

ASSESSING THE IMPACT OF CORPORATE CULTURE ON THE PERFORMANCE OF "KASPI BANK" JSC

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ABSTRACT. The article examines the influence of corporate culture on the performance of banking institutions, using Kaspi Bank JSC as a case study. In the current context of rapid growth in the banking sector in Kazakhstan, corporate culture is a crucial element that shapes the competitiveness, resilience, and innovation potential of a company. The objective of this research is to evaluate the impact of values, norms, and behavioral patterns within the organization on the bank's operational, financial, and social performance.

The methodology of this work is founded on a comprehensive approach, encompassing the examination of scholarly literature, the investigation of practical experiences in corporate culture management at Kaspi Bank JSC, a case study, and the utilization of SWOT analysis to identify strengths, weaknesses, as well as opportunities and threats related to corporate culture. This approach has enabled us to establish the correlation between the elements of culture and the effectiveness of the bank, including employee engagement, customer loyalty, and the level of digitalization of services.

The novelty of this research lies in the fusion of theoretical and practical aspects of corporate culture in the banking sector of Kazakhstan, as well as in assessing its impact on business outcomes through system analysis.

The results showed that the corporate culture of Kaspi Bank JSC, which emphasizes customer-centricity, innovation, teamwork, and transparency, has contributed to a rise in the number of active users, a surge in the proportion of non-cash transactions, enhanced employee engagement, and strengthened customer trust. Potential risks associated with the rapid digital transformation, the homogeneity of value systems, and the burden on employees have also been identified. The data obtained can be used in practice to improve managerial and cultural practices, increase employee productivity, and improve customer service.

KEYWORDS: corporate culture, banking efficiency, innovation, customer orientation, employee engagement, digitalization, competitiveness.

"KASPI BANK" АҚ ҚЫЗМЕТІНІҢ НӘТИЖЕЛЕРІНЕ КОРПОРАТИВТІК МӘДЕНИЕТТІҢ ӘСЕРІН БАҒАЛАУ

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АНДАПТА. Мақалада "Kaspi Bank" АҚ мысалында банк мекемелері қызметінің нәтижелеріне корпоративтік мәдениеттің әсері қарастырылады. Қазақстанның банк секторының қарқынды өсуінің қазіргі жағдайында корпоративтік мәдениет компанияның бәсекеге қабілеттілігін, тұрақтылығын және инновациялық әлеуетін қалыптастыратын маңызды элемент болып табылады. Бұл зерттеудің мақсаты ұйымның құндылықтарының, нормалары мен мінез-құлқының Банктің операциялық, қаржылық және әлеуметтік көрсеткіштеріне әсерін бағалау болып табылады.

Бұл жұмыстың әдіснамасы ғылыми әдебиеттерді зерделеуді, "Kaspi Bank" АҚ-да корпоративтік мәдениетті басқару саласындағы практикалық тәжірибені зерделеуді, күшті және әлсіз жақтарын, сондай-ақ корпоративтік мәдениетке байланысты мүмкіндіктер мен қатерлерді анықтау үшін SWOT-талдауды жағдайлық зерттеуді және пайдалануды қамтитын кешенді тәсілге негізделген. Бұл тәсіл бізге мәдениет элементтері мен банк жұмысының тиімділігі, соның ішінде қызметкерлердің тартылуы, клиенттердің адалдығы және қызметтерді цифрландыру деңгейі арасындағы байланысты орнатуға мүмкіндік берді.

Бұл зерттеудің жаңалығы Қазақстанның банк секторындағы корпоративтік мәдениеттің теориялық және

практикалық аспектілерін біріктіру, сондай-ақ оның жүйелік талдау арқылы бизнес нәтижелеріне әсерін бағалау болып табылады.

