Мақалада тілдік емес жоғары оқу орындары студенттеріне шетел тілін деңгейлеп оқыту ерекшеліктері туралы айтылған. Сонымен қатар мақалада ағылшын тілін деңгейлеп оқытудың өзекті мәселелері, тіл үйренуге қойылатын талаптар мен ұсыныстар көрсетілген. Шетел тілін деңгейлеп оқыту тілдік білім беруді ұйымдастырудың практикалық стратегиясы және жалпы білім беру жүйесінің даму факторы ретінде қарастырылған. Тілдік емес жоғары оқу орындары студенттері үшін шетел тілін оқу болашақ мамандықты меңгеру құралы ғана емес, сонымен қатар сауатты кәсіби қарым-қатынасты дамыту мүмкіндігі және ұдайы өзгеріп отыратын қоршаған ортаға бейімделу құралы болып табылады. Сонымен қатар білім беру жүйесіндегі оң өзгерістер көпұлтты Қазақстан жағдайында қоғамның қарқынды дамуын жеделдетуге ықпал етуде.

РЕЗЮМЕ

В статье обсуждаются основные стратегии организации уровневой языковой подготовки студентов в неязыковых вузах. Предложены рекомендации для реализации уровневого обучения английскому языку; обозначены актуальные проблемы, которые требуют дальнейшей разработки. Уровневый подход к обучению иностранному языку рассматривается как практическая стратегия организации языковой подготовки и как фактор развития образовательной системы в целом.

Для студентов неязыковых вузов изучение иностранного языка является не только средством овладения будущей специальностью, но и возможностью выработать в будущем грамотное профессиональное общение и позволить легко адаптироваться в динамично меняющейся окружающей среде. Кроме того, положительные изменения в системе образования также способствовали ускорению развития общества в условиях многонационального Казахстана.

УДК 336.719
МРНТИ 06.73.55

Abdeshova A.Sh., Master of Economics, Senior Lecturer, **the main author,** https://orcid.org/0000-0003-3294-3698
NJSC «West Kazakhstan Agrarian and Technical University named after Zhangir khan», Uralsk, st. Zhangir khan 51, 090009, Kazakhstan, alberta_alberta81@mail.ru

THE STATE OF REMOTE BANKING IN COMMERCIAL BANKS

ANNOTATION

The article examines the importance and current state of distance banking services provided by second-tier banks in the country. The author gives a diagram of the types of remote banking services used in the banking system. Types of remote services by mode of delivery, operating principle and customer segment are given. Because of the COVID-19 incident worldwide, remote banking productivity among commercial banks has begun to skyrocket. A comparative analysis of the volume of non-cash payments, the number of cardholders and active cardholders of the country for the last three analyzed years has been carried out. In addition, the number of map users by region is considered. The state of the payment card market in the Republic of Kazakhstan is compiled by regions and cities. The number of terminals, ATMs, enterprises and retail outlets was taken into account.The dynamics of the use of remote banking services, namely: Internet banking and mobile banking, which are widely used by second-tier banks in the country, have been studied. Banks of the second level were identified, which are divided into groups for the provision of remote banking services. The advantages and disadvantages of remote banking services for consumers are presented and ways to eliminate these disadvantages are proposed.

Key words: *credit, bank card, remote service, internet banking, mobile banking.*

Introduction. Today is a time of rapid development of modern equipment and technology. Regardless of the industry in which they operate, their services are automated. In particular, remote banking is widely used in the banking industry. Because of the COVID-19 pandemic sweeping the world, remote banking has led to the development of new products by commercial banks to compete with their competitors.

Remote banking allows users to use banking products for free at short notice and helps commercial banks to attract more customers and compete in the market with rival banks by providing various online services.

Different terms are used to describe remote banking services in English, i.e. online banking, remote banking, direct banking, home banking, Internet banking, PC banking, phone banking, mobile banking, WAP banking, SMS banking, GSM banking. banking, TV banking [1].

Opinions of many authors about remote banking services are the same. V.V. According to Trofimov, "remote banking services are usually provided by customers through home banking, without visiting the bank and without direct contact with bank employees" [2].

G.G. Korobova believes that "remote banking system is a set of ways to provide banking services using telecommunications without the client visiting the bank" [5].

