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E-TAILING

Online shopping is a form of electronic commerce which allows consumers to buy goods or services from a seller over the Internet using a web browser. An online shopping may also be called an "e-tailing", a shortened form of "electronic retail" or "e-shopping", a shortened form of "electronic shopping". Since 2016, customers can shop online using a range of different computers and devices, including laptops, tablet computers and smartphones. Customers are attracted to online shopping not only because of high levels of convenience, but also because of broader selections, competitive prices, and greater access to information. Business organizations support online shopping because it offers access to a worldwide market, increases customer value, and builds sustainable capabilities. Consumers find a product of interest by visiting the website of the retailer. A typical online store allow the customer to look through the range of products and services, view photos or images of the products with information about the product specifications, features and prices. And if a particular product has been found on the website of the seller, most online retailers use shopping cart software to allow the consumer to accumulate multiple items and to adjust quantities, like filling a physical shopping cart in a usual store.

Online customers must have an access to the Internet and a valid method of payment in order to complete a transaction. Online shoppers commonly use a credit card in order to make payments. However, some systems enable users to create accounts and pay by alternative means, such as: billing to mobile phones, cash on delivery, gift cards, and postal money order. Where as some online shops will not accept international credit cards, other online shops allow customers from any country to send products anywhere. Once a payment has been accepted, the goods or services can be delivered to a customer-designated address.

The digital environment has an effect on consumer's behaviour. Risk and trust are two main factors affecting people's' behaviour in digital environment. A customer of online shop may receive more risk than people shopping in stores. There are three factors that influence people to do the buying decision, firstly, people cannot examine whether the product satisfy their needs and wants before they receive it. Secondly, customer may be concerned in after-sale services if he/she would like to get a refund or a replacement of the commodity. Finally, customer may be afraid that they

cannot fully understand the language used in e-sales. Online retailers have placed much emphasis on customer trust aspect; trust is another way managing customer's behaviour in digital environment, which can depend on customer's attitude and expectation.

One of the great benefits of online shopping is the ability to read product reviews, written either by experts or online shoppers. The Nielsen Company conducted a survey in March 2010 and interviewed more than 27,000 Internet users in 55 markets from the Asia-Pacific, Europe, Middle East, North America, and South America. The Company asked people to look at questions such as "How do consumers shop online?", "What do they intend to buy?", "How do they use various online shopping web pages?", and the impact of social media and other factors that influence when consumers are trying to decide how to spend their money on which product or service. According to the research: reviews on electronics (57%) such as DVD players, cell phones, or PlayStations, and so on, reviews on cars (45%), and reviews on software (37%) play an important role in influencing consumers who tend to make purchases online. Furthermore, 40% of online shoppers indicate that they would not even buy electronics without consulting online reviews first. In addition to online reviews, peer recommendations on online shopping pages or social media websites play a key role for online shoppers when they are researching future purchases. 90% of all purchases made are influenced by social media.

Security is a primary problem for e-commerce in developed and developing countries. E-commerce security is protecting business' websites and customers from unauthorized access, use, alteration, or destruction. The type of threats include: malicious codes, unwanted programs (ad ware, spyware), phishing, hacking, and cyber vandalism. E-commerce websites use different tools to avert security threats. These tools include firewalls, encryption software, digital certificates, and passwords. The CAN-SPAM Act of 2003 establishes national standards for direct marketing over e-mail. The Federal Trade Commission Act regulates all forms of advertising, including online advertising, and states that advertising must be truthful and non-deceptive. In order to give uniformity to e-commerce law around the world, many countries adopted the UNCITRAL Model Law on Electronic Commerce. Internationally there is the International Consumer Protection and Enforcement Network (ICPEN), which was formed in 1991 from an informal network of government customer fair trade organisations. The purpose was stated as being to find ways of co-operating on solving consumer problems connected with transactions in both goods and services, and to help ensure exchanges of information among the participants for mutual benefit and understanding. From this came Econsumer.gov, an IC-

PEN initiative since April 2001. It is a portal to report complaints about on-line and related transactions with foreign companies.

