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**Types of innovation in the
commercial bank: in Kazakhstan**

In this article we analyze the way of innovative products introduction of many commercial banks, and also the introduction of foreign innovations with a focus on the practices, which helps to accelerate operational process. The new banking products and services are introduced by first class leading banks in order to increase the relevance of bank. By the way, in order to maintain its leadership, the banks are proceeding improvement of new products and services for its clients. It considers first introduction and use of new advanced equipment and technology. In this article we considered the concepts of banking innovation and also the different interpretations of this concept. Thus, credit institutions not only care about preserving, but also the increase of capital of its clients by continuously offering new products and services that contribute to the development of business activity of the people. The article also describes issues and recommendations for improvement of innovative banking products.

Key words: plastic cards, electronic payment systems, electronic cash systems, magnetic cards, e-cards, non-cash money.

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**Коммерциялық банктердегі
инновация түрлері:
Қазақстанда**

Бұл мақалада коммерциялық банктердің көптеген инновациялық өнімдерді енгізу жолында болғандықтан, шет елдік тәжірибелерге назар аудару арқылы жаңалықтарды енгізу процестерін неғұрлым жедел қарастырылған. Жаңа банктік қызметтер ең бірінші және бірінші қатарлы банктер арасында болғандықтан өз қызметтерін арттыруға тырысуда. Олар өздерінің лидерлігін сақтау мақсатында өз клиенттеріне жаңа өнім мен жаңа қызметтер түрін одан ары жетілдіру процесін ұлғайту үстінде. Олар жаңа озық техника мен технологияларды бірінші болып енгізуге және оны шебер пайдалануды қарастырады. Және де мақалада банктік инновациялық ұғым және сол ұғым туралы әр түрлі мазмұн қарастырылады. Қарапайым халықтың қаржылық – іскерлік ынтасын арттыру үшін әрдайым жаңа өнім мен жаңа қызметтерді ұсыну жолы арқылы несиелік ұйымдар сақтау қамқорлығын ғана емес, сонымен қатар өздерінің клиенттерінің капиталының көбеюін де қамқорлыққа алғандығы туралы айтылады. Сонымен қатар инновациялық банктік өнімдерді жетілдіру жолдарының ұсынысы мен мәселелері сипатталып көрсетіледі.

Түйін сөздер: пластикалық карточка, электронды төлем жүйесі, электронды есеп айырысу жүйесі, магниттік карталар, электронды карталар, қолма-қолсыз ақша.

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**Виды инноваций в коммерчес-
ком банке: в Казахстане**

В данной статье нами рассмотрен анализ коммерческих банков во введении различных инновационных продуктов, также рассмотрены внедрение зарубежного опыта инновационных процессов. В настоящее время, коммерческие банки стремятся использовать банковские инновационные продукты для повышения своей конкурентоспособности. Новые банковские услуги и продукты, в первую очередь являются важными среди ведущих банков и с каждым днем банки увеличивают свою актуальность в данной проблеме. Для того, чтобы сохранить свое лидерство в новых инновационных продуктах и услугах для своих клиентов, необходимо дополнительно улучшить процесс. В рамках данной статьи рассматриваются понятия банковских инноваций, также рассмотрены различные трактовки данного понятия. Таким образом, коммерческие банки и кредитные организации не только заботятся о сохранении, но также и о приумножении капитала своих клиентов, путем постоянного предложения новых инновационных продуктов и услуг, которые способствуют развитию деловой активности населения. В данной статье также описываются проблемы и даются рекомендации по совершенствованию инновационных банковских продуктов.

Ключевые слова: пластиковая карточка, электронная платежная система, магнитные карты, электронные карты, безналичные деньги.

**TYPES OF INNOVATION
IN THE COMMERCIAL
BANK: IN KAZAKHSTAN**

Nowadays more than 200 countries around the world use plastic payment cards. In banking the plastic card is an important element as a «technological revolution». Electronic banking system is a key element of a plastic card. There are 2 main types of plastic cards:

1. Magnetic cards;
2. Multi-functional electronic cards.

This type of cards can do various banking operations via its multi-functioning. Because of such operations with the plastic cards, the electronic payment system, which occupies an important place in connection with transactions with the same device, we can call it – ATM. Electronic payment system of automatic teller machines (ATM – Automated Teller Machine) – multi-functional machines, automatic banks, magnetic plastic cards and multi-functional electronic card controlled by the latest innovations. ATMs have operated in the Euro Card/Master Card system. Using the ATMs for simple banking services operation have decreased the work volume of bank employees and in the future will allow us to reduce the costs of long-term public service. The use of automated teller machines in banks attempt to bring more services to their client. Customer value their time and space for it to expand the limit, the client can conduct banking operations, for example, take the money in cash and investment can be carried out [1,5].

For banks the ATM is an effective tool to reduce staff and it helps to get large profit, and also can help to get a competitive advantage in the consumer market. Automatic technology is effective for making ATMs, because in this case there is no need for additional expenditures of the building and service personnel. From clients' side, there are many benefit for them of using ATM services. The most important thing it is convenience for the customer, because operational ATM banking services provide round-the-clock operation, which is connected to the network and is characterized by ease of access to the ATM. So frequently in recent years, customers of the banks' often use ATM services. More than half of the banks customers use the ATM. Disadvantages of the ATM include the following:

A) write-off of funds in the customer's account on the day of operation (except Saturdays and Sundays), in the department circulation of the bank doesn't function in a certain period of time (except branch of the client where account has been opened, etc.);

B) the possibility of loss or theft of a card (for example, in the United States against the absence of such an opportunity ATMs have a camera, so when a client on the ATM uses keyboard to enter a pin code number capture operation is performed that time);

C) Possibility of difficulties in ATM, if ATM doesn't work for various reasons at a certain time (the experts' evaluation of the failure of the ATM does not exceed 5% of the time during the working day. ATM's not operating badly effect to the bank and its customers).

