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THE INTRODUCTION OF INNOVATIVE TECHNOLOGIES IN THE ACTIVITIES OF MODERN BANKS

Currently, traditional creative financial solutions are undergoing significant transformations, giving rise to new services designed for end users. Although the banking sector remains the main advanced segment for new technological solutions in the global financial market, it faces competition from emerging fintech companies. The integration of high-tech solutions enables banks to enhance the competitiveness of their offerings and redefine how these products are developed and distributed. A critical factor in boosting a bank's competitiveness through innovative products is the rapid development and market introduction of these innovations, as this quick turnaround directly impacts the speed at which competitive advantages are gained. People's need for banking solutions, namely products or services, directly creates a vector of further development, the very format of these solutions. The most important thing is the bank's focus on the wishes of its direct customers. In this important sector, it is possible to get ahead only thanks to such characteristics as cost optimization, assortment revision and, a specific customer base. Of course, we must take into account international trends, the integration of such new products is the main issue on the agenda. Thus, the introduction of innovative technologies into the work of domestic banks helps to increase their competitiveness.

The objective of this study is to develop both theoretical and practical frameworks for assessing the impact of cutting-edge financial technologies on the evolving landscape of the banking system.

Keywords: digitalization, Internet banking, mobile banking, banking credit technologies, digital money.

Introduction

The innovative activity of the banking sector becomes one of the factors of competitiveness formation, both in the domestic market of the country and in the world [1].

The introduction of information technology (IT) into the banking industry is an integral part of the modern development of financial institutions. This process not only improves the quality of services and resource management, but also contributes to increased security and convenience for customers. In this article, we will look at which technologies are being actively implemented in the banking sector, how they affect the work of banks and what this means for customers.

Automation of banking processes is one of the main directions of implementation of IT in the banking sector. Banking automation systems can reduce transaction processing time, reduce the risk of human error and optimize customer data management. This leads to an improvement in the efficiency of banking services and an increase in customer satisfaction.

Of course, a large number of scientific papers have investigated all the pros and cons of digitalization in such an important block as the components of the financial system. One part of these studies focuses on the study of the efficiency of the banking sector, taking into account the application of technological progress. The payback of assets and capital of enterprises in this sector is confirmed with the introduction of fintech [2; 3; 4]. But here it is necessary to pay attention to the fact that small banks respond well to innovations. Although scientific works in general do not refute the positive effect for the banking sector as a whole of the introduction of financial innovations.

The second part of the researchers focuses on studying and argues about the good effect of fintech on increasing the accessibility of banking sector services for ordinary citizens and businesses. To further improve and eliminate various restrictions, the researchers propose, first of all, to develop the regulatory framework for the work of organizations that ensure the introduction and use of financial technologies [5; 6]. In addition, it is pointed out that there is a need to further deepen this digitalization process and, of course, to educate and inform society about these opportunities for obtaining services. The next part of the scientific papers is devoted to substantiating the need for technological innovations

for further improvement of the banking sector as a whole [7; 8; 9]. Although researchers have identified specific conditions for such development, there should be: appropriate economic opportunities in the form of resources, a certain level of well-being of the population, awareness of the population. The final category of researchers focuses on the characteristics of threats to the introduction of financial technologies into the financial sector [10; 11; 12]. Studies covering certain time periods demonstrate some operational risks of the banking sector, but the reduction of risks of the private banking sector prevails.

Materials and methods

During this study, a variety of methods were employed to ensure a thorough and comprehensive analysis. Techniques such as analysis and synthesis were utilized to break down complex concepts and combine different elements into a coherent whole. Additionally, the methods of induction and deduction were applied to move from specific observations to broader generalizations and to derive specific predictions based on general principles.

The empirical portion of the study relied heavily on the econometric method of correlation analysis, which allowed for the examination of relationships between different variables. This analysis was grounded in official statistical data, ensuring the reliability and validity of the findings.

To effectively summarize the study's results, several methods were employed, including systematization, which organized the data into a structured format; classification, which grouped similar elements together; and generalization, which distilled broader insights and conclusions from the detailed findings. These combined methods provided a robust framework for understanding and interpreting the study's outcomes.