Interconnection between elements of e-banking mechanism is functional, because any element can perform functions of other elements in the same way. This is due to the fact that the e-banking system is constantly updated and is designed to improve the main elements of the system. Since the system is continuously updated, its previous elements may be deleted from the system. An e-banking system is an integral unit consisting of certain components and functioning in an automated banking environment [6].

The advantages of remote banking:

- Understanding of transactions, as it does not require in-depth knowledge of computer technology;
- ease of registration in the system;
- high level of reliability and confidentiality;
- perform the operation in any place where there is an Internet connection.

The security of the application is guaranteed by the computer software. However, there are other factors that have a negative impact on the development of remote banking, for example, new operations are directly affected by the lack of trust of customers and financial illiteracy of the population [5].

Materials and methods of research. In order to analyze the remote banking services of commercial banks, a comparison with the annual reports of the National Bank of the Republic of Kazakhstan, the Agency for Regulation and Development of the Financial Market of the Republic of Kazakhstan and commercial banks was conducted.

Types of remote banking services are presented in the following figure (Figure 1).

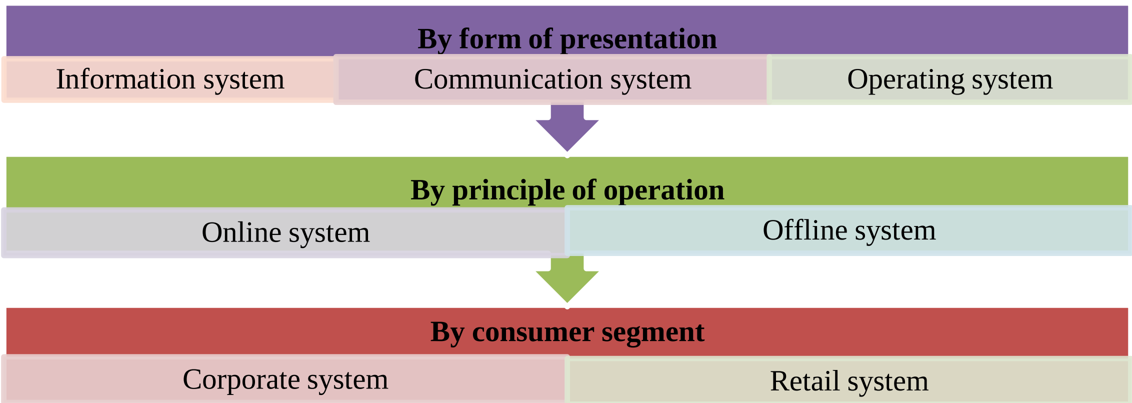

Figure 1 – Types of remote banking
Note: Drawing made by the author

Depending on the principle of operation, remote banking systems are divided into online and offline. This means that there are certain time intervals between the client's request for a transaction and its appearance on the balance.

As the online e-banking system is created automatically, it does not require the participation of bank employees in customer service.

Offline remote banking system can be fully or partially automated. It is not integrated with the internal automated banking system, so the execution of customer orders may be delayed.

Results and their discussion. According to the study, there are currently 26 commercial banks operating in the Republic of Kazakhstan.

In 2020, more than 80% of non-cash payments were made through online and mobile banking [8].

21 banks and Kazpost JSC are issuers of payment cards in the country. The banking sector has always been accustomed to using new innovations and technologies.