- Transfer money from card to card and cash.

Currently, it is no difference, where the recipient take money, in Kazakhstan or abroad, so JSC «Halyk Bank» card holders may transfer money at any time during the day or provide financial assistance to relatives;

- JSC «Halyk Bank» clients can use «Halyk Bank» ATM to any non-cash foreign currency type of operation between the purchase and sale of currency. There is a possibility of three-currency transaction: Tenge, the US dollar and Euro. Some ATMs provide taking money in cash in certain currencies;

- Non-cash money transfer from the card to the current account. JSC «Halyk Bank» customers have an opportunity to get a new self-service system in the process of the current account to transfer money from the card for customer convenience. For example, in order to pay for consumer loans (mortgage, auto loan, express loan);

- Payments to operators of mobile communication services such as K-cell, K-mobile.

This type of service is getting popular among Halyk Bank card holders. Mobile telephone payments transfer a few minutes [2.15].

What is the difference between a simple transfer and ATM transfer? ATM transfer is easy, fast and convenient. Eliminating the need to go to the bank branch; There is no need to fill out any forms; the transfer of money can be made at any time of the day any day of the week [3,20].

Nowadays there is an additional Cash-in transaction. ATMs can give all money. Halyk Bank it is the first bank that has introduced cash-in ATM in Kazakhstan. Cash-in operation is used for deposit card account. It is convenient because there is no need to fill out documents for the cash in the money. Depositing of money to the account can be done at any convenient time, thus, 24 hours a day, 7 days a week.

Currently, the city of Taldykorgan has round-the-clock JSC «Halyk Bank» 4 ATM services. They are: the building of the Branch, «Akniet» and «Daulet» trade centers. Cash-in money ATM's operating technology:

- money package is put in to special place, and there is an identification of the banknotes.

- the ATM calculates the amount of money and then the non-cash transaction requires authenticity;
- after this operation money transfers to the card

In addition to the above-mentioned operations Halyk Bank provides Home-banking services to clients, it means the clients can use banking services at home or in the workplace. The use of automatic teller machines, electronic payment system and payment through the banking operations at home (Home-banking), shows a special form of banking services to the people. Accessing new opportunities in business is creating a virtual economy. Many enterprises and companies use global network access products and their transactions are settled through advertising, marketing research and they set up virtual stores. This news effect to the banking sector. For the first time banks used computers in the United States in 1950, but was looking for ways of their optimization. It is considered that the most effective way is through a network of Internet services. 1970s developed to optimize the view of banking services, but it is treated with a large-scale information system, which need a lot of investments. At the same time there was a high level of technical ability and because of operations of the «paper system» a new type of operation was developing slowly. The emergence of new software products and the emergence of new processors today help all banks with automatization [4.37].

- Electronic processing of paper based financial documents;

- Computerization of billing and payment transactions;

- Developing among the separate job system and the banking system new communication system;

- Introduction of the instructions;

- An opportunity of receiving a checkbook and control the cash flow movement in the account of the customer in the particular period of time;

- Making payments by customer's accounts;

- Rendering services of different companies (for example, with the help of the home computer make advance payments for companies that produce credit and debit plastic cards);

- Making operations with operations and so on.

There is no restriction, if a customer is rendered service with cash operations in a national currency at home under different conditions. For example, Japanese banks give full information to customers about the money in their accounts, opened in New York, London. Hence, there is no limit from the bank's side for customers' operations at home. Cus-

tomer is able to conduct bank operations either at night or daytime, anytime he wants, but the bank still has right to control these operations afterwards. [5.2]

Nowadays, 300 thousand of customers have direct connection with the bank in France. In the end of 1980s such services were provided for 33 thousand Americans, while 41 banks had the right to use such electronic software. Today American large banks render services to their customers to conduct operations at home. In recent years Kazakhstani commercial banks render electronic services to conduct banking operations at home or at office. Customers receive a password and a key disk from a bank, then after the electronic signature it creates a payment order. Bank receives the documents and checks it, if there is a lack of money, it automatically writes off it from the customer's account. The payment order is received from the Kazakhstan's reporting center not later than 5 p.m. of that current day, and the next day he can withdraw money from the Bank's central cash. Another specificity is «Optimum cash» system works online as domestic «Customer-bank» system, which means that customers can conduct several operations in one connection. Nowadays, all large banks in USA provide such services [6, 325].

Home-banking system is an element of a payment system, which functions via Internet, because each participant can connect and conduct operations.

Such an automated system provides all trading and banking business sphere with payments. Payments are recognized through a 2 principle structure:

1. Render services, in order to meet the business (wholesale) business-to-business;
2. Render services to private persons (retail) business-to-consumer.

All participating parties provide electronic signature, which is the security of payments. Customer's electronic signature consists of 512 digits, as today's technical instruments are able to break 48-52 digit, therefore it proves that it is impossible to forge it [7,285].

Internet payment technologies allow making advance payments between corporations. According to the laws of the Republic of Kazakhstan, the presence of appropriate documents enables to register all corporate customers in one system. All participants fill the electronic signature, which provides security of payment system, rendering services at home is getting a new shape; therefore it can be an universal system, which combines the cash machines with home-banking services in order to provide a complex of services by further development of technical opportunities of new telecommunication connection. JSC 'Halyk Bank' plans to increase the number of cash-machines and functioning of the Home-bank system, in order to create convenient conditions for customers.

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