Торайғыров университетінің
ҒЫЛЫМИ ЖУРНАЛЫ

НАУЧНЫЙ ЖУРНАЛ
Торайгыров университа

ТОРАЙҒЫРОВ УНИВЕРСИТЕТІНІҢ ХАБАРШЫСЫ

Экономикалық сериясы

1997 жылдан бастап шығады

TORAIGHYROV UNIVERSITY

ВЕСТНИК ТОРАЙГЫРОВ УНИВЕРСИТЕТА

Экономическая серия

Издается с 1997 года

ISSN 2710-3552

№ 2 (2025)
Павлодар

НАУЧНЫЙ ЖУРНАЛ
Торайгыров университета

Экономическая серия
выходит 4 раза в год

СВИДЕТЕЛЬСТВО
о постановке на переучет периодического печатного издания,
информационного агентства и сетевого издания
№ KZ93VPY00029686

выдано
Министерством информации и коммуникаций
Республики Казахстан

Тематическая направленность
публикация материалов в области экономики, управления,
финансов, бухгалтерского учета и аудита

Подписной индекс – 76133

https://doi.org/10.48081/NVZW5116

Бас редакторы – главный редактор
Давиденко Л. М.
доктор PhD

Заместитель главного редактора — Гребнев Л. С., *д.э.н., профессор*
Ответственный секретарь — Шеримова Н. М., *доктор PhD*

Редакция алқасы – Редакционная коллегия

Шмарловская Г. А.,	*д.э.н., профессор (Беларусь);*
Кунязов Е. К.,	*доктор PhD, доцент;*
Алмаз Толымбек,	*доктор PhD, профессор (США);*
Мукина Г. С.,	*доктор PhD,ассоц. профессор, доцент;*
Дугалова Г. Н.	д.э.н., профессор
Алтайбаева Ж. К.,	*к.э.н.*
Мусина А. Ж.,	*к.э.н., ассоц. профессор, доцент;*
Титков А. А.,	*к.э.н., доцент;*
Шокубаева З. Ж.	*технический редактор.*

За достоверность материалов и рекламы ответственность несут авторы и рекламодатели
Редакция оставляет за собой право на отклонение материалов
При использовании материалов журнала ссылка на «Вестник Торайгыров университета» обязательна

© Торайгыров университет

SRSTI 06.73.55

https://doi.org/10.48081/TTVL3502

M. U. Rakhimberdinova[1], S. N. Suieubayeva[2], S. S. Urgusheva[3]
[1,2,3]D. Serikbayev East Kazakhstan Technical University,
Republic of Kazakhstan, Ust-Kamenogorsk
[1]ORCID: https://orcid.org/0000-0001-9009-8686
[2]ORCID: https://orcid.org/0000-0002-0290-6290
[3]ORCID: https://orcid.org/0009-0001-7768-643X
*e-mail: MRakhimberdinova@edu.ektu.kz

COMPETITIVENESS OF BANKS AND METHODS OF ITS ASSESSMENT

In the current climate of heightened competition within the banking sector, there is a growing recognition of the importance of enhancing the competitiveness of banks as the primary link in the financial sector of the economy. This is particularly relevant in the context of globalisation and digitalisation of the economy, which have led to the expansion of financial institutions. In light of these developments, this article aims to contribute to the ongoing discourse by exploring the main methods for assessing the competitiveness of the banking system in the context of further financial globalisation. It also seeks to shed light on the features of the methods employed in our country, with the understanding that these approaches may vary significantly across different contexts. It was determined that a number of domestic and foreign methods may not fully consider all aspects of the competitiveness of commercial banks. Recommendations on the determination of a composite indicator of the competitiveness of a commercial bank are offered.

The purpose of this study is to analyze the primary methodologies employed in the evaluation of commercial bank competitiveness, with a focus on their respective strengths and limitations. At present, there is an absence of a unifying approach for the assessment of bank competitiveness. Consequently, the identification and implementation of a comprehensive methodology for the evaluation of a commercial bank's competitiveness is of paramount importance.

Methodology: the article uses the methods of comparative analysis, systematization and classification.

Keywords: commercial bank competitiveness, interbank competitiveness, commercial bank, factors of competitiveness, methods of competitiveness assessment.

Introduction

The establishment of an efficient banking system constitutes a priority within the national policy framework of the Republic of Kazakhstan, with the objective of ensuring sound social and economic development. In order to facilitate long-term growth within the banking sector, it is essential to prioritize enhancing the competitiveness of bank management and the identification of competitive advantages for relevant entities. Consequently, the assessment of the current level of competitiveness is imperative as a foundation for initiating changes that will lead to the creation of a sustainable competitive advantage.

In light of the prevailing economic circumstances in the nation, it is recommended to integrate supervisory approaches by the regulatory authority with mechanisms that foster the development of competition. The correct definition of banking competition is as a form of rivalry among participants in the financial market. A distinctive characteristic of banking sector competition is its diverse and heterogeneous composition of competition participants.

Materials and methods

It is important to note the absence of consolidated opinions on the assessment of the competitiveness of commercial banks. In the contemporary context, characterized by the advent of digital technologies, wireless data exchange, and the imperative of cybersecurity, the assessment of competitiveness and the attainment of competitive advantages for financial institutions such as second-tier banks have become pivotal concerns. In turn, the presence of different methods and approaches to competitiveness is monitored, which can be found as sources of advantages of such sources of the internal environment as: innovations, marketing policy, digital technologies of Industry 4.0. The main approaches to competitiveness assessment, as well as data sources for methodological analysis, are identified. The optimal combination of these areas and indicators will allow not only to measure the level of bank competitiveness, but also to identify the key criteria that determine its sustainability, solvency and development.

