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ANALYSIS OF MARKETING ACTIVITIES IN KAZAKHSTANI BANK SYSTEM

To analyze the marketing activities of the bank study internal and external environment have been carried out.

Analysis of the external environment. In an analysis of the external environment is necessary to understand clearly the definition of the environment. The environment – a combination of active business entities, economic, social and environmental conditions, national and inter-institutional structures and other external conditions and factors operating in the enterprise environment and affect different spheres of its activity.

Analysis of the external environment of the enterprise is not only necessary to determine the overall development strategy, but also to identify and develop a marketing strategy. The essence of the analysis of the external environment and the state of the enterprise – in the systematic study and evaluation of controllable and uncontrollable factors (objects and events), relating to the enterprise. The main objective of this analysis is to obtain the necessary planning and forecasting information, and identify threats and opportunities for the organization related to its external environment.

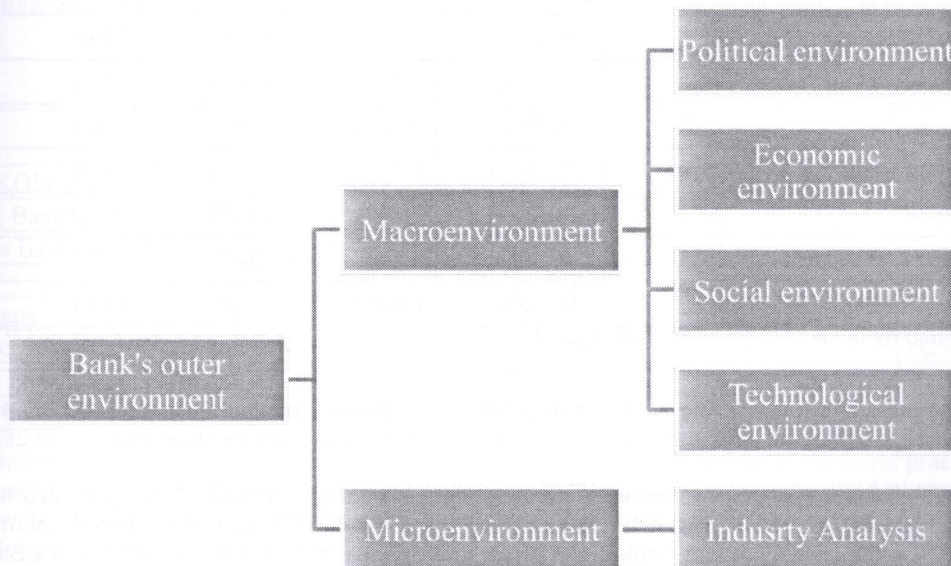


Figure 1. The external environment of the bank
*Note – compiled by the author from the source [1]

All enterprise environmental divided into two parts: the micro-and macro-environment. Microenvironment organization – is the environment a direct impact on the company, which is created by suppliers of material and technical resources, consumers of products (services) of the enterprise, sales and marketing intermediaries, competitors, government agencies, financial and credit institutions, insurance companies.

Macromedia – is the environment, which affects both the macro and at the company. Macromedia companies indirectly affected by its activities. It includes natural, demographic, scientific, technical, economic, environmental, political and international environment.

There are several methods of analysis of the environment. With regard to credit and financial institution is best to use an integrated approach to the analysis, which will include a methodology PEST (Political, Economic, Social, Technological – analysis, which consists of the analysis of political, economic, social and technological fields), industry and competitive analyzes.

Let's start with the sectoral analysis, which will be able to give a general idea of the situation in the banking sector. In the past 15 years, she showed a good performance in its development: to open new banks that gained momentum already exist. But the “youth” sector puts its imprint on the instability of the banking sector. During the global financial crisis, this “lack of experience” shows itself in full force. The current situation in the world economy, and in particular the economy of the Republic of Kazakhstan does not allow today to develop a normal pace, that is, the industry is now virtually not expanding. The rate of growth of the industry is comparable with the rate of three years ago. In 3,5 years, the volume of

banking sector assets increased by almost half, from 12.1 to 17.4 trillion tenge. The sector is an active transformation of the scale of the banks. Thus, out of the top five largest banks in early 2011 fell Bank CenterCredit and ATF Bank, to be replaced by Sberbank and Tsesnabank. Five of the largest absolute increase in assets of BWI provided nearly 70% asset growth in the sector. Overall, 3.5, their assets increased 31 banks of 38. This information is displayed in Table 1.