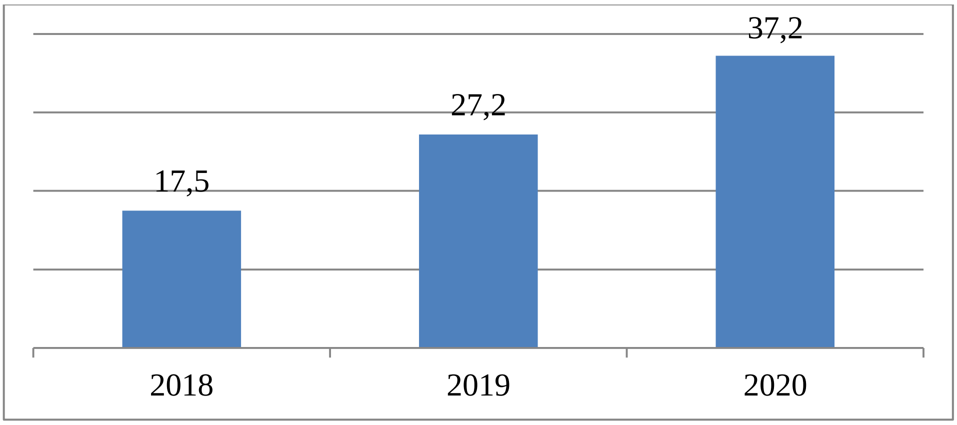

Figure 2 – Number of payment card holders in the Republic of Kazakhstan, million holders

Automation processes have become the main channels for banks to interact with customers through Internet banking and mobile banking [8].

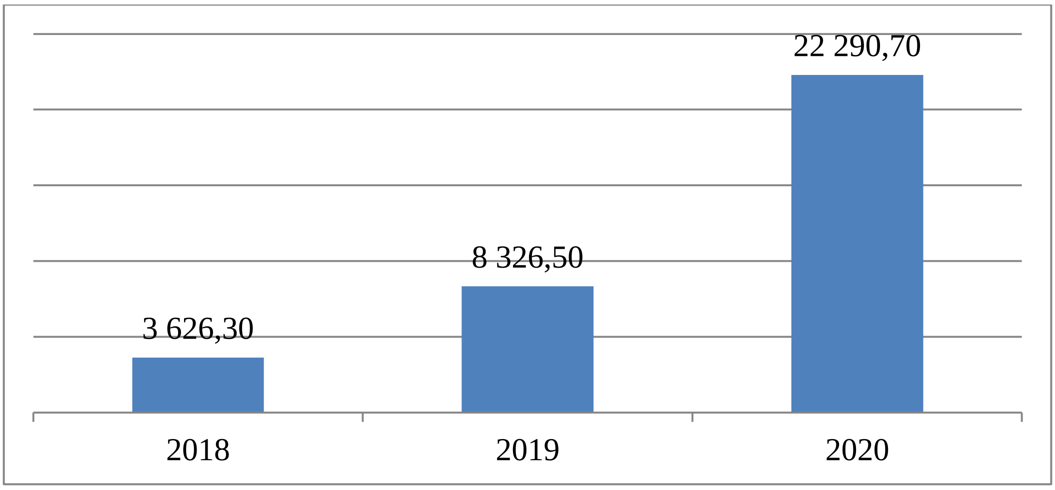

Figure 3 – Volume of non-cash payments in the Republic of Kazakhstan, billion tenge

The total amount of non-cash payments has been growing rapidly in recent years. In 2020, it is 36% more than in 2019. The rapid development of cashless payments in the country is associated with the creation of infrastructure of POS-terminals, the entry of Apple Pay and Samsung Pay to the Kazakhstan market and the active use of cashless payments on public transport [9]. In the past, consumers used cards to earn money, but now consumers often use them to access various services

Another factor contributing to the rapid development of cashless payments is the pandemic of the COVID-2019 coronavirus. Due to carnatine restrictions in the country, payment for goods and services became online and revealed the reasons of inaccessibility [10].

Most non-cash transactions were conducted electronically through Internet banking and mobile banking. Currently, 20 second-tier banks have mobile banking services.

The figure shows the volume of non-cash settlement operations in the country. As can be seen in the figure, there is a strong growth rate in 2020, which is 13964.2 billion tenge more than in 2019 [9]. The reason for this, as mentioned above, is the rapid growth of remote banking services due to the transition to online services in all sectors.

According to the National Bank of the Republic of Kazakhstan and the Agency for Regulation and Development of the Financial Market of the Republic of Kazakhstan in 2020, the number of operating ATMs in the territory is 11.3 thousand units. Currently, due to the large number of terminals and ATMs in shopping centers, its use is more profitable for the population (Figure 4).

The figure shows the volume of non-cash transactions by 2020, including Internet banking, mobile banking, terminals and ATMs and payment terminals. As we can see, Internet banking and mobile banking account for the largest share at 81% [9]. Due to carnatic restrictions, senior citizens also often use this remote type of banking. Conventional payment cards can be divided into active users and regular holders (Figure 5).