Results and discussion

In the context of secondary data analysis, a range of technologies and approaches to assessing competitiveness in the banking sector were identified. The foundation of these approaches is the selection of a particular set of indicators

intended to reflect the prevailing level of competitiveness. However, significant variations in the definition of a particular set of such parameters have been observed. This article also considers the issue of defining a comprehensive methodology for quantitatively assessing the competitiveness of a commercial bank. The following areas were identified: liquidity, reliability, image, Internet presence, and bank network size. However, not all the examined methods are applicable by banks in the market, since most of the methods are based on unavailable information, etc.

The available disparate methods of assessment are based on analyses according to a certain set of economic metrics [1, P. 50–72].

In the context of a bank's competitiveness assessment, it is imperative to acknowledge the significance of ascertaining its strengths and weaknesses. This facilitates a more profound comprehension of strategic prospects for the long-term enhancement of its competitive advantage. Concurrently, the flexibility and adaptability of this approach should be contemplated, as commercial banks function within a dynamic market and encounter rapidly evolving circumstances. Figure 1 provides a synopsis of the primary components of a bank's competitiveness assessment methodology.

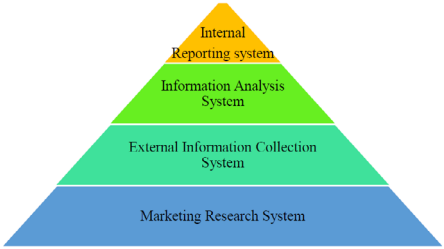

Figure 1 – Components of the methodology for assessing the competitiveness of a commercial bank

It is imperative to acknowledge the interdependence of four constituent components: the marketing research system, the collection and analysis of external information, and the internal reporting system. Elements pertaining to external factors are contingent upon external information systems, with the marketing research information base serving as the foundation. In the context of a commercial bank, confronted with rapidly evolving circumstances, it is of paramount importance to assess the efficacy and consistency of existing processes within the ambit of the analytical marketing function. In this context, the state of factors in the immediate and distant environment is assessed, thereby determining the future potential for working with external information.

The collection, processing and analysis of external information must also be developed at a high level if competitive advantage is to be ensured on a sustainable basis. It is important not only to conduct research according to a certain methodology, to know the goals and objectives, but also to interpret the results correctly, in other words, to transform large data sets into useful information.

The internal reporting system is generally associated with the preparation of various types of reports, including those pertaining to strategy, accounting, statistics, credit, sectoral and regional analysis.

The competitiveness of a given banking institution is influenced by a number of internal and external factors. The external environment sets the conditions within which the bank must develop and adapt. In contrast, internal factors are subject to the influence of the banking institution itself. Consequently, the credit institution has the opportunity to gain and maintain competitive advantages by changing the conditions of its internal processes [2, P. 2-8].

Factors can also be categorized as either qualitative or quantitative. Quantitative factors are those that can be measured, while qualitative factors are non-quantitative and represent the internal qualities, characteristics and features of the objects being studied (Figure 2).

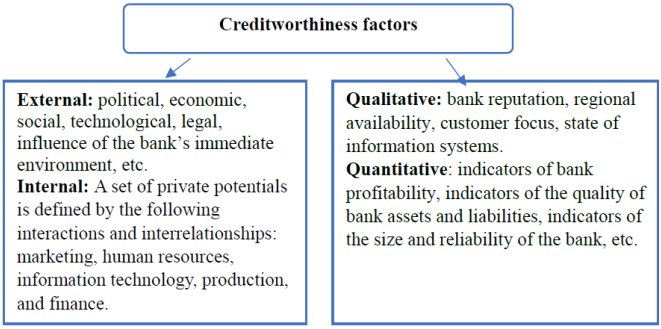

Figure 2 – Factors of competitiveness of the banking system

In approaching the issue of defining competition in the banking sector, it is important to consider interbank competition from two perspectives. This will provide a balanced and objective view of the problem. Competition in this context is undoubtedly an element of rivalry for resources (people, time, money, etc.) [3, p. 137]; [4, p. 14–21]. However, it should also be seen as a constant process of compromise and cooperation. This dualistic perspective is pivotal in harmonizing the divergent perspectives and interests of the nation's citizens and the banking sector.

A significant component of competitive analysis, encompassing comparative analysis and benchmarking, pertains to the methodology employed in evaluating competitiveness. In the context of the bank's operations within market conditions, this process is inherently intertwined with indicators of economic efficiency and profitability. As posited by A. M. Tavasiev, the concept of competition is regarded as a form of economic activity characterized by the presence of rivalry between financial organizations [5].

The National Bank of the Republic of Kazakhstan (NBRK) implements a regulatory framework encompassing a system of prudential norms. These play a pivotal role in ensuring the stability of the financial sector. Non-compliance with these ratios results in the revocation of a banking license. These requirements maintain the financial stability of banks and minimize systemic risks. The mandatory ratios and capital limits include the following: minimum authorized and equity capital; liquidity ratios, liquidity coverage and stable funding ratios; maximum permissible level of risk per borrower; the norm of placement of part of the bank's funds in internal assets; borrower's debt burden ratio; the level of capitalization of banks in respect of liabilities to non-residents of Kazakhstan equity capital adequacy ratio [6, p. 2–9].

Assessing the competitiveness of commercial banks involves a range of methods, each with unique strengths and limitations. Quantitative methods and direct estimation provide rigor and objectivity, qualitative approaches capture customer-centric factors, and hybrid strategies offer a balanced perspective. The best method—or combination of methods—depends on the assessment's purpose, the dimensions of competitiveness prioritized, and practical constraints like data and resources. By carefully distinguishing methods based on accuracy, comprehensiveness, and feasibility, and tailoring selections to specific needs, stakeholders can gain actionable insights into a bank's competitive position, ensuring resilience and success in an evolving industry. It is important to note the high level of complexity involved in evaluating the competitiveness of the bank. In order to assess the competitiveness of the bank, it is necessary to combine elements of quantitative and qualitative assessment, as well as considering nuances of conflicts of interest, research ethics and many other aspects [7].

