



СОВРЕМЕННОЕ СОСТОЯНИЕ МИРОВОГО РЫНКА НЕФТИ

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Резюме. Мировой рынок нефти находится в центре внимания международного экономического сообщества, поскольку остается основным источником энергии, оказывающим существенное влияние на динамику развития других энергетических рынков. В настоящее время мировой рынок нефти, как и мировая экономика, переживает серьезную рецессию. Нефтяные компании вынуждены менять стратегии добычи и разработки, чтобы снизить затраты.

В результате общего распространения пандемии COVID-19 многие крупные страны-импортеры нефти вынуждены сокращать импорт из-за прекращения добычи нефти. На рынке наблюдается избыток предложения, что приводит к снижению цен на нефть. В этой связи актуальным является исследование текущего состояния мирового рынка нефти.

Ключевые слова: мировой рынок нефти; индикаторы развития мирового нефтяного рынка; ОПЕК+; война цен; пандемический коронавирус COVID-19; торговые отношения.

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DEVELOPMENT OF A MECHANISM FOR MANAGING THE INCOME OF FINANCIAL AND CREDIT INSTITUTIONS IN THE CONTEXT OF ECONOMIC MODERNIZATION

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Summary. The research is caused, firstly, by the need to specify the definition of financial and credit institutions as subjects of the banking sector of Kazakhstan, analyze and evaluate existing approaches to managing their stability in the strategic aspect and identify factors (possible threats and dangers) that lead to loss of financial stability, and, secondly, by the need to develop a mechanism for managing the financial profitability of financial and credit institutions, ensuring their stable position both in the short and long term.

To improve the quality of financial management and ensure the profitability of financial and credit institutions, it is necessary to justify and develop a strategy for managing their financial stability. At the same time, it should be borne in mind that even with high efficiency and profitability, insufficient attention to the issues of ensuring the stability and economic security of financial and credit institutions can lead to financial difficulties for them.

Taking into account the problems discussed above, the relevance of issues related to improving the stability mechanism of financial and credit institutions has significantly increased, as has the need to find a new methodological apparatus aimed at adapting and studying foreign experience and its practical implementation in the domestic banking system.

Keywords: banking system, financial stability, profitability, security of financial and credit institutions

Basic provisions. On the basis of the analysis and evaluation, the directions of improving the system in the context of economic modernization of Kazakhstan in the context of globalization are formulated; a mechanism for improving the system in the context of economic modernization of Kazakhstan in the context of globalization is developed.

Introduction. One of the most important problems of Kazakhstan's economy at present is overcoming the insolvency of financial and credit institutions and ensuring their financial stability.

The concept of financial and credit institutions has not yet been widely used in the banking environment, however, its definitions go beyond the classification proposed in the Law «On banks and banking activities». In this regard, the study of the main parameters and characteristics of financial and credit institutions seems to us an urgent and necessary stage in the development of a mechanism for their stability.

The efficiency of financial and credit institutions is largely determined by the financial capabilities and rational management of their financial resources [1]. The low level of this management in financial and credit institutions leads to the emergence of crisis phenomena, deterioration of the financial condition, i.e. to the loss of their financial stability [2,3].



To improve the quality of financial management and ensure the sustainable development of financial and credit institutions, it is necessary to justify and develop a strategy for managing their financial stability [4]. At the same time, it should be borne in mind that even with high efficiency and profitability, insufficient attention to the issues of ensuring the stability and economic security of financial and credit institutions can lead to financial difficulties for them.

It should be noted that most of the commercial banks operating today are classified as small and medium-sized [5].

Banks belonging to large ones are mainly banks created on the basis of transformed branches, former state-owned specialized banks. Large banks created by enterprises without the participation of state banking services are relatively few. At the same time, it should be noted that the assessment of the reliability of small and medium-sized banks is usually significantly underestimated, and this is primarily due to the lack of support from the shareholder, the state authorities, etc.

Materials and methods. The methodological basis of the research is the works of foreign and domestic scientists devoted to the problem of stability of financial and credit institutions; data from research centers; materials of scientific conferences on the problem under study.

