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336.71, 330.3

**Kulumbetova Dina Bolatovna,**

PhD in Economics,

Professor of the Department of Economic,

Kazakh-Russian International University,

Aktobe, Republic of Kazakhstan.

**Maulina Nurgul Khasanovna,**

PhD in Economics,

Assistant Professor at the Department of Economic,

Academy of Logistics and Transport,

Almaty, Republic of Kazakhstan.

**Asanova Altynai Bolysovna,**

PhD in Economics, Associate Professor,

Head of the Department of Accounting and Finance,

Almaty Technological University,

Almaty, Republic of Kazakhstan.

**DIGITAL TRANSFORMATION OF KAZAKHSTAN'S BANKING SECTOR  
AT THE PRESENT STAGE OF DEVELOPMENT**

IT-

The current stage of development of the banking sector in the context of increased competition and stagnation due to the pandemic is characterized by a change in the format of interaction between banks and their customers in the process of banking, an increased role of innovative IT technologies. This article is devoted to the study of modern features of the digital transformation of the Kazakh banking sector. The authors analyze the main performance indicators of the STB of the Republic of Kazakhstan, give an overview of the specifics of the functioning of the banking sector in the digital economy and the main problems arising in the course of their activities.

The authors determined that the development of digital technologies will take place in the direction of personalization of banking products and services, providing round-the-clock customer access to banking services; integration with partner companies in order to offer customers comprehensive solutions containing a range of financial and non-financial products and services. The main problems for the Kazakh banking sector are the need for significant investments in the development, implementation of digital technologies, ensuring cybersecurity of the system and protection of personal data.

In conclusion, conclusions are drawn, trends in the development of modern banking technologies are identified and prospects for further development in this direction are described.

The article uses data from the official websites of the National Bank of the Republic of Kazakhstan and individual commercial banks, the official information resource of the Prime Minister of the Republic of Kazakhstan, information and statistical agencies and legal reference systems.

*Keywords:* banking sector, STB, digitalization, digital technologies, innovative technologies

[1, 2],

IT-

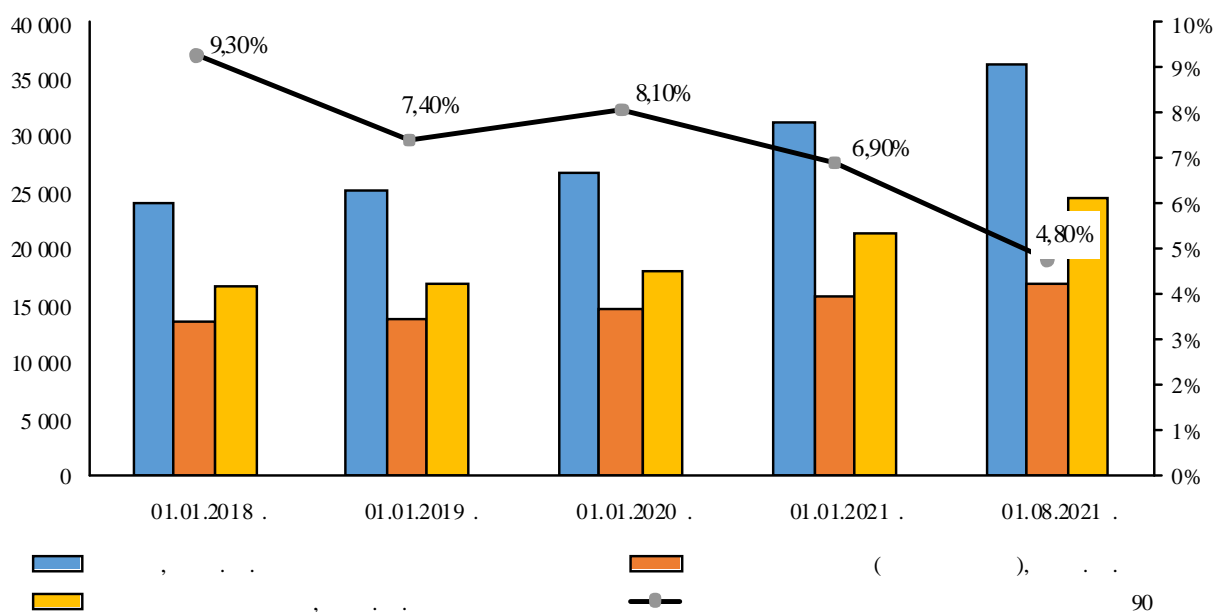
		2020		
		2020	16,3 % ( . 1) [3–7].	
			(7,1 %).	
		2021		
( . 1).				01.10.2020
				14,2 % (14,6 %
	01.01.2020 .) [8, 9].			
	( 90 )	2,1 . .		
12	2020	19,9 %	24 537,7	
		12	2020	726,1
		( 9,6 %)		( . 2).
		81		

I.