Нәтижелер клиентке бағдарлануға, инновацияларға, топтық жұмысқа және ашықтыққа ерекше назар аударатын "Kaspi Bank" АҚ корпоративтік мәдениеті белсенді пайдаланушылар санының артуына, қолма-қол ақшасыз операциялар үлесінің ұлғаюына, қызметкерлердің тартылуын арттыруға және клиенттердің сенімін нығайтуға ықпал еткенін көрсетті. Сондай-ақ жылдам цифрлық трансформацияға, құндылық жүйелерінің біркелкілігіне және қызметкерлерге жүктемеге байланысты ықтимал тәуекелдер анықталды. Алынған мәліметтер іс жүзінде басқарушылық және мәдени тәжірибелерді жетілдіру, қызметкерлердің өнімділігін арттыру және тұтынушыларға қызмет көрсету сапасын жақсарту үшін пайдаланылуы мүмкін.

ТҮЙІН СӨЗДЕР: корпоративтік мәдениет, банк қызметінің тиімділігі, инновациялар, клиентке бағдарлану, қызметкерлерді тарту, цифрландыру, бәсекеге қабілеттілік.

ОЦЕНКА ВЛИЯНИЯ КОРПОРАТИВНОЙ КУЛЬТУРЫ НА РЕЗУЛЬТАТЫ ДЕЯТЕЛЬНОСТИ АО "KASPI BANK"

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АННОТАЦИЯ. В статье рассматривается влияние корпоративной культуры на результаты деятельности банковских учреждений на примере АО "Kaspi Bank". В нынешних условиях быстрого роста банковского сектора Казахстана корпоративная культура является важнейшим элементом, который формирует конкурентоспособность, устойчивость и инновационный потенциал компании. Целью данного исследования является оценка влияния ценностей, норм и моделей поведения в организации на операционные, финансовые и социальные показатели банка.

Методология данной работы основана на комплексном подходе, включающем изучение научной литературы, изучение практического опыта в области управления корпоративной культурой в АО "Kaspi Bank", тематическое исследование и использование SWOT-анализа для выявления сильных и слабых сторон, а также возможностей и угроз, связанных с корпоративной культурой. Такой подход позволил нам установить взаимосвязь между элементами культуры и эффективностью работы банка, включая вовлеченность сотрудников, лояльность клиентов и уровень цифровизации услуг.

Новизна данного исследования заключается в объединении теоретических и практических аспектов корпоративной культуры в банковском секторе Казахстана, а также в оценке ее влияния на результаты бизнеса с помощью системного анализа.

Результаты показали, что корпоративная культура АО "Kaspi Bank", в которой особое внимание уделяется клиентоориентированности, инновациям, командной работе и прозрачности, способствовала увеличению числа активных пользователей, увеличению доли безналичных операций, повышению вовлеченности сотрудников и укреплению доверия клиентов. Также были выявлены потенциальные риски, связанные с быстрой цифровой трансформацией, однородностью систем ценностей и нагрузкой на сотрудников. Полученные данные могут быть использованы на практике для совершенствования управленческих и культурных практик, повышения производительности труда сотрудников и улучшения качества обслуживания клиентов.

КЛЮЧЕВЫЕ СЛОВА: корпоративная культура, эффективность банковской деятельности, инновации, клиентоориентированность, вовлеченность сотрудников, цифровизация, конкурентоспособность.

INTRODUCTION. The modern banking sector in Kazakhstan is characterized by rapid growth, extensive digitalization, and fierce competition. In this context, corporate culture emerges as a crucial factor that directly influences the success of organizations. Corporate culture encompasses shared values, standards, and behavioral patterns that shape the internal and external interactions of a company, determining the level of employee engagement and the quality of customer service [1].

For banking institutions, where trust, dependability, and adaptability are paramount, the significance of organizational culture cannot be overstated.