Results and discussion. In the context of economic modernization, profit is of great value. The desire to get it is aimed at increasing the volume of production required by the consumer, reducing production costs. In a highly competitive environment, not only business goals are achieved, but also social needs are met.

Profit for an entrepreneur is a sign in which it is possible to achieve the maximum increase in value that encourages investment in these industries. Expenses also play a role. They reflect errors and errors in the direction of funds, organization of production, sales of products and services.

A large role is assigned to managing the process of profit formation when determining reserves for improving the efficiency and profitability of the Bank's activities [8,9]. This contributes to the economical use of resources, the introduction of scientific labor organization, new equipment and production technology, the prevention of unnecessary costs, and so on.

The importance of improving the mechanism for making a profit increases every year. This is due to various conditions: the need to constantly improve production efficiency due to the shortage and increase in the cost of raw materials, increasing the knowledge and capital intensity of production, the transition to market relations, and increased competition.

One of the problems of generating and accruing profit is the issue of determining the financial result of the Bank's activities [10,11]. This is one of the fundamental and particularly complex problems facing economic science.

The financial result of the Bank's (enterprise's) activity in any legal form is presented as a profit or loss. The high role of profit in the development of the Bank (enterprise) and ensuring the interests of its owners and staff determines the need for its effective and continuous management. Profit management is the process of developing and making management decisions on all major aspects of its formation, distribution and use in the enterprise.

Competent, effective management of profit formation involves the creation of appropriate organizational and methodological systems in the Bank (enterprise) to ensure this management, knowledge of the main mechanisms of profit formation, and the use of modern methods of its analysis and planning.

Analysis of existing foreign and domestic scientific literature the concepts that reflect the functional purpose of the commercial Bank, has led to the conclusion that the development of the microeconomic theory of banking will be conducted in three main areas: The Bank is considered in the context of performing the functions of a financial intermediary, in the framework of the theory of the banking firm, as well as in terms of a triple transformation of a Bank – capital, conditions and risks.

A reasoned consideration of strategic purpose as a bridge between development strategy of the credit institution and the choice of performance criteria is possible to recognize the oversimplification of the definition of objectives in the form of profit maximization, therefore you can't use profitability as a full-fledged universal criterion of effectiveness of the Bank's activities as a socio-economic system.

The place and role of performance analysis in the management system of a commercial Bank is determined by one of the main management principles – objectivity and scientific validity of decisions-and is practically implemented by assessing the impact of various external and internal factors on the overall results of the Bank's activities.

A brand-oriented marketing strategy does not contradict the concept of a marketing complex. Kotler's «4P», but complements it in terms of including important components of modern banking in the marketing competence, such as consumers, products, processes and personnel (they can be conditionally designated as «4P», similar to elements of the concept of F. Kotler) (figure 1).

