

6. Encourages competition: advertising encourages competition among the producers.

7. Reduces cost: advertising increases the sale and encourages the produce the goods on large scale. Due to large scale economies cost of production reduces.

8. Changes the living standard: advertising brings greater change in the habits attitudes and standard of living of the public.

9. Increases profit: advertising increases the sale and total profit of the producer. Due to this we say that advertising is a profitable investment.

10. Advantage to the consumer: advertising supplies up to date information about the competition products and their qualities.

12. Direct sale: through advertising producer is also introduced direct in the market. People may purchase the goods directly from the producer and can save money.

13. Makes the job easy for salesman: advertising makes the salesman job easier. There is no need of explaining the qualities of a product to consumer. Through advertising customer is already well informed. So a salesman can sell the product without any effort.

Disadvantages of advertising: there are also some demerits of advertising like economic waste. Due to expenditure on publicity the cost of production increases and it is beard by the consumer ultimately. Another disadvantage is that it restricts the competition and creates monopoly. It is also argued that advertising, creates frustration among the poor people. Sometimes advertisers also misguide the public.

So there are the few disadvantages of advertising. It is a universal truth that advertising has played very effective role in expanding the market of various goods.

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## ONLINE ADVERTISING: IS IT SO EFFECTIVE ANDWORTH FIGHTING FOR IT?

It is very difficult or even impossible to evaluate the effectiveness of online advertising, but still many producers take a risk with the hope of increasing sales and product awareness. Huge amounts of money are being spent on the Internet advertising. There are a lot of forms of it. Each of them possesses different effectiveness, for example, relying on product placement as the main channel of attracting the audience almost makes no sense. And the effectiveness of the viral advertising is perhaps the most difficult to analyze.

Most varieties of online advertising are effective and their effectiveness is easy to track and respond adequately. For example, contextual advertising, as there are a

number of available metrics for advertiser by which he can judge the benefits of the campaign. It is easy to calculate by the number of impressions, clicks and conversions.

We can't name the most effective form of advertising, methods should be chosen only on the basis of a particular situation. Any method can bring either success or great failure. But it is the assessment of online advertising only on the one part- the advertiser. And what concerns the Internet users who face the daily challenge of hype while surfing the Internet, they have to deal with growing amount of ads.

Today more than 144 million users around the world deal with this problem by using a free browser extension Adblock Plus, which is on guard of a user's calm for about 9 years and the number of its admirers only grows in time.

Adblock Plus itself has no functionality, in the sense that it does not block anything until it is 'told' what to do by its filter lists. These filter lists are essentially an extensive set of rules, which tell Adblock Plus which elements of websites to block. Besides blocking advertisements, filter lists can also be used to block tracking and malware.

Out of the box, two filter lists are enabled:

- a) an ad-blocking list selected based on your language;
- b) the Acceptable Ads exception list.

You are free to disable these lists, add others or create your own.

Popular extension Adblock Plus exists in versions almost for all most widespread browsers - Internet Explorer, Mozilla Firefox, Google Chrome and Opera.

There are a number of specific requirements for advertisers, which are getting into the 'white list' that they must follow in order to avoid blocking their product.

Are those conditions acceptable for us or are not and do we want to see this advertising?

In order to give an answer to this question we have interviewed average Internet users.

Having considered the situation from this side, we can make our own assessment of the situation that we have as a result of conflicts of interests between advertisers and developers of the extension. Because Adblock Plus had 'facilitated pockets' of a sufficiently large number of players on the advertising market, from the largest companies to single small sites.

Claims against Eyeo GmbH, Adblock Plus developer, have been heard from advertisers for years. As a consequence, some measures have been taken to exclude extension from Google stores, as well as measures against the appearance of option 'Allow display unobtrusive ads' in the Adblock Plus settings, enabled by default.

There are a number of program analogs, which don't have any 'white lists' except those that the user makes himself.

The survey can reveal strengths and weaknesses of the program, the effectiveness and acceptability of various types of advertising for Belarusians. And also will reveal

the way of harmonious coexistence of such kind of programs and online advertising for the benefit of advertisers and users. As the hype is the actual problem and no matter if this project will be closed judicially or not, until the Internet is considered to be free at least formally, people will always find a way to bypass this or that limit, to get rid of this or that imposed service.

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## ELECTRONIC MONEY AND ELECTRONIC PAYMENT SYSTEMS ON THE INTERNET

There has been a lot of interest in recent years in the development of electronic money, which promises to be one of the greatest revolutions in payment systems since the development of money itself. This led to the emergence of electronic payment systems. This gives buyers and sellers in the network the opportunity to instantly receive and transfer electronic money. With each passing day, the market of electronic payment systems is growing and developing.

Electronic payment systems are divided into two types, depending on the method of calculation. These are credit and debit payment system. Credit payment system uses credit cards from different banks for making monetary transactions. Debit payment system for making money transactions using electronic checks and electronic money. Electronic money is an analogue of cash, respectively, and electronic checks - is an analogue of conventional paper checks.

Working with e-money through an electronic purse. He is easy and free to open any e-payment system. In memory of your wallet will store all cash and carry out operations. In order to put money into an electronic wallet, they first need to buy or exchange. The monetary unit of your purse can be any electronic currency, depending on what payment system you use, and what kinds of purses it provides. Advantages and disadvantages of electronic money.

It is important to consider the advantages and disadvantages of electronic money because these schemes are set to become the future replacement of physical cash. Perhaps one of the main advantages of the proposed system is for the issuing banks. The credit card and debit card payment systems that are in effect are costly, as they require a complex system of contractual and operational interactions between consumers, retailers and issuers. Another factor that elevates the cost of this system – and in particular in credit card payments – is that consumers have to be credit worthy in order to receive credit.