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TRANSFORMATION OF ECONOMIC BEHAVIOR OF THE POPULATION OF KAZAKHSTAN UNDER CONDITIONS OF DIGITALIZATION AND INSTITUTIONAL CHANGE

M.M. Khalitova¹, A.Zh. Panzabekova¹, A.D. Tleubekova², K.T. Nuralina^{3*}

¹Institute of Economics CS MSHE RK, Almaty, Kazakhstan

²Almaty University of Humanities and Economics, Almaty, Kazakhstan

³Shakarim University, Semey, Kazakhstan

*Corresponding author e-mail: nuralina73@mail.ru

Abstract. The article examines economic behavior strategies of the population of Kazakhstan in the context of digitalization and institutional reforms. Economic behavior is interpreted as a set of stable decision-making models in the spheres of consumption, saving, investment, and employment, formed under the influence of socio-economic conditions, regional disparities, and state policy. The purpose of the study is to identify the dominant economic behavior strategies of the population and to analyze their transformation in relation to income dynamics, poverty levels, credit development, migration, and urbanization processes. The empirical basis of the study consists of data from the Bureau of National Statistics of the Republic of Kazakhstan, the National Bank of Kazakhstan, as well as materials from international organizations for the period 2013–2025. The research employs statistical, comparative, and structural analysis methods. Particular attention is paid to the role of credit markets and spatial factors as indicators of the population's economic attitudes. The results show that the reduction in poverty at the national level is accompanied by persistent regional differentiation and the reproduction of adaptive economic behavior models. The expansion of financial accessibility and digital services contributes to the development of consumer and investment strategies, while simultaneously increasing the risks of financial vulnerability for certain social groups. The study concludes that the state plays a key role in shaping the institutional conditions for transforming economic behavior and emphasizes the necessity of accounting for regional specificities in the formulation of socio-economic policy.

Keywords: economic behavior of the population, economic behavior strategies, household income, poverty, crediting, digitalization, institutional reforms.

Main provisions. This article examines the economic behavior strategies of the population of Kazakhstan in the context of digitalization and institutional reforms, with a focus on the interaction between income dynamics, poverty reduction, credit market development, and spatial factors. The study demonstrates that despite a sustained decline in poverty at the national level, economic behavior remains highly heterogeneous due to persistent regional disparities and unequal access to financial and institutional resources. The analysis reveals that the expansion of credit availability and digital financial services has contributed to the growth of consumer and investment-oriented strategies, particularly in urban agglomerations. At the

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same time, a significant share of households continues to rely on adaptive strategies, using credit instruments primarily to smooth current consumption rather than to support long-term accumulation or investment. Spatial analysis shows that urbanization and positive migration balances are associated with more diversified economic behavior strategies, while peripheral and agrarian regions are characterized by the predominance of savings-oriented and adaptive models. The article substantiates the key role of the state in shaping the institutional conditions of economic behavior through pension reforms, housing programs, social support mechanisms, and financial sector regulation. It is argued that without targeted regional policies and measures aimed at reducing financial vulnerability, digitalization and institutional reforms may reinforce existing disparities rather than ensure a transition toward sustainable, investment-oriented economic behavior strategies.

Introduction. In the context of the digital transformation of the economy, the expansion of financial markets, and the growing role of the state in redistribution processes, the economic behavior of the population acquires particular importance as an indicator of socio-economic resilience and the effectiveness of public policy [1]. Household strategies of consumption, saving, investment, and employment reflect not only income levels and access to resources, but also institutional conditions, the degree of financial inclusion, regional disparities, and the adaptive capacity of society under conditions of uncertainty.

For Kazakhstan, the analysis of economic behavior strategies is especially relevant. Over recent decades, the country has passed through stages of transformation from survival-oriented behavior typical of the transition period to more complex and diversified strategies, including the active use of credit instruments, digital financial services, and various forms of self-employment. At the same time, substantial regional and social disparities persist in income levels, access to financial infrastructure, and accumulation opportunities, resulting in a heterogeneous structure of economic attitudes within the population [2].

Contemporary studies indicate that the growth of consumer and mortgage lending, the development of fintech and digital platforms, and institutional reforms in social policy and pension provision exert a significant influence on the choice of economic behavior strategies. At the same time, the reduction of poverty at the national level is not always accompanied by a decline in household financial vulnerability, which manifests itself in rising credit burdens and the spread of adaptive behavior models, particularly in socially vulnerable and peripheral regions. Under these conditions, statistical analysis of economic behavior makes it possible to identify latent imbalances between formal indicators of well-being and actual adaptation strategies [3].

Despite a substantial body of research devoted to household income, poverty, and labor markets, issues of a comprehensive analysis of economic behavior strategies in Kazakhstan, taking into account the effects of digitalization, institutional reforms, and regional differentiation, remain insufficiently systematized. In particular, the interrelation between credit dynamics, migration processes, and the transformation of household behavior strategies is only fragmentarily addressed in the literature, which limits the applicability of existing findings for practical socio-economic policy.