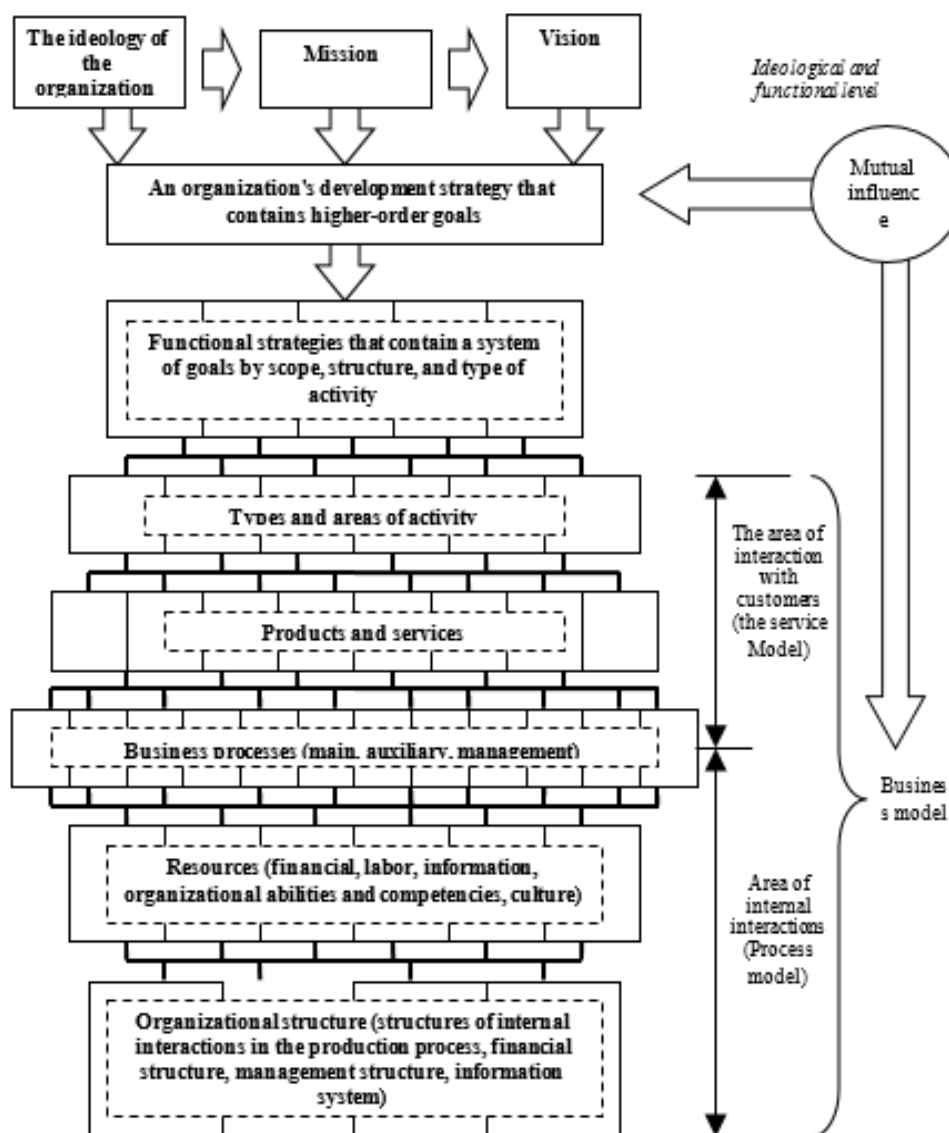


Figure 1. The mechanism of the relationship between development strategy and business model financial institutions

Based on Brand-oriented strategy has a long-term program of the development Bank, aimed not only at making profit, but also to increase business value through intangible assets such as brand and satisfaction and loyalty of customers. I think that in this approach, domestic commercial banks can combine important components of effective activity, such as development strategy, brand management and business model implementation. The integration of Brand-oriented banking elements is presented in their interrelation and interaction

A commercial Bank with a brand-oriented development strategy is an open, complex, multi-level system due to the development of the Bank as a fractal business system that has the properties of flexibility and flexibility in an uncertain socio-economic reality and operates on the border of stability and chaos, to a certain extent preserving its hierarchy and internal regime. The Bank's characteristics as a fractal system are identical: self-organization, self-organization, self-organization, target orientation, dynamics, as well as the ability of all departments and employees to think and serve entrepreneurs.

In the brand-oriented model of banking business, taking into account the need to position the Bank as a socially responsible and significant institution and develop new approaches to achieving customer loyalty, the interpretation of the concept of «client» has been expanded, which makes it possible to include the entire value chain in the form of a banking product or service in the sphere of influence of the Bank's brand.



In addition, brand development strategy requires an understanding of the fundamentals and driving forces of organizational development, which differ from the traditional principles of the classical theory of strategic management.

The practical implementation of this approach is related not only to the Bank's marketing policy, but also, above all, to the formation and management of the Bank's brand in the modern sense of the term. Effective brand positioning contributes to the creation of additional intangible value for the consumer of the banking product and the formation of the client's commitment to the credit institution.

Brand-based on the concept of customer relationship management and based on a corporate strategy based on the principle of working with target groups of customers who make up their business policy, allows you to use the Bank's brand as a tool that can improve the effectiveness of all functional strategies of the Bank, including marketing strategies.

The formation of Kazakhstan's methodology for evaluating Bank brands should take into account foreign experience. At the same time, there are problems in reflecting the methods of brand evaluation in the International standards of evaluation (IAS). The IAS provides methods that can be used for intangible assets in General, without specifying methods related to the brand.

The valuation standards also describe only General approaches to valuation, without highlighting the methods applicable to intangible assets. This leads to several problems at once.