In the field of evaluating the financial health of commercial banks, we can see the development of methodologies by experts in the field of financial institutions, rating agencies and consulting companies. Several prominent systems and methodologies play a key role in financial analysis, including the CAMELS framework, the Bank of England's RATE methodology, the Bank of Russia's approach, and the rating models crafted by agencies like Fitch, Standard & Poor's, Moody's, Bank-rates, Markswebb Rank&Report, and Expert RA, among others. Notably, a wide range

of these financial evaluation techniques owe at least part of their foundation to the principles established by the American CAMELS system [8].

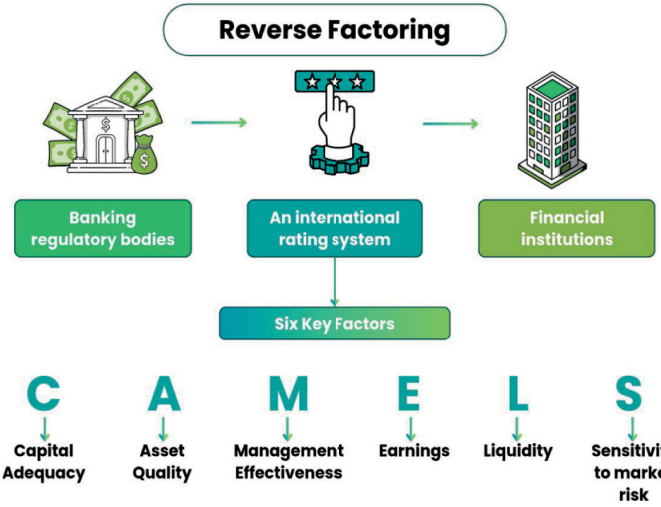

Figure 3 – Factors of competitiveness of the banking system

Notwithstanding the ease and utility of use, the CAMELS system is not immune to subjectivity. Consequently, it is imperative to maximize the utilization of objective expert assessments when calculating the parameters of this framework. In an effort to enhance the objectivity of calculations (independent inspections), the time and cost of analyses increases, which may present a challenge for some banking institutions.

A team of specialists, guided by Kromonov V. [9], crafted a methodology to evaluate bank performance, relying on the computation of several critical financial ratios. These ratios include:

– general reliability ratio;
– instant liquidity ratio;
– cross ratio;
– general liquidity ratio;
– capital protection ratio;
– stock capitalization profit ratio.

A defining feature of these metrics is that higher values reflect stronger performance. After calculation, each ratio is assigned a specific weight and combined to produce a composite reliability index. While this approach is

straightforward and practical, it carries an element of subjectivity, particularly in how the weights are determined. Additionally, the methodology incorporates the «Kromonov filter»– a set of eligibility criteria that banks must meet to be included in the rating. This filter has sparked debate, with critics questioning its fairness and overall validity.

The purpose of the calculated indicators is to determine the reliability index N of a commercial bank. This is achieved by means of the following formula:

$$N = 45k_1 + 20k_2 + \frac{10}{3}\,k_3 + 15k_4 + 5k_5 + \frac{5}{3}\,k_6 \qquad (1)$$

where: k_1 is the general reliability coefficient, equal to the ratio of equity capital to the sum of operating assets;

k_2 is the instant liquidity ratio, equal to the ratio of liquid assets to demand liabilities;

k_3 is the cross-coefficient equal to the ratio of the bank's total liabilities to the volume of loans issued;

k_4 is the general liquidity ratio, which is the ratio of liquid assets and protected capital to the total liabilities of the bank;

k_5 is the capital protection coefficient, defined as the ratio of the bank's protected capital to its equity capital;

k_6 is the ratio of equity capitalization of profits, equal to the ratio of equity capital to the size of the authorized capital.

It is understood that the index obtained in the course of the calculations is intended to characterize the current competitiveness of the bank. If the author's recommendations are to be taken as correct, then the optimal value would be 100.

Quantitative methodologies form the backbone of many evaluation frameworks, providing a structured and measurable way to assess financial health. These methods are particularly valued for their objectivity and comparability, making them essential for regulatory and investor analysis. These quantitative methods offer precision and comparability, but they often overlook the nuanced, non-financial factors that influence a bank's long-term success, such as customer trust and market perception. This limitation underscores the need for complementary approaches.

Suvorov A.I. [10, p. 21–23] presents a methodology for evaluating the financial status of an institution, which involves the categorization of quantitative indicators into six distinct domains. Suvorov's approach categorizes financial indicators into six key domains: balance sheet composition, income statement analysis, capital adequacy, credit risk, market risk, and liquidity risk. By comparing these metrics across banks and aggregating them into a composite score, Suvorov's

method offers a clear ranking of institutions based on their relative performance. This benchmarking against competitors ensures a relative assessment, useful for identifying industry leaders and laggards. Designed for accessibility, the banks-rate rating agency's simplified model [11] leverages three years of balance sheet data to generate integrated indicators. It allows for monthly tracking of critical metrics such as total assets, net assets, loans, and equity, offering stakeholders a dynamic view of a bank's operational efficiency and growth potential. This approach is particularly useful for ongoing monitoring, providing insights into trends over time.

Shifting the focus to the optimal utilization of liabilities, Maslenchenkov and Komanov's methodology is grounded in the fundamental balance sheet equation «Assets = Liabilities.» It emphasizes the delicate balance between profitability and liquidity, highlighting the importance of resource management in achieving sustainable financial performance [12, p. 18–23]. This perspective is crucial for understanding how banks deploy their liabilities to maximize returns while maintaining solvency.