Results and discussion

Internet banking and mobile application technologies are also being actively introduced into the banking industry. They allow customers to conduct banking transactions remotely, anytime and anywhere, using computers, tablets or mobile devices. This makes banking services more accessible and convenient for customers, as well as reduces the load on offline branches. This allows you to create personalized offers, optimize marketing campaigns and improve the quality of service.

One of the key aspects of IT implementation in the banking industry is cybersecurity. With the increasing number of online transactions and digital data storage, the risk of cyber attacks and information leaks is also increasing.

Blockchain technologies are also beginning to be actively used in the banking industry. Due to the decentralized nature of this technology, banks can reduce transaction time, reduce costs and increase security. Blockchain also opens up new

opportunities for the development of financial innovations such as cryptocurrencies and smart contracts.

However, the introduction of IT into the banking industry is not without challenges and obstacles. One of them is the need to constantly update technologies and ensure compatibility of new systems with existing ones. In addition, it is important to take into account the issues of data privacy and ethical aspects of the use of personal information of clients.

In general, the introduction of information technology in the banking industry plays a key role in the modern development of the financial industry. But, to successfully implement these technologies, various factors must be considered, including cybersecurity, system compatibility, and ethical aspects of data use.

Red_mad_robot Central Asia has studied the Kazakh banking market and the companies that operate on it. The results of the study show how global technological trends affect the development of physical technology in Kazakhstan.

The authors of the study divided the trends in banking into three segments: basic, dominant and ascending.

Dominant trends. The researchers attributed the services that are in demand and relevant today to the dominant trends.

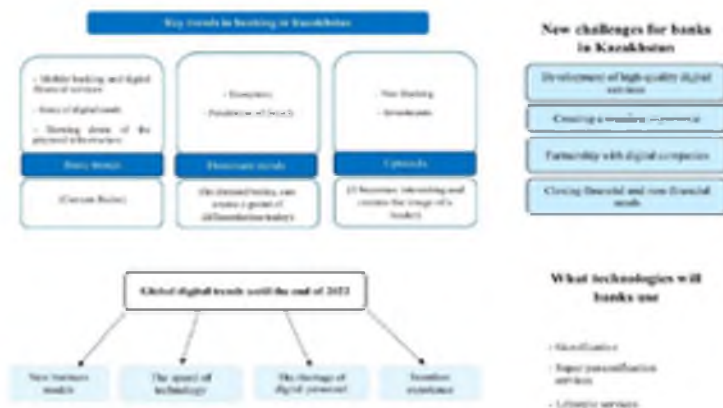


Figure 1 – Key trends in banking in Kazakhstan

Note: Compiled by the authors

Kazakhstani banks compete in the creation of platform services integrated into a single ecosystem. Together with banking services, they open non-banking ones. The trend towards mobile banking appeared after the success of Kaspi, which

launched its own payment system and marketplace. In 2021, the Kaspi superapp bypassed Amazon, Tinkoff and PayPal in terms of the ratio of the daily audience to the monthly audience. During the year, the share of the marketplace in Kaspi's revenue increased 1.6 times.

Another example is the case of August 2020, when Kaspi acquired the Santufei travel service. And according to the results of the first half of 2021, he announced that he had taken a share of 26 % in the air ticket sales market. Following Kaspi, banks Halyk, Jusan and Forte launched their own online stores.

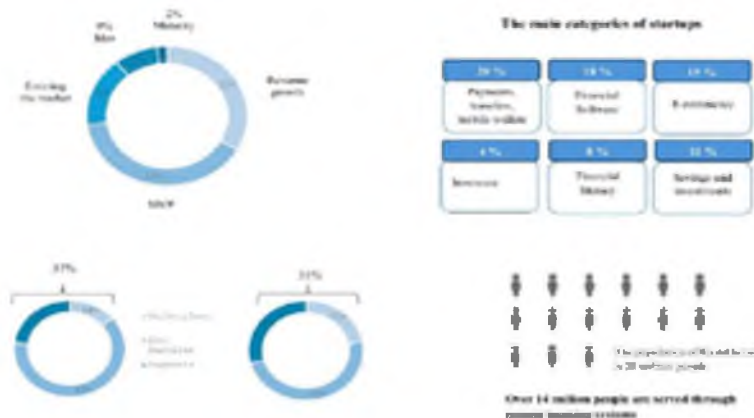


Figure 2 – The main categories of startups

Note: Compiled by the authors

Banks are shifting their focus from opening new branches and large head offices to the enhanced development of IT systems and service infrastructure.