First, there are various methods used by individuals and legal entities when evaluating Bank brands. Often they are not comparable to each other.

Secondly, the methods used by foreign companies are not disclosed, which leads to the possibility of falsification of evaluation results and conflicts among the evaluation companies.

Third, the existence of different methods causes inconsistencies in the evaluation results obtained by different companies. At the same time, you should take into account the transition of marketing companies to the sphere of evaluating Bank brands (BBDO, Brand Rating, Interbrand, FutureBrand).

This transition, in turn, leads to the emergence of new methods for evaluating the brand value of a commercial Bank based on qualitative analysis, which is often subjective.

In practice, the assessment of a Bank's brand is mainly used for accounting purposes (formation of accounting reports and marketing budget, tax planning) and for transactions (mergers and acquisitions, bankruptcy and division of property between owners).

However, as a rule, the rating is not used in brand management. This is especially true for the Kazakh banking sector, while the practice of managing commercial banks' brands has become widespread abroad.

Meanwhile, the assessment of the Bank's brand value is necessary as one of the management tools that is required when determining the level of success of the brand strategy and the results of marketing services. However, the effectiveness of the Bank brand assessment depends on the chosen method in the context of various approaches used in practice (see figure).

In this case, it is necessary to determine the most appropriate method for evaluating the value of a Bank brand, taking into account its specific features. Thus, methods within the cost approach are not acceptable for evaluating a Bank's brand. They do not allow you to take into account the effect of managing a Bank's brand. At the same time, it is difficult to assess all the expenses incurred for the formation and development of the Bank's brand.

Methods of the comparative approach, in turn, are ineffective, due to the lack of transactions with brands of commercial banks in the Kazakhstan market. In the author's opinion, the most acceptable methods of evaluating a banking brand are the methods of the revenue approach. Among them, it is the method of analyzing the strength of the brand and demand factors that allows you to most fully reflect the features of the banking brand.

The essence of the method is to determine the brand index by ranking the factors of demand for Bank services and taking into account the degree of influence of the brand on these factors, which is then applied to various databases (revenue, profit, cash flows, etc.) to allocate the value attributable to the Bank brand, and discounted.

To a certain extent, this method is used by consulting agencies when evaluating various companies, but in such cases, standard brand value factors are analyzed without taking into account specific features. This circumstance is of particular importance when evaluating a Bank brand, which does not allow us to reflect its real value.

Thus, the presence of a successful brand in a commercial Bank allows you to:

- expand and improve the structure of its customer base;
- strengthen the Bank's customer loyalty;
- attract financial resources at a relatively low price;
- reduce the cost of promoting banking products and services on the market;
- attract and retain highly qualified personnel.

However, the formation and development of a banking brand requires careful attention to the calculation of its value. In turn, a correct brand assessment helps to determine its contribution to the growth of competitiveness of a commercial Bank as a whole.



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ЭКОНОМИКАЛЫҚ ЖАҢҒЫРТУ ЖАҒДАЙЫНДА ҚАРЖЫ-КРЕДИТ МЕКЕМЕЛЕРІНІҢ КІРІСТЕРІН БАСҚАРУ ЖӨНІНДЕГІ ТЕТІКТІ ӘЗІРЛЕУ

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Түйін. Зерттеу, біріншіден, Қазақстанның банк саласының субъектілері ретінде қаржы-кредит мекемелерін айқындауды нақтылау, стратегиялық аспектіде олардың орнықтылығын басқарудың қазіргі тәсілдерін талдау және бағалау және қаржылық орнықтылықтың жоғалуына әкелетін факторларды (ықтимал қауіптер мен қауіптерді) анықтау қажеттілігімен, екіншіден, қаржы-кредит мекемелерінің қысқа мерзімді, сондай-ақ ұзақ мерзімді кезеңде де олардың орнықты орналасуын қамтамасыз ететін қаржылық кірістілігін басқару тетігін әзірлеу қажеттілігімен шартталған.

