



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

Г.П. Коптаева¹, М.А. Канабекова², Е.Ж. Ертаев³, А.Б. Оразбаева⁴

¹Университет Мирас, Шымкент, Казахстан

²КазНПУ имени Абая, город Алматы, Казахстан

^{3,4}Шымкентский университет, город Шымкент, Казахстан

e-mail: akmira777@mail.ru

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.

IRSTI 06.71.57

UDC 330.34

<https://doi.org/10.51579/1563-2415.2021-1.10>

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

A.Sh. Kupeshev*¹, D. A. Kulanova², J. Sh. Arapbayeva³, A. S. Dildabekova⁴

¹Miras University, Shymkent, Kazakhstan

^{2,3}Shymkent University, Shymkent, Kazakhstan

⁴Peoples' Friendship University named after Academician A. Kuatbekov

e-mail: alm.333.kup@inbox.ru

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



are used as a theoretical and methodological basis; the research is based on a systematic approach to the study of tourism industry management, using methods of economic analysis, systematization.

Introduction. Our structural and content analysis of many explanations of the concept of «methodology» revealed eleven common features. A comparative analysis of these features with the concepts of «tourism», «tourist activity», «tourist business» revealed the features of the methodology that is the philosophical basis for studying the theory and practice of tourism development and state management of tourist activities. Here, first of all, the following features of the concept of «methodology» are highlighted: methods of organizing and constructing theoretical and practical human activities, normative and rational construction of standard programs of human activity, dynamics of formation of new cognitive attitudes; consideration of schemes of people's activities for modernization and renewal of public life, development and reconstruction of schemes of people's activities integrated into everyday practice, analysis of everyday human behavior, understanding of modern human culture.

The structure and content of all the above-mentioned philosophical teachings are closest to the philosophical concept of dialectics-development, which is perceived in the Logical and conceptual dimension and is presented as a theory and method in the historical and philosophical traditions [1]. Dialectical laws of unity and struggle of contradictions and natural connections of the development of being and knowledge allow us (based on their methodological basis) to solve the main contradictions of the tourist activity of mankind [2,3]. This contradiction has never been considered by philosophers of far and near abroad as the philosophical basis of tourism. To work out the meaning of this contradiction, it is necessary to analyze organized travel and the historical roots of human tourism activities.

The methodological justification of the study of tourism activities should certainly contain a philosophical analysis of the main social functions of tourism. As a global phenomenon. These functions are considered as several: cognitive, social and communicative, aesthetic, emotional and psychological, sports and recreation, creative and pilgrimage.

Materials and methods. The methodological basis of the study was a systematic approach to the study of tourism industry management, using methods of economic analysis, systematization, classification, and economic and mathematical modeling.

Results and discussion. In accordance with the objectives of the research, it is necessary to provide for cognitive and sports activities. At the same time, based on the initial reasons, it is considered recognized, first of all, the main social function of chaotic, and then organized travel. The technology of human recognition during a tourist trip has its own characteristics. Modern medical research has shown that 80% of all information is perceived by a person through visual receptors. Philosophers write about the high efficiency of visual thinking. Visual thinking performs an epistemological and methodological function, increases the degree of objectivity of the educational content, and establishes the reliability of knowledge before testing it in practice. The second most important function of tourism is sports and recreation. Therefore, we have analyzed the available methodological approaches to the organization of modern domestic research on human health at the philosophical level.

Life expectancy and active working capacity in the Republic of Kazakhstan is determined by the support of a half-century lifestyle. However, at present, the majority of Kazakhstani schoolchildren have serious health problems and low academic performance, as they have a strong attachment to Smoking and alcohol consumption. Students visit their health with computer games, excessive (often nocturnal) Internet browsing, limitless night discos, night clubs, etc.