Creditimpex Bank's method takes a deeper dive into the composition of assets and liabilities, examining the timing of fund inflows and outflows [13, p. 14–19]. By calculating various ratios, it assesses key aspects such as liquidity, reliability, and profitability, culminating in a synthetic coefficient that encapsulates the bank's overall financial strength. This coefficient, which considers both static and dynamic aspects, provides a holistic view within the quantitative realm.

Qualitative methodologies address the gaps left by quantitative methods by incorporating expert judgment and non-financial factors. These approaches are particularly valuable for understanding the softer, yet critical, aspects of bank performance, such as organizational culture and customer relationships. They provide depth and context, but also can be subjective and harder to standardize, posing challenges for consistent application across different banks. This subjectivity highlights the need for integration with more objective, data-driven approaches.

The method developed by Bankir.ru combines various indicators to assign banks to different reliability tiers, reflecting their ability to meet financial obligations [14]. It provides a nuanced view of a bank's solvency and stability while also considering qualitative factors, making it a valuable tool for stakeholders seeking a comprehensive assessment. Like any other holistic frameworks, it strives to capture the full spectrum of a bank's performance, but their complexity can make them challenging to implement, requiring significant resources for data collection and analysis.

Kapustin S.N.'s expert-driven predictive approach combines quantitative data with predictive analytics, employing non-linear estimation techniques to classify banks as "stable" or "unstable". By splitting data into training and testing sets, it

offers a forward-looking assessment of financial health, leveraging expert analysis to identify economic patterns. This method is particularly useful for forecasting potential risks and opportunities [15].

In the field of banking, the assessment of commercial bank stability has been a subject of considerable research interest. One notable methodology was developed by Zakharyan A. G. [16, p. 17–20], who proposed an expert-based approach. This methodology involves the analysis of several key indicators to evaluate the stability of commercial banks. Proposing a broader view, Zakharyan A. G.'s multidimensional stability map encompasses a wide range of factors, including capital robustness, financial health, organizational coherence, structural soundness, transparency, technological capabilities, commercial viability, and service effectiveness [16, p. 17–20]. It underscores the interconnectedness of internal stability and external market competitiveness, highlighting how internal operations align with market demands.

Consequently, the methodology proposed by Buzdalin A. V. [17, P. 15–23] is based on a multi-criteria assessment, where the main indicators are: total assets; the amount of liabilities; the amount of own funds of the bank; the amount of deposits of individuals; the size of budget accounts. Buzdalin A. V. posits the notion of a statistical dependence between the indicators in question, proposing that a high value of one criterion should be accompanied by growth of others. However, this approach is subject to limitations in its applicability, as it is predicated exclusively on balance sheet data, thus precluding a comprehensive evaluation of the bank's competitive position.

The rating agency Expert RA [18, p. 63–69] posits that the foundation for the analysis is the bank's internal data set, as illustrated in Figure 4.

Figure 4 – Sources of internal information

The expert RA rating agency employs a unique methodology that has been developed in-house to assess the financial soundness of banks. This methodology involves a comprehensive financial analysis of the banks' activities, a thorough evaluation of their current solvency, and a qualitative assessment of their risk characteristics. The aim of this multifaceted approach is to provide a comprehensive and nuanced assessment of the overall stability of the banking sector. Nikonova and Shamgunov's competitive edge criteria method argues that a bank's competitiveness is shaped by both economic and non-economic factors, extending beyond traditional financial metrics. It identifies twenty qualitative criteria, such as staff expertise, brand reputation, service quality, and branch network development, which play a crucial role in shaping investor confidence and customer loyalty. These non-financial aspects are vital for understanding a bank's market position and long-term viability [19, p. 131–137].

As the banking sector continues to evolve, driven by technological advancements, regulatory changes, and shifting customer expectations, the need for robust and comprehensive evaluation frameworks becomes even more critical. By leveraging the strengths of both quantitative and qualitative approaches, stakeholders can gain a deeper understanding of a bank's financial stability and competitive positioning. This, in turn, fosters a more resilient and innovative banking industry, better equipped to navigate the challenges of the future. Rykova and Chernyshev's dual-focus approach evaluates stability through subgroups like reliability, liquidity, and profitability, while also incorporating consumer preferences and external factors such as interest rate parity [20]. It highlights the importance of understanding customer perceptions and market dynamics in assessing a bank's competitive edge, suggesting that external factors play a significant role in overall performance.

The main directions for assessing creditworthiness are presented in Table 1.

Table 1 – Main Approaches to Assessing Bank Creditworthiness
Top of Form Bottom of Form

Competitive advantage	**Brief content**
Type of idea	
The perspective of corporate clients	Reliability, guarantees, stability, bank's level of recognition, reputation, availability of remote services
The perspective of individual clients	Cost of banking services, the development of the branch network, operating hours, the quality of customer service, the range of banking services offered, and participation in the deposit insurance system.
Bank's activities	

Competitive advantage	**Brief content**
Economic	Banking operation and service fees, client time costs, effectiveness of using the operation (service)
Non-economic	Providing advisory services to the client, ensuring security and confidentiality of deposits
Primary external characteristics	
Reputation	Bank perception, market position, bank status in the region, trademark, recognition, reputation
Territorial availability	Availability of bank branches at clients' registered locations and their convenient positioning
Investment attractiveness	Investment programs for private and corporate clients, proposals for managing capital and assets of the enterprise as a whole, availability of own mutual investment funds
Tariff policy	The size of commissions, the procedure for providing services depending on various criteria, discount systems
Level of competence	
External competencies	Clients and their needs, communication with shareholders, investors, government agencies and the National Bank of the Republic of Kazakhstan
Internal competencies	Organizational structure, qualified personnel, technical equipment, availability of internal regulations, rules and instructions
Dynamic competencies	Speed of innovation and operations, growth rates of economic indicators, speed of management decision-making

This approach does not in any way impact the qualitative attributes of the institution.

