement is carried out in order to eliminate or overcome negative factors, which are the reasons and conditions for the implementation of tortious activities of a financial and economic nature. Their implementation is accompanied by appropriate legal regulation. The appropriate legal regulation of the prevention of administrative offenses in the financial and economic sphere consists in the fact that legal norms play a stimulating, motivating role in the development of socially beneficial behavior in a person, inclination to counteract factors that negatively affect a person's activity in the financial and economic sphere, neutralizing their negative influence [3, p. 83–91].

Among the legal measures applied to identify and eliminate the causes of tortious behavior in the financial and economic sphere, the following can be distinguished: bringing the current financial and economic legislation of Ukraine into compliance with the standards of EU law; clear legislative differentiation of misdemeanors in the financial and economic sphere, establishment of effective administrative and legal punishment measures; elimination of conflicts in the legal regulation of the financial and economic sphere, which stand in the way of unambiguous interpretation of legal norms; improvement of legal regulation of administrative and procedural guarantees of realization of the rights of subjects of financial and economic relations.

In order to establish the circle of persons for whom individual preventive work is required, the factual and legal grounds for its implementation should be determined. Factual grounds are the real behavior of a person who is potentially capable of committing a tort in the financial and economic sphere. Such behavior is determined by internal antisocial determinants, the dominant internal content of the motivation of such a person to certain illegal behavior. The potential of legal grounds is realized through

the regulation by legislation in the financial and economic sphere of the possibilities of individual prevention of torts of a financial and economic nature [4]. Lined by internal antisocial determinants, the dominant internal content of the motivation of such a person to certain illegal behavior. The potential of legal grounds is realized through the regulation by legislation in the financial and economic sphere of the possibilities of individual prevention of torts of a financial and economic nature [4].

It is most expedient to characterize the prevention of offenses in the financial and economic sphere as a complex of measures of a social, special, individual nature, which are aimed at identifying the causes and conditions of committing financial and economic offenses, their neutralization, and stopping illegal activity in the financial and economic sphere.

Early and direct prevention of torts are forms of implementation of preventive influence. The first form concerns the influence on the motivation of an individual who is relatively far from committing a tortious act, and the second – is when a person is potentially capable of committing an illegal act and makes an attempt to commit it.

Individual prevention includes a wide range of educational and other measures that can be applied to a potential offender in order to prevent the possibility of committing a tort [5, p. 121].

The influence on the behavior of a person in such cases is achieved through preventive measures of an educational, control nature, in order to eliminate certain causes and conditions for the commission of torts, etc. [6, p. 63–64].

Special prevention of administrative offenses may include the possibility of making decisions of a normative nature, using means of neutralizing the background factors of destructive behavior (drug addiction, alcoholism, etc.), as well as the implementation of individual preventive decisions in order to correct the interests, views, motivation of individual individuals, prevent and stop the tortious behavior of a person [7, p. 14].

At the same time, preventive influence is exerted both on pre-delinct behavior (pre-delinct prevention) and on the actions of a person connected with the preparation, with an attempt to commit an administrative offense, as well as its direct commission (appointment of the punishment corresponding to the act, elimination of the circumstances that led to manifestations of the crime, with the aim of eliminating the possibility of committing similar illegal actions, etc.) [7, p. 17].

Prevention of restrictions is identified as an activity related to the implementation of measures to prevent the spread of tortious manifestations at the level of the country, region, or city. It is possible due to the reduction of tortious motivation, reduction of the practical possibility of committing misdemeanors; intervention in crisis situations, carrying out educational and informational activities for this purpose, etc.

Prevention of elimination is defined as the implementation of measures to neutralize and eliminate the negative impact of tort potential, negative factors that lead to the commission of torts. At the same time, such prevention can be unaddressed or refer to specific addressees, given the classification of special or individual preventive work [8, p. 130–133].

The prevention of financial and economic torts is aimed at eliminating the causes, conditions of their commission, and factors that determine it. At the same time, it is recognized that such torts are caused by an insufficient level of legal awareness in society, insufficient assessment of the public danger of such acts and public condemnation, corruption of state structures, imperfection of procedures for detecting torts, and, as a result, the latency of such acts, insufficient material security of the population. Instead, the factors that determine tortious behavior are mostly associated with certain social and individual-psychological phenomena and processes that determine the specificity and dynamics of tortious behavior. Scientists recognize the latency of tortious behavior as a particularly important factor [9, p. 24–25].