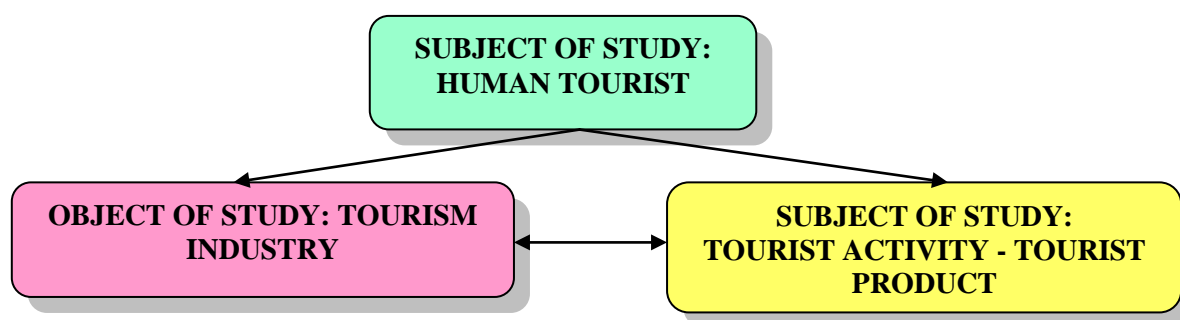


Figure 1. Hierarchy of concepts in tourism theory

All of the above reduces the mental abilities and physical performance of students, and the lack of sports and physical activity leads to the appearance of excess weight and an increase in cardiovascular diseases. Insufficient level of information growth in school during the provided lesson causes students and young people not only the ability to work, but also not only physical, but also social discomfort. The mass media have created social conditions for the formation of a negative lifestyle among schoolchildren and adults, and they often do not know about healthy and interesting types of recreation, including through active tourism.



The «Human development reports «compiled by the UN development program note that human health and life expectancy depend on maintaining a healthy lifestyle by 51.2%, biological data-by 20.4%, including heredity, environmental conditions-by 19.9% and the level of health development-by 8.5% [4].

Recommend that travel companies develop a place for Cycling (mountain Biking), mountain peaks climbing (mountaineering), trekking (mountain, Hiking), horse riding on purpose, water tourism (rafting, rowing and sailing boats), diving [5]. Introduction to the state standard of higher education in the specialty «Tourism» as a specialization of training managers for active types of tourism (listed). Training programs for managers, instructors and trainers the main goal of their work should be to ensure a qualitative improvement in the health of students and prolong the active longevity of citizens of Kazakhstan.

Table 1

Preventive value of different types of tourism and active recreation in strengthening the body (on a three-point scale)

Types of active tourism	Preventive value (in general)	Functional systems that need to be strengthened					
		nervous	cardiovascular system	breaths	muscular	endocrine	thermoregulation
Water tourism (rowing)	18	3	3	3	3	3	3
Mountain tourism	17	3	3	3	2	3	3
Ski tourism	17	3	3	2	3	3	3
Cycle tourism	14	3	3	2	2	2	2
Equestrian tourism	11	3	1	1	2	2	2
Luge tourism	9	2	1	1	1	2	2
Transport tourism (Moto, auto)	5	2	1	0	0	1	1

Note-Compiled on the basis of statistical data Of the Agency for statistics of the Republic of Kazakhstan

To create a favorable tourist image of Kazakhstan and the conditions for the rapid development of tourist-recreational system should adopt a consistent tourism policy based on incentive mechanisms and regulation of tourism activities, investment prospects, environmental and innovative requirements. At the same time, we see a modern mechanism for implementing the state policy on sustainable tourism development in the country.

With the entry of domestic tourism to the world market and further improvement of tourism legislation, it was necessary to take into account and comply with the recommendations, international norms and rules approved and adopted by the world tourism community [6].

A structural and substantive analysis of the available information on strategic and current planning for the sustainable development of the global tourism industry allowed us to conclude that we can, first of all, use our experience in practice. In strategic planning, this is the experience of the world tourism organization on the principle of «General (experience of the whole world) individual (use in a particular country) ». An example of this is the work of the XVIII UNWTO General Assembly [7].

Basic training of specialists in the tourism industry in the Republic of Kazakhstan as of the end of 2019 is characterized by the following indicators. By the specified period, the number of higher education institutions was 47 (in 2016 - 40, in 2010-38, in 2017 - 28, in 2018 - 38 universities). Of these, 17 universities belong to the state form of ownership, and 30 universities belong to the private form. Dynamics of the quality of private universities that train tourism personnel in 2015-2018, respectively.

The main problems of training of tourism personnel today are:

- a) excessive academic profile in higher education, the apparent lack of practical skills among students;
- b) lack of scientifically well-founded system of professional education of students, which in practice of work of educational institutions at best replaced with civic education;
- c) the content of state education standards (SES) does not meet the requirements of the labour market in the sphere of tourism and service;
- d) there is a lack of up-to-date educational tools that meet business requirements (textbooks, manuals and electronic materials in the state language; equipment, tourist equipment, etc.);
- e) the degree of development of the tourist market does not correspond to the educational training programs and the quality of training, which is one of the main reasons for the lack of demand for a significant part of University and secondary school graduates who received diplomas in the specialty «tourism» and «Service».