\*

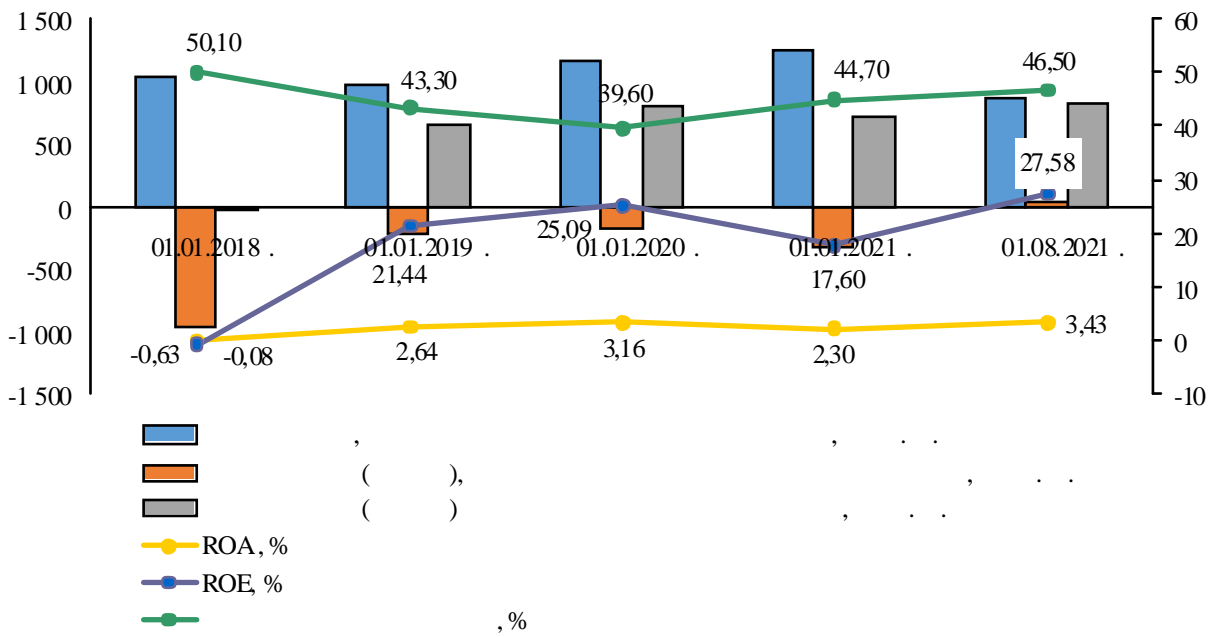
	01.01.2018	01.01.2019	01.01.2020	01.01.2021	01.08.2021
	32	28	27	26	23
	24 220,50	25 241,00	26 800,90	31 171,70	36 344,70
(	13 590,50	13 762,70	14 743,00	15 792,10	17 059,80
90 , %	9,30	7,40	8,10	6,90	4,80
	16 680,50	17 043,00	17 977,00	21 559,20	24 537,70
	1 042,60	981	1 152,20	1 247,50	860,50
( ),	-960,3	-213,5	-186,5	-329,5	46,6
( )	-18,7	638,4	802,9	726,1	812,2
ROA, %	-0,08	2,64	3,16	2,30	3,43
ROE, %	-0,63	21,44	25,09	17,60	27,58
, %	50,10	43,30	39,60	44,70	46,50

\* [3-7]



I.  
2017–2020 ( [3-7])

2021 16,6 %, 2021 ( - ) 8 %, 30,4 . . . Jusan Bank (18,98 %), (7,8 %). (18,7 ), — 4,71 % (91,6 ) [10]. (9,03 %), Bank RBK (8,9 %) (52,6 — 3,73 % (200,4 ), Kaspi



2. 2017–2020 ( [3–7] )

( [11]. )

( [12]. )

2020 2,5 2019

POS — 2,6 ( 2,7 ) [13].

