



VII Международная студенческая  
научно-практическая конференция

*«Молодые акулы  
бизнеса»*



International  
Academy of  
Business

**YOUNG SHARKS OF BUSINESS**

**БИЗНЕСТІҢ ЖАС ТАРЛАНДАРЫ**

**МОЛОДЫЕ АКУЛЫ БИЗНЕСА**

Collection of articles

Мақалалар жинағы

Сборник статей

Almaty, April 28, 2014  
Алматы қ., 2014 жылдың 28 сәуірі  
г. Алматы, 28 апреля 2014 г.

**Международная  
Академия  
Бизнеса**

# **СБОРНИК СТАТЕЙ**

**VII Международной студенческой  
научно-практической конференции  
«Молодые акулы бизнеса»**

**28 апреля 2014 года**

**Алматы, 2014**

**УДК 378**  
**ББК 74.58**  
**М75**

**Редакторы:**

*Шакирова С.М.*, к. филос. н. - редактирование статей на русском языке, подготовка сборника к печати

*Абдрасилова Г.З.*, к. филос. н. - редактирование статей на казахском языке

Все статьи прошли проверку на уникальность текста в системе Advego Plagiatius v.1.2. (не ниже 60%).

Сборник статей VII Международной студенческой научно-практической конференции «Молодые акулы бизнеса» - Алматы, 28 апреля 2014 г./ Международная Академия Бизнеса – 396 с.

**ISBN 978-601-7470-20-3**

Настоящий сборник предназначен для студентов, магистрантов, молодых исследователей, интересующихся актуальными экономическими проблемами Казахстана, теорией и практикой современного менеджмента, учета, аудита, финансов, философии бизнеса и межкультурных коммуникаций.

**УДК 378**  
**ББК 74.58**

**ISBN 978-601-7470-20-3**

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## Advantages and disadvantages of payment system in the RK

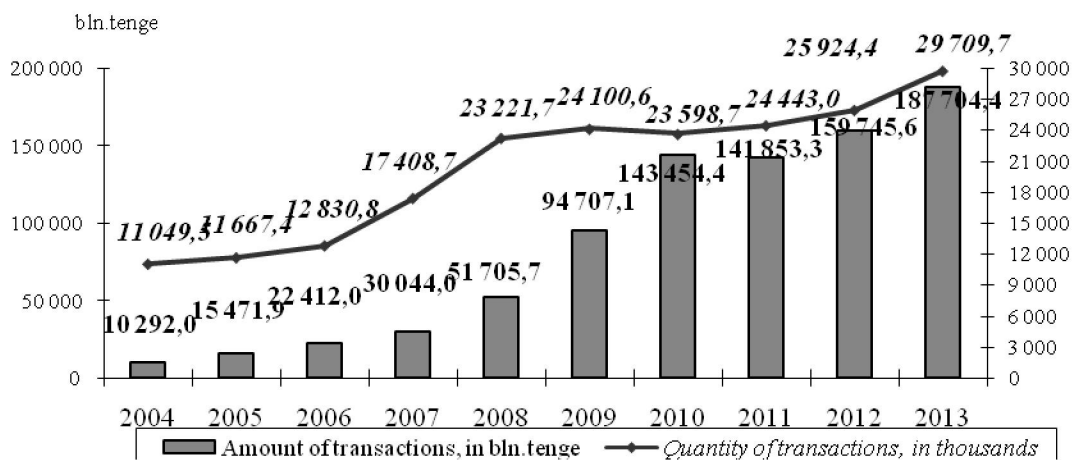
High development of the market of non-cash payments is a basis for transparency of economy of the modern state. Dynamically developing and hi-tech payment system promotes inflow of foreign investments to the country and raises level of economic development and competitiveness.

Introduction and improvement of payment system directly influences reduction of monetary weight that promotes decrease in inflation, and also possesses a tendency to continuous expansion of the market of participants. Thus, the payment system is set of procedures of computer networks and the software, financial transaction used for

carrying out and mutual settlements between participants of the system, realized with use of plastic cards, electronic and cash [1]. Improvement of payment system and the correct definition of a vector of its development is the most important activity of National Bank.

In the conditions of the prompt growth of economy of Kazakhstan and a tendency of revival of the market of non-cash payments growth of transactions in a non-cash form is observed. Over the last ten years the volume of non-cash payments increased by 19,6 times that is an absolute measure in statistical set of a tendency (chart 1).

