Unfair Commercial Practices and New Safeguards: On Some Recent Developments in EU Consumer Protection and Digital Market Regulation and the New Omnibus Directive

Prácticas comerciales desleales y nuevas salvaguardias: sobre algunos avances recientes en la protección de los consumidores y la regulación del mercado digital en la UE y la nueva Directiva Ómnibus

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Cómo citar/ How to cite: Tazzesi, L., Perona, R. & Luna, F. (2026). Unfair Commercial Practices and New Safeguards: On Some Recent Developments in EU Consumer Protection and Digital Market Regulation and the New Omnibus Directive. *Revista Saber, Ciencia y Libertad*, 21(1), 103 – 118. https://doi.org/10.18041/2382-3240/saber.2026v21n1.13218

Fecha de recepción: 27 de octubre de 2025
Fecha de evaluación: 20 de noviembre de 2025
Fecha de aceptación: 11 de diciembre de 2025

This article is a product of the research project entitled 'Unfair Commercial Practices and New Safeguards: On Some Recent Developments in EU Consumer Protection and Digital Market Regulation and the New Omnibus Directive.' The authors served as principal investigators for this study, which was conducted as a joint initiative between the International Legal Institute of Turin (IgiTo) and the International Institute for Legal Research at the University of Cartagena, and was funded by independent resources

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Abstract

This article analyzes recent developments in European Union consumer protection and digital market regulation. In the first part, it will focus on the New Deal for Consumers and the Omnibus Directive (EU) 2019/2161, on one hand, and the Digital Services Package, which includes the Digital Services Act (DSA) and the Digital Markets Act (DMA), on the other. In the last part, it addresses the First Omnibus Directive approved in 2025, which seeks to reduce administrative burdens for small and medium-sized enterprises (SMEs) in the context of sustainability reporting.

Keywords

European Union - Consumer Protection - Digital Market Regulation - Omnibus Directive - DSA - DMA

Resumen

Este artículo analiza los últimos avances en materia de protección de los consumidores y regulación del mercado digital en la Unión Europea. En la primera parte, se centrará, por un lado, en el Nuevo Pacto para los Consumidores y la Directiva Ómnibus (UE) 2019/2161 y, por otro, en el Paquete de Servicios Digitales, que incluye la Ley de Servicios Digitales (DSA) y la Ley de Mercados Digitales (DMA). En la última parte, se aborda la Primera Directiva Ómnibus aprobada en 2025, que tiene por objeto reducir las cargas administrativas de las pequeñas y medianas empresas (pymes) en el contexto de la información sobre sostenibilidad.

Palabras clave

Unión Europea - Protección del consumidor - Regulación del mercado digital - Directiva Ómnibus - DSA - DMA

Introduction

In the first half of the 1970s, EU institutions gradually began to pay greater attention to consumer rights, first through the establishment of the Consumer Consultative Committee and then by drawing up a preliminary program of the

European Economic Community (EEC) for a consumer protection and information policy, which recognized in particular the right to health and safety protection, the right to protection of economic interests, the right to compensation for damages, the right to information and education, and the right to representation (Gobbato, 2007).

In the following decades, there was a gradual evolution of information systems, with the spread of payment cards first and then payments via Near Field Communication (NFC) or Quick Response Code (QR code). With the increasing impact of globalization and digitization within commerce, it has become necessary to constantly evolve regulations so that consumers do not risk losing the level of protection they have progressively achieved. During the global Covid-19 pandemic, for example, the supply chains for certain products were disrupted, forcing many consumers to turn to different manufacturers or suppliers, often in a position of contractual weakness, which various national legislators have sought to remedy with emergency solutions (Llamas Pombo, Mezzasoma & Rizzo, 2021).

This article analyzes recent developments in European Union consumer protection and digital market regulation.

In the first part, it will focus on the New Deal for Consumers and the Omnibus Directive (EU) 2019/2161, on one hand, and the Digital Services Package, which includes the Digital Services Act (DSA) and the Digital Markets Act (DMA), on the other. The New Deal for Consumers strengthens consumer rights by modernizing existing directives, particularly in response to the digitalization of the marketplace. The Digital Services Package introduces rules for online intermediaries, with a specific focus on very large online platforms (VLOPs) and gatekeepers, aiming to comply with criteria of transparency, content moderation, risk management and user protection, especially in areas such as online advertising and algorithmic recommendation systems.