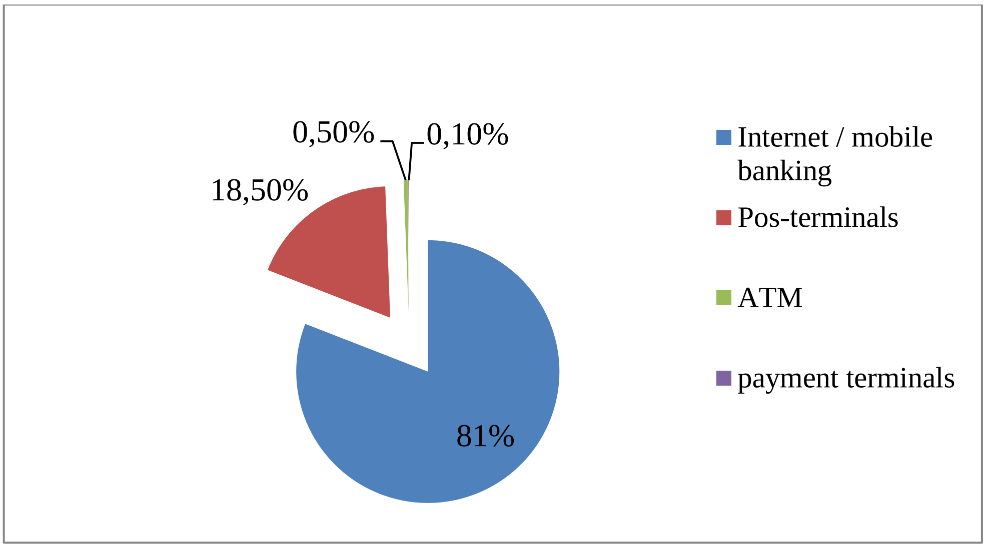

Figure 4 – Volume of non-cash transactions, %

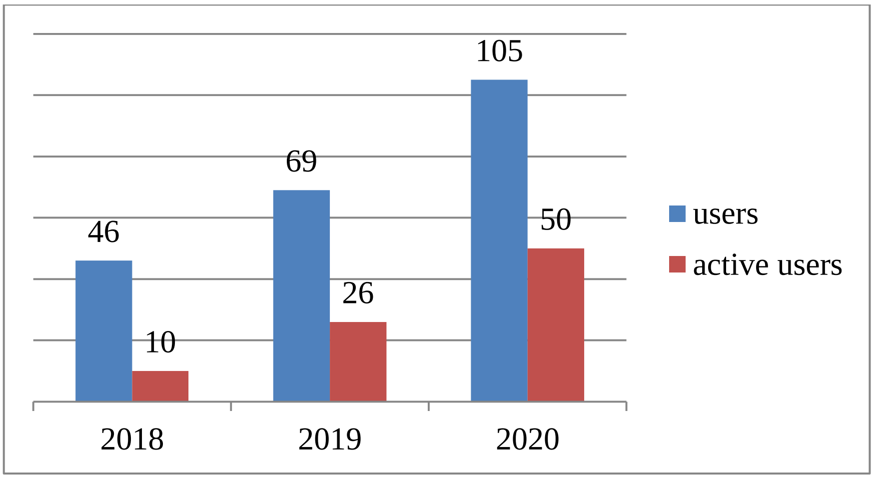

Figure 5 – Active users of Internet banking and mobile banking in the Republic of Kazakhstan, million units

Due to the growing attention to the issue of digitalization in Kazakhstan and the increasing level of its use due to quarantine restrictions in the country, the need and interest of the population in online payments and money transfers is growing.

At the end of 2020, the number of its users in Internet banking and mobile banking networks of commercial banks is growing. On average, 36% of users regularly use the bank's online services. Thus, in recent years, every second uses Internet banking or mobile banking for non-cash payments.

If we analyze the service networks used in the country above, the following table provides information on the users of these networks in the regions (Table 1).