The purpose of this article is to analyze the economic behavior strategies of the population of Kazakhstan in the context of digitalization and institutional reforms, based on statistical data on income, poverty, crediting, and migration processes. The study addresses the following objectives: identifying the dominant economic behavior strategies of the population; analyzing their transformation under the influence of institutional factors and digital financial instruments; and assessing regional disparities and their impact on the structure of economic attitudes. The scientific novelty of the study lies in a comprehensive examination of economic



behavior strategies as the outcome of the interaction between income dynamics, credit mechanisms, spatial development, and state policy, thereby expanding the analytical framework for assessing the socio-economic sustainability of Kazakhstan.

Literature Review. In the scholarly literature, the economic behavior of the population is interpreted as a complex and multi-layered phenomenon that reflects decision-making processes under conditions of resource constraints, institutional frameworks, and the social environment. Within the neoclassical approach, economic behavior is traditionally understood as rational activity aimed at utility maximization subject to given constraints [4, 5]. This approach established the methodological foundations for the analysis of consumer and investment choice; however, its explanatory capacity proved limited when applied to actual household practices operating under uncertainty and information asymmetry.

The development of institutional economic theory broadened the understanding of economic behavior by incorporating formal and informal institutions that shape decision-making frameworks [6, 7]. Within this line of research, it is emphasized that the choice of consumption, saving, and investment strategies is determined not only by income levels, but also by the stability of the institutional environment, trust in state and financial institutions, and the functioning of social protection mechanisms. For economies in transition, this approach is of particular relevance, as institutional reforms exert a direct influence on the economic attitudes of the population.

Contemporary socio-economic and sociological studies view economic behavior as a socially conditioned process shaped by cultural norms, socialization mechanisms, structural constraints, and unequal access to resources. Recent research also shows that urban-rural and regional disparities in access to education, healthcare, and social protection significantly affect consumption and saving strategies, reinforcing adaptive forms of economic behavior even under conditions of economic growth [8, 9].

The emergence of behavioral economics has made it possible to interpret household economic behavior through the lens of bounded rationality and cognitive biases. Recent research shows that borrowing decisions often depend not on fully rational optimization, but on subjective inflation perceptions, financial literacy, and cognitive processing constraints, which may lead households to choose strategies aimed at reducing uncertainty and preserving financial stability [10].

The integration of economic, institutional, and behavioral approaches has made it possible to better understand economic behavior as an adaptive system shaped by macroeconomic instability, the quality of institutions, and the cognitive limitations of economic agents [11]. Empirical research shows that attention and decision-making systematically change depending on economic conditions and the institutional environment, which confirms the dynamic and interactive nature of economic behavior.

In studies devoted to the transformation of economic behavior in transition economies, it is emphasized that at the initial stages of market reforms survival-oriented and adaptive strategies prevail, driven by declining incomes and the erosion of social guarantees [12]. As economic conditions stabilize and levels of well-being increase, more diversified behavior models emerge, encompassing consumer, saving, and investment strategies. This logic of the stage-by-stage transformation of economic attitudes of the population is reflected in the scheme illustrating the evolution of economic behavior strategies (Figure 1).

