

**МИНИСТЕРСТВО ОБРАЗОВАНИЯ И НАУКИ РЕСПУБЛИКИ КАЗАХСТАН
ҚАЗАҚСТАН РЕСПУБЛИКАСЫ БІЛІМ ЖӘНЕ ҒЫЛЫМ МИНИСТРЛІГІ
THE MINISTRY OF EDUCATION AND SCIENCE OF THE REPUBLIC OF
KAZAKHSTAN**

**Л.Н.ГУМИЛЕВ ат. ЕУРАЗИЯ ҰЛТТЫҚ УНИВЕРСИТЕТІ
ЕВРАЗИЙСКИЙ НАЦИОНАЛЬНЫЙ УНИВЕРСИТЕТ имени Л.Н.ГУМИЛЕВА
L.N. GUMILYOV EURASIAN NATIONAL UNIVERSITY**

Л.Н.Гумилев атындағы Еуразия ұлттық университеті Л.Н.Гумилев атындағы ЕҰУ 20-жылдығына және экономика ғылымдарының докторы, профессор, ХАА және Ресейлік Жаратылыстану Академиясының академигі, «Қаржы» кафедрасының меңгерушісі Садвокасова Куляш Жабыковнаның 60-жас мерейтойына арналған «Жаңа нақты жаһандық жағдайда Қазақстан Республикасының қаржы-несие жүйесінің дамуы»

Халықаралық ғылыми- тәжірибелік конференциясының

ЕҢБЕКТЕРІ

ТРУДЫ

Международной научно-практической конференции

«Развитие финансово-кредитной системы Республики Казахстан в условиях новой глобальной реальности», посвященную 20-летию ЕНУ им. Л.Н.Гумилева и 60-летию доктора экономических наук, профессора, Академика МАИН и Российской Академии Естествознания, заведующей кафедрой «Финансы» Садвокасовой Куляш Жабыковны.

WORKS OF THE

international scientific- practical conference

"Development of the financial - credit system of the Republic of Kazakhstan in the new global reality", dedicated to the 20th anniversary of L.N. Gumilyov ENU and the 60th anniversary of Sadvokasova Kulyash Zhabykovna, doctor of economic sciences, professor, IA academician, academician of the Russian Academy of Natural Sciences and head of the department "Finance".

2 часть

Астана – 2016

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Л.Н. ГУМИЛЕВ ат. ЕҰУ ЖАНЫНДАҒЫ ЗАМАНАУИ ЗЕРТТЕУЛЕР ИНСТИТУТЫ
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IMS OF LN GUMILYOV ENU

ЭКОНОМИКАЛЫҚ ЗЕРТТЕУЛЕР ИНСТИТУТЫ
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ӘОЖ 336.13.012.24 (574)

УДК 336.13.012.24 (574)

ББК 65.9.(5каз)я431

«Жаңа нақты жаһандық жағдайда Қазақстан Республикасының қаржы-несие жүйесінің дамуы» Халықаралық ғылыми- тәжірибелік конференциясының еңбектері- Астана: Л.Н.Гумилев атындағы Еуразия ұлттық университеті, 2016 .-595 б.

Труды международной научно-практической конференции «Развитие финансово-кредитной системы Республики Казахстан в условиях новой глобальной реальности», Астана: Евразийский национальный университет им.Л.Н.Гумилева, 2016.-595 с.

Works of the international scientific- practical conference "Development of the financial - credit system of the Republic of Kazakhstan in the new global reality", - Astana: L.N. Gumilyov Eurasian National University, 2016.-p.595.

Редакция алқасы:

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ISBN 978-601-7121-75-4 (ч.2)

ISBN 978-601-7121-71-6 (общ.)

УДК 336.13.012.24 (574)

ББК 65.9.(5каз)я431

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export goods by Kazakhstan auto – and air carriers was reduced by 13,4%.

At the same time, reduction of trade import has caused reduction by 13% of residents' expenses by transportation of the goods imported to Kazakhstan. As a result of the analyzed period the positive imbalance of freight transportation was reduced more than in the 25th time to 53,49 mil. US dollars.