Table 1 – Development of payment cards market in the Republic of Kazakhstan

Regions and cities of Kazakhstan	Number of Pos-terminals, pcs.	Number of ATMs, pcs.	Number of entrepreneurs, units	Number of outlets, pcs.
Akmola region	5585	391	3185	4756
Aktobe region	9210	589	4719	7603
Almaty region	5220	531	2257	3796
Atyrau region	6355	653	3261	5263
East Kazakhstan region	12326	955	5933	9891
Jambyl region	4798	506	1699	3472
West Kazakhstan region	6639	464	3155	5262
Karaganda region	16771	1041	8869	14070
Kostanay region	12238	493	7123	10729
Kyzylorda region	3882	425	1611	3110
Mangystau region	7308	604	3524	6112
Pavlodar region	11221	630	5663	9150
North Kazakhstan region	4994	339	2218	3875
Turkistan region, Shymkent city	10329	1092	4608	7851
Almaty city	59189	2463	29964	46008
Nur-Sultan city	35749	1552	20370	28938
Total	211 764	12 728	108 159	169 886
Note: The table was compiled by the author on the basis of the source [7].				

The table below provides information about users of terminals and ATMs by regions and cities as of January 2021 of this year. The number of users of POS-terminals - 211764, including the number of users in West Kazakhstan region - 6639. The number of users of ATMs - 12728, the number of users of cards at points of sale - 169886 [9].

We all know that Caspian Bank applications, such as Kaspi Gold and Kaspi Red, are used daily by individuals. Its online service works through the service kaspi.kz. Using the online service, you can pay for utilities, internet, taxes, fines, travel tickets, cell phone and many other services without commission. The advantage of this service is that there is no commission for any payment, there is a receipt with which you can confirm the payment and it is safe. In addition, there is a utility payment bonus that can be used by the customer when making a payment [11].

In 2020, Home Credit Bank was recognized by Asiamoney experts as the best bank in Kazakhstan in the category "Best Digital Bank with Mobile App. It accelerated the process of digitalization in the banking sector due to the coronavirus that spread around the world. The Mobile Home Credit mobile app was updated and launched. The number of Home Credit Bank app users has now reached 1.5 million, and the share of mobile banking customers has increased from 43% in 2019 to 84% in 2020. In 2020, the bank ranks third in the ranking of mobile applications in Kazakhstan, which, like other banks, not only provides remote banking services, but also related to the quality of its services [12].

Recently, Halyk Bank of Kazakhstan JSC has been keeping up with the provision of remote banking services. The bank's online services, including Internet banking, are rapidly developing. The Bank also has a Pay-Me mobile payment terminal. It is a mini-terminal for accepting bank cards for payment and connecting to the phone.

SB Alfa-Bank JSC is also one of the best digital banks in the country. There are periodic mobile banking applications for clients. Based on the Alfa-Office platform, legal entities can immediately open an account. With the AlfaMAX online loan for retail outlets, customers can get a loan of up to three million tenge. Recently, the AlfaBlack installment card has also been widely used [13].

However, there are banks that have become leaders in the number of mobile applications (Table 2).

Table 2 – A set of banks selected based on the following criteria according to Baker Tilly Qazaqstan Advisory

Name of bank	Criterion
Altyn Bank	- Provision of banking services through the Android platform - Providing credit products and deposits, except bank cards - Popular apps. Over 100 thousand downloads by 2020
Bank RBK	
First Heartland Jýsan Bank	
ForteBank	
Kaspi Bank	
Alfa Bank	
CenterCredit Bank	
Home Credit Bank	
Eurasian Bank	
Halyk Bank of Kazakhstan	
Sber Bank of Russia	
Note: The table was compiled by the author on the basis of the source [12].	

During the pandemic, lending was limited because of higher requirements for borrowers. This was the usual practice of financial institutions because of the uncertainty in the economy. However, various government programs existed to support entrepreneurs and businesses, so banks needed to implement them. Due to quarantine restrictions, all banks in the country have been forced to change their policies. Companies and individuals are also adapting to the new way of life. Services began to be provided remotely, services began to be sold online, and banking services began to be used online for transfers and payments and opening accounts. As a result, the level of remote banking in the country is evolving. It is safe to say that COVID-19 accelerated the digitalization of the entire financial system of the country. The Agency for Financial Market Regulation and Development immediately paid attention to the situation in the country and issued a number of orders related to the opening of remote bank accounts, online lending, and deposit opening.

In order to reduce cybersecurity risks in remote banking, the banking sector developed a strategy for cybersecurity of the financial sector for 2018-2022. This will provide protection against fraud and misconduct in the provision of remote banking services.