The authors attributed the rising trends to the areas that are gaining popularity, which can potentially become a trigger for growth. Neobanks launched in the online space are fintech shells that complement conventional banks, but develop according to a different financial model. Examples of working models are Tinkoff Bank, Module Bank, Dot Bank.

Neobanks are beginning to enter the market of Kazakhstan and gain popularity thanks to a simple and affordable digital product. In June 2021, Beeline launched the first Kazakh Neobank. It has a mobile wallet and the country's first mobile digital payment card, Visa Platinum. The concept of Neobank is especially relevant for the geography of Kazakhstan: 41% of the population lives in regions far from the nearest bank branches.

In the fight for customers and in anticipation of growing investment interests, banks are launching convenient services designed to help novice investors. Today, only one Kazakhstani out of 100 carries out operations on the stock market. For comparison, in Russia, the number of investors in the stock market has approached 10 % of the economically active population. In the United States, this figure is 55 % of residents.

Kazakh banks such as Jusan Bank, ForteBank, BCC and Halyk Bank have released their investment products. The share of BNPL (a type of installment plan) in the global consumer lending market is 2 %. But these services are showing explosive growth. According to a McKinsey survey, 30 % of consumers have financed a purchase with BNPL at least once; 29 % report that without this option they would not have made a big purchase, but would have chosen a cheaper product; 39 % say they preferred BNPL to a credit card, and 31% consider BNPL a good alternative to a debit card or cash. Kaspi Bank has its own BNPL service.

BaaS is a seamless connection between an IT company and a bank using open API interfaces. It is also called Open Banking, because the bank opens up to other companies – it leases its infrastructure to other companies. The implementation of BaaS demonstrates positive dynamics worldwide – an annual growth rate of 15.7 %. Banking as a service will become a \$7 trillion industry by 2030, according to a Finastra research report. And according to the forecast of Future Market Insights Banking as a Service (BaaS), it will reach \$12.2 billion in 2031. BaaS technology and Open Banking are a strong trend in Europe.

- What technologies will banks use:
- Gamification and edutainment.
- Superpersonalization of services.
- Lifestyle services.
- Global digital trends today:
- New business models.
- There is a shortage of digital personnel.
- The speed of technology development.
- A seamless experience.

We propose a comprehensive assessment of the evolution of the banking system, categorized into specific groups of indicators that gauge the financial progress of the state. These indicators encompass various facets of the banking sector's development and are meticulously organized in Table 1 for clarity and analysis. From this array of indicators, we have meticulously chosen those deemed most crucial for evaluating financial management practices. These selected metrics offer a broad perspective on the banking sector's trajectory, with data available consistently since 2011.

Table 1 – Indicators of the level of development of the banking system

Group of indicators	Indicators
Effectiveness	1. Net interest margin of banks, % 2. Credit and deposit spread, % 3. Return on assets, % 4. Return on equity, % 5. Non interest income relative to total income, %
Depth	1. Bank assets, % of GDP 2. Securities purchased by credit institutions, % of GDP 3. Own funds of the banking sector, % of GDP 4. Deposits and funds in the accounts of non-financial and financial organizations, % of GDP
Stability	1. Z-rating of banks 2. Bank capital to total assets, % 3. Bank loans to deposits, %
Availability	1. Maximum interest rates on deposits, % 2. NB rate, % 3. Weighted average interest rates on credit transactions, % 4. Deposits of individuals, billion tenge
Compiled by the authors according to the World Bank	

To comprehensively understand the impact of financial technology (fintech) on the metrics provided in Table 1, it's essential to quantify the relationship between the volume of fintech lending and the various indicators reflecting the development of the financial sector. This analysis is crucial for evaluating the effectiveness of integrating digital technologies into banking practices. The correlation coefficient (C), which measures the strength and direction of the relationship between these variables, can be calculated using a statistical formula. By computing this coefficient, we can assess the degree to which fintech lending influences the overall performance and evolution of the banking sector.

$$C_{nm} = \frac{\sum_{i=1}^I \sum (a_i - \bar{a}_i)(b_{nm_i} - \bar{b}_{nm_i})}{\sqrt{\sum_{i=1}^I \sum (a_i - \bar{a}_i)^2 \sum_{i=1}^m \sum (b_{nm_i} - \bar{b}_{nm_i})^2}}$$

In the formula provided, the correlation coefficient (C) is represented by the letter «C». The variables «a» and «bnm» signify the volume of fintech lending and the mth indicator of the nth group of indicators of banking system development, respectively. The variable «j» denotes the period number under consideration.

