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**ELECTRONIC COMMERCE DEVELOPMENT TRENDS
IN KAZAKHSTAN**

Abstract. In the process of rapid development of information technology and the active use of the Internet for commercial purposes, there is a transformation of the trading system. The active development of information technologies and the Internet creates a fundamentally new environment for business development: the formation of new markets, the emergence of demand for new goods and services, the creation of fundamentally new offers. The widespread use of information technology, along with globalization, is the factor that determines the nature of the development of the modern economy and the problems that need to be studied in the new conditions. Such new phenomena include the development of electronic business, in particular electronic commerce.

Online stores are increasingly being crowded out globally. However, despite the fact that traditional retail purchases, since it has proven itself in a large number of consumers in its developed countries, e-commerce is still at an early stage of development in emerging markets, so it is necessary to disclose what factors contribute to its development. The rapid development of electronic sales of consumer goods in the Republic of Kazakhstan indicates an increase in the number of online stores with a wide range of goods and services. E-commerce in the Republic of Kazakhstan today is one of the most dynamically developing sales formats: the number of Internet users is growing, as well as the number of online store customers.

Already today, the contribution of e-commerce to the economy of Kazakhstan is very significant, therefore, it is necessary to take a balanced approach to the regulation of this sphere. The article explores the main types and models of e-commerce in Kazakhstan. The main factors that influence the processes of the formation of a modern economy, which is more based on the automation of the basic routine operations of buying, selling and providing services to such aggregated economic entities as households, business, banking and the state, are determined and analyzed.

Key words: electronic business, electronic commerce, trade, Internet technologies.

In modern conditions, e-commerce is one of the most important directions in the development of the regional economy. Electronic Commerce (e-commerce) is rapidly developing field of the economy, which very quickly penetrates into all areas of human activity.

Currently, e-commerce is in the stage of intensive growth, which will continue for several years. This includes electronic data exchange, electronic money transfer, electronic trading, electronic payment systems, electronic marketing, electronic banking and electronic insurance services.

Today, the economy is focused on using the latest productive technologies and using the achievements of scientific thought. New directions contribute to the emergence of an information environment that replaces the traditional economy. Within such realities, the economic side of society is not only subject to changes in its content, the need for modernization is realized, including in virtual reality [1].

A review of the literature on this topic has shown that many scientific articles have been devoted to the issues of globalization of e-commerce, which confirm the irreversibility of these processes and explore the opening opportunities for the development of e-business: these are electronic stock markets, projects related to trade in consumer goods and industrial goods, and new modern electronic trading platforms for searching for suppliers and contractors to fulfill public and private orders.

However, it should be noted that despite the deep analysis in the scientific literature on the role of e-commerce in the world economy, the factors of e-business development in Kazakhstan have not enough been studied. Probably, this is due to the lack of any government regulation on the field of activities

related to the Internet in general and e-commerce business in particular. Currently, government agencies are beginning to understand the importance of moving major financial transactions to the field of online commerce, and therefore this area requires careful regulation by all authorities. These operations are, of course, related to the following areas: making online payments for services, banking financial transactions, buying and selling consumer goods, organizing private and public procurement, providing public online services, etc [2].

Electronic Commerce (e-commerce) as Internet trade is considered by Western economists, such as D. Amory I. Goldovsky. According to their point of view "e-Commerce refers to the sale of goods, in which at least the organization of demand for goods is carried out through the Internet."

L. S. Klimchenya defines e-Commerce as an integral part of e-business, and describes e-trading as a component of e-Commerce [3].

O. A. Kobelev considers e-Commerce as the main and very important part of e-Commerce, describing it as "business activity for carrying out commercial operations using electronic means of data exchange".

At present, there is no common point of view among scientists on what areas of human activity should be included in the concept of "e-Commerce". As a rule, it is strongly associated with trading operations performed via the Internet. A broader approach assumes that "e-Commerce" refers to any transaction involving the transfer of ownership rights or the right to use goods and services made through the use of electronic means of communication. A special feature of transactions made via the Internet is the identity of the electronic signature and similar accounting documents on paper version [4].

E-Commerce is an integral part of the modern economy. The Internet offers customers more and more opportunities to purchase goods and services, and commercial organizations are increasing their presence in this network when carrying out business activities.