Crime prevention planning should be implemented at the level of crime prevention plans in individual legal entities or public administration bodies, plans for economic and social development, and crime prevention at the state, regional, and industry levels.

The state policy regarding the implementation of tort prevention measures should be formed with a view to the democratization of the tort prevention system with the broad involvement of the public, labor

groups, the humanization of the process of purposeful preventive influence with the selection of the protection of human rights as a priority task, the strengthening of social justice, legality, transparency of this process, the maximum involving the results of scientific and technical progress, electronic and Internet technologies, guaranteeing the coordination of preventive work measures not on a sectoral basis, but taking into account the needs of the entire state, personnel renewal and proper personnel training [8, p. 21–22].

Features of the prevention of offenses in the financial and economic sphere are its following characteristics:

1. Crime prevention in the financial and economic sphere is a multi-level system, which consists of a set of elements that are in interaction and interdependence with each other and make up a certain integrity (measures of a social, special, individual nature), related to the prevention and termination of torts that occur as a failure by a person to fulfill his financial and economic obligations, violation of the requirements of the law, non-compliance with regulatory instructions or prohibitions, violation of the rights of other participants in financial and economic relations, relations regarding the administration of the financial and economic sphere, abuse of official position, creation of illegal obstacles for participants in financial and economic relations, termination of illegal activities in the financial and economic sphere, identification and elimination of causes and conditions that contribute to the commission of such offenses, their neutralization.

2. Prevention of administrative offenses in the financial and economic sphere involves the involvement of a wide range of legal, economic, educational, political, and other measures in order to eliminate or overcome negative factors of social life, which may also appear as causes and conditions for the implementation of tortious activities of a financial and economic nature. Their implementation is carried out on the basis of taking into account the psychological characteristics of the subjects on whom preventive influence is directed, respect for social values, rights and freedoms of citizens, etc.

3. It is related to the implementation by specialized and non-specialized entities of the prevention of substantive and operational legal phenomena, with the help of which specific entities of financial legal relations achieve the public-legal goal of implementing the prevention of torts that encroach on legal relations regarding the creation, distribution, redistribution and use of centralized and decentralized monetary funds, financial resources and financial assets of the state to meet economic needs, implement public legal services, guarantee the state's performance of its economic functions.

4. The object of prevention of offenses in the financial and economic sphere is the behavior and lifestyle of persons with a high probability of committing administrative offenses of a financial and economic nature, social elements of their personality that reflect antisocial orientation; some psychophysical features of individuals are socially significant in the formation and implementation of the latter; adverse conditions of the environment and way of life surrounding such a person.

5. The system of subjects for the prevention of offenses in the financial and economic sphere covers a wide range of subjects endowed with special powers in the preventive sphere, and those not endowed with them, in particular, public administration bodies, local self-government and natural and legal persons who act as participants in financial – economic legal relations.

In the aspect of administrative and legal means of prevention of offenses in the financial and economic sphere, it should be noted that the system of these means really manifests itself in the unity of a set of legal instruments and forms of law enforcement practice in the sphere of economy and finance.

The system of these means includes regulatory means, including legal norms, provisions of normative legal acts, phenomena of legal form, which include administrative and legal acts of general and individual effect, which determine the legal principles of prevention and termination of tortious behavior in the financial and economic sphere, as well as means of activity, in particular law-making, law enforcement, interpretation of provisions of current legislation in the financial and economic sphere.

Legal acts as a means of preventing offenses in the financial and economic sphere apply, as a rule, to the sphere of activity of the public administration body or to all citizens and legal entities. In contrast to

legal acts of individual importance, normative legal acts have the most general character are aimed at regulating a certain type of social relations and are applied repeatedly [10].

The content of legal acts that serve as means of preventing administrative offenses in the financial and economic sphere is a significant source of definition, fixation, and a guarantee of practical implementation of measures to prevent and stop offenses that encroach on the order of regulation of mobilization (formation), distribution (redistribution), use centralized and decentralized monetary funds, formation, consideration, approval, amendments, implementation of the budget, payment of taxes and other mandatory payments, customs and tariff regulation and movement of goods across the customs border, functioning of banking structures, the entire economic mechanism of the state, economic security, stability of economic and legal regulation of social relations, violation of economic rights and legitimate interests of individuals and legal entities.