An analysis of banking services, in particular consumer loan, installment plan and deposit, was conducted by means of a questionnaire survey, and an average assessment for each bank was derived. The assessment scale is in the range from 0 to 6. It should be noted that the survey was conducted among 24 users of banking services, but not all users were able to assess the indicators for each bank (table 2).

Table 2 – Number of Surveyed Clients

Name of the second-tier bank	**Halyk Bank of Kazakhstan JSC**	**Eurasian Bank JSC**	**Kaspi Bank JSC**	**ForteBank JSC**	**BankCenterCredit JSC**
Consumer loan	19	13	23	19	12
Payment by installments	18	11	22	18	11
Deposit account	18	11	22	18	11

The results of the average satisfaction rating of bank clients with consumer credit are shown in Figure 5.

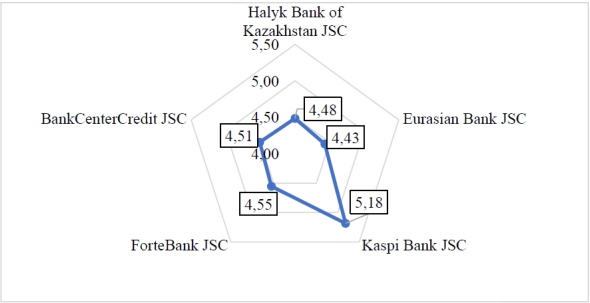

Figure 5 – Matrix of average satisfaction rating with consumer credit

Thus, according to the results of the survey, preference is given to Kaspi Bank JSC with the highest rating - 5.18. In second place is ForteBank JSC with a rating of 4.55, and with a slight lag in third place is Bank Center Credit JSC with a rating of 4.51. The results of the survey on satisfaction with consumer credit are reflected in Table 3.

Table 3 – Survey results on a consumer loan

Rating	**Assessment level**		**1**	**2**	**3**	**4**	**5**
Name of the second-tier bank	**Halyk Bank of Kazakhstan JSC**		**Eurasian Bank JSC**	**Kaspi Bank JSC**	**Forte-Bank JSC**	**Bank-Center-Credit JSC**	
Consumer loan	0	6	4,48	4,43	5,18	4,55	4,51
Options for services offered	few	many	86	60	123	94	59
Early repayment option	probably no	probably yes	89	54	123	72	54
Access to services through digital devices	probably no	probably yes	95	63	132	91	47

Rating	**Assessment level**		**1**	**2**	**3**	**4**	**5**
Name of the second-tier bank	**Halyk Bank of Kazakhstan JSC**		**Eur-asian Bank JSC**	**Kaspi Bank JSC**	**Forte-Bank JSC**	**Bank-Cen-ter-Credit JSC**	
Pressure from bank employees	not pres-ent	present	81	56	91	70	44
Accessibility	nega-tive	positive	97	64	127	104	66
Confidence	nega-tive	positive	88	58	120	98	61
Favorable % rate	not satis-fied	satis-fied	80	60	103	75	59
Personal preferences	nega-tive	positive	76	52	114	77	54
Service level of staff or call center	nega-tive	positive	78	53	125	87	55
Ease of use of the site (portal, application)	nega-tive	positive	82	56	134	97	42

An analysis was also conducted on the banking product of installment plans. The results showed that Kaspi Bank JSC is the most popular among clients, with an average rating of 4.93 (Figure 6).

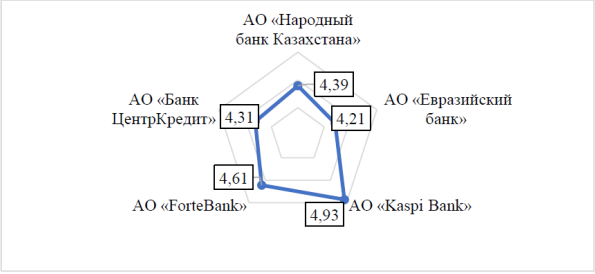

Figure 6 – Matrix of average satisfaction rating with bank installment plan

According to Figure 5, it is clear that the second place was taken by Forte Bank JSC – 4.61, the third place was taken by Halyk Bank of Kazakhstan JSC – 4.39, and Eurasian Bank JSC scored the lowest number of points. The results of the survey on satisfaction with installment payments are reflected in Table 4.

Table 4 –Results of a survey on installment payments

Rating	**Assessment level Halyk Bank of Kazakhstan JSC**		**1**	**2**	**3**	**4**	**5**
Name of the second-tier bank			**Eurasian Bank JSC**	**Kaspi Bank JSC**	**Forte-Bank JSC**	**Bank-Center-Credit JSC**	
Payment by installments	0	6	4,39	4,21	4,93	4,61	4,31
Options for services offered	few	many	84	54	110	92	49
Early repayment option	probably no	probably yes	76	43	117	83	54
Access to services through digital devices	probably no	probably yes	79	52	124	91	51
Pressure from bank employees	not present	present	75	43	81	62	41
Accessibility	negative	positive	91	45	109	79	41
Confidence	negative	positive	77	45	101	91	42
Favorable % rate	not satisfied	satisfied	76	46	94	72	46
Personal preferences	negative	positive	77	45	110	84	50
Service level of staff or call center	negative	positive	79	48	114	87	52
Ease of use of the site (portal, application)	negative	positive	77	42	125	89	48

According to the data in Table 4, it can be concluded that Kaspi Bank JSC has relatively good conditions for this type of banking product. All surveyed clients give rather high scores. The conditions of Eurasian Bank JSC are less attractive.

Deposits represent a vital resource for commercial banks. The classification of deposit accounts can vary considerably, with the categorization undertaken on the basis of criteria including the sources of deposits, their intended purpose, and profitability.

Figure 7 presents a matrix for evaluating satisfaction indicators with the deposit conditions of second-tier banks.