Conclusion. In conclusion, we have understood that the development of the remote banking channel will allow you to perform a number of banking operations without visiting a banking institution. However, along with its advantages, there are problems with service. These issues include, first of all, the security of transactions through Internet banking or mobile banking.

Personnel issues play an important role in the development of e-banking. How qualitatively and quickly the problem will be solved will depend on the qualification of the personnel performing this task. Due to the rapid development of technology, e-banking system does not stand still, so it is necessary to constantly improve the qualifications of personnel working in this area and system administrators, web-designers, web-programmers, specialists in computer and communication security. specialists, marketers, lawyers are needed.

Another obstacle for the development of remote banking is the financial illiteracy of the population. Many people still do not understand the specifics of the bank, the products offered by the bank, the consequences of which hinder the development of this system of services.

REFERENCES

1 Kodasheva G.S., Shaikhanova G.S. Development of digitalization of banking services in Kazakhstan [Electrony resource] // Youth collection of scientific articles "Scientific aspirations". - 2018.- P. 118. https://cyberleninka.ru/article/n/razvitie-didzhitalizatsii-bankovskogo-obsluzhivaniya-v-kazahstane/viewer (In Russian).

2 Vladimirova. MP Money, credit, banks / textbook. manual/ - Moscow .: KNORUS-2017. - P . - 335 (245) (In Russian).

3 Nikonets O.E., Popova K.A. Remote banking as an element of the modern bank ecosystem // Vestnik Volzhskogo universiteta imeni V.N. Tatishcheva №1, tom 2, 2020 P.280-291 https://cyberleninka.ru/article/n/distantsionnoe-bankovskoe-obsluzhivanie-kak-element-ekosistemy-sovremennogo-banka/viewer

4 Arynova Z.A., Tashekenov O.B. Main trends in the development of the market of remote banking services: foreign experience // Vestnik Innovacionnogo Evrazijskogo universiteta. 2017. № 1 P.39-43

5 Zhagyparova A. , Bekbolsynova A., Orozonova A.A., Bulakbay Zh.M ., Serikova M.A Digital currency of the central bank: risks and ways of globalization // The bulletinthe national academy of sciences of the republic of kazakhstan, 2021.-№5.-.P. 28-38. https://doi.org/10.32014/2021.2518-1467.164

6 Ermekkali N. Automation of banking products and their effectiveness // International scientific-practical conference of students and young scientists / NJSC "UNIVERSITY NARHOZ" . - Almaty .: "Publishing House" Fortuna Polygraph "LLP. - 2020. - 546 p. (In Kazakh).

7 Bazarbai N.B., Akhmetova G.I. Improving the financial literacy of the population is the future of the country // Materials of the International Scientific Conference of Students and Young Scientists "World Pandemic and Further Development of the Financial System of Kazakhstan: Threats, Risks and Growth Points." - Almaty. : Fortuna Polygraph Publishing House LLP. - 2020. – P. - 546 (119)

8 In Kazakhstan, the volume of non-cash payments has grown [Electrony resource] // https://inbusiness.kz/ru/news/v-kazahstane-vyros-obem-beznalichnyh-platezhej

(Viewing time:13.11.2020) (In Russian).

9 Annual report of the Agency of the Republic of Kazakhstan for Regulation and Development of Financial Market for 2020.
https://www.gov.kz/memleket/entities/ardfm/documents/details/224051?activities=37773&lang=kk

10 Beisenbaev O. New tasks of digitalization of the economy of Kazakhstan. https://strategy2050.kz/news/aza-stan-ekonomikasyn-tsifrlandyrudy-zha-a-mindetteri/

11 Zhabekova M. Digitalization in the banking sector: the transition of tenge to electronic format [Text] / M. Zhabekova M.K. Baimyrzaeva // Materials of the International Scientific Conference of Students and Young Scientists "World Pandemic and Further Development of the Financial System of Kazakhstan: Threats, Risks and Growth Points." - Almaty .: Fortuna Polygraph Publishing House LLP, 2020.- P. - 546 (p. 199). (In Russian).