According to the opinion of many analysts and experts, by 2020, the volume of e-Commerce in the traditional B2C segment in the world may amount to 3.2 trillion dollars, and the global B2B (e-Commerce between companies) market will account for 6.7 trillion dollars [5].

More than half of the global digital trade market is occupied by the United States and China. And the share of EU countries account for less than 1% of global purchases. Meanwhile, the global trend is that digital trade is growing faster than traditional trade.

As of the beginning of 2019, the online trading market of the Republic of Kazakhstan was estimated at 287 billion tenge, the total growth for the year was 23.2%.

The share of online trading from the total volume of trade was only 2.9%, which indicates a significant growth potential. The forecast for the overall global growth of the online trading market is 11% per year. At the same time, the potential of Kazakhstan is quite high, given the level of Internet penetration in Kazakhstan. According to World Bank, Ovum (World Cellular Information Service), 76.4% of the populations in Kazakhstan were Internet users in 2017. In this rating, Kazakhstan was in second place after the UK (94.8% of users), even ahead of the US (76.2%), Poland (76%) and Russia (76%). To the positive picture is added the growing number of connections via smart phones: at the end of 2018, there were 18.2 million of them, and by 2022, 25.6 million are forecasted. By this time, smart phones should take up 82% of the total number of mobile connections. As for the non — cash payments market, Kazakhstan ranks first in the world in terms of the growth rate of card payments—from 2013 to 2017, the weighted average growth was 20.5% per year. In absolute terms, both in terms of quantity and amount of money, the share of online payments increased more than twice on average in 2017 and 2018, according to the NBRK [6].

According to experts, the e-Commerce market in Kazakhstan may amount to 928 billion tenge in 2022. That is, according to conservative estimates based on the global average growth, the increase will be 6%. This is more than 1% of Kazakhstan's GDP.

Let's start with the volume of transactions on the Internet for cards. In 2018, it amounted to 2.9 trillion tenge against 1.06 trillion a year earlier. As we can see, the year – on-year growth here is simply staggering without any exaggeration—it is almost threefold. By the way, by the end of December, online transactions account for more than 59% of all non-cash transactions. The dynamics here strongly correlates with the number of transactions on the Internet for cards. The average receipt for transactions on the Internet is also growing, although it is not at the same rate – since the beginning of the year, it is about 35%.

The main factors that have a positive impact on online trading in Kazakhstan are:

–Growth in the number of Internet users. The Internet is becoming faster and more accessible, as the result KazNet's Internet audience is growing.

–Growth in the number and variety of online stores. Online Commerce is looking for a new forms, new products, and a new geography of influence.

–Growth in the number of payment cards. According to the national Bank of the Republic of Kazakhstan, as of February 1, 2011, the number of payment cards is 8.5 million, and the number of holders is 7.8 million, which is 10.2% and 8.7% higher than in 2009 [7].

– Improvement of the legal environment for internet trade. For example, Kazakhstan recently adopted a law on electronic money. Various institutions are being created to help developing the IT sector in Kazakhstan.

The lists of factors that are hindering the growth of online commerce are:

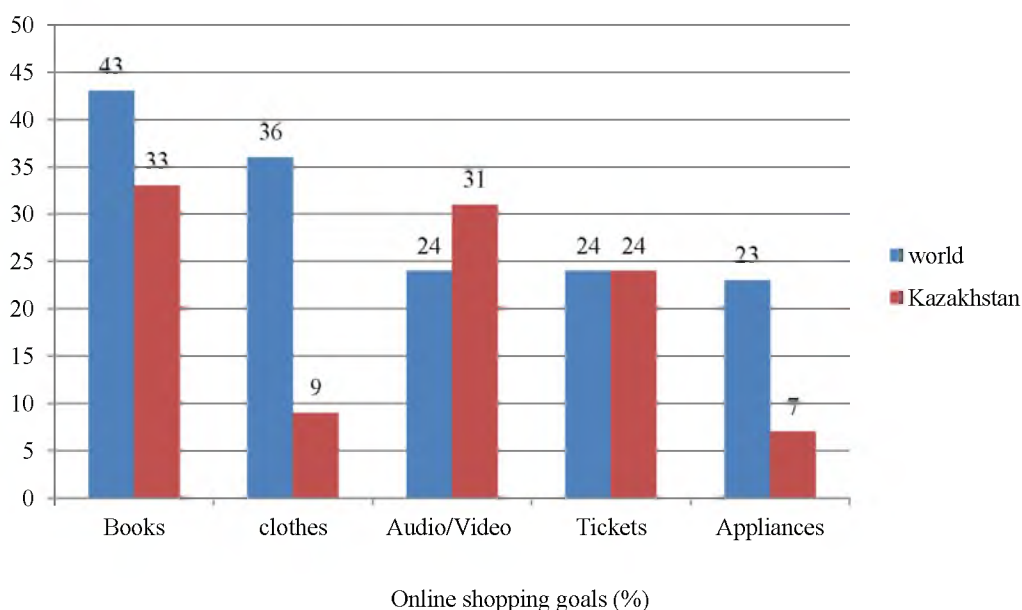
–First of all, users ' distrust for this type of commercial operations, ignorance and unwillingness to use it

– Geographical restrictions of existing online shops in Kazakhstan. Most online stores in Kazakhstan operate only in Almaty and Nur-Sultan.

– Insufficient coordination of financial transaction mechanisms, and lack of understanding of such operations on the part of both the site administration and consumers. This factor is quite natural for a young market, and it should take some time to optimize all operations and processes in this market.

According to the organization responsible for the development of KazNet (JSC "Kazcontent") the most popular purchase goals in Kazakhstan are the following:

- Books (33%),
- Audio/Video (31%),
- Tickets (24%).



Even despite the impressive amount of \$ 240 million, Kazakhstan's e-Commerce market is still at the very beginning of development, and it is far from the indicators of countries with a developed IT sphere. The American e-Commerce market is estimated at about \$ 150 billion, while in Russia this figure was about \$5 billion. If we compare the level of Internet penetration (number of users) with the volume of the Internet Commerce market in Kazakhstan and developed countries, we can see the following figures: Kazakhstan is lagging behind in development of Internet Commerce from the Russian Federation more than 2 times (the size of the market on Internet-trade in Russia per user was about \$100, and in Kazakhstan, about \$42), and from the most developed economy and IT sector in the world (USA) lags almost 20 times (in the US, statistically 1-user Internet account for about \$1 thousand Internet based trade) [8].

E-Commerce has been developing rapidly in recent years, with an increasing number of electronic payment systems such as: Yandex Money, Web money, Qiwi. An increasing number of citizens use online payments instead of cash. There is already active agitation on the part of banks, encouraging them to make purchases using their electronic cards, offering various bonuses for this. Perhaps in the future, the need for cash payments will disappear altogether, and anyone will be able to purchase and pay for the goods and services they need using specialized web services, and money will only exist in electronic form [9].

Certainly, the opportunities for developing e-Commerce in Kazakhstan are far from being exhausted. Today, companies will not be able to compete fully if they do not use the Internet in their activities and e-Commerce tools. Most companies in Kazakhstan understand this situation and they are actively developing this segment, despite the fact that the infrastructure component of e-Commerce is not as well developed in the country (mainly due to uneven settlement, low developed level road infrastructure, climate component and long distances).

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ҚАЗАҚСТАНДА ЭЛЕКТРОНДЫҚ КОММЕРЦИЯНЫҢ ДАМУ ТЕНДЕНЦИЯЛАРЫ

Аннотация. Ақпараттық технологиялардың қарқынды дамуы және Интернетті коммерциялық мақсатта белсенді пайдалану процесінде сауда жүйесінің өзгеруі және қайта құрылуы жүреді. Ақпараттық технологиялар мен Интернеттің белсенді дамуы бизнесті дамыту үшін түбегейлі жаңа орта қалыптастырады: жаңа нарықтардың қалыптасуы, жаңа тауарлар мен қызметтерге сұраныстың пайда болуы, түбегейлі жаңа ұсыныстар жасау. Ақпараттық технологияны кеңінен қолдану жаһанданумен қатар қазіргі экономиканың даму сипатын және жаңа жағдайда зерттеуді қажет ететін проблемаларды анықтайтын фактор болып табылады. Мұндай жаңа құбылыстарға электронды бизнестің, атап айтқанда электронды сауданың дамуы жатады.