Privacy of personal information is a significant issue for some consumers. Many consumers wish to avoid spam and telemarketing which could result from supplying contact information to an online merchant. In response, many merchants promise to not use consumer information for these purposes. Many websites keep track of consumer shopping habits in order to suggest items and other websites to view. Many larger stores use the address information encoded on consumers' credit cards (often without their knowledge) to add them to a catalog mailing list. This information is obviously not accessible to the merchant when paying in cash or through a bank.

When the Internet was created, it was no idea that it would revolutionize the way people shop. The Internet became available commercially in 1989, and in 1990, the first World Wide Web server and browser were created. This allowed people to use this new and convenient technology. Most of the companies that pioneered the online marketplace were not well known industry giants. For example, eBay, Amazon or Book Stacks Unlimited.

Book Stacks Unlimited was an online bookstore that began as a bulletin board. The store itself was opened in 1992 and the company was limited. The original idea was to offer every book ever published in an easily accessible way to everyone who was interested. The idea was very profitable, but it was not realized successfully because of the development of another company.

Amazon was launched in 1995 and was originally created to be an online bookstore. However, it soon became apparent that there was a massive demand for other goods as well and the company quickly diversified soon offering an electrical collection of commodities.

Perhaps one of the most well known online marketplaces is eBay, which began in 1995. Pierre Omidyar coded the online house website that was originally run from his home computer. eBay is the best example of how disparate economies and cultures can come together in a truly worldwide marketplace. Almost eighty-five million people from forty countries are using eBay on a regular basis. As of 2008, according to The Nielson Company, nearly eighty percent of adult online consumers made purchases in the six months. The top two online retailers are still eBay and Amazon.

The e-commerce market in Belarus grows gradually and its development increased. As a result turnover grew by a third and reached almost 60 million rubles, and the number of orders increased by 17.5%. However, nowadays growth rates are becoming higher: 74% and 30%. The most active Internet buyers in Belarus are traditionally young people at the age of 25 to 34 years. The share of women among buyers is higher than the share

of men. The citizens of Minsk are most interested in online shopping. Other regions are still lagging behind. Today 5817 online stores are registered in the Republic and the most popular among them are Wildberries.by, LaModa.by, Kit.by. The largest number of online stores (about 41%) sells household appliances. About 9% sell auto services, 8% sell building materials, 7% - furniture, 6% - household goods, about 5% sell food products. What concerns categories of goods for beauty and health, sports and recreation, they have grown significantly. Children's theme dominates among the most popular products. The share of the e-commerce market in Belarus does not exceed 2% of total commodity turnover, while in developed countries it reaches 10-15%. This means that we have a great potential for growth in e-commerce.

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BREXIT

Brexit is the acronym for "British exit" from the European Union. The residents decided that the benefits of belonging to the unified monetary body no longer outweighed the costs of free movement of immigration. The vote by the British people to leave the European Union sent shockwaves across the continent of Europe and beyond.

It is the most significant event in Europe since the fall of the Berlin Wall in 1989 and may well mark the beginning of the end of the European Union as we have known it. The European Union is not the vigorous entity that the United Kingdom joined in 1973. The EU of 2016 by contrast has been hit by a series of extremely damaging blows: the economic crisis of 2008; the self-inflicted damage from failure to deal with the flaws of the euro following the crisis; terrorist attacks from ISIS and immense migration flows into the Union. All of these blows have created powerful anti-establishment. In addition, the process of British exit from the Union is likely to fragment Union solidarity, opening up fissures that will be difficult to close. On March 29, 2017, the UK Prime Minister Theresa May submitted the Article 50 withdrawal notification to the EU.

That gives the UK and EU two years to negotiate all affected issues. They include the following six points:

1. The UK does not want to continue allowing unlimited EU immigration.