

Л.Н.Гумилев атындағы Еуразия ұлттық университеті
Евразийский национальный университет им. Л.Н. Гумилева
L.N. Gumilyov Eurasian National University



«ЭКОНОМИКАЛЫҚ БЕЛГІСІЗДІК ЖАҒДАЙЫНДА ҚАРЖЫ-БАНК СЕКТОРЫН ДАМУДЫҢ ҚАЗІРГІ ЗАМАНҒЫ ҮРДІСТЕРІ»

атты Халықаралық ғылыми-практикалық конференциясының
ЕҢБЕКТЕР ЖИНАҒЫ
(10-11 маусым, 2022)

СБОРНИК ТРУДОВ

Международной научно-практической конференции
**«СОВРЕМЕННЫЕ ТЕНДЕНЦИИ РАЗВИТИЯ
ФИНАНСОВО-БАНКОВСКОГО СЕКТОРА
В УСЛОВИЯХ ЭКОНОМИЧЕСКОЙ НЕОПРЕДЕЛЕННОСТИ»,**
(10-11 июня, 2022)

PROCEEDINGS

of the International Scientific and Practical Conference
**«MODERN TRENDS IN THE DEVELOPMENT
OF THE FINANCIAL AND BANKING SECTOR IN CONDITIONS
OF ECONOMIC UNCERTAINTY»,**
(June 10-11, 2022)



Нұр-Сұлтан/ Nur-Sultan, 2022



Л.Н.ГУМИЛЕВ АТЫНДАҒЫ ЕУАЗИЯ ҰЛТТЫҚ УНИВЕРСИТЕТІ
ЕВРАЗИЙСКИЙ НАЦИОНАЛЬНЫЙ УНИВЕРСИТЕТ ИМ. Л.Н. ГУМИЛЕВА
L.N. GUMILYOV EURASIAN NATIONAL UNIVERSITY

**«ЭКОНОМИКАЛЫҚ БЕЛГІСІЗДІК ЖАҒДАЙЫНДА ҚАРЖЫ-БАНК
СЕКТОРЫН ДАМУДЫҢ ҚАЗІРГІ ЗАМАНҒЫ ҮРДІСТЕРІ»**
Халықаралық ғылыми-практикалық конференциясының
ЕҢБЕКТЕР ЖИНАҒЫ
(10-11 маусым, 2022)

СБОРНИК ТРУДОВ
Международной научно-практической конференции
**«СОВРЕМЕННЫЕ ТЕНДЕНЦИИ РАЗВИТИЯ ФИНАСОВО-
БАНКОВСКОГО СЕКТОРА В УСЛОВИЯХ ЭКОНОМИЧЕСКОЙ
НЕОПРЕДЕЛЕННОСТИ»**
(10-11 июня, 2022)

PROCEEDINGS
of the International Scientific and Practical Conference
**" MODERN TRENDS IN THE DEVELOPMENT OF THE FINANCIAL AND
BANKING SECTOR UNDER ECONOMIC UNCERTAINTY "**
(June 10-11, 2022)

Нур-Султан, 2022
Nur-Sultan, 2022

УДК 336.71
ББК 65.262.1 я73
Э 40

Рецензенты: Макыш С.Б., д.э.н., профессор, Евразийский Национальный университет им. Л. Н. Гумилева
Шаяхметова К.О., д.э.н., профессор, университет Туран-Астана

Редакционная коллегия

Насырова Г.А. - заведующая кафедрой «Финансы», д.э.н., профессор, Евразийский Национальный университет им. Л. Н. Гумилева, г. Нур-Султан, Республика Казахстан
Жоламанова М.Т. - к.э.н., профессор, Евразийский Национальный университет имени Л. Н. Гумилева, г. Нур-Султан, Республика Казахстан
Рахимжанова К.К. - доктор PhD, Евразийский Национальный университет имени Л. Н. Гумилева, г. Нур-Султан, Республика Казахстан
Айтказина А.А. – преподаватель, Евразийский Национальный университет имени Л. Н. Гумилева, г. Нур-Султан, Республика Казахстан
Мисник О.В. - докторант, Евразийский Национальный университет имени Л. Н. Гумилева, г. Нур-Султан, Республика Казахстан
Керимкулова Д.Д. - докторант, Евразийский Национальный университет имени Л. Н. Гумилева, г. Нур-Султан, Республика Казахстан

ISBN 978-601-337-682-0

«Экономикалық белгісіздік жағдайында қаржы-банк секторын дамытудың қазіргі заманғы үрдістері» халықаралық ғылыми-практикалық конференциясының еңбектер жинағы / Насырова Г.А. жалпы редакциясымен. - Нұр-Сұлтан: Л.Н. Гумилев атындағы Еуразия ұлттық университеті, 2022. - 337 с.