Интернет-дүкендер бүкіл әлемде толып жатыр. Алайда, дәстүрлі бөлшек сатып алу, дамыған елдердегі тұтынушылардың көпшілігінде өзін дәлелдегендіктен, электронды коммерция дамушы нарықтарда әлі де ерте даму сатысында, сондықтан оның дамуына қандай факторлар ықпал ететінін ашып көрсету қажет. Қазақстан Республикасында тұтынушылық тауарларды электронды сатудың қарқынды дамуы тауарлар мен қызметтердің кең спектрі бар интернет-дүкендер санының өскендігін көрсетеді. Бүгінгі таңда Қазақстан Республикасындағы электрондық коммерция - қарқынды дамып келе жатқан сатылым форматтарының бірі: Интернет пайдаланушыларының саны өсуде, сондай-ақ интернет-дүкендер клиенттерінің саны өсуде.

Қазірдің өзінде электрондық коммерцияның Қазақстан экономикасына қосқан үлесі өте маңызды, сондықтан осы саланы реттеуде теңгерімді көзқарас қажет. Мақалада Қазақстандағы электрондық сауданың негізгі түрлері мен модельдері қарастырылған. Қазіргі кездегі экономиканың қалыптасу процестеріне әсер ететін негізгі факторлар анықталды және талданды, бұл үй шаруашылықтары, бизнес, банк және мемлекет сияқты агрегатталған шаруашылық жүргізуші субъектілерге сатып алу, сату және қызмет көрсету бойынша негізгі күнделікті операцияларды автоматтандыруға негізделген.

Түйін сөздер: электрондық бизнес, электрондық коммерция, сауда, интернет-технологиялар.

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ТЕНДЕНЦИИ РАЗВИТИЯ ЭЛЕКТРОННОЙ КОММЕРЦИИ В КАЗАХСТАНЕ

Аннотация. В процессе бурного развития информационных технологий и активного использования сети Интернет в коммерческих целях происходит трансформация и преобразование системы торговли. Активное развитие информационных технологий и сети Интернет создают принципиально новые условия для развития бизнеса: формирование новых рынков, возникновение спроса на новые товары и услуги, создание принципиально новых предложений.

Повсеместное использование информационных технологий, наряду с глобализацией является тем фактором, который определяет характер развития современной экономики и тех проблем, которые необходимо исследовать в новых условиях. К таким новым явлениям следует отнести развитие электронного бизнеса, в частности электронной коммерции.

Интернет-магазины все чаще вытесняют в глобальном масштабе. Однако, несмотря на то, традиционные розничные покупки, поскольку что она хорошо зарекомендовала себя в развитых странах, электронная торговля все еще находится на ранней стадии развития на развивающихся рынках, поэтому необходимо раскрыть, какие факторы способствуют ее развитию. Бурное развитие электронных продаж товаров широкого потребления в Республике Казахстан свидетельствует об увеличении количества интернет-магазинов с широким ассортиментом товаров и услуг. Электронная коммерция в Республике Казахстан сегодня является одним из наиболее динамично развивающихся форматов продаж: растет число пользователей Интернета, а также количество клиентов интернет-магазина.

Электронная коммерция как способ использования информационных технологий и Интернета, является стратегическим направлением для дальнейшего развития торговли. Для Казахстана это становится особенно важным в период членства во Всемирной торговой организации и Евразийском экономическом союзе в рамках развития информационного общества и цифровой экономики.

Уже сегодня вклад электронной коммерции (e-commerce) в экономику Казахстана весьма значим, поэтому к регулированию этой сферы необходимо подходить взвешенно. В статье исследуются основные виды и модели электронной коммерции в Казахстане. Определяются и анализируются основные факторы, влияющие на процессы по формированию современной экономики, в большей степени базирующейся на автоматизации основных рутинных операций по покупке, продаже и оказанию услуг таким агрегированным экономическим субъектам, как домашнее хозяйство, бизнес, банковская сфера и государство.

Ключевые слова: электронный бизнес, электронная коммерция, торговля, Интернет-технологии.

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