In the last part, the article addresses the Omnibus Directive approved in 2025, which seeks to reduce administrative burdens for small and medium-sized enterprises (SMEs). However, the article will also point out that concerns remain regarding the quality and comparability of non-binding voluntary disclosures and the lack of coordination across EU countries.

Methodology

The study adopts a qualitative legal research approach, based on the dogmatic analysis of primary normative sources and on the examination of the relevant literature. The research is structured into two distinct phases of analysis.

In a first phase, the research focuses on reconstructing the regulatory framework of the European Union, examining the historical evolution of consumer protection from the 1970s to the most recent reforms. Specifically, the paper conducts a systematic analysis of the "New Deal for Consumers" and of the Omnibus Directive (EU) 2019/2161, as well as of the Digital Services Package, that includes the Digital Services Act (DSA) and the Digital Markets Act (DMA). The analysis of these normative texts aims at identifying the new obligations of transparency, content moderation, and risk management for online platforms and gatekeepers.

In the second phase, the study examines the "First Omnibus Directive" approved in 2025, focusing on the objectives of reducing administrative burdens for SMEs in the context of sustainability reporting. In order to assess the practical and critical implications of this legislation, the analysis is integrated with a reference to the technical positions of oversight and accounting bodies, such as the Italian Association of Legal Auditing Firms (ASSIREVI) and the Italian Accounting Standard Setter (OIC).

Based on the above, the final discussion applies a comparative method, comparing the European regulatory approach with the Colombian legal system, in particular Law 1480 of 2011 (Consumer Protection Statute). This comparison does not aim to simply outline the mere transposition of models, but rather to identify common challenges related to the digital economy and sustainability, interpreting European regulations as a critical reference point for adaptation to local realities.

Results

The New Deal for Consumers

The Omnibus Directive, formally known as Directive (EU) 2019/2161, was adopted on November 27, 2019, with the aim of modernizing EU consumer protection rules, thereby strengthening consumer rights.

In particular, it updates four EU directives concerning the sale of goods, legal guarantees, and service contracts (Borgobello, 2023).

The Directive is part of the New Deal for Consumers, a legislative package presented by the European Commission on April 11, 2018, as a tool to improve the level of consumer protection in all EU Member States, not only through more effective rules, but also by facilitating better coordination between the national authorities responsible for enforcing them.

A common feature of the various directives that form part of it is the focus on digital commerce and the inclusion, within consumer legislation, of new categories such as digital content (e.g., e-books), digital services (e.g., cloud or social media), and goods with digital components, such as smart devices. A particularly innovative element is the recognition of the right to consumer protection even in cases where the service or good is provided "free of charge", i.e. in exchange for personal data, and not in return for direct payment of a price (De Cristofaro, Losito & Savio, 2024).

To achieve these goals, the New Deal for Consumers consisted of two main regulatory measures.

The first consisted of a proposal for a directive aimed at amending some of the most important directives on consumer protection: Directive 1993/13/EEC on unfair contract terms, Directive 1998/6/EC on price indications, Directive 2005/29/EC on unfair commercial practices, and Directive 2011/83/EU on consumer rights.

The second measure, which repealed Directive 2009/22/EC, concerned the revision of the so-called Injunctions Directive, with a view to introducing a uniform model of collective redress at European level, similar to class actions, offering consumers more effective protection, including against large-scale infringements (European Data Protection Supervisor, 2018).

One of the main aims of this reform was to update the rules in light of the digital evolution of the market. The intention was to increase transparency in online purchases (Rizzo, 2002) by better regulating the way search results are presented on digital platforms and to recognize consumers' rights even in the context of apparently free services such as social media, the cloud, or email, where payment is actually made through the transfer of personal data.

Another important objective was to strengthen the legal tools available to consumers to defend their rights. This was done, on the one hand, by expanding the possibility of resorting to class actions brought by trade associations and, on the other, by providing for new forms of compensation or, alternatively, the possibility of obtaining the termination of the contract in the event of damage suffered as a result of unfair commercial practices.