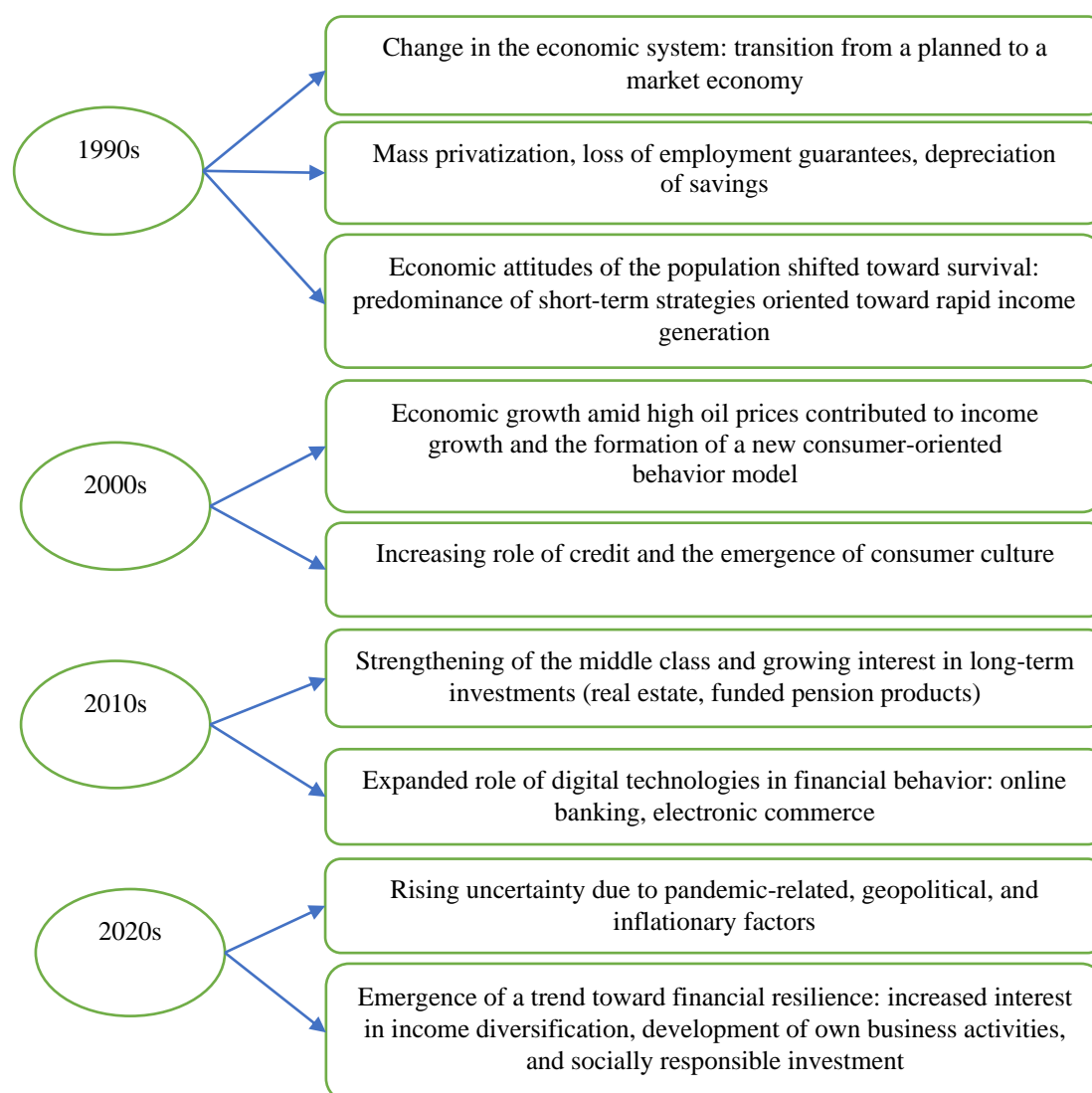


Figure 1 – Stages of transformation of economic attitudes of the population under institutional changes
 Note: compiled by the authors

A distinct line of research is associated with the analysis of the role of the state in shaping the economic behavior of the population. The scholarly literature emphasizes that pension systems, subsidy programs, social support measures, and credit market regulation exert a substantial influence on the long-term orientations of households [13]. Within these studies, the state is viewed as a key institutional actor that determines the balance between saving, consumption-oriented, and adaptive strategies of economic behavior.

The spatial dimension of economic behavior has also received considerable attention in academic research. Urbanization, migration processes, and the formation of growth poles are examined as factors that intensify the differentiation of population behavior strategies [14]. In large cities and urban agglomerations, consumption and investment strategies tend to prevail, whereas in peripheral and rural regions adaptive and saving-oriented models of behavior continue to dominate.

In recent years, the literature has increasingly focused on the impact of digitalization on economic behavior. The development of digital financial technologies expands household access to credit resources and investment instruments while simultaneously increasing the risks



of over-indebtedness and financial instability [15, 16]. Researchers note the emergence of hybrid strategies that combine elements of consumption, saving, and income-generating activity, a pattern particularly characteristic of urban populations and younger cohorts.

Thus, the review of academic publications demonstrates that the economic behavior of the population is shaped by a complex set of factors, including the institutional environment, socio-economic conditions, spatial disparities, and technological change. Despite the substantial volume of existing research, the literature continues to exhibit a fragmented treatment of economic behavior strategies, especially with regard to their integrated relationship with income dynamics, credit development, and regional growth. This circumstance underlines the necessity of an integrative analytical approach, which is implemented in the present study.

Materials and methods. The empirical basis of the study consists of official statistical data from the Bureau of National Statistics of the Agency for Strategic Planning and Reforms of the Republic of Kazakhstan, materials of the National Bank of the Republic of Kazakhstan, as well as data from international organizations, including the World Bank and the African Economic Research Consortium (AERC). The analysis employs indicators characterizing household income levels, poverty dynamics, parameters of lending to individuals, regional differences in socio-economic development, and migration processes. The period of analysis covers 2013-2025, which makes it possible to assess long-term trends in the transformation of economic behavior strategies of the population under conditions of digitalization and institutional reforms.

The methodological framework of the study is based on an integrative approach to the analysis of economic behavior, which considers behavioral strategies as the outcome of interaction between economic, institutional, and spatial factors. Within this framework, economic behavior strategies are classified into consumption-oriented, saving-oriented, investment-oriented, income-generating, and adaptive strategies, allowing their dominance and transformation to be identified across different socio-economic conditions.

The study applies a set of statistical analysis methods. Time-series analysis, including the calculation of growth rates and structural shifts, is used to examine the dynamics of key socio-economic indicators. Comparative analysis is employed to identify regional differences in income levels, poverty incidence, and migration activity. Structural analysis is used to assess the proportions of different economic behavior strategies on the basis of indicators of credit activity, deposit behavior, and forms of employment. Data visualization through tables and graphical materials ensures clarity and interpretability of the results.

Indicators of lending to the economy and to individuals are used as proxies for economic behavior strategies, including the volume of the loan portfolio, credit structure, and the level of non-performing loans. Growth in consumer and mortgage lending is interpreted as evidence of the predominance of consumption-oriented and investment-oriented strategies, whereas increases in microfinance activity and overdue debt are treated as indicators of the spread of adaptive and survival-oriented behavior models. Indicators of deposit activity and participation in funded pension schemes are used to assess household saving strategies.