8 2021 65,7% POS — 2,2 1,8

82,8% «Su qar»,

« Altyn Bank » ( China CITIC Bank Corporation Limited )

« [14]. »

2.

\*

	12 . 2019 .		12 . 2020 .		12 . 2020 . 12 . 2019 . (%)		8 . 2021 .	
	( . )	( . )	( . )	( . )	( . )	( . )	( . )	( . )
'	1146727,6	13304413,7	2818601,2	34589053,1	245,8	260,0	3737435,5	42701042,4
POS —	524199,0	3453792,2	1142685,5	6278473,6	218,0	181,8	1279354,9	7243700,7
	6648,5	194942,7	3334,4	140122,2	50,2	71,9	1148,1	79850,8
	615873,4	9655303,4	1672575,6	28170017,5	271,6	291,8	2456929,1	35377074,6
-	6,7	375,3	5,7	439,8	85,1	117,2	3,4	416,2

\*

[13]

2020-2021

24 \* 7.

[15].

IT-

», «Kaspi Bank», «First Heartland Jusan Bank», «  
«ForteBank» . «  
«First Heartland Jusan Bank» »),

[16, 17].

«Kaspi Bank» — «Kaspi.kz» —





- switch=russian ( : 05.10–07.10.2021). — : finreg.kz/?docid=1065&switch=russian ( : 05.10–07.10.2021). — : finreg.kz/?docid=1065&switch=russian ( : 05.10–07.10.2021). — 2020. — 1 (302) . — 2021. — 1 (314) . [ ]// «LS Aqparat». — 819 : lsm.kz/prosrochka-na-avgust ( : 05.10–07.10.2021). [ ]// «LS Aqparat». — : lsm.kz/kredity-infografik ( : 05.10–07.10.2021). [ ]// «Primeminister.kz». — : primeminister.kz/ru/news/interviews/mery-puluchsheniyu-biznes-klimata-v-rk-priostanovlenie-platezhey-refinansirovanie-i-otsrochka-platezhey-po-kreditam-1774833 ( : 05.10–07.10.2021). [ ]// : nationalbank.kz/ru/news/elektronnye-bankovskie-uslugi?page=1 ( : 05.10–07.10.2021). «Su qar» [ ]// «Kazinform». — : inform.kz www.inform.kz/ru/sistema-mgnovennyh-platezhey-sunqar-zarabotala-v-kazahstane\_a3495839 ( : 05.10–07.10.2021). / . // . — 2019. — 5. — .34–43. [ ]// « » . — : kapital.kz/finance/94681/al-fa-bank-kazakhstan-voshel-v-top-20-luchshikh-mobil-nykh-bankov-dlya-biznes-kliyentov.html ( : 05.10–07.10.2021). 17. Halyk Bank — 1 [ ]// «forbes.kz». — : forbes.kz/process/technologies/halyk\_bank\_voshel\_v\_top-20\_luchshih\_mobilnyih\_bankov\_dlya\_biznes-klientov\_v\_stranah\_sng\_i\_kavkaza ( : 05.10–07.10.2021). 18. Kaspı IPO? IT- Kaspı [ ]// «Vlast.kz». — : vlast.kz/biznes/42146-iz-banka-v-platformu-cem-kaspi-obespecil-sebe-uspesnoe-ipo.html ( : 05.10–07.10.2021). 19. Jusan Bank [ ]// « » . — : kapital.kz/tehnology/98462/tsifrovyye-produkty-jusan-bank-otsenili-mezhdunarodnyye-eksperty.html ( : 05.10–07.10.2021). 20. ForteBank « » [ ]// « » . — : kapital.kz/finance/97208/fortebank-zapustil-karty-novoy-real-nosti.html ( : 05.10–07.10.2021). 21. [ ]// « » . — : kapital.kz/tehnology/99226/put-tsifrovizatsii-gotovoye-resheniye-dlya-naseleniya-i-biznesa.html ( : 05.10–07.10.2021). 22. «Kursiv.kz». — : kursiv.kz/news/otraslevye-temy/2021-10/kazakhstan-zanyal-pervoe-mesto-v-reytinge-po-cifrovizacii-ipoteki ( : 05.10–07.10.2021).

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