Table 1. Rating STB RK 3.5 year increase in assets in period from 2012-2014

№	Bank	Growth to total		Share of Banks		Total	
		2011/01		2014/12	2011	2014/12	2011/01
2	Sberbank	1079,8	480,70%	7,85%	2,34%	1363,5	283,6
3	TsesnaBank	985,8	523,70%	7,01%	1,92%	1218,5	232,7
4	Kaspi bank	593,9	270,20%	5,43%	2,88%	942,8	348,9
5	Halyk Bank	563,3	126,10%	15,68%	17,85%	2725,2	2161,9
6	Kazkom	439,6	118,60%	16,12%	19,50%	2800,7	2361,1
7	Eurasian Bank	318,6	186,30%	3,96%	3,05%	687,9	369,3
8	RBK Bank	317,8	5403,00%	1,86%	0,05%	323,8	6
9	ZhilStroySberBank	287,8	382,80%	2,24%	0,84%	389,6	101,8
10	Delta Bank	179,1	403,70%	1,37%	0,49%	238,1	59
11	VTB Bank	124,8	618,90%	0,86%	0,20%	148,8	24
12	Asia Credit Bank	123,1	1017,50%	0,79%	0,11%	136,6	13,4
13	TemirBank	121,4	161,20%	1,84%	1,64%	319,8	198,4
14	Alfa-Bank	117,5	246,40%	1,14%	0,66%	197,7	80,2
15	Home Credit Bank	91,6	585,20%	0,64%	0,16%	110,4	18,9

* Note – compiled by the author from the source [2-5]

The head of Sberbank rating. During 3.5 years increased its assets by 1 trillion tenge, and thereby made the biggest contribution to the growth of the banking market. The bank's assets increased almost five-fold – from 283 billion to 1.36 trillion tenge.

In keeping with the strategic goal “to increase its assets up to 5%”, the Savings Bank has provided stable control the growth of its scale. In the post-crisis period, the monthly growth of Sberbank's assets held at the level of 4%.

At this stage, it is the fastest growing bank in the sector in absolute terms. At the end of 2014, the Bank consolidates already 7.8% of total assets of STB RK – the fourth largest in the sector. Bank's loan portfolio at the end of 2014 exceeded 926 billion tenge – a 6.4% market share, and ranked in the quartet of the largest creditors of Kazakhstan.

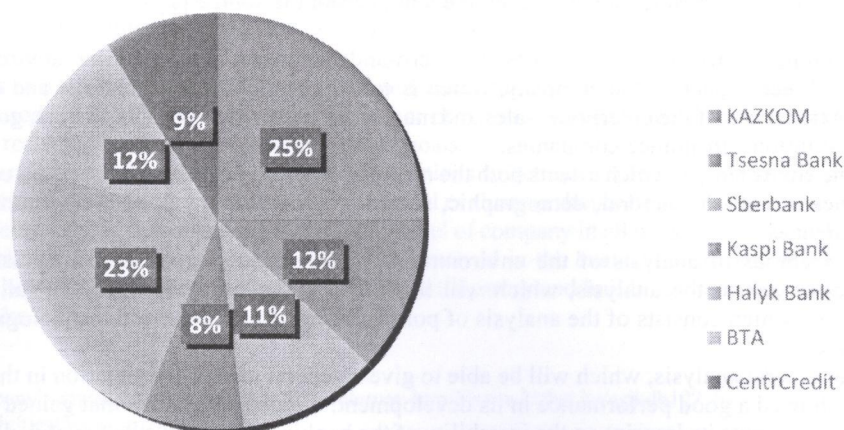


Figure 2. Rating the financial condition of the leading banks in Kazakhstan on 04.01.2015

*Note – compiled by the author from the source [6]

In Kaspi bank the third result in the absolute increase in assets – 594 billion tenge. The phenomenal growth of the scale of the bank reached due to the concentration of total retail. During the 3.5 years of the assets portfolio increased by 2.7 times, up to 943 billion tenge. The share of the sector – 5.4%, the sixth place in the ranking in terms of assets. The bank's loan portfolio increased by 2.6 times, up to 772 billion tenge. Share on the basis of the first half of 2014, the credit market – 5.3%. The scale is in seventh place.

People's Bank has built up its portfolio of assets to 563.3 billion tenge, to 2.73 trillion tenge. The fourth result in the growth of assets. However, with the growth in assets of 26% for 3.5 years, the Bank has not kept the pace of market development. As a result, the share of assets in the sector declined from 18 to 16%. This is the second result on the scale. The loan portfolio for the period 01/2011 – 12/2014 People's Bank increased by 46% to 1.77 trillion tenge. The Bank adheres to its strategy – to annually increase the volume of loans by 10%. In the first half, the People's Bank controls 12.3% of the loan market. More only at Kazkommertsbank.