The hierarchy of administrative acts of controlling bodies is determined by subordinate relations in the system of such bodies. It should be understood that the legal force of an administrative act is determined by the place of the controlling body in the system of public administration bodies. At the same time, such acts are characterized by a number of features. They are characterized by individual character, subordination, officiality, one-sidedness, obligation, and imperativeness [11, p. 132].

In the conditions of the formation of civil society, a legal state, the establishment of people-centered principles of administrative law, the interaction of public administration bodies and citizens and public organizations in the field of crime prevention in the financial and economic sphere is a guarantee of effective counteraction to negative factors affecting the financial and economic system of the state.

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That is why the implementation of preventive influence requires a coordinated system of administrative and legal means of prevention of offenses in the financial sphere.

The orientation of the system of administrative and legal means of prevention of offenses in the financial sphere is multifaceted. It refers to various offenses that threaten the financial stability of the country, and its security, and violate the legal guarantees of the protection of the financial rights of individuals formed in the state.

Such administrative and legal means serve as important tools capable of neutralizing dangerous factors that lead to illegal activities of a financial nature, implementing a preventive effect in order to prevent the commission of budgetary and tax offenses, offenses in the banking sector, customs offenses, and other financial offenses. In the context of the implementation of modern reforms in the financial sector of the economy, the legislator should form a legal framework for the implementation of administrative and legal means of preventing illegal activities of a financial nature, take into account the polystructure of the financial sphere, its influence on other spheres of social life, the systematic nature of preventive measures, the need for a comprehensive analysis and regulatory settlement. The improvement of the regulatory and legal framework for carrying out reforms in the financial sphere is still ongoing and requires scientific substantiation of the directions for the transformation of the system of administrative and legal means of prevention of the investigated torts.

Administrative and legal means of prevention of torts of a financial nature, which are different in nature, form a sustainable system. This whole system is a guarantee of implementation by subjects of financial control, law enforcement agencies, citizens, and other subjects combating torts of a financial nature. It makes it possible to identify the causes and conditions of tortious behavior in the financial sphere, contributes to the neutralization of factors that negatively affect it, and implements a preventive effect on the sphere of budgetary and tax offenses, torts in banking, customs, and other spheres of financial relations.

The implementation of preventive measures is carried out at the social, special, and individual levels. The implementation of these means is impossible without the presence of special competence, and powers of the subjects of the prevention of torts in the financial sphere.

Administrative and legal means of preventing offenses in the financial sphere are a system of substantive and operational legal phenomena, with the help of which subjects of financial control, law enforcement and other bodies, citizens, their associations, and other subjects of combating offenses of a financial nature, establish the causes and the conditions for committing misdemeanors in the financial sphere, neutralize the factors that determine tortious behavior, exert a preventive effect in order to prevent the commission of tax, budget offenses, offenses in the banking sphere, financial offenses in the customs sphere, and other financial offenses.

Important criteria contributing to the understanding of the specifics of prevention of investigated torts in the financial sphere are the specifics of the type of financial legal relations [12] that affect the content of financial and legal institutions. In view of the above, the prevention of tax and budget offenses, offenses in the banking sphere, including currency regulation, monetary and cash transactions, mandatory social insurance, and prevention of financial offenses in the customs sphere, are identified.

For example, administrative and legal means of prevention of tax crimes are aimed at countering illegal activities carried out by taxpayers, tax agents, their officials, and authorized representatives of control bodies, which encourage non-fulfillment or improper fulfillment of the provisions of the law in the field of taxation.

The means of state financial control are of particular importance for the prevention of tax offenses. At the same time, various types of control have their own specificity, methods, and forms of implementation.

When implementing state financial control, tax authorities strictly comply with the requirements of the law and monitor the proper implementation of the requirements of regulatory and legal acts by taxpayers. At the same time, achieving the preventive effect is possible with the help of two independent varieties of the specified financial control.

The prevention of violations of customs rules is associated with the implementation of measures related to combating illegal acts detailed in Chapter 68 of the Customs Code of Ukraine [13].