Сборник трудов международной научно-практической конференции «Современные тенденции развития финансово-банковского сектора в условиях экономической неопределенности»/ под общей ред. Насыровой Г.А. - Нур-Султан: Евразийский Национальный университет им. Л. Н. Гумилева, 2022.- 337 с.

Proceedings of the International Scientific and Practical Conference " Modern trends in the development of the financial and banking sector under economic uncertainty "/Under the General editorship of Nasyrova G.A.- Nur-Sultan: L.N. Gumilyov Eurasian National University, 2022. – 337 p.

ISBN 978-601-337-682-0

УДК 336.71
ББК 65.262.1 я73

© Л.Н. Гумилев атындағы Еуразия ұлттық университеті, 2022
© Евразийский национальный университет им. Л. Н. Гумилева, 2022
© L.N. Gumilyov Eurasian National University, 2022

құралдарын кеңейтуге бағытталды. Бұл тәсілді Еуропалық Орталық Банк кешенді бағалау процесі (Comprehensive Assessment) шеңберінде қолданады және ықтимал күйзелістердің банктердің баланстарына әсерін және банктердің капитал қоры есебінен әлеуетті тәуекелдерді жинақтау мүмкіндігін көрсетеді.

Қорытынды. 2020 жылы Агенттік қызметінің негізгі бағыты банк секторының тұрақтылығын нығайту және оның экономиканы қаржыландыру әлеуетін кеңейту мақсатында жүйелік шешімдерді іске асыру болып табылады. Атап айтқанда, банктер активтерінің сапасын бағалау (AQR) аяқталды, реттеушіге ықтимал тәуекелдер мен күйзелістерді барынша азайту үшін алдын алу шараларын әзірлеуге мүмкіндік берген банктерді қадағалап стресстестілеу және қаржылық орнықтылығын кешенді талдау жүргізілді. Банк жүйесіндегі «нашар» активтердің деңгейін одан әрі төмендету негізінде ауқымды жұмыс басталды.

Жоғарыда атап өтілген шаралардың барлығы, біздің ойымызша, ҚР банк жүйесіндегі жағдайды тұрақтандыруға және дағдарыстан табысты шығуға, сондай-ақ дағдарыстан кейінгі уақытта оның тұрақты дамуына ықпал ететін болады. Себебі, банк қызметін реттеу және банктік қадағалау жүйесін жетілдіру мәселелері мемлекеттің еліміздің банк секторының үдемелі дамуы үшін жағдай жасауының негізгі бағыттарының бірі болып табылады.

Әдебиет:

1. Садвокасова К.Ж. Совершенствование банковского регулирования и надзора в Республике Казахстан: теория и практика: Монография. – Караганда: Изд-во КарГУ, 2013. – 398 с.
2. «Қазақстан Республикасындағы банктер және банк қызметі туралы» ҚР 1995 жылғы 31 тамыздағы N 2444 Заңы.
3. Қазақстан Республикасы Қаржы нарығын реттеу және дамыту Агенттігінің ресми сайты www.finreg.kz

06.73.55

ASSESSMENT OF THE EFFECTIVENESS OF THE BANKING ECOSYSTEM

Аскарова М. А.

*магистрант, Евразийский национальный университет им. Л.Н.Гумилева,
г. Нур-Султан, Республика Казахстан
E-mail: supieva_92@mail.ru*

Научный руководитель – Насырова Г.А.

*д.э.н., профессор, Евразийский национальный университет
им. Л.Н.Гумилева, г. Нур-Султан, Республика Казахстан*

The banking landscape is currently undergoing a profound transformation thanks to advanced digital technologies, rapidly changing preferences customers, as well as new competitive threats from fintech companies and large technology enterprises.

In this context, of particular importance is the effective use by banks of partnerships within emerging ecosystems with third parties to meet customer needs and transfer non-core opportunities outside the institution. In view of the foregoing, the article considers the essence and economic the content of the banking ecosystem, its distinctive features and features at the present stage are highlighted. Also the structure of the banking ecosystem is outlined and the key factors of its creation and active distribution are formalized. Special attention in the course of the study is given to developing a methodological approach to assessing the effectiveness banking ecosystem. In particular, analytical indicators are proposed, on the basis of which the bank can choose the most profitable partners. In addition, criteria for the effectiveness of the ecosystem from the point of view of consumers are highlighted. Particular emphasis in the article is placed on the stages of preliminary

search for possible partners and analyze the effectiveness of their interactions in the marketing channels of the ecosystem.

Key words: bank, ecosystem, evaluation, marketing, business-model.