In Table 2, we can see the overall rating of the leading banks in the Republic of Kazakhstan, based on the state of their assets, liabilities, equity and the amount of term deposits of individuals. Rating is the author of works on the basis of the data of the National Bank of the Republic of Kazakhstan. We see that the Kaspi bank closes the seven leading banks. Also, Figure 2 illustrates the information in the percentage. We can see that Kazkommertsbank and Halyk Bank of Kazakhstan occupy 25% and 23%, respectively, which makes them leaders. The amount of assets, liabilities, equity and fixed-term deposits Tsesna Bank and BTA Bank takes 12%. This percentage is quite recent association causes Kazkommertsbank and BTA Bank.

The top five most large-scale increments portfolios of assets the largest bank in Kazakhstan – Kazkommertsbank. An increase of 439.6 billion tenge. In the first half of 2014 the bank's assets amounted to 2.8 trillion tenge. However, in 3.5, the volume of total assets increased by 19%, resulting in a significant loss of scale in the sector – from 19.5 to 16.1%. Volume of the loan portfolio at the end of 2014 amounted to 2.66 trillion tenge. Market share – 18.3%.

Table 2. Rating the financial condition of the leading banks in Kazakhstan on 04.01.2015*

No	Bank	Assets	Liabilities	SC	Deposits
1	KAZKOM	2 962 663 837	2 530 402 117	432 255 720	666 178 568
2	Halyk Bank	2 636 726 640	2 154 178 193	482 548 447	846 843 838
3	Tsesna Bank	1 376 276 647	1 264 660 959	111 615 688	257 632 312
4	BTA	1 341 665 462	1 269 726 514	71 938 948	263 836 528
5	Sberbank	1 255 852 361	1 114 059 389	141 792 972	291 581 659
6	Centrcredit	1 090 798 347	1 000 789 523	90 008 824	323 816 809
7	Kaspi Bank	984 330 434	869 349 421	114 981 013	323 816 809

*Note – compiled by the author from the source [6]

The government aims to strengthen and consolidate the banking system of Kazakhstan. In world practice, the merger always gives synergy effect when the end result is much greater than the simple sum of the individual components. In the case of the union of BTA and KAZKOM are not just folded their advantages, but also to optimize the process, possible duplication of functions and increased performance.

I would also like to draw your attention to the availability of banks to the population of Kazakhstan. At the end of 2015 in the Republic of Kazakhstan operated 39 commercial banks, which supervises the work of the State National Bank of the Republic of Kazakhstan. Actively work with a population of 33 banks, but a well-developed network of service points (branches and offices) have only 21 banks. Over the past 5 years, the number of service points has increased only from JSC "Kaspi Bank", and Home Credit Bank. Three banks in the top ten on the contrary, have reduced their presence in the regions (BTA Bank, Alliance Bank and Temirbank). How accessible banking services 17 million people of Kazakhstan?

Table 3. Branches of banks in Almaty in 2015*

No	Bank	Amount of branches in Almaty
1	Sberbank	34
2	Tsesna Bank	21
3	Kaspi bank	49
4	Halyk Bank	51
5	KAZKOM	44

*Note – compiled by the author from the source [7]

I would also like to note that the largest number of units of banks (65%) is concentrated in 15 major cities with a population of only 38% of the total population of Kazakhstan. With an average amount in Kazakhstan (7200) inhabitants on 1 point of service in rural areas (including settlements, the number of inhabitants is less than 30 thousand) at the point of service accounts for between 18,300 (Akmola region) to 105300 (Kyzylorda oblast).

