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АННОТАЦИЯ

Обеспечение жильем является одной из социально-экономических проблем многих стран, в том числе и Казахстана. Сколько семей остро нуждаются в жилье? В Республике Казахстан государство принимает множество мер по обеспечению населения жильем, в том числе предоставляются льготные кредиты, но доступность жилья остается низкой по сравнению с другими странами. Проблемы, связанные с жильем, также остаются нерешенными. В исследовательской работе использовались статистические, математические расчеты, методы сравнения, анализа и специальные показатели для выявления значения и важности темы. В статье были рассмотрены факторы, влияющие на рост цен на жилье. Проанализированы ипотечные кредиты, выданные банками второго уровня населению на 2019-2021 годы в разрезе валют, регионов, программ ипотечного кредитования и требований, в том числе ведущего банка по предоставлению жилья - АО "Банк Отбасы". В связи с высокой концентрацией населения в мегаполисах Казахстана, рассмотрено его влияние на доступность жилья. Сравниваются возрастные пороги для изъятия средств, накопленных в пенсионных фондах, для приобретения жилья. Также приводятся простые способы расчета оценочного показателя, который является основным критерием при предоставлении ипотечного кредитования, и объясняется его роль при оформлении ипотеки.

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INTELLECTUAL POTENTIAL AS AN IMPORTANT FACTOR IN THE SOCIO-ECONOMIC DEVELOPMENT OF THE COUNTRY ИНТЕЛЛЕКТУАЛЬНЫЙ ПОТЕНЦИАЛ КАК ВАЖНЫЙ ФАКТОР СОЦИАЛЬНО-ЭКОНОМИЧЕСКОГО РАЗВИТИЯ СТРАНЫ

ANNOTATION

Globalization, the requirement for innovative production, and increased competition encourage labor market actors to seek competitive advantages in their own resources. We are talking about non-materialized, ideal knowledge, which is in the form of a system of images and ideas of creating an employee.

The value of the intellectual potential of employees is manifested in their professionalism, the most important element of the innovation process, modification of the structure of production in accordance with the requirements of markets and consumers.

In order to expand economic relations and develop market mechanisms in the labor sphere, structures of all levels of government should ensure continuous monitoring of the intellectual labor market, an assessment of the volume of training of specialists at various levels and directions, the demand for educational services, as well as an active state policy in this market. It is necessary to create organizational structures that ensure the communication of the system of higher professional education with the labor market.

The problem of interaction between the labor market, the market of educational services and society as a whole cannot be solved without taking into account the interests of consumers of educational services, since the assessment of intellectual potential is formed by all interested parties: graduates, university professors, employers, and industry experts. Currently, the thesis of the priority of employer evaluation is being actively discussed. Obviously, the determination of the value of the intellectual potential of labor resources in an innovative society cannot be carried out without a well-developed methodology. The key component of the methodology, in our opinion, is the correct choice of criteria for public evaluation; the competitiveness of a graduate in the labor market with its competitive positioning can be used as a baseline.

Key words: *intellectual potential, intellectual capital, economy, modernization of the economy, innovative economy, scientific potential, labor market.*

Introduction. In the 21st century in unstable conditions and variability of markets successful activity of any enterprise is reached not so much at the expense of material and financial resources necessary for production, as by work of highly skilled personnel susceptible to various kinds of innovations. The result of these innovations is the development of new or improved competitive products. Their creation provides the long-term profitability of the enterprise and opens a prospect for its further development. In these processes the leading role is given to the intellectual potential, which has the enterprise [1].

However, at present insufficient attention is paid to the development and use of intellectual potential. For example, the main part of vocational education is allocated about 1% of the expenditure part of the budget, while in foreign countries it is about 3%. Higher and secondary vocational education today is disconnected from practice and is not involved in innovative activities of industrial enterprises. Moreover, some research teams work with incomplete workload and are often forced to fulfill orders not in their main profile. As a result, there is a paradoxical situation: researchers are ready to work on the orders of industrial enterprises, but they have no opportunity to attract them, especially now, during the crisis, despite the fact that it is the time to make breakthrough decisions. To find a stable development trajectory Russian companies need qualified specialists, that are its intellectual potential, who are able to set and solve innovation tasks, develop and implement innovation projects. All this predetermined the goals and objectives of the study.

The aim of the study is a scientific-theoretical justification of the main factors determining the relationship and interaction of intellectual potential and innovation economy in modern conditions.

Materials and methods. Theoretical and methodological basis of the study were the works of domestic and foreign scientists and economists in the field of economic theory, market theory, marketing, industrial enterprise management problems, innovation management and investment activity [2].