Import of services for 2014 year was emerged in the sum of 12,8 billion US dollars, for 4,6% exceeding a similar indicator of 2013 year. The considerable gain of import services, first of all, is provided with increase by 20,3% of import state services. The most scarce article of balance services are financial services which import relatively was reduced in 2013 by 53,3%.

In geographical structure of international trade in services of Kazakhstan of the CIS countries 39,7% of a foreign trade turnover services where the share following the results of the reporting period, from them of the Russian Federation – 20,8%, Uzbekistan – 3,1%.

Thus, the foreign trade turnover of Kazakhstan is reduced for a variety of reasons in recent years:

price falling of hydrocarbon raw materials in the world market;

temporary rates delay of the Chinese developing economy;

instability of currencies of the countries – the closest partners of Kazakhstan in particular ruble in Russia. As a result rise in price of Kazakhstan goods in these countries, etc.

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Committee of the Republic of Kazakhstan statistically//<http://www.stat.gov.kz>

УДК 338.2

HOW DOES MODERN INFORMATION TECHNOLOGY IMPACT BUISNESSES?

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Modern technologies evolve at an unprecedented rate. Internet became popular in the beginning of 2000s and is still growing at an exponential rate. Businesses had to adapt to these new technologies in order to stay relevant against their competition.

In a thirty-year span, businesses had to change most of their traditional processes due to digitalization of communication means. Relationship between their customers was at that time based on relationships between humans. Today, the most successful businesses are those who are able to optimize their user experience through their innovation in technology. (RICOH Europe, 2014). Social networking and user engagement are also key components to business growth, compared to 10 years ago when social networking was just at its beginning.

In the next few years, big data, internet of things (IoT) and virtual reality may also play a major role in the digital revolution of companies. These rapid changes are affecting deeply how businesses are dealing with both their customers and their workforce. The analysis of what kind of changes, and how businesses should adapt to those new technologies in order to stay competitive is carried out based on research and statistics. (IDC, 2014) The digital revolution in communication means

In 2005, digital economy accounted for 15% of the world economy. In 2015, this number increased to 22%, indicating a rapidly growing part of digital in world economy.

This shows that the world economy is changing in an unprecedented rate. Everything is getting “digitalized”. Enterprises deal with more and more data, new markets are emerging, and others are rapidly replaced by more advanced ones. (IDC 2014)

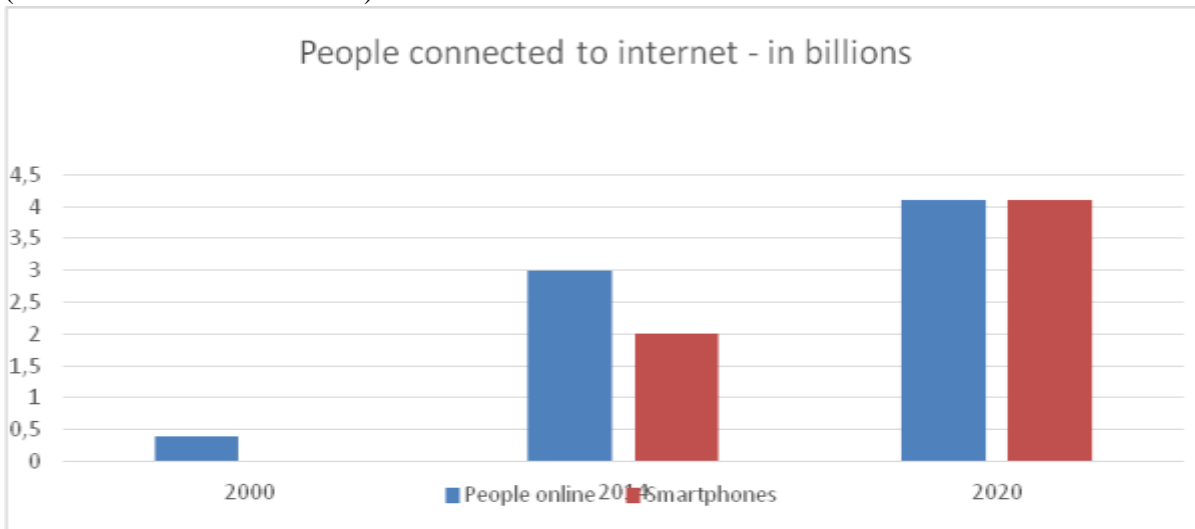
The millennial generation, which has grown with technologies, have different expectations and aspirations than the preceding generation, which implies that companies will have to think again their way to do business, from customers' point of view, to employees.