**Dynamics of streams of payments in payment systems from 2004 to 2013**

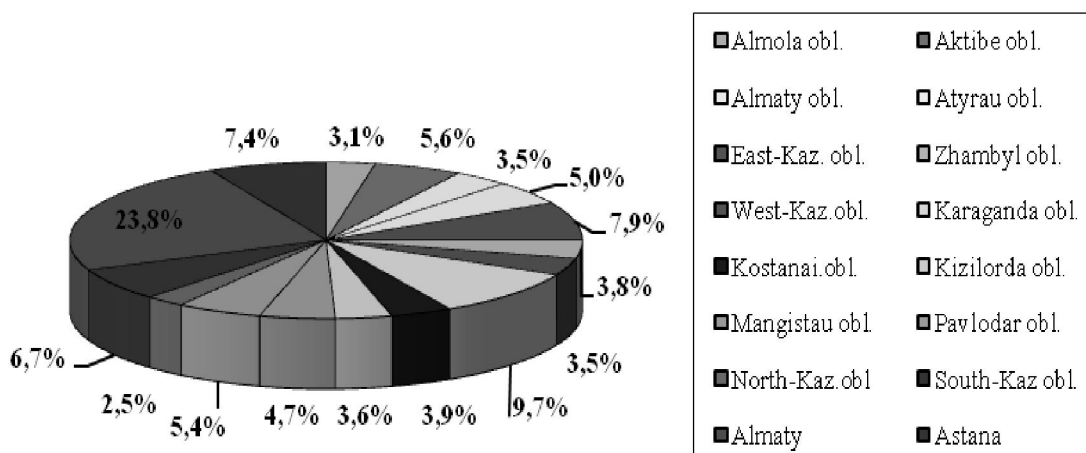


Source: National bank of RK

In difference from many foreign countries and in particular Russia, in Kazakhstan for payment system prevalence of payments through settlement system of National bank of the country is characteristic. [2] This policy is the main lack of payment system of Kazakhstan as brakes level of international payments. Disposal of monopolization of international payments is the policy directed on integration into global economic space. In 2015 Kazakhstan can become the lawful participant of the WTO that will positively affect increase in non-cash payments as within the country, and beyond its limits. Besides this problem it is necessary to place emphasis on absence of trust to payment tools, from which payment cards are basic. As the most part of clients of banks are owners of payment cards within "salary projects", the main part of cards in the address are debit to which share

about 89,5% of total of cards in the address fall [3]. Alternative tools with a segment of payment cards, show credit cards which occupy a low share in the market by means of with the high price of service, and also with possibility of establishment of a credit limit which promotes decrease in parity of consumer ability of citizens. Banks of the second level thought up the cunning scheme for increase in a share of payment cards namely to obtain the credit, it is necessary to be the owner of the debit card, differently the credit demand will be refused even in the presence of positive credit history. This domestic policy of banks causes damage on own reputation. Besides, it is necessary to notice that in a section of regions, the leading place on use of payment cards is taken by the city of Almaty, as financial center of the country (chart 2).

## Amount of payment cards in area of regions of RK



Source: National bank of RK

Such dynamics is reflection of low business activity in a number of regions of Kazakhstan for which increase, it is necessary to take measures from the state for increase in a payment turn. Decrease in tax burden, rates on the credits and the commission can be the most effective. Absence of trust of clients to payment cards is represented by the minimum practice of acquiring that proves unpreparedness of the enterprises to use them as reception of payment for goods or service, and also high risks of fraud in this sphere. Following the results of the analysis of the revealed shortcomings given above, it is necessary to bring a number of offers for improvement of work of payment system, generally. First of all it is necessary to unite a network of POS- terminals, making use of the international experience as it will allow to determine by the card, what bank it I let out, and to provide the individual menu of this bank on the ATM. At cooperation of banks this project can become very successful in a number of regions with the mainly poorly developed network a branch network. This step would become fundamental for creation further systems of the Uniform Processing Center for an initiative of the National Bank of RK after which the bank commissions considerably will decrease and there will be updated terminals with «free cash» inscription.

Besides shortcomings of payment system also there is a number of advantages. First of all this existence of rigid supervision from National Bank, and also emergence of a new range of

payment tools directed on growth of system of the international money transfers. The innovative component for rendering by banks of the full register of remote payment services is very high. Is at a stage of the formation and gradually the market of mobile banking grows. [4] In addition operational reliability of two main payment systems of Kazakhstan amplifies, for example in ISMT the system of processing of retail payments of the population which allows banks of the second level to organize acceptance of payments from the population in favor of service providers in a mode of «instant» transfer of payments is introduced. [5] Statistics given system testifies to the maximum speed of processing of payments and high technical equipment.

Nowadays, it is applicable to constant that the payment system of Kazakhstan will be improved together with the economic growth, integration into the WTO and large-scale state projects on increase in clearing settlements. The role of payment system in economy of any country is similar to blood vessels. Any deviation from the chosen policy has to be exposed to rigid supervision from supervisory authorities. By means of observance of these measures directed on further improvement and decrease in financial risks, and also creation of professional legislative base the prospect of decrease in outflow of investments from the country, and also creation of favorable climate for creation of new innovative payment tools is possible.

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