The work uses the works of representatives of the classical school, which laid the beginning of the study of human productive forces: W. Petit, A. Smith, D. Ricardo, J.S. Mill, K. Marx, etc. J. Grayson, P. Drucker, M. Porter, J. Schumpeter, etc. also made a significant contribution to the formation of scientific ideas about intellectual potential. In addition to foreign scientists a certain contribution to the study of problems of reproduction of intellectual potential was made by such Kazakh scientists as K. Sagadiyev, S. Satubaldin, O. Sabdenov, A. Koshanov, R. Alshanov and others. At the same time, holistic research on the comprehensive study and analysis of the formation, development and use of the intellectual potential of Kazakhstan in the transition to an innovation economy has not been conducted.

During the study, dialectical, abstract-logical methods were used. The dialectical method forms the basis of agricultural economics. The essence of the method consists in the fact that the processes under study are inseparably linked with each other and are considered as a whole. On the basis of abstract-logical methods the essence of phenomena and processes was studied through logical reasoning [3].

The novelty of the study is to identify science-based factors and patterns of formation and development of intellectual potential of the population in the relationship and interaction with the development of innovation economy, as well as to develop proposals for an effective system of

management processes of formation, development and use of intellectual potential of the enterprise, ensuring the growth of key indicators of its economic activity.

Research results. In Kazakhstan, the successful career of a young specialist depends not only on his/her own qualities and skills, but also on a number of other factors, first of all, on the qualities and skills possessed by his/her competitors in the labor market. In the conditions of competition between young specialists employers attach more importance to qualities and skills connected with interpersonal communication: corporate culture, communicative skills, stress-resistance. General theoretical training and level of basic knowledge in the field of intra-company planning are in most demand. In general, the process of forming the value of modern intellectual potential of human resources in the innovation economy is associated with global objective factors in the formation of a new synergistic worldview, which determines the degree of adaptation of the knowledge system to the real dynamics of changing reality, with an increase in the gap between the system of professional knowledge and level of general culture, which is expressed in hypertrophied forms of value orientations and technocratic thinking [4].

Innovative qualitative training of skilled labor resources is the main factor in the functioning of the mobile labor market, without which further development is unthinkable. New trends in industrial development have brought to life new non-standard forms of labor market functioning, namely the flexible labor market. The governments of many countries have supported new forms of flexible employment. However, the practice of the last two decades has not yet confirmed the extremely optimistic forecasts about the automatic movement of capital and labor into promising industries and the reduction of unemployment due to this. At the same time, it has been clearly established that flexible labor markets help to save on labor costs and that flexible employment policies humanize labor relations to a certain extent.

The most important value and the main capital of modern society is a worker capable of seeking and mastering new knowledge and making non-standard decisions. The imperative of survival and global responsibility for the future is increasingly recognized, the diversity of social modes of society is increasing, and the objective need to develop a multifaceted and flexible way of thinking is recognized.

The problem is too complex and, like any practical creative task, has many solutions, which must be reasonable and flow from the strategy of the concept of development of the nation and state [5].

One of the directions of improving economic relations of the employee and the employer is partnership cooperation on the basis of increased use of information technology. In our opinion, it is necessary to introduce an information-analytical model into the process of such interaction between the employee and the employer, which allows collecting, accumulating and analyzing statistical information about the needs of partners.

In the organizational structure of the company the information-analytical block on management of its interaction with employees should be distinguished. Management of the process of interaction between the employee and the employer is based on key management principles: the input to the managed process is the investment resources, the output is the employee. The central place is given to the company's structural subdivision for the organization of joint activities with partners, which will provide high-quality operational information interaction and support for management decisions by employers. As a result of implementing such a model of interaction between partners it is possible to: form a unified information space of all participants of partner cooperation; accumulate, analyze and summarize statistical information about vacancies of companies, assess the compliance of specialists' supply with their demand in the labor market; forecast the needs in quantity and quality of specialists released to the labor market of the city, monitor their employment [6]. Improvement of interaction in the sphere of partnership cooperation provides: creation of common information space of companies and employees on the basis of information-analytical model; realization of their joint interests in the form of training and production complexes and other forms at the regional level (figure 1). This will increase the value of the intellectual potential of labor resources, the social usefulness of the system of vocational education, as well as the demand for workers in the labor market.