The banking system in Kazakhstan is currently operating in a dynamic environment, marked by the introduction of innovative technologies, evolving consumer preferences, and intensifying competition [2]. In such a context, corporate culture not only reflects the internal values of an organization but also serves as a strategic management tool. It

shapes the conduct of employees, their capacity for adjustment and their ability to work collaboratively, which directly impacts the long-term viability of the business. It is particularly significant to emphasize that for financial institutions, corporate culture serves as the foundation for building trust with customers, ensuring adherence to quality standards, and fostering the company's innovative potential.

Kaspi Bank JSC, a prominent player in the financial sector in Kazakhstan, exemplifies how a strong corporate culture can contribute to successful adaptation to the challenges of the external environment, the development of innovative solutions, and the enhancement of customer loyalty.

However, it is crucial to consider not only the positive aspects of corporate culture but also the potential risks associated with excessive homogeneity of cultural attitudes, increased pressure on staff, and the possibility of stifling creativity.

The objective of this research is to investigate and assess the influence of corporate culture on the performance of Kaspi Bank JSC. The goal is to identify the connections between the components of organizational culture and the performance of the bank in terms of production, financial, and social indicators. To achieve this objective, the following tasks are to be accomplished:

1. To determine the role of corporate culture in ensuring the bank's competitiveness.
2. To analyze the impact of corporate culture on employee and customer satisfaction.
3. To develop recommendations for enhancing cultural practices.

The research methodology is based on an integrated approach, which includes a review of scholarly literature, an examination of corporate governance practices, and the use of tools for assessing the impact of culture on organizational effectiveness. This approach allows us to identify both internal and external factors that contribute to the stability and strategic development of the bank.

The scientific and practical significance of this work is that the findings of the analysis of Kaspi Bank JSC's corporate culture can be applied to enhance the mechanisms of personnel management, enhance the quality of customer service, and strengthen the company's competitive edge. Furthermore, these findings can serve as a model for other financial institutions in Kazakhstan seeking to improve their own performance.

MATERIAL AND METHODS OF RESEARCH. The research methodology is founded on an integrated approach that combines theoretical analysis and practical methods for evaluating corporate culture. This approach allows us to gain a comprehensive understanding of how corporate culture influences the organization's performance.

The focus of the research is on the corporate culture of Kaspi Bank JSC, which is a key factor in determining the success of the organization in the rapidly evolving banking sector of Kazakhstan. The study explores the relationship between the elements of corporate culture and key performance indicators such as employee productivity, customer satisfaction, and the financial stability of the company.

To achieve these objectives, a range of methods was employed:

The analysis and synthesis of scholarly literature was conducted to explore the theoretical foundations of the concept of corporate culture, its significance for organizational effectiveness, and the methods used to assess it.

The case study approach enabled us to examine the approach taken by Kaspi Bank JSC in developing its corporate culture and responding to external pressures.

A comparative analysis was conducted to compare Kaspi Bank's corporate practices with those of other Kazakhstani and international banks.

A SWOT analysis was employed to assess the strengths and weaknesses of Kaspi Bank's corporate culture, as well as to identify external factors that could impact the evolution of its corporate values and practices.

RESULTS AND THEIR DISCUSSION. The use of the methods of analysis and synthesis of scientific literature has revealed key approaches to understanding corporate culture and its impact on organizational effectiveness. A systematic review of scientific sources has shown that corporate culture is seen as a strategic resource that contributes to a company's sustainability, staff motivation, and customer loyalty. According to the findings of Kazakhstani research, Buzaubayeva P. et al. views corporate culture as a means to enhance customer confidence and gain a competitive edge in the banking industry [3]. Khon A. et al. highlights the significance of employee values and teamwork for improving service quality and financial outcomes [4].

Khamzina Z., Buribayev Y., Tileubergenov Y. adds that a robust corporate culture in domestic banks not only helps to retain skilled professionals but also fosters the development of a strong organizational reputation in the market [5].

In Chinese research, similar trends have been observed. Jingrong H. found that a customer-centric corporate culture enhances banks' ability to adapt to digital transformation [6]. Do B. R., Yeh P. W., Madsen J. emphasized the significance of organizational cultural flexibility for swift technology adoption [7].