The reform also introduced a stricter penalty system, with higher fines for those who commit significant violations of consumer protection rules. In addition, the issue of so-called dual quality was addressed, i.e., the sale of products that are apparently identical but have different characteristics and qualities depending on the EU country in which they are marketed.

Finally, the New Deal for Consumers also sought to ease some bureaucratic obligations for businesses, removing those considered obsolete or unjustified, for example in relation to the right of withdrawal, and introducing more modern and efficient methods of communication between businesses and customers, such as the use of chat or web forms, provided they are traceable (De Cristofaro, Losito & Savio, 2024).

The Digital Services Package

Directive (EU) 2020/1828 of November 25, 2020, also known as the Digital Markets Act (DMA), focused on representative actions for the protection of the collective interests of consumers and repealing the aforementioned Directive 2009/22/EC (Gazzetta Ufficiale, 2023).

This, together with the Digital Services Act (DSA), in force since 2024, constitutes the Digital Services Package (Palladini, 2025), which regulates the digital markets of the European Union, referring to Article 110 of the Treaty on the Functioning of the European Union (TFEU) on the free market (Borgobello, 2023) which states:

> "No Member State shall impose, directly or indirectly, on the products of other Member States any internal taxation of any kind in excess of that imposed directly or indirectly on similar domestic products.
>
> Furthermore, no Member State shall impose on the products of other Member States any internal taxation of such a nature as to afford in-

> direct protection to other products" (Official Journal of the European Union, 2016).

The prohibition in the first paragraph applies to both taxes levied directly on products and those levied indirectly through taxes on the companies that produce or sell them. Taxation may be higher not only because of the rates, but also because of the method of calculating the tax base or the methods of collection.

In order to be considered similar to those of other Member States, the domestic products compared must have similar properties and characteristics that meet the same consumer needs (Adinolfi, Sbolci & Strozzi, 2021).

The Court of Justice of the European Union (CJEU) interprets the second paragraph as a general prohibition of any form of indirect fiscal protectionism (Adinolfi, Sbolci & Strozzi, 2021). The possible protectionist purpose of a tax may emerge from various elements, which it is the task of the interpreter, and primarily of the Court of Justice of the European Union, to identify. The main factors to be taken into account are the characteristics and effects of the tax in question, such as the fact that it applies exclusively to an imported product and not to other competing domestic products (Adinolfi, Sbolci & Strozzi, 2021).

The Digital Services Act

The Digital Services Act was adopted by Regulation (EU) 2022/2065. The three main players in this regulation are mere conduit service providers, hosting service providers, and catching service providers (Borgobello, 2023).

The former provide the service of transmitting information supplied by a recipient in a communications network, allowing access to the internet.

Hosting service providers, on the other hand, provide stable storage services, i.e. non-temporary and non-ancillary. They can be of different types: some provide servers or storage space entirely controlled by service users, others collect information provided by a service user and make it available to the public, while retaining control of the storage servers and performing additional activities such as promotion and cataloging.

Finally, the last category concerns providers that carry out automatic, intermediate, and temporary storage of information on the internet, with the aim of making the transmission of information by other recipients of the service more efficient and at their request (Lavagnini, 2022).

The new Digital Services Act has clarified that platforms and other intermediaries are not liable for the unlawful conduct of users unless they are aware of illegal acts and fail to remove them, ensuring that small online platforms, which account for around 90% of the total, are not subject to disproportionate obligations, while retaining the ability to take responsibility for content.

Only very large platforms are required to prevent abuse of their systems through risk-based measures and independent audits of their risk management systems.

Small and micro-enterprises are exempt from the most burdensome obligations.

The rules on liability exemptions are thus harmonized and standardized across the European Union (European Commission).

The DSA is based on the assumption that the larger an online platform is, the greater its impact and, consequently, the risks it poses to society.

The main risks created by large platforms are the spread of illegal content and the possible repercussions on certain fundamental rights, such as freedom of expression, children's rights, and the prohibition of discrimination. Examples of this include the Facebook-Cambridge Analytica scandal and allegations that Amazon uses information about third-party suppliers to develop its own branded products (Efroni, 2021).

The Digital Services Act has led to conflicting interpretations: some stakeholders expected it to be more demanding for gatekeepers, while others believe that the proposed additional obligations are unjustified (De Cristofaro, Losito & Savio, 2024).