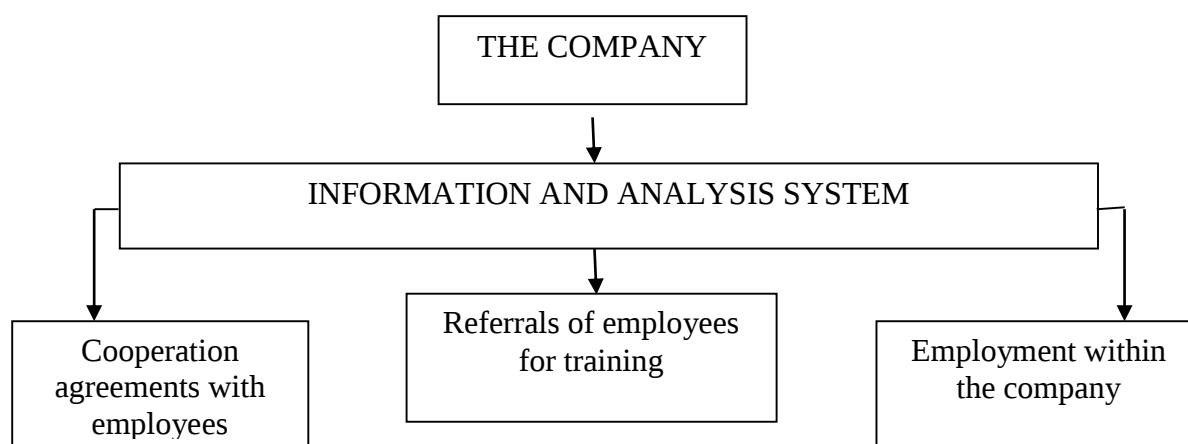


Figure 1 - Employee-Employer Partnership System

Currently, one of the most significant trends in changing the economic structure of reproduction is the territorial concentration of the market of educational services. This leads to an important conclusion that this sphere of services now becomes a relatively autonomous center in the economic structure and the development of centripetal trends. The development of concentration and integration of the sphere of educational services ensures the integrity of reproduction. Thus, it is obvious that market transformation of intellectual potential, having in its basis the necessary social, scientific, technical, institutional prerequisites, is carried out in a complex, contradictory mode. The development of the main directions of increasing the value of intellectual potential, containing clear priorities and objectives should be a fundamental imperative. In this regard it is necessary to assess the real state of the markets of labor resources and educational services, the implementation of international comparisons, the identification of those trends that reflect the direction of the movement and allow to detect its prospects [7].

The research shows that gaining experience and skills directly at the workplace seems to be the most effective option for training and retraining. Since an employee improves in the process of performing his or her daily duties, the management of many companies is confident that most of the positions are quite suitable for training. Some companies have lists of positions especially suitable for training top managers or highhskilled specialists, and they only appoint promising candidates with prospects of further growth to such positions. Usually these positions are under close scrutiny - management monitors the results of current activities, as well as the success of training for a higher position. Likewise lists of duties are compiled in order to teach the employee key skills with minimal risk. Sometimes in addition there is a list of skills for obligatory mastering, and instructors are attached, who help an employee to implement the training program [8].

In practice, based on the analysis, we can see that one of the traditional methods of determination and registration of the need in staff development are the certification and preparation of development plan both for individual and for the group of employees (sometimes it is called a personal career plan). Competently put together employee development plans become the professional and educational program of company's personnel. In this regard, it seems appropriate that the individual development plans were formed by employees, taking into account the goals (objectives) of the company, division, group. The plan should note:

- term and stages of realization of individual goals (tasks);
- necessary resource provision of the plan;
- substantiation of importance of individual goals of the employee for achievement of general goals of the enterprise.

Another important provision arising from the analysis is the effectiveness of the intellectual potential of the employee and the results of his activities, which are considered as hierarchies of the organization of specialist work [9].

Theoretically, Kazakhstan enterprises have developed the concept of a hierarchy of specialist's career (Figure 2). The lowest level - "specialist" - is occupied by an employee who has recently graduated from the university and started to work in his/her specialty. After three or four steps, his

visible career growth actually ends. Hence the conclusion that further movement up the hierarchical ladder depends not only on the knowledge and experience of the employee, his/her attitude to the duties performed, but also on the length of service and many other factors.

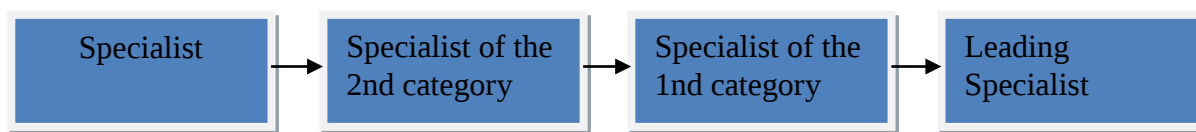


Figure 2 - Historically established hierarchy of specialist career

Therefore, in our opinion, the career hierarchy of a specialist should have a large number of career steps (Figure 2). Advancement on such a ladder contributes to the fact that the specialist will see the "heights", which he can reach if he constantly works on himself. Achieving the highest "career steps" should imply obtaining appropriate academic degrees and titles, such as from a simple specialist to a chief scientific adviser.