Table 2 – The results of the analysis of the relationship between the indicators of the fintech market and the banking sector

Group of indicators	Indicators	Correlation coefficient with the volume of fintech loans
Effectiveness	Net interest margin of banks, %	-0,31
	Credit and deposit spread, %	0,26
	Return on assets, %	0,37
	Return on equity, %	0,37
	Non-interest income relative to total income, %	-0,67
Depth	Bank assets, % of GDP	0,49
	Securities purchased by credit institutions, % of GDP	0,59
	Own funds of the banking sector, % of GDP	0,31
	Deposits and funds in the accounts of non-financial and financial organizations, % of GDP	0,38
Stability	Z-rating of banks	0,12
	Bank capital to total assets, %	-0,14
	Bank loans to deposits, %	-0,29
Availability	Maximum interest rates on deposits, %	-0,41
	NB rate, %	0,09
	Weighted average interest rates on credit transactions, %	-0,61
	Deposits of individuals, billion tenge	0,62

On one hand, the analysis indicates that a higher adoption rate of financial creative solutions is linked to reduce the marginality of deposit transactions, due to the minimization of interest rates offered on these deposits. This means that banks are not able to charge as high interest rates on deposits as before, which reduces their profit margins. However, despite this reduction in profitability, there is a concurrent increase in the proportion of bank deposits as a percentage of GDP. This growth in bank deposits can be attributed to a heightened level of confidence in banking institutions. Customers may feel more secure and trustful of banks that adopt advanced financial technologies, leading them to deposit more money. Additionally, the lack of other attractive investment opportunities in the market may also drive individuals to place their money in banks, further increasing the deposit volumes.

On the other hand, the implementation of fintech significantly enhances the availability of borrowed funds. This is illustrated by the negative correlation

observed between fintech lending and the interest rates on credit transactions. As fintech solutions become more prevalent, they make it easier and more accessible for individuals and businesses to obtain loans, which leads to lower interest rates on these credit transactions. This increased availability and affordability of borrowed funds stimulate economic activities by providing businesses and individuals with the necessary capital at reduced costs.

Despite these positive changes, the overall impact of financial high-tech on the financial performance of credit institutions remains relatively modest at this stage. This is mainly because fintech lending still constitutes a small share of the total lending market. However, there is a noticeable improvement in the efficiency of these credit institutions following the adoption of digital technologies. This efficiency boost is reflected in the increased returns on assets and equity. By leveraging advanced technologies, banks can streamline their operations, reduce costs, and enhance service delivery, thereby achieving better financial performance.

The increased return on assets indicates that banks are generating higher profits from their existing assets, which is a sign of improved operational efficiency. Similarly, the higher return on equity suggests that banks are using their shareholders' equity more effectively to generate profits, which can lead to increased investor confidence and higher stock prices. Overall, while the immediate financial impact of fintech on credit institutions might be modest, the long-term benefits in terms of operational efficiency and enhanced financial performance are significant and promising.

Conclusion

In Kazakhstan, the banking sector is seeing a yearly decline in the number of banks, characterized by the closure of physical branches and a move towards remote service delivery. This shift is driving greater adoption of innovative technologies and enhancing the competitive position of banks. It can be inferred that the integration of innovative technologies into the operations of Kazakhstani banks serves as a catalyst for enhancing their competitiveness.

This evolution involves banks enhancing their digital infrastructure to offer faster and more efficient services. The adoption of cutting-edge technologies such as artificial intelligence, blockchain, and big data analytics is allowing banks to streamline operations, reduce costs, and improve customer service. These technologies enable banks to better understand their customers' needs and preferences, leading to the creation of tailored financial products and services.

Furthermore, the shift towards remote service delivery is making banking more accessible to a broader audience. Customers can now manage their finances from the comfort of their homes, using mobile apps and online platforms. This convenience is a significant factor in increasing customer satisfaction and loyalty.

The trend of consolidating through mergers and acquisitions is also reshaping the banking landscape. By acquiring other financial institutions or their assets, banks can expand their market presence and diversify their offerings. This strategy not only helps banks to enter new markets but also to enhance their competitive edge by leveraging the strengths and capabilities of the acquired entities.

