

A. Voitkun, P. Chernuho
А. А. Войткун, П. А. Чернухо
БНТУ (Минск)

Научный руководитель Е. В. Слесарёнок

STUDY OF CASHLESS PAYMENT IMPLEMENTATION IN CITY ROUTE TAXIS IN THE REPUBLIC OF BELARUS

Исследование внедрения безналичного расчета в городском маршрутном такси Республики Беларусь

Globally, cashless payments are a convenient tool for financial interaction between passengers and drivers. Drawing on international experience and adapting it to modern realities, the Republic of Belarus developed Resolution №. 704/22 of the Council of Ministers of the Republic of Belarus and the National Bank of the Republic of Belarus dated September 26, 2024 [1]. The resolution mandates the use of payment terminals for city route taxis, effective November 1, 2025.

A study was conducted to identify trends in the use of card payment terminals and payment services at the time of the study. Minibuses in Borisov were selected as the subjects of the study. The study shows that 75 % of minibuses have purchased and use card payment terminals, with 35 % of these also using payment services. Thus, transport companies are actively integrating cashless payments into their daily operations.

It is important to distinguish between two concepts: «card payment terminal» and «payment terminal». Definitions of these concepts are provided in Attachment 3 to Resolution № 924/16 [2]. A card payment terminal is a physical device that accepts payments exclusively using bank payment cards (BPCs). A payment terminal is a «broader concept that encompasses the ability to accept payments not only using BPCs but also using other payment instruments, such as QR codes. Therefore, if an organization or individual entrepreneur providing city route taxis has not purchased a card payment terminal, they can use any convenient electronic payment service that allows cashless payments to comply with legal requirements» [3]. Electronic payment services represented in Belarus include E-POS, «Oplati», SmartPay, and Cashew.

In conclusion, it should be underlined that the introduction of cashless payment in city route taxis, namely in Borisov, has its advantages and disadvantages for the government and transport companies in general, and for consumers in particular. The benefits for the government include increased transparency of financial flows and the stimulation of economic digitalization. Nevertheless, the existing systems of cashless payments might experience hacker attacks that require an enhanced level of ensuring security. For consumers, cashless payments mean quick and convenient way, thus eliminating the necessity to carry cash with them. What is more, the system of cashless payments might suffer from some technical failures due to poor Internet connection that

can cause problems with payments. As per providers of transportation services, system of cashless payments might encourage them to increase the amount of rides thanks to expected increased number of payments. As a result, this might lead to reducing cash turnover, consequently lowering the costs for collecting cash, its counting and further storage. However, additional costs are required for implementation and maintenance of the system, as well as additional driver training.

References

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A. Gabrus, Y. Rudenko, T. Getsman

А. А. Габрус, Ю. В. Руденко, Т. А. Гецман
БНТУ (Минск)

Научный руководитель Е. В. Слесарёнок

ARTIFICIAL INTELLIGENCE AND ITS IMPACT ON THE GLOBAL ECONOMY

Искусственный интеллект и его влияние на мировую экономику

Artificial intelligence has ceased to be a subject of science fiction and has become a key factor in global economic change. AI is fundamentally changing the principles of production, distribution, and consumption, permeating all areas of business, from logistics and finance to healthcare and education. According to estimates by the McKinsey Global Institute and PwC, investments in global business could reach up to \$15.7 trillion by 2030 [1, 2]. However, along with unprecedented opportunities for growth, the spread of AI poses serious challenges related to the redistribution of labor resources, the deepening of the digital divide, and the need to revise established economic models. The purpose of this work