The Digital Markets Act

The Digital Markets Act (Regulation (EU) 2022/1925) focuses on gatekeepers, i.e., entities that control access between commercial users and end users (Borgob-

ello, 2023), aiming to protect users' online privacy from online intermediary service providers, which can be of four types (Turillazzi, 2023):

1) Intermediary services,
2) Hosting services (such as the cloud),
3) Online platforms (such as social media),
4) Very large online platforms (VLOP).

The latter two are subcategories of hosting services, which are themselves a subcategory of intermediation services.

All obligations under the DSA fall within the latter category, in some cases exclusively.

On September 6, 2023, the European Commission identified six gatekeepers for the first time under the DMA: Alphabet, Amazon, Apple, Meta, Microsoft, and ByteDance, which owns TikTok. Together, they control more than twenty key platform services (European Commission).

With regard to transparency measures for online platforms, only VLOPs are required to comply with the transparency obligation for recommendation systems and user choice for access to information, while the transparency obligation for online advertising aimed at users also applies to the third category. Notice-and-action and the obligation to provide information to users also apply to hosting services, while all categories are required to apply certain transparency measures for online platforms and to publish transparency reports.

With regard to the supervisory structure to address the complexity of the online space, external audit of risks and public accountability, and the duty of cooperation in crisis response are the sole responsibility of VLOPs. These, together with online platforms, have access to the complaint and redress mechanism and out-of-court dispute resolution. Cooperation with national authorities following orders, contact points, and, if necessary, legal representatives are, however, required of all categories.

Measures to combat illegal goods, services, or content online do not apply to intermediary services and hosting services. These include trusted flaggers, measures against abusive notices and counter-notices, verification of third-party cre-

dentials through the Know Your Business Customer (KYBC) model, the duty to report crimes, and risk management and compliance obligations, while codes of conduct are the prerogative of VLOPs, as is the duty to share key data with authorities and researchers.

In particular, the KYBC protocol was developed in the banking sector to combat money laundering and is one of the main provisions of the DSA.

It requires that compliance governance be specific and targeted, that transparency and clarity become an integral part of individual compliance processes, and that terms of service clearly reflect the fundamental rights of users, while user interfaces need to be intuitive and reliable, allowing users to manage risks and complaints in a simple manner (Calderini, 2024).

If, during the registration process or subsequent periodic checks, the identification data proves to be false, misleading, or otherwise invalid, intermediaries responsible for collecting and verifying data to confirm the identity of the entities with which they are contracting directly will be required to discontinue the provision of their services to the respective customer (Borgobello, 2024).

The main objectives of these measures for consumers are greater protection of fundamental rights and illegal content, and for digital service providers, legal certainty for the harmonization of rules and greater ease in starting and expanding businesses in Europe. Both can also benefit from more choice and lower prices.

Commercial users of digital services can access EU markets through platforms on an equal footing with providers of illegal content, and society as a whole can gain greater democratic control and oversight of systemic platforms and mitigate systemic risks, such as manipulation or disinformation (Turillazzi, 2023).

The DMA is based on Article 114 of the TFEU (Borgobello, 2023), which aims to promote the functioning of the European Union's internal market by removing barriers that may impede free movement between Member States, including the provision of media services (Camera dei deputati).

The Omnibus Directive and Its Issues

On April 3, 2025, the European Parliament approved the "First Omnibus Package", which provides for simplification in the areas of sustainable finance reporting, sustainability due diligence, EU taxonomy, carbon border adjustment mechanism, and European investment programs.

Larger companies will be at the center of the European regulatory framework due to their greater impact on the climate and the environment.

This would make things easier for small and medium-sized enterprises (SMEs) by reducing their administrative burdens by at least 35%.

Around 80% of companies would not be subject to the Corporate Sustainability Reporting Directive (CSRD).

With this package, for larger companies falling within the scope of the CSRD, the information relating to the disclosure requirements they are required to report as of 2026 or 2027 will be postponed to 2028 (European Commission).

This has caused concerns. Among others, the Italian Association of Statutory Auditors (*Associazione Italiana delle Società di Revisione Legale*, ASSIREVI), which has highlighted how a transitional phase without binding rules could have a negative impact on the quality and comparability of the information provided to the market, risking to "generate a phenomenon of unregulated voluntary reporting" (ASSIREVI, translation by the authors).