Spatial factors of economic behavior are analyzed using methods of regional comparison and ranking based on data on net migration and levels of urbanization. Positive migration balances and growth in the urban population are interpreted as factors reinforcing consumption, investment, and income-generating strategies, while regions with persistent migration outflows are characterized by the predominance of adaptive forms of economic behavior. Indicators of territorial income differentiation are additionally taken into account,



which makes it possible to identify the relationship between the level of regional economic development and the structure of population behavior strategies.

The limitations of the study are associated with the use of aggregated statistical data, which does not allow for a full consideration of individual household behavioral characteristics and subjective attitudes. At the same time, the comprehensive nature of the indicators employed and the combination of dynamic, structural, and regional analysis ensure sufficient reproducibility and analytical robustness of the results, as well as their applicability for the development of recommendations in the field of socio-economic policy.

Results and discussion. The statistical analysis conducted makes it possible to identify stable patterns in the transformation of economic behavior strategies of the population of Kazakhstan under conditions of digitalization and institutional reforms. Economic attitudes are shaped by the dynamics of income and poverty, the expansion of financial markets, regional differentiation of socio-economic development, as well as migration and urbanization processes. Taken together, these factors account for the heterogeneity of behavior strategies and their varying stability depending on territorial and social context.

The analysis of poverty and income dynamics (Table 1) indicates that in recent years Kazakhstan has maintained a downward trend in the share of the population living below the national poverty threshold. However, this decline is asymmetric and accompanied by persistent regional disparities.

Table 1 – Regional differentiation of poverty levels and household incomes in Kazakhstan

Indicator	Value / regional data
Overall poverty rate (national threshold)	Approximately 5.1% of the population (Q2 2023)
Regional poverty rates (Q2 2023)	Turkestan: 9.7%, Atyrau: 2.9%, Astana: 2.5%
Poverty rate (end of 2024)	National average: 4.8%; highest in rural areas (6.8%); highest region – Turkestan (8.4%); lowest – Astana (2.1%), Almaty (3.5%)
Poverty dynamics	2006-2018: decline from 18.2% to 4.3%, with annual reductions exceeding 10%
Average nominal per capita income	Astana: KZT 331,276; Almaty: KZT 387,304; Turkestan: KZT 118,441 (Q3 2024)
Note: compiled based on source [17]	

In economically developed regions and large cities, poverty levels are minimal, whereas in agrarian and peripheral regions they remain substantially above the national average. This differentiation indicates that for a significant share of the population economic behavior continues to be shaped by limited accumulation opportunities and income instability, which contributes to the reproduction of adaptive and short-term strategies oriented toward maintaining a basic level of consumption.

The data presented in Figure 2 confirm this pattern: the overall reduction in poverty is not accompanied by a convergence of socio-economic conditions across regions. This points to a structural gap between aggregated macroeconomic indicators and the actual capabilities of households, which constrains the transition toward investment-oriented economic behavior strategies and increases reliance on external sources of financing, primarily credit.

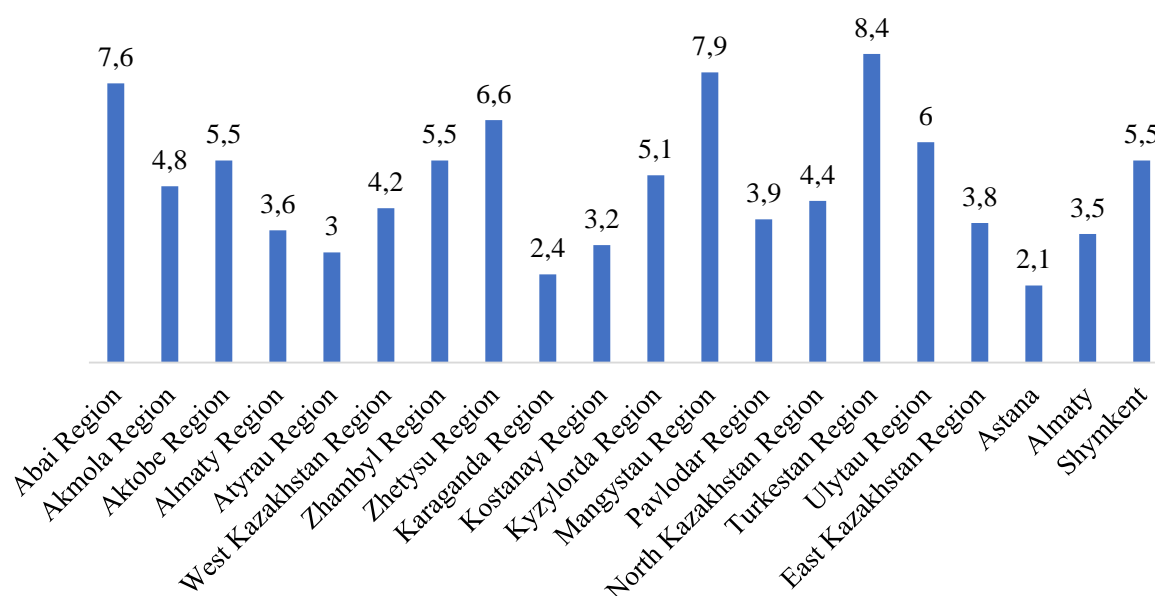


Figure 2 – Poverty levels of the population of Kazakhstan by region in the fourth quarter of 2024
Note: compiled based on source [17]