In summary, the integration of innovative technologies is revolutionizing the banking sector in Kazakhstan. Traditional banks are adapting to the changing landscape by modernizing their operations and embracing digital transformation. This process is not only improving efficiency and customer service but also driving financial growth and stability.

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ҚАЗІРГІ ЗАМАНҒЫ БАНКТЕРДІҢ ҚЫЗМЕТІНЕ ИННОВАЦИЯЛЫҚ ТЕХНОЛОГИЯЛАРДЫ ЕНГІЗУ

Цифрландыру дәуірінде әдеттегі инновациялық қаржылық ұсыныстар өзгереді, соңғы пайдаланушылар үшін жаңа қызметтер пайда болады. Қазіргі уақытта банк саласы халықаралық қаржы

нарығындағы ең технологиялық дамыған салалардың бірі болса да, ол әртүрлі финтех-компаниялар түріндегі жаңа қатысушылармен бәсекелесуі керек. High-tech технологияларын пайдалану банктік ұсыныстардың бәсекеге қабілеттілігін жақсартуға, сондай-ақ оларды құру мен таратудың даралығын өзгертуге мүмкіндік береді. Өнімнің high-tech көмегімен банктің бәсекеге қабілеттілігін арттырудың негізгі факторы оны құру және нарыққа шығу жылдамдығы болып табылады, өйткені бұл бәсекелестік артықшылықтарды алу жылдамдығына әсер етеді. Банктік өнімге/қызметке сұраныс бәсекеге қабілеттілікпен, high-tech, клиентке бағдарланумен анықталады және банктің имиджін қалыптастырады. Банк секторындағы басқаларға қарағанда артықшылықтар негізінен шығындарды азайту, өнім желісінің әртүрлілігі және белгілі бір тұтынушы сегментіне назар аудару арқылы қамтамасыз етіледі. Осыған байланысты мұндай технологияларды халықаралық банк жұмысына енгізу мүмкіндіктерін бағалау өзекті міндет болып табылады. Осылайша, отандық банктердің жұмысына инновациялық технологияларды енгізу олардың бәсекеге қабілеттілігін арттыруға ықпал етеді.

Зерттеудің мақсаты – озық қаржылық технологиялардың банк жүйесінің ағымдағы өзгеруіне әсерін бағалаудың теориялық және практикалық негіздерін әзірлеу.

Кілтті сөздер: цифрландыру, интернет-банкинг, мобильді банкинг, банктік кредиттік технологиялар, цифрлық ақша.

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ВНЕДРЕНИЕ ИННОВАЦИОННЫХ ТЕХНОЛОГИЙ В ДЕЯТЕЛЬНОСТЬ СОВРЕМЕННЫХ БАНКОВ

В эпоху цифровизации происходит изменение привычных инновационных финансовых предложений, появляются новые сервисы для конечных пользователей. Несмотря на то, что банковская сфера в настоящее время является одной из самых

технологически продвинутых сфер на международном финансовом рынке, она должна соперничать с новыми участниками в виде различных финтех-компаний. Использование high-tech технологий дает возможность улучшить конкурентоспособность банковских предложений, а также меняет индивидуальность их создания и распространения. Важнейшим триггером в повышении конкурентоспособности банка, используя новые инновационные решения, является быстрая разработка и внедрение этих инноваций на рынок, поскольку это быстрое изменение напрямую влияет на скорость получения конкурентных преимуществ. Спрос на банковский продукт/услугу определяется конкурентоспособностью, high-tech, ориентацией на клиента и создает имидж банка. Привилегии перед другими в банковском секторе в основном обеспечиваются за счет сокращения расходов, разнообразия продуктовой линейки и ориентации на определенный клиентский сегмент. В связи с чем, оценка возможностей ввода таких технологий в международную банковскую работу представляет собой актуальную задачу. Таким образом, ввод инновационных технологий в работу отечественных банков содействует повышению их конкурентоспособности.

Цель исследования заключается в разработке теоретических и практических основ оценки воздействия передовых финансовых технологий на текущее изменение банковской системы.

Ключевые слова: цифровизация, интернет-банкинг, мобильный банкинг, банковские кредитные технологии, цифровые деньги.