

According to the Belarusian legislation, e-money is being emitted together with the partner bank. Official statistics shows — 85 % of all e-money are provided via Belgazprombank. Many network brands including MasterCard and Visa generally offer “zero liability” protection for unauthorized use [1]. Customers can shop and spend money anywhere around the world. For example, a consumer with a Bank of Belarus card can make a purchase in the USA without leaving their house. This method has also proved to be beneficial for travelers having no access to cash.

E-commerce market in the Republic of Belarus is on early stage of development and demonstrates relatively high growth rates due to the low starting base. It is expanding very fast, mainly due to the effect of the low base. Current market estimation is ~ 350 mln USD, forecasted growth rate — 18 % [2].

References

1. Банковская онлайн-система [Электронный ресурс]. — Режим доступа: http://en.wikipedia.org/wiki/Online_banking#History/. — Дата доступа: 19.02.2018.

2. Электронная коммерция в Республике Беларусь [Электронный ресурс]. — Режим доступа: http://json.tv/en/ict_telecom_analytics_view/. — Дата доступа: 19.02.2018.

<http://edoc.bseu.by>

E.V. Leonova, J.Y. Rudenkova
BSEU (Minsk)

Scientific adviser M.A. Kashliak

MOBILE TOURISM

“The world is a book and those who do not travel read only one page” [1].

We are living in the modern fast-moving world, where each second is important. In the century of people’s mechanization modern technologies help us to save as much time as possible. But fast lifestyle exhausts our health, so we need some rest. That is why it is not a secret that nowadays tourism is developing as never before. People prefer travelling abroad than to stay at home, they would like to admire picturesque views rather than to watch TV, and every time tourists tend to make the process of organizing the holidays much easier and faster and to devote their time to the holiday itself. While planning a trip, a tourist may face such problems as choosing destination, means of transportation, accommodation, booking tickets, language barrier and many others. Nowadays it is possible to book a holiday at the seaside resort even on the other side of the world. Being at home you can book it through the Internet or by the phone. Thanks to IT-technologies we can solve these problems with mobile applications (apps). The purpose of this article is to explore the market of mobile apps and show the relevance of it.

Mobile technologies play an important role in the sphere of commerce. According to experts main engines of mobile market developing include the raise of mobile consumption rate, raise of mobile promotion, encouragement the market by the owners of such platforms as Google, Apple, Microsoft and considerable investments into development programmes.

Unawareness of users because of the lack of information and payment difficulties are the only barriers of mobile app market growth. Smartphone owners, especially age-specific representatives, use their mobile phones as a common communication medium for calls and SMS disregarding many valuable and useful possibilities and functions of it. The payment difficulty is the only obstacle for mobile market growth and development. People do not believe entirely in mobile system, do not trust new technologies and do not leave the data of their payment instruments in the system. Developers of different applications are still trying to help people to overcome such kind of distrust and create new methods of ensuring the payment and pledging of security.

Facts that show relevance of mobile apps in tourism are the following:

- Nowadays approximately 65 % of tourists prefer to plan route of their trip with mobile apps.
- Approximately 75 % of tourists use minimum one app during a trip.
- Mobile apps for tourism hold the seventh place according to the number of downloads among all current apps.
- Most businessmen (near 70 %) book fly tickets and hotels with the help of mobile apps.

There are top-10 mobile apps such as Google Maps, Booking.com, Google Translate, Foursquare, TripAdvisor, Skyscanner, Evernote, Wi-Fi Map, TripIt, XE Currency [2].

The relevance of mobile apps in tourism is evident. The sphere of IT-technologies is developing more and more and there is possibility to replace laptops and computers by other gadgets and smartphones soon because it is much more comfortable and efficient. Mobile apps help us to find the fastest ways to satisfy our needs while being on trips and facilitate the planning process.

References

1. Англоязычный цитатник с фразами о путешествиях [Электронный ресурс]. — Режим доступа: http://www.travel4us.ru/publ/about_all/read/beautiful_phrases/16-1-0-80. — Дата доступа: 21.02.2018.
2. Лучшие приложения для туристов [Электронный ресурс]. — Режим доступа: <https://setphone.ru/prilozheniya/luchshie-prilozheniya-dlya-turistov/>. — Дата доступа: 22.02.2018.