One of the most visible phenomenon is the digitalization of communication means. Computer «tablets» and mobile phone enables worldwide instant communications (audio, videoconference...), and even emails and fax, which were considered as a major technological revolution, are now on the verge of obsolescence. (The Telegraph, 2013). Technology will enable businesses to work together independently on their offices worldwide, in the same way that people are working together in the same office.

“The world of work has changed profoundly in the last 30 years and it will continue to change over the

next 30.” (Phil Jones, managing director of Brother UK, 2013)

Mobile is becoming the new norm More than 3 billion people have an access to internet, according to a study from ITU. We see a correlation between the number of people online and the number of smartphones (mobile with access to internet).



It is estimated that the next billion people who will have an access to the web from their mobile plans. Therefore, their main way of accessing information about products and businesses will be from their smartphone screens.

It means that companies and businesses must have a real strategy in order to adapt to those new trends in the way which people interact with the information online. (Mobile Is Eating The World, 2014)

Moreover, smartphones are nowadays way more sophisticated than PCs, in a sense that

They are powerful enough to handle most of the tasks that the customers need.

They can collect more data from their sensors, which is valuable in order to do business (number of calories burnt, GPS location, phone camera...).

They are easier to use, and their usage diversified: way of payment, accessing social platform, always present in the pocket.

All this data, in order to be managed, requires companies to have a system to:

Collect the data

Store the data

Analyze the data

Provide useful information to the managers

These are key components of what is called Big Data and Business Intelligence.

This amount of data is relatively new to industries, because this data can be easily accessed, and shared between companies, which accelerates innovation and competition analysis.

With Big Data, companies such as Macy’s, having more than 10 000 products available all around the world, are able to adjust the prices dynamically for each product, everywhere, in a 2-hour span. (GBLC AD, 2015)

<p>Strengths The workforce necessary in order to run the businesses is way smaller with the digitalization of services.</p>	<p>Weaknesses Enterprises and businesses have to think deeply and changing all an organization requires time, efforts, and experts in data management. This process is therefore costly and smaller companies may not be able to invest. Low number of people to run the business means a lot of reorganization of the workforce.</p>
<p>Opportunities The evolution of trends implies a tremendous number of opportunities for doing new businesses and providing innovative services to customers, and provide new products to cover their evolving needs.</p>	<p>Threats The number of opportunities being high, it is very easy for new entrant to get into the market and increase the competition.</p>

Source: GBLC AD, 2015

Internet of Things (IoTs)

The internet of things is defined as the number of objects connected in a way or another to internet, so that is able to send and receive data.

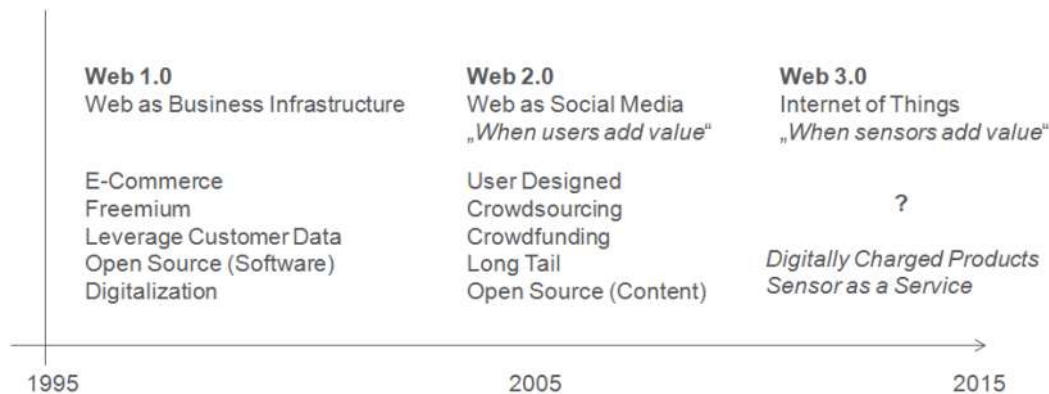
In 2020, 25 billion connected “things” will be in use, according to a Gartner Report (2014).