Table 2.
Training of specialists with secondary professional education for the tourism sector

Quantitative. characteristics of secondary school graduates	Number of specialists by year				
	2014/15	2015/16	2016 /17	2017/18	2018/19
Total number of specialists released	142	105	226	266	370
Including women, total	113	92	180	216	267
Including secondary schools, state forms of ownership	88	32	118	125	149
Including women	62	25	96	98	119
Including colleges, private. form of ownership	54	73	108	141	221
Including women	51	67	84	118	157

Note-Compiled on the basis of statistical data Of the Agency for statistics of the Republic of Kazakhstan

Currently, private tourism enterprises account for more than 99% of the total number in the country. The state has little involvement in the labor market in tourism. UNT in the specialty «Tourism» to a small extent depends on the requirements of the labor market. Therefore, for 100% employment of graduates, it is necessary to carefully and systematically study the requirements of employers for tourism managers, and make these requirements for the content of the educational process at the University. The predicted result of this part of the study is 100% employment of graduates of faculties (divisions) of tourism of the University in the specialty. Systematic study of the labor market in the tourism industry of the region for the distribution of University graduates in the specialty «Tourism». Sources of initial information for research:

1) media reports with ads from recruitment agencies and firms. This information is published in the following publications: «vacancy», «employment and training», «urgent need», «today's job», etc.- 10 Newspapers and magazines in total.

Employment agencies («Hermes»), «Asia recruiting», «realpartner», «Kvartal», «Altyn Alem», «Contact», «Akniet», «real Express», «Afalina», etc.);

2) publications on the theory and practice of specialists in the structure and activities of the tourist business of a travel Agency, and, consequently, on the activities of managers.

The research conducted in the period from 2013 to 2019 revealed that in the modern labor market in the field of tourism (in the largest megacity of Kazakhstan - Almaty), the most popular (at the management level) positions are such as business guide of a travel company, Manager-translator of a travel company, guide-translator-guide, tourism Manager, head of a tourist group, Manager for booking and selling air tickets, operator for booking and selling air tickets, Manager - consultant for selling sportswear and shoes, office Manager of a travel company. In total, 10 managerial positions in the tourism sector are most in demand in the labor market. The deficit index of any position in the tourism sector is determined by the following indicators: a) duplication of recruitment agencies in the media for the study period (calendar year); b) the amount of wages; c) the number and complexity of employers' requirements for this position.

Thus, all other requirements of employers, except for an individual computer and knowledge of a foreign (English) language, relate to psychophysical properties. This once again emphasizes the need to test applicants entering higher education at the faculty (Department) of tourism for psychophysical properties.

The main segments of the strategy, training of tourism personnel:

1. systematic study of the labor market in the field of tourism and service by all interested organizations on the basis Of the research Institute of tourism of the Kazakh Academy of sports and tourism allowed us to obtain the following results: a) the actual needs of tourism and service enterprises in specialists with primary, secondary and higher professional education, for specific positions; b) compliance of the nomenclature of professions (positions) included in the classifier with the position in demand in the tourist market; c) compliance of the nomenclature of professions (positions) included in the classifier; d) Development of a List of «standard (basic) requirements of employers» for specific positions of modern specialists in the field of tourism and services.

2. development of state standards of primary, secondary and higher professional education based on the principles of continuity (each of three generations) in the specialties «tourism», «social and cultural service», «hotel business» and its continuity, elimination of duplication in the content of the educational process; determination of optimal terms of training for each professional and educational level.

3. development of the state standard of higher education for each of the specified specialties in such a way that the content of primary and secondary vocational education is included in the first stage of higher education. And applicants who received significant knowledge of primary and secondary vocational education, entered a specialized



higher education institution and had a reduced period of study. If you work in the specialty for at least two years after receiving primary or secondary vocational education.

Training of tourism personnel in the master's and doctoral programs is carried out without reducing the terms: a) industrial master's degree - 1 year; b) scientific and pedagogical-2 years; c) doctoral studies - 2 years.

Established rule:

a) in the structure of the profile Academy, have at least two research institutes working on tourism and service issues;

b) in universities with specialized specialties - one research Institute with the corresponding profile of activity.

All educational institutions of primary, secondary and higher professional and tourist education must have state licenses for activities in the field of education, not regional ones.

Introduce professional aptitude tests for applicants entering universities for tourism and service specialties, in addition to UNT indicators, as a set of psychophysiological qualities of a person necessary to achieve socially acceptable performance in the field of tourism and service.