The banking landscape is currently undergoing a profound transformation driven by new digital technologies, rapidly changing customer preferences, new competitive threats from fintech startups and big tech companies. The pace of change is so fast that banks can no longer independently develop and manage all the best-in-class products, services, capabilities, and personalized experiences that customers and other stakeholder's demand.

As a result, to compete and survive in today's tough environment, banking institutions are expanding their practice of using ecosystem business models to drive growth and generate value. As a result, today one can observe a gradual loss of relevance of the traditional integrated model of corporate banking. In its place, a diverse digital banking ecosystem is emerging, consisting of banking and non-banking players.

At the heart of this transformative change is a disaggregated value chain that spans businesses and companies across a wide range of industries, leading to a more interdependent model that relies on networks and the power of the many. Through collaboration with external partners such as digital platforms, consultants, third-party developers, and other technology partners, banks are joining the value chains of various industries to create ecosystems [2]. The goals of creating ecosystems include reducing maintenance costs, increasing efficiency, and optimizing interactions, thereby providing customers with a new experience, and stimulating their desire for more. When implemented correctly, the banking ecosystem can create a customer-centric unified value proposition,

Thus, in a global, digitally interconnected world, the effective use by banks of partnerships with third parties to meet customer needs and move non-core capabilities outside the institution has become a strategic imperative. Thanks to this, banks become a "one-stop-shop" for their customers.

In this context, there are three key factors in the creation and active expansion of banking ecosystems:

First, consumers are looking for convenience and want to get as many services as possible in one purchase. Secondly, open banking and PSD2 (the second Payment Services Directive) force banks to provide information from their databases to external service providers if customers request it. Thirdly, fintech companies are poaching customers from existing banking institutions by focusing on the customer journey and real consumer needs.

Banks enter ecosystems with several powerful built-in benefits, including strong customer relationships and trusted brands. When these strengths are combined with, for example, artificial intelligence and cloud solutions provided by third parties, banks, their customers, and other stakeholders can benefit. With the above in mind, the challenge is to determine the most effective ways to use these collaboration attributes.

Thus, the formation of ecosystems in banks is a new direction in the development of the banking sector that requires careful study, and the most relevant issue is to assess the effectiveness and efficiency of banks' participation in ecosystems.

Since the creation of ecosystems in banks is a new direction in the development of banking activities, therefore a number of issues require more detailed study and in-depth research. So, the problems concerning the clear formulation and definition of the essence of the concept of "banking ecosystem" remain open. In addition, the formalization of the ecosystem structure needs further clarification. Extremely fragmented are studies in the field of assessing threats and opportunities for creating banking ecosystems in domestic practice, considering the rapid development of financial technologies.

So, from a general theoretical point of view, ecosystems are a combination of several providers, managed by the organizer, who focus their services on the needs of customers [3]. An ecosystem may focus on one or more customer needs. Similar to platforms, ecosystems act as intermediaries between supply and demand, i.e. between consumers and multiple providers, but they can also be used by different providers to link their portfolios of services, products and works, resulting in better customer satisfaction.

In view of the foregoing, and also taking into account the trend of digitalization of the economy, it can be noted that banking ecosystems are a model of cooperation between banks and business entities from other sectors of the economy through partnerships that use advanced technological solutions and digital opportunities to create new offers and innovative experiences for consumers. The development of ecosystem offerings and end-to-end services that go beyond the banking sector enables traditional financial institutions to respond to growing market competition and profitability challenges.

An important aspect and distinctive feature of banking ecosystems is a direct approach to the full (end-to-end) satisfaction of one or more needs of market participants. Through the interaction of various providers, the overall value of the ecosystem is characterized by the principle of “1 + 1 = 3”: the client receives more value from interacting with the platform, compared to if the services were provided separately [4]. This leads to two important strategic changes:

- banks no longer need to be strong in all aspects of service delivery, instead they can focus on individual stages of value creation in their portfolio;
- Higher customer satisfaction also increases willingness to pay for a comprehensive service, which translates into higher revenues despite more service providers.

There is no doubt that the creation of one's own or the entry of a bank into an already existing ecosystem should be preceded by a clear definition of the tasks and expediency of establishing partnerships, i.e. in other words, it is necessary to evaluate the effectiveness of the ecosystem for the bank. The ecosystem as a form of partnership provides for the observance of certain rights and obligations related to the common goals of entrepreneurship or the specifics of participation in certain business relationships. In view of the foregoing, the analysis of the effectiveness of the banking ecosystem can be carried out in two directions: analysis and search for potential business partners and analysis of the effectiveness of working with existing business partners.