Зерттеудің бірегейлігі. Қаржыны басқару сапасын арттыру және қаржы-несие мекемелерінің кірістілігін қамтамасыз ету үшін олардың қаржылық тұрақтылығын басқару стратегиясын негіздеу және әзірлеу қажет. Жоғары тиімділік пен кірістілік жағдайында да қаржы-несие мекемелерінің тұрақтылығы мен экономикалық қауіпсіздігін қамтамасыз ету мәселелеріне жеткіліксіз назар аудару олардың қаржылық қиындықтарына әкелуі мүмкін екенін есте ұстаған жөн.

Зерттеу нәтижелері. Жоғарыда қарастырылған проблемаларды ескере отырып, қаржы-несие мекемелерінің тұрақтылық тетігін жетілдірумен байланысты мәселелердің өзектілігі едәуір өсті, өйткені шетелдік тәжірибені бейімдеуге және зерттеуге және оны отандық банк жүйесіне іс жүзінде енгізуге бағытталған жаңа әдістемелік аппаратты іздеу қажеттілігі артты.

Кілт сөздер: банк жүйесі, қаржылық тұрақтылық, кірістілік, қаржы-несие мекемелерінің қауіпсіздігі



РАЗРАБОТКА МЕХАНИЗМА ПО УПРАВЛЕНИЮ ДОХОДАМИ ФИНАНСОВО-КРЕДИТНЫХ УЧРЕЖДЕНИЙ В УСЛОВИЯХ ЭКОНОМИЧЕСКОЙ МОДЕРНИЗАЦИИ

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Аннотация. Исследование обусловлено, во-первых, необходимостью конкретизации определения финансово-кредитных учреждений как субъектов банковской сферы Казахстана, анализа и оценки существующих подходов к управлению их устойчивостью в стратегическом аспекте и выявлению факторов (возможных угроз и опасностей), приводящих к потере финансовой устойчивости, и, во-вторых, необходимостью разработки механизма управления финансовой доходностью финансово-кредитных учреждений, обеспечивающего их устойчивое положение как в краткосрочном, так и в долгосрочном периоде.

Оригинальность исследования. Для повышения качества управления финансами и обеспечения доходности финансово-кредитных учреждений необходимо обоснование и разработка стратегии управления их финансовой устойчивостью. При этом следует учитывать, что даже при высокой эффективности и доходности недостаточное внимание к вопросам обеспечения устойчивости и экономической безопасности финансово-кредитных учреждений может привести к возникновению у них финансовых затруднений.

Результаты исследования. С учетом рассмотренных выше проблем актуальность вопросов, связанных с совершенствованием механизма устойчивости финансово-кредитных учреждений, значительно возросла, как возросла и потребность поиска нового методологического аппарата, направленного на адаптацию и изучение зарубежного опыта и практического внедрения его в отечественную банковскую систему.

Ключевые слова: банковская система, финансовая устойчивость, доходность, безопасность финансово-кредитных учреждений.

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STATE OF SUSTAINABLE TOURISM DEVELOPMENT AND STATE COMMUNICATION MANAGEMENT OF TOURISM ACTIVITIES IN THE REPUBLIC OF KAZAKHSTAN

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Annotation. The article analyzes approaches to assessing the sustainability of tourism development in the region. The current level of tourism development requires paying attention to the rational use of existing resources in the regions. As practice shows, tourism contributes to the formation of favorable economic conditions, but it also has negative consequences, since an increase in the tourist flow leads to environmental pollution, damages tourist display objects, and provokes social problems. Sustainability in tourism implies a positive balance of environmental, socio-cultural and economic resources in the region.

Originality of the research. The scientific novelty consists in the development of methodological recommendations and practical proposals for improving the process of communication management.

Research result. The data obtained allow us to state the need to develop a unified approach to assessing the sustainable development of tourism, which should contain General principles that are characteristic of any branch of the national economy, and specific to individual and related industries. This approach is initiated by the scientific community, and the tasks of monitoring and implementing sustainable development should be solved by state and regional authorities.

Key words: tourism, sustainable tourism development, principles of sustainable development, tourism resources, actual sustainable income, multi-criteria approach, resource potential, throughput potential.

Basic provisions. The main trends and problems of the development of the national and regional tourism industry in the Republic of Kazakhstan are identified and classified; the dissertations of fundamental research and applied works of leading domestic and foreign scientists and authors on the problems of tourism industry management