In the state educational institutions of tourism and service specialties, increase the study time for introductory, production and pre-graduate practice, since the development of human resources in the world tourism industry is more often carried out in practice during the main professional activity.

To develop a scientifically based system of professional education of future specialists with the following qualities that are in demand in the labor market for tourism and service: energy, sociability, organization and readiness to show high organizational skills, sociability, responsibility, accuracy, efficiency, punctuality, friendliness, discipline, initiative, possession of analytical skills, ability to work in a team, ability to persuade and negotiate.

References

1. Geografiya mirovoj informacionnoj industrii – Obshchaya karakteristika (Geography of the global information industry-general characteristics) [Elektronnyj resurs], *Geografiya, [sajt]*. [2010]. URL: <http://geographyofrussia.ru/geografiya-mirovoj-informacionnoj-industrii-obshhaya-xarakteristika/> (data obrashcheniya, 27.11.2012).

2. Informacionnye processy v social'no-kul'turnom servise i turizme (Information processes in social and cultural services and tourism) [Elektronnyj resurs], *gendocs.ru, [sajt]*, [2011], URL: <http://gendocs.ru/page=16> (data obrashcheniya, 27.11.2012).

3. Klassifikaciya informacionnyh tekhnologij v turizme (Classification of information technologies in tourism) [Elektronnyj resurs], *NPARK, [sajt]*, [2012], URL: <http://www.npark.ru/klassifikaciya-informacionnyh-tekhnologij-v-turizme-page1.html> (data obrashcheniya, 27.11.2012).

4. Panchuk, E. I. Osnovy turizma i industrii gostepriimstva (Fundamentals of tourism and the hospitality industry), *programma bakalvriata dlya abiturientov, postupayushchih po napravleniyu podgotovki 100400 Turizm*, E. I. Panchuk, Vologda, Vologodskij institut biznesa, 2010, pp. 43.

5. Predostavlenie informacionnyh uslug (Provision of information services) [Elektronnyj resurs], *Industriya turizma: [sajt]*, [2019], URL: http://popturizm.ru/Turoperator_i_turagent-Predostavlenie_informacionnyh_uslug.html (data obrashcheniya, 27.11.2012).

6. Rodigin, L. A. Informacionnye tekhnologii v gostinichnom i turistskom biznese (Information technologies in the hotel and tourism business), L. A. Rodigin, M., *RMAT*, 2010, pp. 33.

7. Sredstva obespecheniya avtomatizirovannyh informacionnyh sistem i ih tekhnologij (Software for automated information systems and their technologies) [Elektronnyj resurs], *Finnam, [sajt]*. [2015-2017], URL: <http://www.finam.ru/dictionary/wordf02B55/default.asp?n=27> (data obrashcheniya, 29.11.2019).

ҚАЗАҚСТАН РЕСПУБЛИКАСЫНДА ТУРИЗМНІҢ ЖӘНЕ ТУРИСТІК ҚЫЗМЕТТІ МЕМЛЕКЕТТІК КОММУНИКАТИВТІК БАСҚАРУДЫҢ ТҰРАҚТЫ ДАМУЫНЫҢ ЖАЙ-КҮЙІ

А.Ш. Купешев¹, Д.А. Қуланова², Ж.Ш. Арапбаева³, А.С. Дильдабекова⁴

¹Мирас университеті, Шымкент, Қазақстан

^{2,3}Шымкент университеті, Шымкент, Қазақстан

⁴Академик А. Қуатбеков атындағы Халықтар Достығы университеті, Шымкент, Қазақстан

e-mail: alm.333.kup@inbox.ru

Түйін. Зерттеу мақсаты. Мақала аймақтағы туризмнің тұрақты дамуын бағалау тәсілдерін талдауға арналған. Туризмді дамытудың қазіргі деңгейі өңірлердегі қолда бар ресурстарды ұтымды пайдалануға назар аударуды талап етеді. Тәжірибе көрсеткендей, туризм қолайлы экономикалық жағдайлардың қалыптасуына ықпал етеді, бірақ оның жағымсыз салдары бар, өйткені туристік ағынның ұлғаюы қоршаған ортаның ластануына әкеледі, туристік шоу объектілеріне зиян келтіреді және әлеуметтік проблемалар туғызады. Туризмдегі тұрақтылық аймақтағы экологиялық, әлеуметтік-мәдени және экономикалық ресурстардың оң тепе-теңдігін білдіреді



Зерттеудің бірегейлігі. Ғылыми жаңалық коммуникативтік басқару процесін жетілдіру бойынша әдістемелік ұсынымдар мен практикалық ұсыныстарды әзірлеуден тұрады.