Meanwhile, international studies, such as Kim Y., Kim S. Y. have shown that cultural differences

Table 1 – Corporate culture of Kaspi Bank JSC

Principles of Corporate Culture	Manifestations in Practice	Results
Customer orientation	Kaspi.kz super-app, convenience and speed of service	Growth in the number of active users (14+ million)
Innovation and digitalization	Implementation of online platforms, cashless payments, marketplace	Increase in the share of cashless transactions (70%+)
Teamwork	Joint projects, agile teams	High employee engagement
Transparency and trust	Transparent lending conditions, open communication	Strengthening trust and market leadership

**The source was compiled based on the data [9-11]*

significantly impact corporate practices and employee value perceptions. This underscores the importance of adapting cultural models to local contexts [8].

The analysis allows us to draw a general conclusion that the corporate culture is a crucial element for the sustainable growth and competitiveness of an organization. Kazakhstani scholars emphasize its significance for enhancing customer trust, improving service quality, and retaining skilled employees, which directly impacts the stability and reputation of the bank. International research highlights the need for a flexible, customer-centric, and adaptable culture that facilitates the successful implementation of digital technologies and effective response to global challenges. Collectively, these findings confirm that a robust corporate culture is not only a tool for internal personnel management but also a strategic asset that can shape the organization's long-term competitive advantages in the face of digital transformation and high market volatility.

The use of the case study method allowed us to identify the main features of the formation and operation of corporate culture at Kaspi Bank JSC. Analysis of the practical experience of the company has shown that customer orientation

is one of the most important elements of the corporate environment, expressed in the priority of convenience, speed, and transparency of services. This is evident in the introduction of digital solutions, such as the Kaspi.kz superapp, which has become not only a financial tool, but also a multifunctional platform for customers' daily needs (in table 1).

The table clearly illustrates how the fundamental principles of Kaspi Bank JSC's corporate culture are translated into tangible actions and yield measurable outcomes. The customer-centric approach is evident in the creation of the Kaspi.kz super app, which has resulted in a significant increase in active user numbers to over 14 million. The bank's commitment to innovation and digitalization is reflected in the implementation of online platforms and the promotion of cashless transactions, which has boosted the share of such transactions to over 70%. The collaborative spirit fostered through joint projects and agile methodologies contributes to high employee engagement. The bank's reputation is strengthened by its transparent and trustworthy approach, which is based on open communication and clear credit terms. This approach allows the bank to maintain its market leadership [12].

The table serves as a testament to the fact that

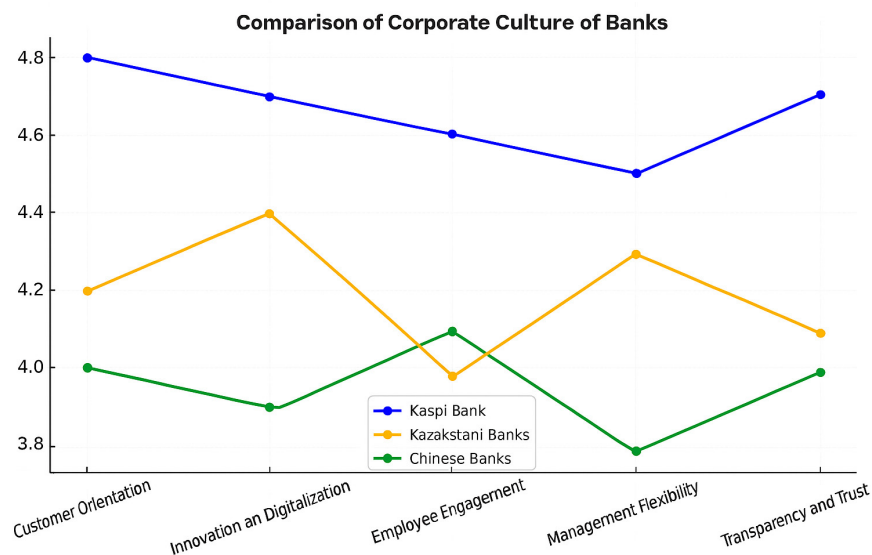


Figure 1 – Comparison of Corporate Culture of Banks

corporate culture is a fundamental factor that directly impacts the bank's strategic performance and provides a sustainable competitive advantage.