The credit market serves as one of the key indicators of economic behavior strategies of the population. The analysis of lending dynamics to the economy and to individuals (Table 2) indicates a substantial expansion of the loan portfolio and broader access of households to borrowed resources. This trend reflects the predominance of consumption-oriented and investment-oriented strategies, primarily in the segments of mortgage and consumer lending. At the same time, the increase in microfinance volumes points to the spread of income-generating strategies associated with self-employment and entrepreneurial activity, particularly under conditions of labor market instability.

Table 2 – Dynamics of household lending as an indicator of economic behavior strategies, million KZT

Indicator	2019	2020	2021	2022	2023	2024
Number of banks	27	26	22	21	21	21
Loans to the economy	13673974	14594526	18502803	22774137	27860691	32900000
Loan portfolio	14743023	15792064	20200355	24254661	29853710	30400000
Overdue loans	1806205	1528729	1063823	2996647	3270933	20700000

Note: compiled by the authors based on source [18]

At the same time, the persistence of substantial volumes of overdue debt, as recorded in Table 2, indicates that for a segment of households credit functions primarily as a mechanism for adaptation to current economic constraints rather than as an instrument of long-term development. This confirms the presence of adaptive models of economic behavior characteristic of socially vulnerable groups that rely on borrowed funds to cover current expenditures and to smooth short-term income shocks. The relationship between types of economic behavior strategies and lending parameters is presented more clearly in Table 3.

**Table 3** – Relationship between population economic behavior strategies and lending parameters

No.	Relationship	Link to lending	Indicators in Kazakhstan
1	Consumer strategies	Growth in consumer loans, microloans, and mortgage programs reflects households' orientation toward current consumption	In recent years, the share of consumer loans in the banking sector has remained consistently high, indicating the dominance of short-term consumption-oriented behavior
2	Saving strategies	High levels of indebtedness constrain accumulation opportunities, while trust in the banking system (Unified Accumulative Pension Fund, deposits) influences the structure of savings	An increase in household deposits is observed alongside rising credit burdens, reflecting behavioral duality: borrowing for consumption combined with parallel saving
3	Investment strategies	Investment lending (mortgages, business loans, loans for the purchase of real estate or equipment) stimulates the formation of active financial behavior	The development of the stock market, growth of mortgage lending, and the emergence of individual investment account instruments in banks indicate a shift of part of the population toward investment-oriented strategies
4	Income-generating strategies	Microfinance, SME loans, and online lending enable households to develop self-employment and small business activities	An increase in lending to SMEs reflects the expansion of income-generating strategies, particularly in trade and services
5	Adaptive / survival strategies	Under low income conditions, loans are often used not for investment or opportunity expansion, but to cover current needs, leading to higher indebtedness	An increase in overdue loans and debt restructuring confirms the prevalence of such strategies among socially vulnerable population groups
Note: compiled by the authors			

The results obtained indicate that in Kazakhstan divergent behavior models coexist simultaneously: the expansion of consumer lending is accompanied by increased deposit activity and broader participation of the population in funded pension schemes. This duality reflects households' efforts to balance current consumption with the accumulation of financial reserves under conditions of inflationary risks and heightened economic uncertainty. Investment-oriented strategies, including investment in real estate and financial instruments, are more characteristic of populations in regions with higher income levels and more developed financial infrastructure.

Spatial differences exert a significant influence on the formation of economic behavior strategies of the population (Figure 3).