Table 1: Internet of Things Units Installed Base by Category

Category	2013	2014	2015	2020
Automotive	96.0	189.6	372.3	3,511.1
Consumer	1,842.1	2,244.5	2,874.9	13,172.5
Generic Business	395.2	479.4	623.9	5,158.6
Vertical Business	698.7	836.5	1,009.4	3,164.4
Grand Total	3,032.0	3,750.0	4,880.6	25,006.6

Source: Gartner (November 2014)

“Organizations must straddle the tension of all the information available from smart things by balancing their desire to collect and analyze it with the risk of its loss or misuse.” (Steve Prentice, vice president and Gartner Fellow, 2014). The economic impact of IoTs as expenses for consumers, businesses, city authorities, as this report says, is expected to support total services spending \$263 billion by 2020 (\$69.5 billion in 2015). (Gartner, 2014)



Source: (IoT lab, 2014)

Conclusion

Modern technology has a clear impact on businesses. From the changes in behavior of new generations, to the advent of big data and internet of things, businesses will have to adapt to these changes. From a perspective, the digitalization of the way to do business brings a tremendous amount of opportunities to work on new business models due to a constant innovation from technology companies.

From another perspective, the changes may generate a large number of difficulties for smaller companies, who may not be able to take part in this digitalization. It also means a disruption in employment, because some jobs may be replaced by innovative technologies.

Finally, businesses will have to find a way to handle larger than ever amount of data about their customers, according to the fact that we assist to an exponential growth of “internet of things”, that generate again even more data: security is already becoming a real issue for companies.

The modernization and digitalization of businesses will bring a new revolution and will be accompanied by successes for companies who are able to adapt, but also failures, for companies who are still

reluctant to embrace the changes.

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STRATEGIC PRIORITIES in the DEVELOPMENT OF THE REGION

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Current trends in the development of the world economic system demand from the Republic of Kazakhstan the creation of effective high-competitive national economic system. Therefore, now the Republic of Kazakhstan has headed for further integration into world economy and likewise focused on the maximum use of competitive advantages and the reduction of negative influence in the international division of labor.

Further economic growth of the Republic of Kazakhstan is defined by the involvement degree of its economy into the world economy. That, in turn, depends on, to what extent and how the industrial enterprises, which acquired the right to an access to foreign markets, participate in the world economic relations. The last assumes the analysis and an assessment of the whole complex of problems connected with the development of foreign economic ties.

Participation of regions in the world economic and interregional commercial relations is proved on the basis of the theories developed for open national economy. The application of theoretical approaches in the sphere of the international economic relations and open regional economy makes it possible for the region to take participation in the international and interregional division of labor.

Strategy of the regional development is a way, a mean of achievement and a target; likewise it is the management form of economic activity and the territorial organization (life) of society. The right choice of strategy helps to concentrate efforts and resources on the potential realization of economic development and by that to provide the effective development of the region in the market conditions. There are three stages in the course of the strategy progress: firstly, the place, the role and functions of the region in new managing conditions are formed, secondly, the strategic priorities of the region development in the transformable economy are defined and thirdly, economic, financial and organizational mechanisms of the strategy realization are established in the new institutional environment. Furthermore, the strategy development of the separate region has to fit into the strategy development of the country.

At the moment, it is sometimes difficult to define the strategy of the desired regional progress and the development of the social and economic mechanism and the transition toward it. Therefore, it is necessary to consider the divergence of the basic factors in regional development:

- modern market conjuncture and at the same time the natural and resource capacity of the region preserve the raw stock orientation of economy in the area;
- geoeconomic situation hinders the preservation of raw stock specialization;
- ecological factor demands to change the development of economy towards more sparing environmental management mode;
- human potential of the region, as well as technical and economic level of the manufacture at modern specialization are doomed to lag.

This approach to the structure formation of the regional economy integrates methods of system theory, a process in transformation of the technological approaches and likewise principles of a sustainable development.