A comparative analysis of the organizational culture of Kaspi Bank JSC and other financial institutions has demonstrated that it is the emphasis on innovation and customer-centricity that underpins the bank's enduring leadership. In contrast to many Kazakhstani banks, which still adhere to a more formal corporate culture (such as a strong focus on regulatory compliance and hierarchical procedures), Kaspi Bank operates with a flexible management framework that is based on an agile approach and employee participation in decision-making [13].

A comparison with foreign banks, such as ICBC in China, has revealed both similarities and differences (in the figure 1).

A comparative analysis of the organizational culture of financial institutions was performed, focusing on the fundamental principles of organizational development that are frequently discussed in academic literature and real-world examples within the financial sector. The analysis focused on five key areas: customer-centricity, innovation and digital transformation, employee engagement, managerial agility, and openness and trust.

The customer-centric approach is evaluated based on the quality, accessibility, and timeliness of services provided. The level of innovation and digitalization is assessed by the extent to which banks have adopted modern digital solutions, including mobile apps and online platforms. The level of employee engagement is determined

by the extent to which staff members actively participate in collaborative projects and embrace agile methodologies. The flexibility of management is reflected in the bank's capacity to swiftly adapt to changes and implement new management frameworks. The degree of transparency and trust is related to the openness of lending policies, communication strategies, and the establishment of trust among customers.

The analysis methodology involved a comparative evaluation on a scale of 1 to 5, with 1 representing a low level of principle implementation and 5 representing a high level. Expert assessments and open sources, such as official bank reports, analytical articles, and research, served as the foundation. Additionally, practical examples were organized: for instance, Kaspi Bank stands out with its innovative app, Kaspi.kz. Chinese banks showcase advanced digital services, while Kazakh banks are typically limited to basic digital solutions and less adaptable management. The comparative analysis encompassed not only quantitative metrics but also qualitative aspects of corporate culture, allowing for the identification of significant disparities and the determination of Kaspi Bank's competitive advantages within the banking systems of Kazakhstan and China.

The application of SWOT analysis to the corporate culture of Kaspi Bank JSC has allowed not only to pinpoint its distinctive features, but also to categorize its strengths and weaknesses, as well as to identify the possibilities and challenges that emerge in the external and internal environment of the organization. This approach has provided a comprehensive understanding of how the values,

Table 2 – SWOT analysis of the corporate culture of Kaspi Bank JSC

<p>Strengths</p> <ul style="list-style-type: none"> Significant opportunities for incorporating digital technologies into business operations; A workforce capable of embracing digital transformation; Growing government and private sector support for innovation and digitalization; Expanding educational programs to train professionals in the digital economy. 	<p>Weaknesses</p> <ul style="list-style-type: none"> Limited digital literacy among certain populations; Inadequate infrastructure for implementing innovative business models; Reliance on foreign technological solutions; Insufficient funding for early-stage digitalization projects.
<p>Opportunities</p> <ul style="list-style-type: none"> Enhancing international collaboration in innovation and digital technologies; Fostering entrepreneurial ecosystems through digital platforms; Boosting the economy's investment appeal through digitalization. Developing competitive edge in the international market by implementing novel business strategies. 	<p>Threats</p> <ul style="list-style-type: none"> The market is characterized by a high degree of unpredictability, particularly in the context of global crises. The risk of cyberattacks and the inadequacy of digital infrastructure security. The rapid pace of technological advancements necessitates constant adaptation of business models. The potential for widening the digital divide between developed and underdeveloped regions.