The distinctive feature of the proposed hierarchy is that the role of the specialist and the work he or she performs will change. If at the lower levels the work performed has a specific, specialized character, then "career growth" will allow to perform more generalized types of work, with the expansion of the circle of employees involved. The similar approach promotes not only "vertical career", but also horizontally within the limits of the specialty, when the employee masters the adjacent branches and spheres of activity, which help his proper scientific market orientation. It is necessary to point out that the intellectual potential of the enterprise is connected not only to the improvement of each employee's qualification, career planning and career growth, but also to the labor remuneration. One of the modern approaches to solve this problem is the approach that involves the assessment of individual contribution and, accordingly, remuneration of labor based on competencies [12].

Thus it is possible to assert, that development of intellectual potential and effective management of its use in industrial activity of the enterprises focused on innovations, should become an integral part of organizational (corporate) strategy, not forgetting that each separate enterprise, firm, company is a part of larger system - national economy. Therefore the questions, connected with development and effective use of intellectual potential on the scale of all country acquire today exclusive importance as one of necessary conditions of modernization of domestic economy and its transfer to innovative way of development.

Conclusion. Today, in this difficult period, complicated by the global financial and economic crisis, the need to design and implement a long-term development strategy based on new sources of growth is becoming increasingly obvious to the economy of Kazakhstan.

A special place in the system of potentials is occupied by intellectual potential, which represents the maximum possible output (development) of innovative products with the fullest use of available intellectual resources.

Intellectual potential simultaneously concentrates three levels of connections and relations: reflects the past, acting as a "resource" and representing the accumulated set of properties and characteristics; characterizes the present through the practical application and use of existing abilities and acts as a "reserve"; is focused on the future as an opportunity to acquire new knowledge and experience. Based on this we can argue that intellectual potential has system properties: productivity, efficiency, structural organization, heterogeneity, changeability, stability, adaptability, compatibility, lability, controllability.

Intellectual resource management is a dynamic, complex process, which should be seen as an ongoing strategic priority, and thus be closely linked to the overall process of current and strategic planning. Therefore, the coordination of individual and corporate interests in the professional development of the employee should be achieved as through the certification of each employee individually as well as by bringing together employee development plans in the programs of professional and educational level of the staff.

For effective management of intellectual resources the presence of the favorable organizational maintenance including management processes and organizational culture is necessary. This problem is solved in two directions.

The first - the improvement of organizational (corporate) culture, aimed at creating a "learning" organization, in which the following factors are of particular importance: the system and models of thinking, individual skills, the formation of the image of the enterprise and group self-learning.

The second is the introduction of the project management concept. An enterprise focused on integration needs to develop a strategic budget, the task of which is the formation of future profitability. Strategic budget funds should be allocated only to priority projects, which requires a mechanism for their evaluation and selection.

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РЕЗЮМЕ

Процессы, происходящие сегодня в экономике, определяют направления научно-инновационной политики Казахстана и стратегии развития науки. В настоящее время продолжается формирование инновационного общества, основанного на формировании, распространении и использовании знаний, которые в дальнейшем можно рассматривать как интеллектуальный потенциал организации.

Любому предприятию наряду с финансовыми и материальными ресурсами необходимы интеллектуальные ресурсы для обеспечения конкурентных преимуществ в условиях модернизации экономики. Часто размер интеллектуальных ресурсов определяется уровнем квалификации персонала, а также выбором эффективного метода управления, позволяющего раскрыть индивидуальное и коллективное творчество.

Ведь нематериальные, в том числе интеллектуальные, ресурсы организации сегодня являются ведущим производственным ресурсом. Отличительной чертой новой экономики является то, что знания становятся непосредственно производительной силой. Информационные технологии меняют материальную основу современного производства и распространения, а производительность все больше зависит от использования знаний. Современная практика свидетельствует о появлении нового раздела управленческой науки и нового вида управленческой деятельности – управления интеллектуальными ресурсами, отвечающего требованиям экономики знаний.

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INTERNATIONAL PRACTICES FOR IMPROVING FINANCIAL LITERACY

ANNOTATION

The development of digital technologies is becoming increasingly important in the financial sector and they offer a number of benefits. These include easier access to public services for people and businesses, faster availability or exchange of information, new business opportunities, creation of new digital products, and others.

Financial literacy of the population in many countries is mainly associated with low levels of financial knowledge and competence, especially in practice. A high level of financial literacy of the population is necessary, first of all, for the growth of the state economy. Insufficient attention of financial sector entities to the problem of improvement of financial literacy of population leads to increase of information asymmetry and financial risks, limiting the level and quality of financial injections by citizens and strengthening disproportions in development of economy of Kazakhstan.