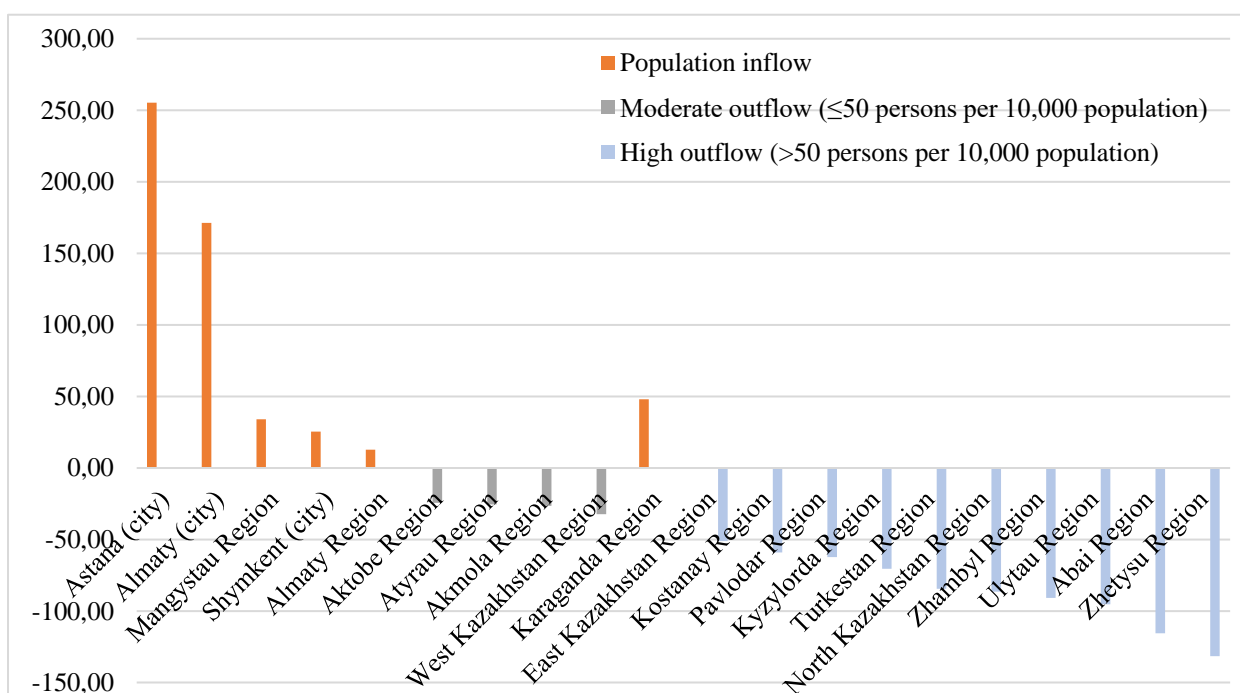


Figure 3 – Migration flows and spatial differentiation of regions in Kazakhstan

Note: compiled based on source [19]

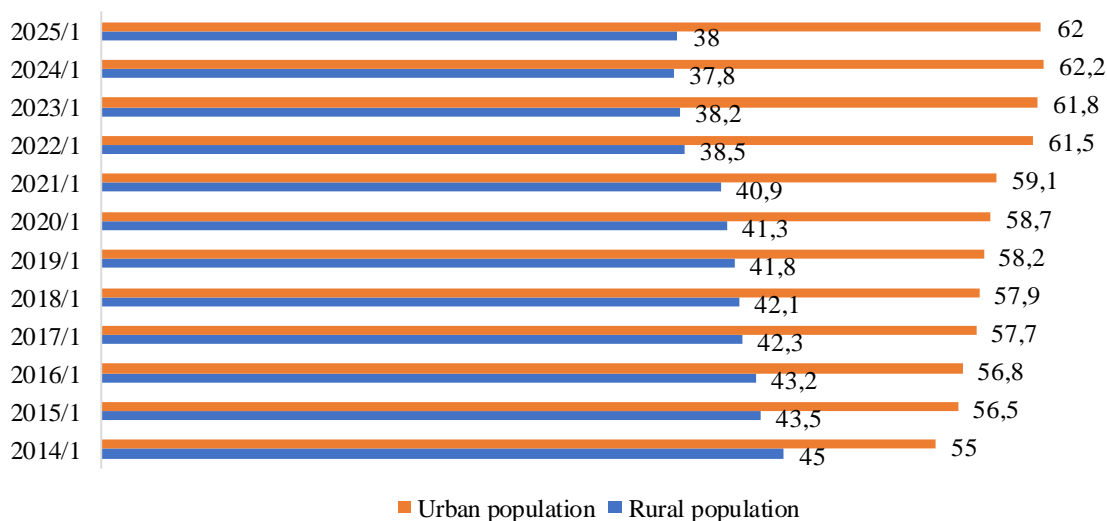


Figure 4 – Urbanization dynamics and changes in population structure

The ranking of regions by migration trends reveals a persistent concentration of the population in major urban agglomerations and economically attractive territories. Positive net migration in these areas is accompanied by increased consumer activity, expanded investment opportunities, and the development of income-generating strategies, which is associated with a more diversified employment structure and broader access to digital financial services.

In regions experiencing sustained migration outflows, adaptive and saving-oriented models of economic behavior prevail, focused on risk minimization and the preservation of



financial stability. This tendency is reinforced by infrastructural constraints, low investment activity, and more limited access to financial instruments. These conclusions are corroborated by data on the dynamics of urban and rural populations (Figure 4), which reflect a stable urbanization trend and the intensification of spatial differentiation in socio-economic development.

The results obtained allow for the conclusion that the state plays a significant role in shaping the economic behavior strategies of the population. Institutional reforms in the pension system, the development of mortgage programs, social support measures, and the digitalization of the financial sector create conditions for the transition of part of the population toward more long-term saving and investment-oriented strategies. However, the heterogeneity of regional development and disparities in access to financial infrastructure constrain the scale of this transition and contribute to the persistence of adaptive behavior models among socially vulnerable groups.

Overall, the findings indicate that the economic behavior strategies of the population of Kazakhstan are formed as a dynamic system in which elements of rational choice coexist with adaptation to uncertainty. Reductions in poverty and the expansion of financial accessibility do not fully eliminate structural imbalances but rather transform the forms of economic behavior. Under these conditions, the further development of digital financial instruments and the enhancement of state policy effectiveness in the fields of regional development and social protection will determine the trajectory of changes in economic behavior strategies in the medium term.

