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E-COMMERCE IN BELARUS: MYTH OR REALITY

Ecommerce refers to commercial transactions conducted online. This means that whenever you buy and sell something using the Internet, you are involved in ecommerce.

There are 6.7 million internet users in Belarus. According to the National Statistical Committee of Belarus (NST), over the past year 4.7 million Belarusians (49%) bought different goods online. The e-commerce market in Belarus in 2018 grew by 20% to 1.352 billion Belarusian rubles, and its share in the retail turnover was 3.1%. In general, 39% of consumers make purchases both online and offline and only 16% try to buy the majority of goods on the Internet. The most active online buyers are women aged 25-30 years.

Online shopping is the most popular in Minsk and Minsk region: 37% of the region's residents regularly buy online. The least common are online purchases in Grodno region: 22% of the population use online shopping there.

Most often Belarusians make online purchases in the local online stores: 90% of those who buy something online buy it at the local sites. Online stores in China rank second, 74% of Belarusian online shoppers make purchases there. This is followed by online stores in the United States, Russia and Poland.

Most popular payment methods are:

1. Payment upon receipt (53%)
2. Safe transaction (27%)
3. Full prepayment (16%)
4. Partial prepayment at the time of ordering and post-pay (4%).

Most often, delivery from online stores is free of charge. Only 13% of Belarusians are ready to pay for delivery.

The most visited web sites are:

1. Aliexpress.com
2. Wildberries.by
3. 21vek.by
4. Lamoda.by

5. Deal.by

The most popular categories of goods are:

1. Clothes, footwear and accessories
2. Technique and electronics
3. Food
4. Cosmetics and perfume
5. Goods for kids
6. Event tickets

The reasons for the popularity of these categories of goods:

- lower prices than in regular stores
- convenience (no need to go anywhere)
- a huge range of goods that regular stores do not provide.

What is more, there are some more disadvantages of using e-commerce:

- **Lack of trust:** Although payment platforms have evolved to the point of being as secure as any physical business, a lot of people still don't trust the security system.

- **Products and services that "cannot be seen or touched":** Everyone likes the feeling of making a good investment. A way of making that feeling real is by seeing and touching various products with our hands. That tangible feeling is missing in an online shop.

- **Lack of human contact.** This is an obvious inconvenience caused by e-commerce. The absence of a seller to whom the buyer may turn in case he has doubts represents an obstacle to the dissemination of this form of trade.

- **Underdevelopment of the legal framework for processing electronic transactions.** Belarusian people do not have access to all the functions of these services: *PayPal* has no possibility to bind MasterCard cards of most banks in Belarus and Maestro cards are not supported. There is no possibility to receive and accept money transfers as well. *Web money* requires a special certificate to use the service in Belarusian currency, and the certificate costs from 30 to 50 Belarusian rubles; money can be transferred only to the Belarusian account tied to the Belarusian ruble, and transactions from Belarusian accounts to Russian ones (or vice versa) are impossible. *Qiwi wallet* requires identification as well. Moreover, all the services do charge a fee. Taking into consideration, it is obvious that these functions are not that widely used in our country.

An e-commerce award appeared this year in Belarus. The purpose of the award is to define the best Belarusian online shops depending on the quality of their service. Expert jury and citizens of Belarus have been choosing best online shops among large, medium and small businesses for two months. The winners of the award were announced at the "E-commerce day 2019" conference on March 29.

The best online shops among large, medium and small business are **conteshop.by** (the clothes of Belarusian production), **kit.by** (goods for construction, repair, and home improvement), and **ono.by** (home appliances) respectively.

To sum everything up, Belarus is facing some positive changes in the sphere of electronic commerce. Despite the fact that the Internet industry is developing faster than any other field of the economy, nevertheless, there are still some factors that are retarding the development of this economic sector in Belarus.

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TRADING VIA THE INTERNET

Nowadays skillfully made advertising is one of the most important factors in developing your business. And it is obviously that advertising is the engine of progress. Convincing you in buying goods is one of the main tasks of advertising. The Internet is the most popular place for producing advertisements for commercial products or services because people first turn to Google for the information about businesses and products. Also, you have the opportunities to make interesting, colorful and dynamic advertisement, create something really attractive for potential customers.

"If your business is not on the Internet, then your business will be out of business" (Bill Gates). This quote is absolute truth as now nobody can imagine his life without the Internet. And if you doubt, just look at visitors in any restaurant, shopping mall or public arena and be are sure you see countless individuals using the Internet on their phones. That is why any modern businessman, who tries to keep up with the times, is aimed at setting up a website. A lot of businessmen and entrepreneurs have already explored advantages of opening an online shop. They use an online store because it is certainly the most profitable way to sell any product or service. Such resources are gradually replacing physical selling places today, and this is not surprising as selling via the Internet does not require any rental of premises, or hiring a large number of staff, or purchasing various equipment.

Another benefit of a virtual shop or a website is communication of your product consistently. A website can provide hundreds of consumers with your company information all the time. A website can promote your product or service at any given location, place or time. A website is your the most loyal employee