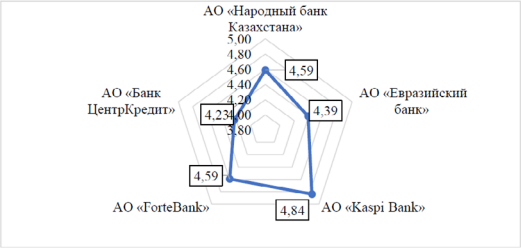

Figure 7 – Matrix of assessment of satisfaction with deposit account conditions

Based on the results of the questionnaire survey and the presented matrix analysis of the results, the highest result was revealed for Kaspi Bank JSC - 4.84, the second place was shared between Forte Bank JSC and Halyk Bank of Kazakhstan JSC with a result of 4.59. In third place was Eurasian Bank JSC - 4.39. It is worth noting that the highest possible score was 6 points. The average score for consumer loans among the analyzed banks was 4.63 points, for installment plans 4.49 points, and for deposits 4.53 points. Figure 9 presents a matrix of the overall customer satisfaction indicator for bank services.

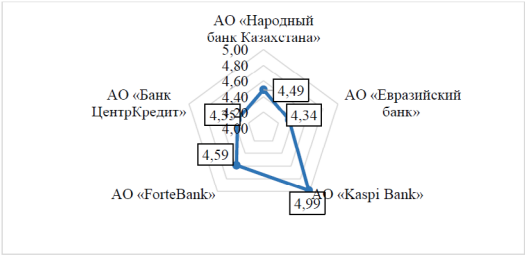

Figure 9 – Matrix of the generalized indicator of assessment of bank clients' satisfaction

The highest result according to the survey audience is for Kaspi Bank JSC - 4.99, in second place, with a significant gap, is Forte Bank JSC - 4.59, and in third place is Halyk Bank of Kazakhstan JSC. Bank Center Credit JSC and Eurasian Bank JSC have an insignificant difference in the final assessment, only 0.01 points. Based on the results of each analysis, the undisputed leader among second-tier banks was determined to be Kaspi Bank JSC.

It is worth noting that according to the results of the National Bank of the Republic of Kazakhstan in 2023, the leader among second-tier banks in terms of loan portfolio, assets and deposits is Halyk Bank of Kazakhstan JSC, followed by Kaspi Bank JSC, BankCenterCredit JSC and in last place is Eurasian Bank JSC.

Conclusions

It is therefore suggested that the proposed questionnaire and matrix analysis method be used to evaluate the position of each bank and its respective product. This method has the advantage of providing both a general summary result and an individual assessment, and it could be applied by each user (consumer) as needed to evaluate their own preferences. It is also suggested that banks and products be adjusted according to consumer interests. This evaluation method could also enable the second-tier bank itself to assess its market position among competitors, identify its strengths and weaknesses, and subsequently conduct an internal analysis of its capabilities to improve its rating among consumers, which could potentially lead to adjustments in interest rates or the introduction of new products or services.

REFERENCES

1 **Хандруев, А. А., Чумаченко, А. А.** Конкуренция в банковской сфере : тенденции и подходы к регулированию / А. А. Хандруев, А. А. Чумаченко // Журнал ЭТАП : экономическая теория, анализ и практика. – 2011. – № 1. – С. 50–72.

2 **Валиева, Е. Н.** Конкуренция на рынке банковских услуг : теория и практика / Е. Н. Валиева. – 2014. – № 40. – С. 2–8.

3 **Тавасиев, А. М.** Антикризисное управление кредитными организациями [Текст] / А. М. Тавасиев. – М., 2010. – 543 с.

4 **Чернова, С. А., Алиева, М. Ю.** К вопросу о сущности банковской конкуренции и конкурентоспособности // Финансы и кредит. – 2012. – № 23 (503). – С. 14–21.

5 Банковские рейтинги : Методика В. Кромонова – 2021. [Электронный ресурс]. – URL: http://www.cfin.ru/finanalysis/banks/bank_ рейтинги.shtml#42.

6 **Суворов, А. В.** Сравнительный анализ показателей и оценка устойчивости и эффективности финансовой деятельности банка / А. В. Суворов. – 2001. – № 16. – С. 2–9.

7 Банковский менеджмент : учебник / под ред. Е. Ф. Жуковой. – М. : Юнити-Дана, 2012. – 319 с.

8 Рейтинг банков агентства-rate // Banks-Rate.ru [Сайт]. – 2021. [Электронный ресурс]. – URL: http://www.banks-rate.ru.

9 **Маслеченков, Ю. С.** Оценка деятельности коммерческого банка на основе балансовых соотношений / Ю. С. Маслеченков, В. А. Команов. – 1996. – № 30. – С. 4–5.

10 **Донцов, С.** Банковская система Казахстана – крупнейший институциональный инвестор национального фондового рынка [Текст] / С. Донцов. – 2015. – № 12. – С. 21–23.

11 Факторы оценивания кредитного рейтинга «Bankir.ru» [Электронный ресурс]. – URL: http://www.bankir.ru/bank/rating.

12 **Капустин, С. Н.** Анализ финансовых показателей банка. Надежен ли ваш банк? // Финансы и кредит. – 2003. – № 24. – С. 18–23.

13 **Захарьян, А. Г.** Экспертная оценка комплексной устойчивости коммерческого банка [Текст] / А. Г. Захарьян. – 2004. – № 9. – С. 14–19.

14 **Буздалин, А. В.** Рейтинги значимости банков [Электронный ресурс]. – URL: http://www.buzdalin.ru/rating1.htm.

15 Методология применения рейтингов кредитоспособности банкам [Электронный ресурс]. – URL: http://www.raexpert.ru/ratings/ bankcredit/метод.

16 **Бэр, О. Д.** Анализ банковского кредита и рейтинга [Текст] / О. Д. Бэр. – 2010. – № 19. – С. 17–20.

