

сценария. Это дает возможность собирать данные проекта без сложных функций или затрат дополнительных ресурсов. Следующая важная часть - идея открытого центрального репозитория для сбора данных проектов. Реализация этой идеи в проектной команде и исследовательском сообществе может серьезно улучшить качество оценки проекта, ускорить разработку проекта, улучшить качество исследований и расширить исследовательское сообщество.

Ключевые слова: COCOMO, репозиторий данных, сбор данных, оценка параметров разработки программного обеспечения, оценка трудоемкости, ISBSG.

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THE CURRENT PATTERN OF NON-CASH PAYMENTS IN KAZAKHSTAN

Abstract. *The article describes the main characteristics and trends in the use of non-cash payments, especially non-cash mobile payments in Kazakhstan. The key market players are analyzed. The article also reveals the techniques of NFC and QR payments, their features and disadvantages.*

Keywords: *mobile payments, cashless payments, QR payments, NFC payments.*

Last decades the adoption of smartphone has been tremendous all over the world. Mobile technologies developing fast and this fact affect our lives dramatically. According to Statista, the current number of smartphone users in the world today is 3.5 billion, and this means 45.12% of the world's population owns a smartphone. This figure is up considerably from 2016 when there was only 2.5 billion users, 33.58% of that year's global population.) Smartphone usage in Kazakhstan is 43.4% - 7.9 million out of 18.2 million population. (Picture - 1)

There are some advantages of using smartphones improved means of communication, increased learning options to users, great exposure to the latest things, ways to personality development, simple ways to access applications, ideas to succeed in business, platforms to grow their applications and more. Smartphones have influenced and changed people's lives Also they created new dimensions for business. In the Kazakhstan market of non-cash payments are increasing rapidly. Banks, international payments systems, government see a great potential in mobile payments as a tool to increase non-cash operation more.

As of 1 January 2020, AFC Analytical Center offers an analysis of the non-cash payment statistics. The number of non-cash payments on cards used in the territory of the Republic of Kazakhstan was 13.305.0 billion tenge according to 2019 data, an increase of 2.4 times compared to the indicator for 2018 (5,473.9 billion tenge). The ratio of non-cash payments by cards to cash withdrawals at ATMs by the end of 2019 increased from 51% to 123% (indicating the excess of cashless

payments over the volumes of cash withdrawals). Against this background, the share of non-cash transactions in the total volume of operations (cashless payment plus withdrawal at ATMs) increased from 34% to 55%.

As of January 1 of 2020, 32 million payment cards were in circulation, and the number of holders of these cards was 29.8 million holders (compared with the situation of the same date in 2019 - an increase of 37.0% and 57.0%, respectively). The most common are debit cards, their share is 79.4%, the share of credit cards is 16.7%.

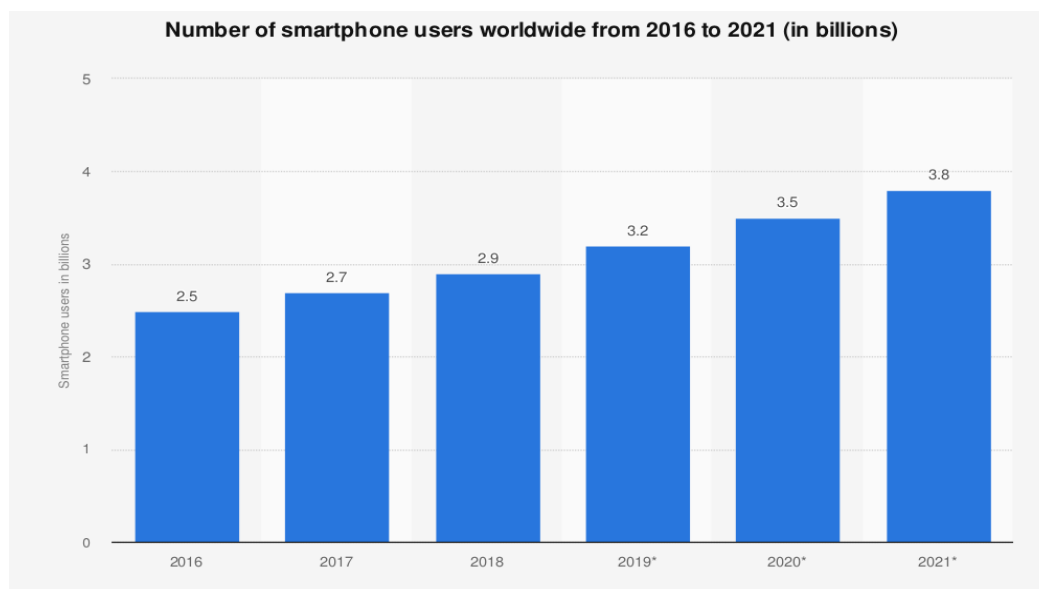


Figure 1 – Number of smartphone users

The population becomes more financially competent, stops to fear using cards instead of cash, according to the latter statistical data. In the presence of these trends more and more consumers need more creative services. In Kazakhstan there are 22 banks at the moment, the biggest and most innovative understand that the market changes fast and to succeed banks and International payment systems are increasingly working towards offering new and convenient services. The mobile payments is one of the fastest-growing segments of the entire economy. "The market is growing by more than 30 per cent each year. In Kazakhstan Apple Pay became available in 2017. In addition to other financial institutions, the starting partners included Eurasian Bank for Mastercard customers, banks and credit card issuers such as ATFBank, Halyk Bank, Sberbank, Bank CenterCredit and ForteBank. In March of this year, Samsung has already launched Samsung Pay with nine banks, added Alfa Bank, Altyn Bank and Jysan Bank. It allows covering all Apple and Samsung users with mobile payment service. But there are lots of Android users of C-brands, such as Xiaomi, Huawei, Redmi that is left without respective solution from the smartphone manufacturer. That is why, banks developed their standalone mobile wallets, such as Eurasian Pay, HomeBank Pay, Sberbank Pay etc. Mobile payments are available on all POS-terminals supported Near Field Communication (NFC) technology. NFC is a wireless communication technology that doesn't require any kind of manual pairing or device discovery to transfer data. With NFC, a connection is automatically started when another NFC device enters into that previously specified four-inch range. (Picture 2). Once in range, the two devices instantly communicate and send prompts to the user.