Conclusion. The study made it possible to identify key patterns in the formation and transformation of economic behavior strategies of the population of Kazakhstan under conditions of digitalization and institutional reforms. The analysis of statistical data demonstrates that economic behavior is characterized by a high degree of heterogeneity resulting from the interaction of income dynamics, regional disparities, spatial development, and the specific features of the institutional environment.

It has been established that a sustained decline in poverty at the national level is not accompanied by a proportional transition of the population toward long-term investment-oriented strategies. For a substantial share of households, adaptive and short-term economic behavior models persist, driven by income instability, inflationary expectations, and limited opportunities for accumulation. On the one hand, the expansion of lending reflects increased financial accessibility and the formation of consumer and investment strategies; on the other hand, it intensifies the risks of financial vulnerability among certain social groups that rely on borrowed funds primarily to meet current needs.

The results confirm the significant influence of spatial factors on the structure of economic behavior. Urbanization and the concentration of economic activity in major agglomerations contribute to the emergence of more diversified strategies that combine elements of consumption, investment, and income-generating activity. At the same time, peripheral and agrarian regions are characterized by the predominance of saving-oriented and adaptive behavior models, which reproduces regional socio-economic imbalances and constrains the potential for sustainable development.

A special role in the transformation of economic behavior strategies belongs to the state. Institutional reforms in the pension system, the expansion of mortgage programs, social support measures, and the digitalization of the financial sector create prerequisites for the formation of long-term saving and investment orientations. However, regional development asymmetries and unequal access to financial infrastructure reduce the effectiveness of these instruments and necessitate a more targeted approach to the regulation of socio-economic processes.



The findings allow economic behavior strategies of the population of Kazakhstan to be viewed as a dynamic system that combines elements of rational choice with adaptation to uncertainty. In the medium term, the further development of digital financial technologies, improvements in financial literacy, and the refinement of state policies in the areas of regional development and social protection will play a decisive role in reshaping the structure of economic attitudes. The practical significance of the study lies in the possibility of applying its results in the design of measures aimed at reducing household financial vulnerability, mitigating regional disparities, and fostering sustainable investment-oriented economic behavior strategies among the population.

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ҚАЗАҚСТАН ХАЛҚЫНЫҢ ЭКОНОМИКАЛЫҚ МІНЕЗ-ҚҰЛҚЫНЫҢ ЦИФРЛАНДЫРУ ЖӘНЕ ИНСТИТУЦИОНАЛДЫҚ ӨЗГЕРІСТЕР ЖАҒДАЙЫНДАҒЫ ТРАНСФОРМАЦИЯСЫ

М.М. Халитова¹, А.Ж. Панзабекова¹, А.Д. Тлеубекова², К.Т. Нуралина^{3}*

¹ҚРҒЖБМ ҒК Экономика институты, Алматы, Қазақстан

²Алматы гуманитарлы-экономикалық университеті, Алматы, Қазақстан

³Шәкәрім университеті, Семей, Қазақстан

Түйін. Мақалада цифрландыру және институционалдық қайта құрулар жағдайында қалыптасатын Қазақстан халқының экономикалық мінез-құлқының стратегиялары қарастырылады. Зерттеудің мақсаты – халықтың экономикалық мінез-құлқының басым модельдерін айқындау және олардың табыстар динамикасына, кедейлік деңгейіне және кредиттік қатынастардың дамуына байланысты трансформациялану бағыттарын талдау. Зерттеудің эмпирикалық негізін 2013–2025 жылдар аралығындағы Қазақстан Республикасының Ұлттық статистика бюросы мен Қазақстан Республикасының Ұлттық банкі деректері, сондай-ақ халықаралық ұйымдардың материалдары құрайды. Зерттеуде статистикалық, салыстырмалы және құрылымдық талдау әдістері қолданылды. Алынған нәтижелер ұлттық деңгейде кедейлік деңгейінің төмендеуі өңірлік дифференциацияның елеулі сақталуымен және экономикалық мінез-құлықтың бейімделуші модельдерінің тұрақты түрде қайта өндірілуімен қатар жүретінін көрсетеді. Қаржылық қолжетімділіктің кеңеюі мен цифрлық сервистердің енгізілуі халықтың тұтынушылық және инвестициялық стратегияларының дамуына ықпал ете отырып, бір мезгілде жекелеген әлеуметтік топтардың қаржылық осалдық тәуекелдерін күшейтеді. Халықтың экономикалық мінез-құлқын трансформациялаудың институционалдық шарттарын қалыптастыруда мемлекеттің айқындаушы рөлі және әлеуметтік-экономикалық дамудың өңірлік ерекшеліктерін ескеру қажеттілігі негізделді.

Түйінді сөздер: халықтың экономикалық мінез-құлқы, экономикалық мінез-құлқы стратегиялары, үй шаруашылықтарының табыстары, кедейлік, кредиттеу, цифрландыру, институционалдық реформалар.