**The source was compiled based on the data [17-18]*

standards, and principles of the bank's corporate culture are reflected in its strategic objectives, the level of innovation, employee engagement, and customer trust. The analysis has revealed that the strengths of Kaspi Bank's corporate culture — customer focus, innovation, and teamwork — directly contribute to the bank's competitiveness and stability in the market. However, potential risks associated with the rapid pace of digitalization and the need for constant updating of the technological infrastructure were also identified, which necessitates a systematic adaptation of the corporate culture to changing circumstances.. Therefore, the SWOT analysis revealed that the company's culture is not merely an internal aspect, but a crucial asset that shapes the success of Kaspi Bank and its future growth (in table 2).

The corporate culture of Kaspi Bank JSC is a crucial strategic asset that underpins the bank's competitive edge. Its strengths, such as customer focus, innovation, and high employee engagement, contribute to enhancing market positions and fostering customer trust. However, the identified weaknesses, including the potential limitation of diverse perspectives and the increased workload on staff, necessitate attention and regular adjustments to internal processes. The external environment presents opportunities for further growth and strengthening of the corporate culture. The expansion of the digital ecosystem and the development of the corporate brand offer potential for expansion. However, the threats posed by increased competition, rapid technological advancements, and economic instability necessitate systematic risk management and ongoing adaptation of approaches to corporate culture development. Therefore, the SWOT analysis demonstrates that Kaspi Bank's organizational culture not only contributes to the current success of the company, but also plays a crucial role in its future viability and innovative growth.

The analysis shows that the organizational culture of Kaspi Bank JSC plays a crucial role in shaping the bank's key performance metrics and fostering its competitive edge. Through a comprehensive analysis of literature and case studies, it has been established that customer-centricity, innovation, digital transformation, teamwork, and transparency are integral components of corporate culture that directly contribute to the rise in active user base, the expansion of non-cash transactions, and enhanced employee engagement.

A comparative examination of domestic and international banking institutions has demonstrated

the distinctiveness of Kaspi Bank's approach. The bank's agile management system and employee engagement foster swift innovation and adaptation to evolving market dynamics. The SWOT analysis further underscored the strengths of the organizational culture, including customer focus and innovation, while also highlighting potential weaknesses and risks associated with the rapid pace of digital transformation and the necessity for ongoing technological adaptation.

Corporate culture serves not only as an internal governance framework, but also as a strategic asset that shapes the bank's performance. It fosters sustainable expansion, enhances customer confidence, bolsters reputation, and generates enduring competitive advantages. The findings of the research underscore that cultivating a resilient, client-centric, and pioneering corporate culture is paramount for Kaspi Bank's success in the era of digital transformation and the dynamic financial landscape.

CONCLUSION. The study confirmed that the corporate culture of Kaspi Bank JSC is a key strategic resource that directly affects the bank's performance, competitiveness, and stability in the market. Customer orientation, innovation, digitalization, teamwork, and transparency have been identified as contributing factors to an increase in active users, a rise in non-cash transactions, and high employee engagement. A SWOT analysis revealed the strengths, weaknesses, opportunities, and threats of the company's culture, allowing us to assess its impact on strategic goals and adaptability in a changing environment.

The practical significance of the research lies in the potential to apply the identified principles in order to improve the corporate culture, increase customer trust, and strengthen the reputation of the bank. Further research could focus on examining the impact of corporate culture on the implementation of new digital services, adaptation to global financial trends, and managing change in a highly volatile market.

The results of this study emphasize the importance of aligning corporate culture with digital transformation and strategic management. A flexible and innovative culture allows the bank to swiftly adopt new technologies, enhance customer satisfaction, and retain skilled professionals. This underscores the need for continuous monitoring of corporate culture and periodic updating of internal procedures, which ensures long-term viability and adaptability in a rapidly changing market.

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