Зерттеу нәтижелері. Алынған мәліметтер ұлттық экономиканың кез-келген саласына тән және жеке және байланысты салаларға тән жалпы қағидаттарды қамтуы керек туризмнің тұрақты дамуын бағалаудың бірыңғай тәсілін жасау қажеттілігін көрсетуге мүмкіндік береді. Осындай тәсілді тұжырымдаудың бастамашылары ғылыми қоғамдастық болып табылады, ал орнықты дамуды бақылау мен іске асыру міндеттерін мемлекеттік және өңірлік билік орындары шешуге тиіс.

Түйін сөздер: туризм, туризмнің тұрақты дамуы, тұрақты даму принциптері, туристік ресурстар, нақты тұрақты табыс, көп өлшемді тәсіл, ресурстық әлеует, өткізу әлеуеті.

СОСТОЯНИЕ УСТОЙЧИВОГО РАЗВИТИЯ ТУРИЗМА И ГОСУДАРСТВЕННОГО КОММУНИКАТИВНОГО УПРАВЛЕНИЯ ТУРИСТИЧЕСКОЙ ДЕЯТЕЛЬНОСТЬЮ В РЕСПУБЛИКЕ КАЗАХСТАН

А.Ш. Купешев¹, Д.А.Куланова², Ж.Ш. Арапбаева³, А.С. Дильдабекова⁴

¹Университет Мирас, Шымкент, Казахстан

^{2,3}Шымкентский университет, город Шымкент, Казахстан

⁴Университет Дружбы народов имени академика А.Кутатбекова, Шымкент, Казахстан

e-mail: alm.333.kup@inbox.ru

Резюме. *Статья посвящена анализу подходов к оценке устойчивости развития туризма в регионе. Современный уровень развития туризма требует обратить внимание на рациональное использование существующих ресурсов в регионах. Как показывает практика, туризм содействует формированию благоприятных экономических условий, однако имеет и негативные последствия, так как увеличение туристского потока ведет к загрязнению окружающей среды, наносит ущерб объектам туристского показа, провоцирует социальные проблемы. Устойчивость в туризме подразумевает положительный баланс экологических, социально-культурных и экономических ресурсов в регионе.*

Оригинальность исследования. Научная новизна заключается в разработке методических рекомендаций и практических предложений по совершенствованию процесса коммуникативного управления.

Результаты исследования. Полученные данные позволяют констатировать необходимость выработки единого подхода к оценке устойчивого развития туризма, который должен содержать общие принципы, характерные для любой отрасли народного хозяйства, и специфические для отдельных и смежных отраслей. Инициаторами выработки подобного подхода является научное сообщество, а задачи контроля и реализации устойчивого развития должны решаться государственными и региональными властями.

Ключевые слова: туризм, устойчивое развитие туризма, принципы устойчивого развития, туристские ресурсы, фактический устойчивый доход, многокритериальный подход, ресурсный потенциал, пропускной потенциал.

IRSTI 06.71.15

UDC 334.8

<https://doi.org/10.51579/1563-2415.2021-1.11>

MECHANISM FOR IMPLEMENTING THE COMPANY'S PRODUCT POLICY

*A. K. Kupesheva*¹, G. U. Bekmanova², G. T. Tanabayeva³, A. A. Turlybekova⁴*

¹Peoples' Friendship University named after Academician A. Khatbekov, Shymkent, Kazakhstan

²NJC South Kazakhstan state university named after M. Auezov, Shymkent, Kazakhstan

³Shymkent University, Shymkent, Kazakhstan

⁴South Kazakhstan government pedagogical university, Shymkent, Kazakhstan

e-mail: kup_aigul@mail.ru

Annotation. *Search for the most advanced schemes and models of the Corporation's product policy, selection of tools and mechanisms for their adaptation to the conditions of a particular market. The importance of justifying marketing decisions for the development of such a policy is of increased interest to researchers in this issue.*

Originality of the research. Scientific novelty consists in the development of methodological recommendations and practical proposals for improving the product policy at the enterprise.

Research result. The conceptual framework of market research studies and the role of product policy in the marketing development Corporation; the specificity of marketing researches for specific food market; conducted market analysis of market conditions and formulates the algorithm of development of commercial policy on the selected