12 Home Credit Bank was recognized as the best Digital Bank of 2020. https://homecredit.kz/press-center/news/Luchshi-bank-digital-2020 (In Russian).
13 Alpha Bank was recognized as the best digital bank in 2019. https://alfabank.kz/kk/footer/press/news?post_id=1614 (Viewing time:29.01.2020)
14 Official website of LLP «Baker Tilly Qazaqstan Advisory» https://bakertilly-ca.com/
15 Tashenova S.D., Berdykulova G.M., Upravlenie kiberriskami v bankovskoj sisteme // «Central Asian Economic Review» 2019. №4 C.124-133 https://caer.narxoz.kz/jour/article/view/135

ТҮЙІН

Мақалада еліміздегі екінші деңгейлі банктерде қолданылып жүрген қашықтықтан банктік қызмет көрсетудің маңыздылығы, қазіргі жағдайы қарастырылған. Қашықтықтан банктік қызмет көрсету жүйесінің қолданылатын түрлері бойынша автормен сызба құрастырылған. Бұл жерде көрсетілу тәсілі бойынша, жұмыс жасау қағидасы бойынша және клиенттердің сегменті бойынша қашықтықтан қызмет көрсету түрлері келтірілген. Бүкіл әлемде орын алған COVID-19 оқиғасына байланысты қашықтықтан банктік қызмет көрсету қызметі бойынша коммерциялық банктердің арасында көрсеткіштер тез арта бастады. Соңғы талданған үш жыл бойынша еліміздегі жүргізілген қолма – қол ақшасыз төлем көлемі мен карточкаларды ұстаушылар саны және карточкаларды белсенді пайдаланушылар бойынша салыстырмалы талдау жасалған. Сонымен бірге, облыстар аумағында карточканы қолданушылардың саны қарастырылған. Қазақстан Республикасында төлем карточкалар нарығының жағдайы облыстар мен қалалар бойынша құрастырылды. Мұнда терминалдардың, банкоматтардың, кәсіпкерлердің және сауда нүктелерінің сандары ескерілді. Қашықтықтан банктік қызмет көрсетуде қазіргі таңда кеңінен қолданылып жүрген интернет банкинг пен мобильді банкингктің қолданылу динамикасы зерттелген. Қашықтықтан банктік қызметті көрсетуде топ жарған екінші деңгейлі банктер анықталған. Қашықтықтан банктік қызмет көрсетудің тұтынушыларға беретін артықшылықтары мен кемшіліктері көрсетілген және сол кемшіліктерді төмендету жолдары келтірілген.

РЕЗЮМЕ

В статье рассматривается важность и текущее состояние дистанционных банковских услуг, которые предоставляют банки второго уровня страны. Автор приводит схему видов дистанционных банковских услуг, используемых в банковской системе. Приведены виды дистанционных услуг по способу предоставления, принципу работы и сегменту клиентов. Из-за инцидента с COVID-19 во всем мире производительность дистанционного банковского обслуживания среди коммерческих банков начала стремительно расти. Проведен сравнительный анализ объема безналичных платежей, количества держателей карт и активных держателей карт страны за последние три анализируемых года. Кроме того, рассмортено количество пользователей карт по регионам. Состояние рынка платежных карт в Республике Казахстан составлено по областям и городам. Учитывалось количество терминалов, банкоматов, предприятий и торговых точек. Изучена динамика использования дистанционных банковских услуг, а именно: интернет-банкинга и мобильного банкинга, широко применяемые банками второго уровня страны. Выявлены банки второго уровня, которые разделены на группы по предоставлению услуг дистанционного банковского обслуживания. Представлены преимущества и недостатки дистанционного банковского обслуживания для потребителей и предложены способы устранения этих недостатков.

УДК 331.5.024.5
МРНТИ 06.77.61

Айдаралиева А.А., кандидат экономических наук, доцент, **основной автор,** https://orcid.org/0000-0002-7291-2426
НАО «Западно-Казахстанский аграрно-технический университет имени Жангир хана», г. Уральск, ул. Жангир хана, 51, 090009, Казахстан, aizhamal_a@mail.ru
Кенжин Ж.Б., доктор PhD, и.о. доцента, https://orcid.org/0000-0001-6085-8349
НАО «Западно-Казахстанский аграрно-технический университет имени Жангир хана»,