Assessing the feasibility of including a bank in the ecosystem and developing partnerships with its various participants depends on the effectiveness of the economic analysis of this process. A positive result can only be obtained if the assessment procedures are carried out comprehensively and systematically. When studying potential partners and evaluating the effectiveness of future cooperation for banks within the ecosystem, there is no unequivocal position among scientists in which direction and using which methodology to analyze. Some authors focus only on financial analytical indicators as the most important performance evaluation characteristics of a potential partner [5]. Others consider it appropriate to consider the qualitative parameters that characterize the business reputation of a banking institution and its market position.

As noted earlier, in the process of creating or joining a banking institution to the ecosystem, the choice of partners is critical and of paramount importance. In this context, we note that it is advisable to carry out a preliminary search for possible partners in several stages:

- analysis of the range of goods offered by potential participants in the ecosystem, determining to what extent and how they can complement banking services, expand the circle of customers or master new market segments;
- identification of the most reputable firms, companies in the market;
- identification of individual participants who could become potential partners of the bank;
- choosing the nature of cooperation with selected partners;
- partnership risk assessment.

After completing the preliminary selection of business partners and collecting information about them, an analysis is made of the prospects and effectiveness of cooperation with them, considering industry specifics, scale of activity, financial condition, market position, and development opportunities for the industry they represent.

An analytical study of potential business partners is mainly based on quantitative indicators and is carried out as part of a marketing analysis. This does not exclude the possibility of using qualitative indicators, including such as: business reputation and image of a potential partner, registration in the relevant official registers, ownership within the country, number of representative offices, period of operation and the company's role in the market of this type of product/service (its

competitive position), trade relations, type of activity, nomenclature of production and trade (product range), interaction of the company with other enterprises and government agencies.

Obviously, the effectiveness of the banking ecosystem should be considered not only through the prism of effective partnerships, but also from the standpoint of the level of satisfaction by the bank individually and the ecosystem as a whole of customer requests and expectations. In this case, we are talking, first of all, about meeting the financial, social, economic needs of the population, the needs for confidentiality, information protection, mobility, as well as ensuring the availability of such services, taking into account the interests of various segments of the population.

References:

1. Trushina K.V., Smagin A.V. Trend of the largest banks development in the ecosystem paradigm (to the concept of “ecosystem”) // Banking Services. 2019. № 12. С. 7-11.
2. Ivanova O.A., Smirnova N.V. Analysis of development prospects and competition of ecosystems of banks in conditions №3 2022 [ФРиБ] 58 of digitalization // Problems of Economics and Legal Practice. 2020. Т. 16. № 4. С. 43-47.
3. Choi, Seungho Bank partnership and liquidity crisis // Journal of banking and finance. 2020. Volume 120.
4. The financial ecosystem: the role of finance in achieving sustainability / Satyajit Bose, Guo Dong, Anne Simpson. Basingstoke: Pal. Macmillan, 2019. 276 p.
5. Hendrikse, Reijer Strategic coupling between finance, technology and the state: Cultivating a fintech ecosystem for incumbent finance // Environment and planning. 2020. Volume 52: Number 8; pp 1516-1538.

УДК 336

СОВРЕМЕННЫЕ ПРЕДСТАВЛЕНИЯ О СУЩНОСТИ БАНКА

Бекенова Ж.Е.

*Евразийский национальный университет им. Л.Н. Гумилева,
г. Нур-Султан, Республика Казахстан*

Аннотация. В данной статье рассматривается деятельность банковских учреждений, понятие банковские операции, значение банка для рыночной экономики.

Ключевые слова: банк, банковские операции, деятельность банковских учреждений, рынок, экономическое регулирование

Банковская деятельность является особым видом предпринимательской деятельности, которая выражается в том, что банки в экономике и обществе выступают финансовыми посредниками, аккумулируя и перераспределяя огромные денежные потоки. Поэтому от состояния и развития банковской деятельности напрямую зависит состояние национальной экономики и ее современная модернизация и цифровизация.

Вопрос о том, что такое банк, не является таким простым, как это кажется на первый взгляд. В обиходе банки – это хранилище денег. Вместе с тем данное или подобное ему житейское толкование банка не только не раскрывает его сути, но и скрывает его подлинное назначение в народном хозяйстве.

Деятельность банковских учреждений так многообразна, что их действительная сущность оказывается неопределенной. В современном обществе банки занимаются самыми разнообразными видами операций. Они не только организуют денежный оборот и кредитные отношения. Через них осуществляется финансирование народного хозяйства, страховые операции, купля-продажа ценных бумаг, а в некоторых случаях посреднические сделки и управление имуществом. Кредитные учреждения осуществляют консультирование, участвуют в обсуждении народнохозяйственных программ, ведут статистику, имеют свои подсобные предприятия. Словом, создается впечатление не о специфике, а о многоликости сути банка. В разряд его деятельности подключаются такие ее виды, которые могут выполнять и другие учреждения. К раскрытию сути банка можно подойти с двух сторон: с юридической и