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INNOVATIVE APPROACH IN THE FINANCIAL SPHERE IN THE CONDITIONS OF GLOBALIZATION OF ECONOMY

Abstract. In our time, there is a financial and economic globalization, which represents the internationalization of production, capital and information at a fundamentally new qualitative level, accompanied by an adequate change in economic relations. Finance has been the most affected by the globalization process. The introduction of innovations will allow banks to optimally allocate their resources, minimize costs, improve the delivery channels of banking products to the consumer, improve the quality of the services offered and thereby increase the efficiency of banking activities, and also ensure the growth of competitiveness of the bank in the financial market. At the same time, according to the authors, the new technologies provide the degrees of freedom and choice that were not previously available to the bank's customers - convenience (speed, control and independence).

Keywords: finance, innovation, banking, services, startup, banking, globalization.

INTRODUCTION

According to experts, recently the number of participants in the financial market has increased markedly, which means that competition has become tougher and new ways of fighting for the client have become relevant. Due to its scale and mobility, the global financial market has become a regulator of the effectiveness of national economies, automatically discriminating those that are uncompetitive at this stage, for example, when the national currency depreciates or due to rising interest rates. The globalization of financial markets is expressed not only in the rapid growth of the total volume of international securities transactions, but also in the emergence in recent years of more and more new varieties of these securities.

MAIN PART

Financial globalization is manifested in the deepening of monetary relations between countries, the liberalization of prices and investment flows, the creation of global transnational groups and financial centers. An obvious advantage of financial globalization is the growing competition among financial market participants, which encourages them to offer modern services, as well as attract new members and issuers.

The globalization of economic activity is developing in the following main areas:

1. Synchronization of the development of the economy of various countries in individual links of the global financial and economic system.
2. Continuous innovation on a global scale.
3. The increase in the volume of international financial transactions, with a daily turnover, measured in tens of trillions of dollars.
4. Instant "transfers" of powerful capital flows from one continent to another, taking into account the difference between the rates of profit in different countries.
5. The rapid development of foreign exchange markets. The daily volume of foreign exchange transactions in the world exceeds \$ 1 trillion. Of these, less than 10% of transactions are related to international trade in goods and services.

6. Acceleration of concentration processes under the influence of such factors as obtaining a synergy effect and increasing profits.

Changes in financial markets are characterized by processes designated as globalization, securitization, innovation, and computerization. Further development of the financial services market will largely depend on the following circumstances: customer satisfaction with the services received; customer relationships with employees of service providers; degrees of professional skills of the management personnel of these institutions; development of software and information support services and production of technical means; marketing financial services.

We give the definition of financial innovation. Financial innovation is the result of the process of creating new financial methods, tools, types of operations, payment systems and techniques that improve the functioning of financial institutions; acceleration of financial flows; improvement of financing of the provided expenses; reducing risks and costs; accelerate financial transactions; improve business performance.

In the area of corporate finance, there is often a need for innovation to create new capital protection tools when conducting large-scale business operations. Very often, either the nature of financing or cost considerations require the search for a special tool or a combination of shared tools with a set of special properties.

However, the rhythm of modern life, the penetration of modern technologies into it, leads to the fact that business people (“generations X and Y”) are less and less willing to interact with the bank in direct access (through branches).

At the same time, new technologies provide the degrees of freedom and choice that were not previously available to the bank’s customers — convenience (speed, anytime, anywhere), speed, control, and independence.

Therefore, the most promising area of retail customer service for a bank in the near future will be the development of a network of fully automated bank branches (for example, including Cash Recycling ATMs, terminals, deposit ATMs, currency exchange machines, etc.), which should be small in size and located in places where people are in large numbers.

The traditional branch should turn into a consultant for the sale of complex banking products (mortgage loan, private banking, opening a current or new deposit account). Less complex products and transactions that do not require high involvement of a bank employee will move to more efficient channels - internet banking, call centers and IVR technologies, smart phones and communicators, mobile phones, e-wallets, micropayments with a set limit card.

The current global banking market is structured as a regular pyramid: with a broad segment of the economy class, a significant proportion of the standard segment and a small part of the premium segment. In the near future, experts say, only the economy and premium segments will remain. At the same time, the premium share will traditionally be small, which means that the economy segment will be of particular importance for customers. And banks will need to create intelligent software so that economy-class clients can easily manage their business operations. This means that banks should now provide clients (among them many unqualified investors) with such tools that will allow them to improve financial skills and learn to make independent investment decisions. For example, according to experts, the client interface of mobile devices should be so convenient as to allow making financial transactions a part of the client’s daily life.