ТРАНСФОРМАЦИЯ ЭКОНОМИЧЕСКОГО ПОВЕДЕНИЯ НАСЕЛЕНИЯ КАЗАХСТАНА В УСЛОВИЯХ ЦИФРОВИЗАЦИИ И ИНСТИТУЦИОНАЛЬНЫХ ИЗМЕНЕНИЙ

М.М. Халитова¹, А.Ж. Панзабекова¹, А.Д. Тлеубекова², К.Т. Нуралина^{3}*

¹Институт экономики КН МНВО РК, Алматы, Казахстан

²Алматинский гуманитарно-экономический университет, Алматы, Казахстан

³Шәкәрім университет, Семей, Казахстан

Резюме. В статье рассматриваются стратегии экономического поведения населения Казахстана, формирующиеся в условиях цифровизации экономики и проводимых институциональных преобразований. Целью исследования является выявление преобладающих моделей экономического поведения и анализ направлений их трансформации в зависимости от динамики доходов населения, уровня



бедности и развития кредитных отношений. Эмпирическую основу работы составляют официальные статистические данные Бюро национальной статистики и Национального банка Республики Казахстан, а также материалы международных организаций за период 2013-2025 годов. В исследовании применены методы статистического, сравнительного и структурного анализа. Полученные результаты свидетельствуют о том, что сокращение бедности на общенациональном уровне сопровождается сохранением значительной региональной дифференциации и устойчивым воспроизводством адаптивных моделей экономического поведения. Установлено, что расширение финансовой доступности и внедрение цифровых сервисов способствуют развитию потребительских и инвестиционных стратегий населения, одновременно усиливая риски финансовой уязвимости отдельных социальных групп. Обоснована определяющая роль государства в формировании институциональных условий трансформации экономического поведения населения с учётом региональной специфики социально-экономического развития.

Ключевые слова: экономическое поведение населения, стратегии экономического поведения, доходы домохозяйств, бедность, кредитование, цифровизация, институциональные реформы.

Information about the authors:

Madina M. Khalitova – doctor of Economic Sciences, Associate Professor, Institute of Economics CS MSHE RK, Almaty, Kazakhstan, e-mail: madinakhalidi@mail.ru, ORCID ID: <https://orcid.org/0000-0001-9564-5503>

Aksana Zh. Panzabekova – candidate of Economic Sciences, Professor, Institute of Economics CS MSHE RK, Almaty, Kazakhstan, e-mail: aksanat@mail.ru, ORCID ID: <https://orcid.org/0000-0002-6389-9637>

Aigul D. Tleubekova – master of Economics, Senior Lecturer, Almaty Humanitarian Economic University, Almaty, Kazakhstan, e-mail: ajgultleubekova1@gmail.com, ORCID ID: <https://orcid.org/0009-0002-6342-1059>

Kalamkas T. Nuralina* – PhD, Shakarim University, Semey, Kazakhstan, e-mail: nuralina73@mail.ru, ORCID ID: <https://orcid.org/0000-0002-4516-9200>

Авторлар туралы ақпарат:

Халитова Мадина Мұратқызы – экономика ғылымдарының докторы, қауымдастырылған профессор, ҚРҒЖБМ ҒК Экономика институты, Алматы, Қазақстан, e-mail: madinakhalidi@mail.ru, ORCID ID: <https://orcid.org/0000-0001-9564-5503>

Панзабекова Аксана Жақитжанқызы – экономика ғылымдарының кандидаты, профессор, ҚРҒЖБМ ҒК Экономика институты, Алматы, Қазақстан, e-mail: aksanat@mail.ru, ORCID ID: <https://orcid.org/0000-0002-6389-9637>

Тлеубекова Айгүл Доктырбекқызы – экономика магистрі, Алматы гуманитарлы-экономикалық университеті, Алматы, Қазақстан, e-mail: ajgultleubekova1@gmail.com, ORCID ID: <https://orcid.org/0009-0002-6342-1059>

Нуралина Каламкас Тлеугабыловна* – PhD, Шәкәрім университеті, Семей, Қазақстан, e-mail: nuralina73@mail.ru, ORCID ID: <https://orcid.org/0000-0002-4516-9200>

Информация об авторах:

Халитова Мадина Муратовна – доктор экономических наук, ассоциированный профессор, Институт экономики КН МНВО РК, Алматы, Казахстан, e-mail: madinakhalidi@mail.ru, ORCID ID: <https://orcid.org/0000-0001-9564-5503>

Панзабекова Аксана Жақитжановна – кандидат экономических наук, профессор, Институт экономики КН МНВО РК, Алматы, Казахстан, e-mail: aksanat@mail.ru, ORCID ID: <https://orcid.org/0000-0002-6389-9637>

Тлеубекова Айгүль Доктырбековна – магистр экономики, Алматинский гуманитарно-экономический университет, Алматы, Казахстан, e-mail: ajgultleubekova1@gmail.com, ORCID ID: <https://orcid.org/0009-0002-6342-1059>

Нуралина Каламкас Тлеугабыловна* – PhD, Шакарим университет, Семей, Казахстан, e-mail: nuralina73@mail.ru, ORCID ID: <https://orcid.org/0000-0002-4516-9200>

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