The Italian Accounting Body (*Organismo Italiano di Contabilità*, OIC) then pointed out that certain aspects concerning the coordination of the various European regulations on sustainability had not been addressed and that no changes had been made to European banking supervision regulations, which is important in order to reduce the administrative burden on small and medium-sized enterprises, which remain required to "provide information to the credit system in order to meet the obligations imposed on the financial sector by supervisory regulations" (OIC, translation by the authors).

One example is Pillar 3, the third pillar of the Basel regulations, which identifies "a set of public disclosure requirements on capital adequacy, the composition

of regulatory capital, the methods used by banks to calculate capital ratios, risk exposure, and the general characteristics of the related management and control systems" (Intesa Sanpaolo, translation by the authors).

However, increasing the public availability of information on risk management practices and exposures of banking institutions could damage the information environment for bank securities (Parwada, Lau & Ruenzi, 2015).

In this context, a bank's chances of success depend on the quality of its risk measurement and management systems. The safety of the banking system can be improved by tightening disclosure requirements, thereby enhancing the positive impact that increased capital requirements can have on bank safety (Vauhkonen, 2012).

Conclusion: Discussion and Comparative Remarks

The evolution of consumer habits on the one hand and the increasing impact of digitalization on the other have made it necessary for the EU and European countries to adapt their regulations to ensure a protection for consumers in the field of digital commerce able to be more effective and, at the same time, uniform.

In this context, the Omnibus Directive, which was introduced in 2019, included provisions pertaining to price indication information requirements, aimed to enhance safeguards against deceptive or aggressive commercial practices and to revise the regulations on unfair terms in consumer contracts. Subsequent developments, namely the Digital Services Act (DSA) and the Digital Markets Act (DMA), extended this framework to comprehend the regulation of online intermediaries, the transparency of algorithmic systems and the accountability of very large platforms (VLOPs). Later, the Omnibus Directive of 2025 incorporated criteria of sustainability and administrative simplifications for SMEs.

In this sense, regulatory developments in the European Union appear to be inspired by a systematic effort to adapt consumer law to the context of the new developments in the digital scenario and the demands of sustainable enterprise.

The European experience seems particularly interesting in a comparative perspective with the Colombian context.

In Colombia, Law 1480 of 2011, known as the Consumer Statute (*Estatuto del Consumidor*), introduced significant advances in terms of the recognition of new rights: for instance, those to truthful information, to protection against abusive clauses and to compensation for damages arising from consumer relations. However, today, this legislative framework faces new challenges in light of developments in the digital economy and cross-border trade, as well as the need to implement the principles of corporate sustainability.

As Pico-Zúñiga (2019) warns, the Consumer Statute "still raises major concerns and theoretical and practical challenges. (...) although the EC has been a legal milestone in our country, insofar as it has brought the national legal system into line with domestic and foreign economic, social, and regulatory needs in the area of consumer protection, it continues to raise fundamental questions ranging from the existence and nature of consumer law in Colombia, with the implications that this entails". Other authors have emphasized that principles such as objective good faith and contractual transparency must be reinterpreted in light of new automated contracting mechanisms and the information asymmetry inherent in the digital environment (Jaci, 2025). This observation coincides with European approaches that have studied the impacts of digitization and consumer protection in the "omnichannel" (De Cristofaro, Losito & Savio, 2024).

From a comparative perspective, it can be observed that the European framework may present tensions between the tendency toward hyper-regulation and the actual effectiveness of protection, as well as between legislative harmonization and the diversity of national systems. As previously noted, European regulatory tools have raised concerns among small and medium-sized enterprises, which are subject to complex obligations and severe penalties even for formal infringements. This raises the dilemma of whether the balance between transparency and administrative burden has shifted excessively toward the former, resulting in a regulatory structure that favors large corporations over local actors (OIC, 2025; ASSIREVI, 2025).

In this sense, the European experience should not be taken as a model to be merely imitated. Its comparative usefulness for countries such as Colombia could rather be extended in the sense of a reference point that must be interpreted in light of different regional and local realities, institutional dynamics, and specific socio-economic needs, within the framework of what has been called the "translation" of models in the context of contemporary transnational legal and constitutional dialogues (Restrepo Saldarriaga, 2017).

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