An important place in the system of prevention of financial offenses is the prevention of torts in the banking sector.

It concerns the prevention of torts related to the implementation of transactions using electronic money, regarding the transfer of money, the legally defined procedure for the termination of the functioning of a legal entity or the activity of a natural person – an entrepreneur, the implementation of supervision (oversite) of payment systems and settlement systems.

In view of the above, the implementation of administrative and legal measures for the prevention of offenses in the financial sphere is related to the prevention of a wide range of torts of budgetary, tax, customs, banking and other nature, concerns the neutralization of the negative impact on the financial sphere, the elimination of the possibility of harming financial legal relations and their participants, the financial system of the state, society and its interests in general.

Prevention plays a major role in the activities of bodies that ensure security in the financial sphere against criminal encroachments. It should be noted that the introduction of preventive measures increases the effectiveness of law enforcement and increases compliance with the requirements of current legislation. After all, prevention is a humane means of maintaining law and order and ensuring the safety of values that are under the protection of the state. Implementation of prevention protects society from criminal encroachments and ensures its protection [14, p. 96].

Carrying out preventive activities in the financial sphere ensures the protection of unstable subjects of society from moral deformation and does not allow them to become criminals, that is, it relieves them of criminal responsibility.

If the conditions are created in a state where compliance with the requirements of the law is significantly lower than the evasion of punishment, this will be the best in terms of overall crime prevention.

The point is that when the lawful behavior is higher than the unlawful behavior, the person makes a decision for himself in favor of the latter. This does not mean that a person's motivation is different from that of others. This proves that a person, having analyzed the losses and benefits of his own actions, draws a conclusion that directly affects the adoption of a certain decision. A person evaluates all advantages and chooses such behavior that can provide him with the least losses, under the condition of the least risk of punishment, the greatest benefit [15, p. 61].

The state can eliminate this deformation only in the following way so that the illegal behavior of a person is economically unprofitable or less profitable than lawful behavior. It should be noted that this can be achieved in only two ways, i.e.: by creating opportunities for a lifestyle within the limits of lawful behavior or by establishing moral and legal prohibitions and the threat of punishment [16, p. 263].

Given the fact that there are a sufficient number of legal prohibitions in modern society, it is necessary to pay attention to the attractiveness of lawful behavior and the education of non-acceptance of violations in the financial sphere. Another way can also be added: ensuring compliance with the requirements of legislation throughout the country for the entire population, regardless of security or political affiliation. The combination of these ways can ensure that a person is unprepared for illegal behavior.

It should be emphasized that prevention can be more effective if its introduction and implementation is planned in full cooperation with all law enforcement and control bodies.

Its implementation and planning in the following forms is most expedient:

- development and implementation of a single complex of preventive measures aimed at eliminating the causes and conditions that contribute to the commission of crimes in the financial sphere of the state and individual economic entities;
- development and submission of agreed proposals on the prevention of crimes and other offenses to projects of state programs to combat crime, including general and individual prevention, prevention of the most common types of offenses;
- exchange of information between law enforcement agencies about causes and conditions discovered in the process of performing their functions, which contribute to crimes in the financial sphere, the fight against which is the competence of another law enforcement agency;
- determination of the list of information, regulatory consolidation of the procedure for exchanging such information, the exchange and use of which can contribute to the prompt adoption of measures to prevent crimes in the financial sphere;
- studying the problems of crime prevention in the financial sphere and developing proposals and measures to solve them;
- preparation and introduction of joint proposals to eliminate the causes and conditions that contribute to the commission of crimes in the financial sphere;
- creation of an integrated database related to the fight against offenses in the financial sphere of all law enforcement agencies, with access to it by analysts [17, p. 4–6].

The listed forms of interaction are quite interesting, especially regarding the formation of a common database and information exchange. However, these provisions have a declarative nature, because in reality the process of exchanging information is rather complicated and is usually possible thanks to personal contacts. Therefore, the information limitation hinders the effective prevention of crimes in the financial sphere.

One cannot fail to pay attention to an important issue such as the interaction between entities that fight against crimes in the financial sphere, because the effectiveness of the functioning of any system depends on how deep are the connections between its components. Interaction acts as a factor by which unification in a certain type takes place [18, p. 13].