Prerequisite for banks to launch NFC based mobile payments solution is to open technical projects with payments systems: VISA and Mastercard. All banks with the market share more than 1% invested in projects to tokenize their payment cards. Despite Kaspi Bank is one of the biggest banks and goes straight after the leader of the banking sector – Halyk Bank, with the profit of 364

billion tenge (199 billion less than Kaspi) and 51% yearly growth do not launch any service based on NFC based payments. The main reason is that Kaspi Bank promotes its solution-based Quick Response Codes (QR) that is a low cost, easy to use and allows to avoid additional payment systems services fee. QR codes are a form of barcode that can be scanned with a phone. They are usually encoded to a URL and provide users with digital content related to a physical thing. There are several differences between QR codes and NFC tags: investment cost, production, interaction- user experience, availability, customization, post-production changes, but one of the most important is security. All, even criminal, can search and use the QR codes. NFC makes ready use of encryption, in particular for payment transactions. In addition, the reading range for contact between the tag and the reader is just a few centimetres, which discourages most hackers from intercepting data transmissions

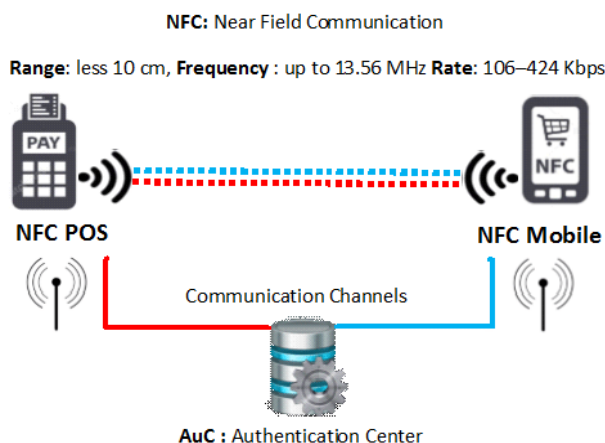


Figure 2 – NFC mobile payments application parties

Cashless payments via bank cards in Kazakhstan have a dynamic growth. Statistics indicate the population is becoming ever more progressive. Thus, the digitalization of business processes is initial for further growth. With the help of the new communication and banking technologies, the cashless payment market in our country has grown significantly lately. The mobile payment services allow customers to have better user experience and use technology based on the security and privacy of customer data. Moreover, mobile payments have a positive impact on business growth, have created new business opportunities and have improved business processes.

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Паттерны безналичных платежей в Казахстане

Аннотация. В статье рассмотрены основные характеристики и тренды в использовании безналичных платежей, в особенности безналичных мобильных платежей в Казахстане. Проанализированы ключевые игроки рынка. Также в статье раскрываются техники работ NFC и QR-платежей, их особенности и недостатки.

Ключевые слова: мобильные платежи, безналичные платежи, QR платежи, NFC платежи.

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Қазақстандағы қолма-қол ақшасыз төлемдердің қазіргі үлгісі

Түйіндеме. Мақалада қолма-қол ақшасыз төлемдерді, әсіресе Қазақстандағы қолма-қол ақшасыз мобильді төлемдерді пайдаланудың негізгі бағыттары сипатталған. Нарықтың негізгі ойыншылары талданады. Мақалада NFC және QR төлемдерінің жұмыс техникалары, олардың ерекшеліктері мен кемшіліктері туралы айтылады.

Түйін сөздер: мобильді төлемдер, қолма-қол ақшасыз төлемдер, QR төлемдер, NFC төлемдері

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**КАК IT-ТЕХНОЛОГИИ ВЛИЯЮТ НА ДЕМОНСТРАТИВНОЕ
(ПОКАЗНОЕ) ПОТРЕБЛЕНИЕ**

Аннотация. В статье описано влияние показного потребления на молодых людей. Приведены основные выводы проведенной исследовательской работы среди молодежи. А также представлен анализ опроса, проведенный авторами работы.

Ключевые слова: показное потребление, дикое общество, праздный класс, социальные сети, влияние на молодежь, навыки коммуникации.

Торстейн Веблен, крупный американский экономист и социолог, является основоположником одного из главных направлений современной буржуазной политической экономики – институционализма. Также он является автором ряда фундаментальных экономических и социологических исследований. По его мнению предмет экономической науки лежит в области исследования мотивов поведения потребителей (инстинктов, привычек, склонностей). Более детальные объяснения, Веблен дает в своей книге «Теория праздного класса: экономическое исследование институций», где описываются такие понятия, как праздный класс, дикое общество и показное потребление.

Праздный класс – это класс, для которого было характерно чудовищное по своим масштабам расточительство денежных средств на неслыханную роскошь. Термин «демонстративное потребление» относится к потребителям, которые покупают дорогие товары для демонстрации богатства и дохода, а не для удовлетворения реальных потребностей потребителя. Кричащий потребитель использует такое поведение для поддержания или получения более высокого социального статуса. В результате, согласно Веблену, общество характеризуется потерей времени и денег.