In the economy segment, the bank should be constantly available on customers' mobile phones, which can thus keep records of their financial flows. So far, not all banks, especially large ones, succeed. But even those who have a strategic understanding of the need to provide personalized service, practically do not have the quality tools for collecting and analyzing the information necessary for this. At the same time, some startups today know their customers better than banks, experts say.

Consider more innovations in the banking sector.

Internet banking allows you to perform various banking operations when you have Internet access. With the help of Internet banking, you can check your account balance, replenish your phone account, transfer money to another card, receive loans, etc. And all these operations can be performed online, in your account on the bank’s website or in a smartphone application.

Clients increasingly value the convenience of accessing banking services anywhere at any time. Statistics show that about 21% of Kazakhstanis use a mobile bank.

Therefore, at present, the use of Internet banking is quite promising. Many large banks (for example, Kaspibank, Fortebank, etc.) are increasingly developing this system, which helps them to communicate with customers via the Internet. Banks are developing customer-friendly mobile applications.

Interestingly, people who have used Internet banking for more than 3 years often perform more transactions through such a system (see Figure 1). This is probably due to the emergence of confidence in Internet banking and an understanding of how much it saves their time.

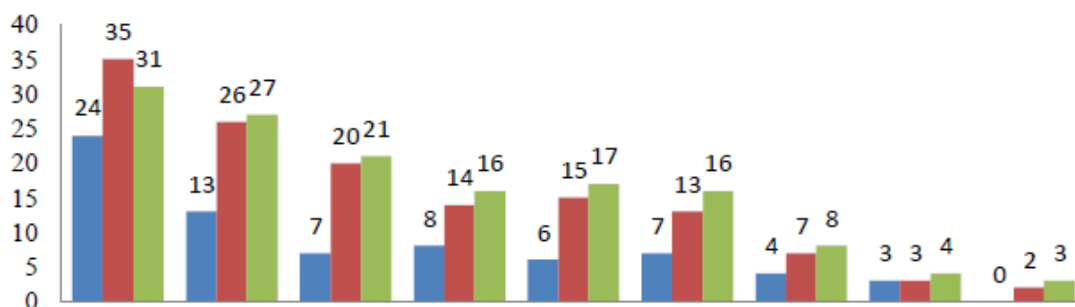


Figure 1 - Market for Internet banking services in Kazakhstan

It follows from the above that the market of banking Internet services in Kazakhstan is rapidly developing and in the coming years the volume of supply of Internet banking services in the market of services will grow at least twice. Customers expect their bank to act as an experienced coach in all their financial affairs. Over time, banks will have to take on this role - and sort out the new needs of their customers.

Currently, almost every person has a smartphone, and in this regard, banks have decided to expand opportunities for their owners. Not so long ago, a new payment method emerged - “touch the reader or phone with a new contactless card”, says the official site of MasterCard. NFC technology prompted banks to such an idea. According to a Juniper survey, by the end of 2019, about 516 million consumers will pay for purchases using contactless technology. In addition, the NFC chip can be installed in a watch, phone or card. When using the card, there will be no problems with ATMs when they “eat up” the card. [2].

Perhaps in the near future in the banking sector will appear biometric identification of customers. Nowadays, phones that have functions based on fingerprints are increasingly being developed and improved. It is possible that banks will also find something attractive in such technology. For example, instead of entering a PIN code, you will need to put a finger on the sensor and the purchase will be paid. Then you will not need to carry identity documents. You can already see examples of the use of such technology.

The use of such technologies will help in accelerating work with clients and making banking transactions. Also, most likely, plastic cards will leave the market and it will be possible to pay with the phone or with the advanced technology of biometric identification it will be possible to pay with a finger without any card.

For banks, this project with biometric identification will cost very little, since it is enough for them to provide ATMs with such a system and set conditions for the bank to switch to a new system. First, such a system will be combined with a bank card, and then the cards will leave. The shops themselves buy devices that read bank cards, so that the provision of shops with these devices will no longer concern banks. To run this project you only need to change the identification system and make some changes to the program. On the other hand, society is not yet ready for such changes, since the fingerprint reading on the smartphone appeared not so long ago. But banks can launch this innovation at any time and this will be its advantage.