Interaction in the context of combating offenses in the financial sphere is a specific form of management activity of competent subjects, which is carried out on the basis of parity – equality of the parties, and consists in exerting an appropriate influence on each other in order to obtain certain and necessary actions, and, agreeing and implementing joint measures to fulfill joint tasks and goals. It should be noted that the need for cooperation is emphasized in the majority of regulatory and legal acts that determine the legal status of subjects of combating offenses in the financial sphere.

However, it should be emphasized that the general confirmation by authorities that they have the right to interact with other subjects: representatives of the authorities and the public does not contribute to the establishment of an effective mechanism of cooperation in combating offenses in the financial sphere and in other spheres of public life.

This situation is explained by the lack of a comprehensive legal act that would determine the general issues of combating financial crimes in the financial sphere. It should be noted that there was an attempt to adopt a law in Ukraine that would define the legal basis for preventing and combating economic offenses in order to ensure Ukraine's economic security and protect its financial resources, however, the draft law was withdrawn.

The lack of a regulatory and legal basis leads to the fact that cooperation in combating crimes in the financial sphere is unsystematic, and the methods and forms of such cooperation used by its subjects are often one-sided and do not lead to positive consequences.

In order to improve the quality and effectiveness of the cooperation between the subjects of combating crimes in the financial sphere, it is necessary to approach the legislative definition of organizational and legal foundations in a more meaningful way, namely: to define the tasks and principles of this cooperation, to outline the circle of the main participants, to establish important forms in which it should occur.

Along with this, a large number of issues related to preventive activities still remain unsettled. Representatives of law enforcement agencies, whose tasks include the fight against crime in the financial sphere, cannot fully actively influence the entire complex of causes and conditions of crime, its reduction for society as a whole, and for an individual. Therefore, there is a need to improve the legal framework for law enforcement and crime prevention in the financial sphere. The adoption of the Law on preventive activities of law enforcement agencies or the Concept of state policy in the field of crime prevention can contribute to solving this problem.

The need for the existence of the Concept is due to the fact that the crisis processes taking place in the economic sphere lead to a complication of the situation, a change in the structure of criminogenic crime and lead to the emergence of new forms and methods of committing illegal actions, which, in turn, requires clearly defined measures, not short-, and medium- and long-term. Therefore, there is a special need for the approval of the said Concept for 2023–2024.

**Conclusions.** Therefore, it can be argued that crime prevention plays a significant role in the fight against financial crime. However, its current state cannot be considered satisfactory. Several features can be distinguished: firstly, the effectiveness of preventive measures is not taken into account in the assessment of the effectiveness of law enforcement agencies, secondly, there are significant difficulties in the exchange of information and interaction between various units that ensure the financial security of the state, thirdly, there is no legal awareness among the population of Ukraine.

There is a need to pay more attention to preventive activities, because prevention is the most effective way to fight crime, because it is better to prevent encroachment on the state's financial resources than to identify persons who have already committed it, prove their guilt and restore violated rights.

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**ПРОТИДІЯ ЗЛОЧИННОСТІ У ФІНАНСОВІЙ СФЕРІ: АКТУАЛЬНІ ПРОБЛЕМИ**

У статті проаналізовано питання боротьби зі злочинністю у фінансовій сфері, встановлено сутність фінансової відповідальності як інституту фінансового права. Становлення України як правової держави передбачає обмеження різноманітних форм протиправної поведінки суб'єктів фінансової сфери та їх адміністративної відповідальності. Цей вид злочинності становить значну загрозу суспільним відносинам, оскільки передбачає систематичне посягання на фінансові ресурси, які здебільшого забезпечують стабільне, кероване, впорядковане існування людей у суспільстві.

Розглянуто поняття відповідальності як категорії адміністративного права та встановлено, що це поняття є значно ширшим явищем, оскільки, окрім заходів юридичної відповідальності, матеріальна відповідальність включає також заходи попередження, припинення та стягнення.

Також висвітлено ідеї, які позиціонують розгляд протидії злочинності у фінансовій сфері як виду адміністративної відповідальності. Висвітлено питання протидії злочинності у фінансовій сфері як важливе явище для українського суспільства.