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## STRESS MANAGEMENT AND EMOTIONAL WELL-BEING OF COLLEGE TEACHERS: STRATEGIES AND RECOMMENDATIONS

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**ABSTRACT.** In modern conditions, the professional activity of college teachers is accompanied by high emotional and psychophysiological loads. Constant changes in the educational system, high responsibility for the educational results of students, as well as the need to combine pedagogical, methodological and organizational work contribute to stress. This makes the issues of stress management and maintaining the emotional well-being of teachers especially important, since their condition directly affects the quality of the educational process and professional success. The purpose of the study is to develop and substantiate effective stress management strategies and increase the level of emotional well-being of college teachers. To achieve this goal, questionnaires, interviews, psychological testing, as well as statistical analysis methods, including correlation analysis and factor analysis, were used. The novelty of the research lies in a comprehensive approach to the study of factors affecting the stress level and emotional well-being of college teachers. For the first time, recommendations have been developed and substantiated, taking into account the specifics of pedagogical activity in a modern educational environment. Special attention is paid to practical self-regulation strategies aimed at preventing professional burnout and maintaining psycho-emotional health. In addition, the study integrates elements of psychological support and organizational changes, which ensures the systematic nature of the

proposed solutions. The developed recommendations can be used in educational organizations to create conditions conducive to reducing stress levels and strengthening the emotional health of teachers. This includes the organization of psychological support programs, stress management trainings and the introduction of emotional self-regulation practices. The study revealed the main factors affecting the stress tolerance of teachers, such as professional workload, support from colleagues and administration, as well as self-regulation skills. The effectiveness of the proposed strategies for improving emotional state and reducing stress has been confirmed.

**KEYWORDS:** stress management, emotional well-being, teacher, college, professional burnout, self-regulation, educational environment.

## Колледж оқытушыларының стрессті басқару және эмоционалды әл-ауқаты: стратегиялар мен ұсыныстар

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**АНДАТПА.** Қазіргі жағдайда колледж оқытушыларының кәсіби қызметі жоғары эмоционалды және психофизиологиялық жүктемелермен бірге жүреді. Білім беру жүйесіндегі тұрақты өзгерістер, студенттердің білім беру нәтижелері үшін жоғары жауапкершілік, сондай-ақ педагогикалық, әдістемелік және ұйымдастырушылық жұмыстарды біріктіру қажеттілігі стресстің пайда болуына ықпал етеді. Бұл стрессті басқару және мұғалімдердің эмоционалды әл-ауқатын сақтау мәселелерін ерекше маңызды етеді, өйткені олардың жағдайы білім беру процесінің сапасына және кәсіби табысқа тікелей әсер етеді. Зерттеудің мақсаты-стрессті басқарудың тиімді стратегияларын әзірлеу және негіздеу және колледж оқытушыларының эмоционалды әл-ауқатын арттыру. Мақсатқа жету үшін сауалнама, сұхбат, психологиялық тестілеу, сондай-ақ корреляциялық талдау мен факторлық талдауды қоса алғанда, статистикалық талдау әдістері қолданылды. Зерттеудің жаңалығы колледж оқытушыларының стресс деңгейіне және эмоционалдық әл-ауқатына әсер ететін факторларды зерттеуге кешенді көзқараста жатыр. Алғаш рет қазіргі білім беру ортасындағы педагогикалық қызметтің ерекшелігін ескеретін ұсыныстар әзірленді және негізделді. Кәсіби күйіп қалудың алдын алуға және психоэмоционалды денсаулықты сақтауға бағытталған Өзін-өзі реттеудің практикалық стратегияларына ерекше назар аударылады. Сонымен қатар, зерттеу ұсынылған шешімдердің жүйелік сипатын қамтамасыз ететін психологиялық қолдау мен ұйымдастырушылық өзгерістер элементтерін біріктіреді. Әзірленген ұсыныстарды білім беру ұйымдарында стресс деңгейін төмендетуге және оқытушылардың эмоционалды денсаулығын нығайтуға жағдай жасау үшін пайдалануға болады. Бұған психологиялық қолдау бағдарламаларын, стрессті басқару бойынша тренингтерді ұйымдастыру және эмоционалды өзін-өзі реттеу тәжірибесін енгізу кіреді. Зерттеу кәсіби жүктеме, әріптестер мен әкімшіліктің қолдауы және өзін-өзі реттеу дағдылары сияқты оқытушылардың стресске төзімділігіне әсер ететін негізгі факторларды анықтады. Эмоционалды жағдайды жақсартуға және стрессті азайтуға көмектесетін ұсынылған стратегиялардың тиімділігі расталды.

