The government undertakes measures for the solution of these problems. However, the conducted measures aren't enough and they are ineffective. It is necessary to pay more attention to the agritouristm sector because this direction is priority area for the Republic of Belarus. Foreign tourists note the high level of the organization of rural tourism in the country and consider that this direction is a hallmark of Belarus.

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THE DUAL NATURE AND GROWTH OPPORTUNITIES OF M-COMMERCE

Only a decade ago smartphones didn't exist, but since their introduction to our daily lives they created numerous new benefits and opportunities both for the business and the society. Smartphones not only modified daily acitivites and the ways of doing traditional business but also developed e-business techniques, for example, e-commerce grow into m-commerce.

Mobile commerce (or m-commerce) is often defined as "the use of wireless handheld devices, such as cellular phones and laptops, to conduct commercial transactions online". M-commerce usage is not limited to the purchase and sale of a wide range of products and services via mobile devices but also includes online banking, bill payment and information delivery [1].

Until quite recently, m-commerce was associated with a range of obstacles such as speed, security and small screen size. As a result, companies addressed these issues, provided user-friendly solutions and provoked the m-commerce market boost by 11.6 %. Moreover, only in the United States the market is expected to reach $284 billion by 2020 [2]. Consequently, the m-commerce market is rapidly growing all around the world with the expansion of smartphones usage. Basically, m-commerce apps can be divided into mobile apps (or native/hybrid apps) and mobile browser versions of existing web apps. Figures in the US and in European Union that the latter remains more popular than mobile apps [3].

M-commerce is often regarded as a market's natural response to the needs of the brand new consumers category — millennials. Millenials are often referred to as "one-click buyers": being acquainted to digital environment

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from their early childhood, they are keen on buying online as long as it helps them to save the money and time [4]. Despite a common misconception, millenials are savvy and reasonable buyers who make their purchases based on their budget, consumers reviews and the value-added that gives the product [5]. Also, millenials spend a lot of time in various social media (Facebook, Twitter, Instagram, Flickr, Pinterest), access them via their mobile devices and quickly switch from one social media to another as soon as it becomes less popular [6]. Given the fact that representatives of Y-Generation value impressions above all and love to share them with their friends, m-commerce is the best way to reach this category of customers [7].

Moreover, the advantages of m-commerce are not limited to the B2C trade and millenials. According to the research conducted in 2015, nearly three quarters of B2B customers are already using their smartphones to research B2B purchases, 72 % of B2B customers are frequently influenced by social media content. Some of the major e-commerce B2B platforms and portals have already released their mobile versions [8]. Main objections on moving B2B commerce to m-commerce is a complex nature of decision-making process and the multi-faceted sales cycle in B2B commerce.

Even though m-commerce is usually regarded as a part of e-commerce or its natural response to the developing smartphones and tablets market, m-commerce can give a competitive advantage against e-commerce, especially when it comes to traditional business striving to compete with a digital one, for example, retailing. It's an acknowledged fact that the retailing business has decreased dramatically since the introduction of e-commerce platforms. Using mobile apps with special features (access to a broader range of products unavailable in physical stores, upgraded loyalty programs, special technical features such as barcode scanning, suggestions based on personal data etc.) can help to increase both the brand loyalty and the brand recognition and to overcome the loss in competition with e-commerce stores [9].

Another argument for separating m-commerce from e-commerce is the fact that marketers distinguished Mobile Shopping Life Cycle consisting of 6 phases (*The Set-Up, The Move, The Push, The Play, The Wrap* and *The Takeaway*) from all the others. The last phase differentiates m-commerce from other ways of online trading as long as it involves photo/video/impressions sharing via such ways of communication that are common among millenials [10]. M-commerce is an easy way to enhance customers experience and make the customers become emotionally attached to the brand. To conclude, it's necessary to add that m-commerce has also a huge growth potential due to the current rapid growth of e-commerce in emerging markets, such as India, for example. Economists claim that such innovation will be both economically and socially beneficial: it will not only give access to huge and rapidly growing markets but will also help to overcome certain social problems such as high unemployment rate and ropy infrastructure [11].

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