Table 4. Analysis of prices for banking services for small businesses in 2015

№	Operation	Tsesna Bank	Halyk Bank	KAZKOM	Kaspi bank
1	Account of entity				
1,1	Opening	4000 tg	2500 tg (in fact 3250)	2500 tg	1600 tg
1,2	Account support	700 tg	500 tg	1000 tg	500 tg
1,3	Adding funds to the over the counter	0,2% min. 500 tg	0,2% min. 500 tg	enrollment in the same day 0.25% min. 250 n, the day 0.2%, min. 200 n	0,2%
1,4	Money transfer from accounts inside the bank	0 tg	0 tg	0 tg	0 tg
1.4.1	In other bank	Up 1 million – 300 tenge, more than 1 million – 500 tenge	Up to 5 million tenge. 0.2% min 250 KZT max 400 KZT, More than 5 million – 500 n.	Up to 5 million tenge – 750 tenge, more than 5 million 0.25% min 900 tg 1500 tg max	On the same day, up to 5 million tenge 0.23%, min. 280 n. Max. 540 tenge, more than 5 million tenge – 620 tenge. The next day: up to 5 million tenge – 190 tenge, more than 5 million – 450 tenge
1.4.2	On cards through person (in the same bank)	0 tg	Within the Bank – 0.15% min. 300 KZT max 800 KZT, in another bank – 0.5 to 1% (negotiable)	0 tg	0 tg
1,5	Cashing funds	On request for 1 day – 0.25% min 250 tenge, on the same day to 1 million tenge – 0.35% min 450 tenge, from 1 million to 3 million tenge – 0.3%, more than 3 million TG 0.25%	On request for 1 day – 0.3% min. N 250, on the same day – 0.4% min. 250 n	On request for 1 day – up to 1 million tenge – 0,4% min 250 tenge, from 1 million to 5 million – 0.35%, more than 5 million tenge – 0,3%; on the same day another + 0.1%	On request for 1 day – 1 million 0.4% min 100 tenge, from 1 million to 3 million – 0.35%, more than 1 million – 0.3%; on the same day to 1 million – 0.5% min. 150 n, More than 1 million 0.4%
1,6	Checkbook (25 sheets)	* 1750 tenge (KZT 70 for registration 1 withdrawal)	500 tg	630 tg	560 tg
2	Card account natural person				

2.1	The opening and annual maintenance	700 tg	800 tg	in the first year of 1000 tenge, further 800 tg	700 tg
2.2	Reissue of the card in case of loss	500 tg	600 tg	630 tg	500 tg
2.3	Admission to the card through an ATM	0 tg	0 tg	0 tg	Up to 100 000 tg – 100 tg
2.3.2	through the bank's cash office	up to 1 million – 0%, more than 1 million – 0.2%	0 tg	0 tg	300 000 tenge – 0% More than 300 000 – 0.1%
2.3.3	cashless	0,30%	0 tg	0 tg	0 tg
2.4	Cash withdrawal from an ATM of the bank	0.5% min. 100 n	1%	1%	0,7%
2.4.2	ATM of another bank	1% min 150 tenge	1.5% min 300 tenge	1%+200 tg	1% min 350 tenge
2.4.3	ATM outside the Republic of Kazakhstan	1.5% min 500 tenge	1% min 1 000 tenge	1% + 475 tg	1.75% min. 500 tenge
2.5	Payment cashless	0 tg	0 tg	1% (0.5% for Individual Businessman)	0 tg
2.6	Availability of internet banking for the card account	ttsb.kz	halykbank.kz	homebank.kz	kaspibank.kz

*Note – compiled by the author from the source [19]

where,

Perfect	Good	Satisfactorily	Bad

This indicates an extremely uneven distribution of the points of service of banks by region and the practical inaccessibility of banking services for 62% of the population, with an average distance between major cities in 300 km. According to the RK Agency of Statistics claim there is a large gap in the number of service points in the rating leader – Halyk Savings Bank (527), and others, from 283 at the second in the ranking of Kaspi Bank and 104 in the last ten in Temirbank. Most banks do not tend to develop its presence in rural areas for two reasons:

- low average wage population (3-5 times lower than in industrial regions and large cities, where the focus of the organization and running of the enterprise);
- high initial costs of setting up branches and a low level of education and training of local people, which can draw as workers.

In order to conduct the analysis of competitors, you need to perform a comparative analysis of the following areas:

- prices for banking services;
- quality of service;
- customer satisfaction and the reliability of banks.

Analysis of prices for banking services. This information will help you understand what the bank currently offers the best and most favorable terms based on the needs of small businesses on the scheme, when the main spending occur by means of transfer by means of a payment card. To investigate the 4 banks were selected, such as TSB, the People's Bank, "KAZKOM" and "Kaspi bank".

To simplify the analysis, I take the minimum rates in the most advantageous for the customer, that is, before lunch. Before you open an account in any of the banks, it is necessary to assure the two cards the signatures and seals of a notary, an average of about 1200 tenge. In the calculation, I took an ordinary card Visa Electron / Cirrus Maestro at the standard rate. At the Tsesna Bank, as it turned out, there are "hidden charges" – with withdrawals, for example, there is no need to fill out a check, enough to turn to the manager, but the design of the lifting of the documents, eliminates except

commission for cashing another 70 n. Opening an account in the National Bank and Kazkommertsbank identical, but in the National Bank must immediately pay the first month of keeping score. Taking into account this nuance cash deposit will cost 3250 tenge. When grading for removal and introduction of means for performing calculations amount was taken of 100 000 tenge.

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