As one of the innovations, you can offer a structured deposit, which is quite a profitable option for a significant part of the population who wish to invest their money profitably without a high risk.

According to this deposit, banks also guarantee a 100% money back guarantee, despite the high profitability of this deposit.

It is called structured because the funds raised are further divided into two parts for further investment. One part, in the amount of 80-90%, is invested in instruments whose yield is stable and fixed (bills of exchange, bonds, etc.). The income from them will cover the remaining 10-20% of the initial contribution. Thus, one hundred percent return of funds to the depositor is guaranteed.

The remaining 10-20% of the bank invests in riskier instruments, but at the same time more profitable, such as options. However, in this case, the bank may not receive an option premium if the latter is not exercised. Structured deposit can be described as the possibility of obtaining a higher income in the complete absence of the risks of losing initial investments.

Therefore, it is very attractive for customers who want to minimize their risks when investing their funds, but at the same time want to ensure a higher return on them.

CONCLUSION

Now not only banks and investment companies have begun to play an active role in the financial world. Numerous small financial institutions entered this market by spending relatively small amounts on computer applications and making new, innovative proposals for customers. Many of these startups are funded by venture capital. They are willing to accept the risk that some of their products will fail. And this allows them to innovate much more aggressively. Commercial banks, on their part, cannot afford to offer customers products that are not time tested, not tested by the market and, therefore, from the point of view of regulators, they cannot function properly. Many innovative banks and financial companies, using modern technology, focus on young people, those who are now 15 to 30 years old. It is known that these people are prone to new media projects. Modern websites require a large number of graphic elements, and the creation of this, as a rule, is not cheap. But sooner or later, banks will still have to find a way to create so-called "emotional" sites. By the way, many advanced financial structures have not only the official website, which speaks clearly and informatively about services and products, but also its own social network page (and sometimes in several social networks), with the help of which the bank seeks to become closer and more understandable to customers.

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ЭКОНОМИКАНЫ ЖАҒАНДАНУ ЖАҒДАЙЫНДАҒЫ ҚАРЖЫЛЫҚ САЛАСЫНДАҒЫ ИННОВАЦИЯЛЫҚ БАҒЫТТАР

Аннотация. Біздің заманымызда, экономикалық қатынастардың барабар өзгеруімен қатар жүретін, түбегейлі жаңа сапалық деңгейде өндірісті, капиталды және ақпаратты интернационалдандыруды білдіретін қаржылық және экономикалық жаһандандыру бар. Қаржы жаһандану үдерісіне ең көп әсер етті. Инновацияларды енгізу банктерге өз ресурстарын оңтайлы түрде бөлуге, шығынды азайтуға, банк өнімдерін тұтынушыларға жеткізу арналарын жақсартуға, ұсынылатын қызметтердің сапасын жақсартуға, осылайша банк қызметінің тиімділігін арттыруға, сондай-ақ банктің қаржы нарығындағы бәсекеге қабілеттілігін арттыруға мүмкіндік береді. Сонымен қатар, авторлардың пікірінше, жаңа технологиялар банктің клиенттеріне бұрын қол жетпейтін еркіндік пен таңдау дәрежесін береді - ыңғайлылық (жылдамдық, бақылау және тәуелсіздік).

Түйін сөздер: қаржы, инновация, банк, қызмет, стартап, банк, жаһандану.

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ИННОВАЦИОННЫЙ ПОДХОД В ФИНАНСОВОЙ СФЕРЕ В УСЛОВИЯХ ГЛОБАЛИЗАЦИИ ЭКОНОМИКИ

Аннотация. В наше время происходит финансово-экономическая глобализация, представляющая собой интернационализацию производства, капитала и информации на принципиально новом качественном уровне, сопровождающаяся адекватным изменением хозяйственных отношений. Сфера финансов оказалась в

наибольшей мере затронута процессом глобализации. Внедрение инноваций позволит банкам оптимально распределять свои ресурсы, минимизировать издержки, совершенствовать каналы доставки банковских продуктов до потребителя, улучшать качество предлагаемых услуг и тем самым повышать эффективность банковской деятельности, а также обеспечивать рост конкурентоспособности банка на финансовом рынке. При этом, по мнению авторов, новые технологии обеспечивают те степени свободы и выбора, которые раньше не были доступны клиентам банка - удобство (в любое время и в любом месте нахождения), быстрота, контроль и самостоятельность.

Ключевые слова: финансы, инновации, банки, услуги, стартап, банкинг, глобализация.

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