17 **Андрианова, Ю. Р.** Минимизация кредитного риска [Текст] / Ю. Р. Андрианова. – 2016. – № 6. – С. 15–23.

18 **Рыкова, И. Н.** Электрические факторы, определяющие конкурентоспособность банковских услуг / И. Н. Рыкова, А. А. Чернышев // Финансы и кредит. – 2003. – № 20. – С. 63–69.

19 **Викулов, В. С.** Инновационная деятельность кредитных организаций / В. С. Викулов. // Менеджмент в России и за рубежом – 2001. – № 1. – С. 131–137.

20 Рейтинговая система CAMELS. – 2020 [Электронный ресурс]. – URL: http://www.investopedia.com/terms/c/camelrating.asp.

REFERENCES

1 **Handruev, A. A., Chumachenko, A. A.** Konkurenciya v bankovskoj sfere : tendencii i podhody k regulirovaniyu [Competition in the banking sector: trends and approaches to regulation] / A. A. Khandruev, A. A. Chumachenko // Journal ETAP : Economic Theory, Analysis, and Practic. – 2011. – № 1. – P. 50–72.

2 **Valieva, E. N.** Konkurenciya na rynke bankovskih uslug: teoriya i praktika. [Competition in the banking services market: theory and practice] // E. N. Valieva. – 2014. – № 40. – P. 2–8.

3 **Tavasiev, A. M.** Antikrizisnoe upravlenie kreditnymi organizaciyami. [Anti-crisis management of credit institutions] / A. M. Tavasiev. – Moscow, 2010. – 543 p.

4 **Chernova, S. A., Alieva, M. Yu.** K voprosu o sushchnosti bankovskoj konkurencii i konkurentosposobnosti [On the issue of the essence of banking competition and competitiveness] // Finance and Credit. – 2012. – № 23(503). – P. 14–21.

5 Bankovskie rejtingi : Metodika V. Kromonova [Bank ratings : V. Kromonov's methodology]. – 2021 [Electronic resource]. – URL: http://www.cfin.ru/finanalysis/banks/bank_ratings.shtml#42.

6 **Suvorov, A. V.** Sravnitel'nyj analiz pokazatelej i ocenka ustojchivosti i effektivnosti finansovoj deyatel'nosti banka [Comparative analysis of indicators and assessment of sustainability and efficiency of financial activities of the bank] / A. V. Suvorov. – 2001. – № 16. – P. 2–9.

7 Bankovskij menedzhment [Banking management : textbook] / edited by E. F. Zhukov. – Moscow : Unity-Dana, 2012. – 319 p.

8 Rejting bankov agentstva-rate [Rating of agency Banks-rate] // Banks-Rate.ru [Web-site]. – 2021. [Electronic resource]. – URL: http://www.banks-rate.ru

9 **Maslechenkov, Yu. S.** Ocenka deyatel'nosti kommercheskogo banka na osnove balansovyh uravnenij [Evaluation of the activities of a commercial bank based on balance sheet ratios] / Yu. S. Maslechenkov, V. A. Komanov. – 1996. – № 30. – P. 4–5.

10 **Doncov, S.** Bankovskaya sistema Kazahstana – krupnejshij institucional'nyj investor nacional'nogo fondovogo rynka [The banking system of Kazakhstan is the largest institutional investor in the national stock market] // S. Dontsov. – 2015. – № 12. – P. 21–23.

11 Faktory ocenivaniya kreditnogo rejtinga «Bankir.ru» [Credit Rating Evaluation Factors] [Electronic resource]. – URL: http://www.bankir.ru/bank/rating.

12 **Kapustin, S. N.** Analiz finansovyh pokazatelej banka. Nadezhen li vash bank? [Analysis of bank financial indicators. Is your bank reliable?] // Finance and Credit. – 2003. – № 24. – P. 18–23.

13 **Zahar'yan, A. G.** Ekspertnaya ocenka kompleksnoj ustojchivosti kommercheskogo banka [Expert assessment of the comprehensive sustainability of a commercial bank] / A. G. Zakharyan. – 2004. – № 9. – P. 14–19.

14 **Buzdalin, A. V.** Rejtingi znachimosti bankov [Bank Importance Ratings] [Electronic resource]. – URL: http://www.buzdalin.ru/rating1.htm.

15 Metodologiya prisvoeniya rejtingov kreditosposobnosti bankam [Methodology for applying credit ratings to banks] [Electronic resource]. – URL: http://www.raexpert.ru/ratings/ bankcredit/method.

16 **Baer, O. D.** Analiz bankovskogo kredita i rejtinga / D. Baer. – 2010. – № 19. – P. 17–20.

17 **Andrianova, Yu. R.** Minimizaciya kreditnogo riska [Minimizing credit risk]. – 2016. – № 6. – P. 15–23.

18 **Rykova, I. N.** Elektoral'nye faktory, opredelyayushchie konkurentosposobnost' bankovskih uslug [Electrical factors determining the competitiveness of banking services] / I. N. Rykova, A. A. Chernyshev // Finance and Credit. – 2003. – № 20. – P. 63–69.

19 **Vikulov, V. S.** Innovacionnaya deyatel'nost' kreditnyh organizacij. [Innovative activities of credit institutions] / V. S. Vikulov // Management in Russia and Abroad. – 2001. – № 1. – P. 131–137.

20 Рейтинговая система CAMELS. [CAMELS Rating System]. – 2020 [Electronic resource]. – URL: http://www.investopedia.com/terms/c/camelrating.asp.

Received 11.11.24.
Received in revised form 15.04.25.
Accepted for publication 19.05.25.

**М. У. Рахимбердинова[1], С. Н. Суйеубаева[2], С. С. Ургушева[3]*
[1,2,3]Д. Серікбаев атындағы Шығыс Қазақстан техникалық университеті, Қазақстан Республикасы, Өскемен қ.
11.11.24 ж. баспаға түсті.
15.04.25 ж. түзетулерімен түсті.
19.05.25 ж. басып шығаруға қабылданды.

БАНКТЕРДІҢ БӘСЕКЕГЕ ҚАБІЛЕТТІЛІГІ ЖӘНЕ ОНЫ БАҒАЛАУ ӘДІСТЕРІ

Банк секторының субъектілері арасындағы бәсекелестік күрестің шиеленісуі жағдайында экономиканың қаржы секторының негізгі буыны ретінде банктердің бәсекеге қабілеттілігін арттыру мәселелері экономиканың жаһандану және цифрландыру процестерімен, қаржы институттарының өсуімен байланысты ерекше маңызға ие болады. Осыған сүйене отырып, бұл мақалада қаржылық жаһандану жағдайында банк жүйесінің бәсекеге қабілеттілігін бағалаудың негізгі әдістері қарастырылады және біздің елде қолданылатын әдістердің ерекшеліктері ашылады. Нәтижесінде, отандық және шетелдік әдістердің көпшілігі коммерциялық банктердің бәсекеге қабілеттілігінің барлық аспектілерін ескермейді деген қорытындыға келді. Сондай-ақ, барлық әдістемелерді банктер мен мүдделі тұлғалар қолдана алмайды, өйткені әдістердің көпшілігі қол жетімсіз ақпаратқа негізделген. Коммерциялық банктің бәсекеге қабілеттілігінің жиынтық көрсеткішін анықтау бойынша ұсыныстар ұсынылды.

Зерттеудің мақсаты-коммерциялық банктердің бәсекеге қабілеттілігін бағалаудың негізгі әдістерін, олардың артықшылықтары мен кемшіліктерін қарастыру. Қазіргі уақытта банктік бәсекелестікті бағалаудың бірыңғай әдісі жоқ, сондықтан коммерциялық банктің бәсекеге қабілеттілігін бағалау әдістемесін іздеу және қолдану мүмкіндігі өте өзекті болып табылады, ол оның қызметінің маңызды бағыттарын талдауды қамтиды және қаржы нарығының мүдделі субъектілері үшін әмбебап болып табылады.

Әдістеме-мақалада салыстырмалы талдау, жүйелеу және жіктеу әдістері қолданылады.

Кілтті сөздер: Коммерциялық банктің бәсекеге қабілеттілігі, банкаралық бәсекеге қабілеттілік, коммерциялық банк, бәсекеге қабілеттілік факторлары, бәсекеге қабілеттілікті бағалау әдістері.

**М. У. Рахимбердинова[1], С. Н. Суйеубаева[2], С. С. Ургушева[3]*
[1,2,3]Восточно-Казахстанский технический университет имени Д. Серикбаева, Республика Казахстан, г. Усть-Каменогорск.
Поступило в редакцию 11.11.24.
Поступило с исправлениями 15.04.25.
Принято в печать 19.05.25.

КОНКУРЕНТОСПОСОБНОСТЬ БАНКОВ И МЕТОДЫ ЕЕ ОЦЕНКИ

В условиях обострения конкурентной борьбы между субъектами банковского сектора вопросы повышения конкурентоспособности банков как основного звена финансового сектора экономики приобретают особую важность, что связано с процессами глобализации и цифровизации экономики, ростом финансовых институтов. Исходя из этого, в данной статье рассмотрены основные методики оценки конкурентоспособности банковской системы в условиях дальнейшей финансовой глобализации и раскрыты особенности методик, применяемых в нашей стране. В результате сделан вывод о том, что большинство отечественных и зарубежных методик не учитывают всех аспектов конкурентоспособности коммерческих банков. А также, не все методики могут применяться банками и заинтересованными лицами, так как большинство методик базируется на недоступной информации. Предложены рекомендации по определению сводного показателя конкурентоспособности коммерческого банка.

Цель исследования – рассмотреть основные методы оценки конкурентоспособности коммерческих банков, их преимущества и недостатки. В настоящее время не существует единого метода оценки банковской конкуренции, поэтому, весьма актуальным является поиск и возможность применения методики оценки конкурентоспособности коммерческого банка, которая включала бы анализ важнейших направлений его деятельности и являлась универсальной для заинтересованных субъектов финансового рынка.

Методология – в статье использованы методы сравнительного анализа, систематизации и классификации.

Ключевые слова: конкурентоспособность коммерческого банка, межбанковская конкурентоспособность, коммерческий банк, факторы конкурентоспособности, методы оценки конкурентоспособности.

Теруге 19.05.2025 ж. жіберілді. Басуға 30.06.2025 ж. қол қойылды.
Электронды баспа
17,1 Mb RAM
Шартты баспа табағы 34,8
Таралымы 300 дана. Бағасы келісім бойынша.
Компьютерде беттеген: А. К. Мыржикова
Корректорлар: А. Р. Омарова, Д. А. Кожас
Тапсырыс № 4407

Сдано в набор 19.05.2025 г. Подписано в печать 30.06.2025 г.
Электронное издание
17,1 Mb RAM
Усл.п.л. 34,8. Тираж 300 экз. Цена договорная.
Компьютерная верстка: А. К. Мыржикова
Корректоры: А. Р. Омарова, Д. А. Кожас
Заказ № 4407

«Toraighyrov University» баспасынан басылып шығарылған
Торайғыров университеті
140008, Павлодар қ., Ломов к., 64, 137 каб.

«Toraighyrov University» баспасы
Торайғыров университеті
140008, Павлодар қ., Ломов к., 64, 137 каб.
8 (7182) 67-36-69
e-mail: kereku@tou.edu.kz
www.vestnik.tou.edu.kz
www.vestnik-economic.tou.edu.kz