**ТҮЙІН СӨЗДЕР:** стрессті басқару, эмоционалды әл-ауқат, оқытушы, колледж, кәсіптік күйіп қалу, өзін-өзі реттеу, білім беру ортасы.

## Управление стрессом и эмоциональное благополучие преподавателей колледжа: стратегии и рекомендации

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**АННОТАЦИЯ.** В современных условиях профессиональная деятельность преподавателей колледжей сопровождается высокими эмоциональными и психофизиологическими нагрузками. Постоянные изменения в образовательной системе, высокая ответственность за образовательные результаты студентов, а также необходимость совместности педагогической, методической и организационной работы способствуют возникновению стресса. Это делает вопросы управления стрессом и поддержания эмоционального благополучия преподавателей особенно важными, поскольку их состояние напрямую влияет на качество образовательного процесса и профессиональную успешность. Цель исследования - разработка и обоснование эффективных стратегий управления стрессом и повышения уровня эмоционального благополучия преподавателей колледжей. Для достижения цели были использованы анкетирование, интервью, психологическое тестирование, а также методы статистического анализа, включая корреляционный анализ и факторный анализ. Новизна исследования заключается в комплексном подходе к изучению факторов, влияющих на уровень стресса и эмоционального благополучия преподавателей колледжей. Впервые разработаны и обоснованы рекомендации, учитывающие специфику педагогической деятельности в условиях современной образовательной среды. Особое внимание уделено практическим стратегиям саморегуляции, направленным на профилактику профессионального выгорания и поддержание психоэмоционального здоровья. Кроме того, исследование интегрирует элементы психологической поддержки и организационных изменений, что обеспечивает системный характер предложенных решений. Разработанные рекомендации могут быть использованы в образовательных организациях для создания условий, способствующих снижению уровня стресса и укреплению эмоционального здоровья преподавателей. Это включает организацию программ психологической поддержки, тренингов по управлению стрессом и внедрение практик эмоционального саморегулирования. Исследование выявило основные факторы, влияющие на стрессоустойчивость преподавателей, такие как профессиональная нагрузка, поддержка со стороны коллег и администрации, а также навыки саморегуляции. Подтверждена эффективность предложенных стратегий, способствующих улучшению эмоционального состояния и снижению стресса.

**КЛЮЧЕВЫЕ СЛОВА:** управление стрессом, эмоциональное благополучие, преподаватель, колледж, профессиональное выгорание, саморегуляция, образовательная среда.

**INTRODUCTION.** The modern educational system is facing serious challenges, such as constant reforms, an increase in the volume of academic workload, the use of digital technologies and increasing demands on learning performance [1]. College teachers occupy a key position in this system, facing high professional and emotional pressures. Increased stress caused by intensive work, lack of time for rest and lack of proper support leads to professional burnout, decreased performance and deterioration of the quality of the educational process [2].

The emotional well-being of teachers is directly related to their ability to adapt to stressful situations, maintain motivation and maintain productive relationships with students and colleagues. However, these aspects remain insufficiently developed at the level of practical recommendations for college teachers. This makes it relevant to develop effective strategies aimed at stress management and strengthening the emotional well-being of teachers[3].

The issues of stress and emotional well-being of teachers are studied in various aspects of psychology, pedagogy and social medicine. Works of foreign researchers (Maslach, Friedman, Leiter) they focus on the problems of professional burnout and its impact on work efficiency. In the Russian literature (Bodrova, Klimova, Leontieva), aspects of stress management and psychological stability in educational activities are considered [4].

However, most of the research focuses on schoolteachers or university professors, whereas the specific features of the work of college teachers have not been studied

enough. There is no comprehensive approach to developing recommendations that take into account both individual and organizational stress management strategies. This determines the need for additional research aimed at studying and solving this problem [5].

Stress occurs when a person experiences emotional, mental, or physical stress. It can be triggered by any negative thoughts or events, especially those that make you feel anxious or annoyed. Sometimes stress can be useful, for example, when it helps to avoid danger, face it without fear, or achieve goals on time. No one can claim that their life is completely stress-free, and no one really wants stress. This is a natural phenomenon. As long as a person lives on earth and is ready to take on responsibilities and tasks, stress is inevitable. The ability to fulfill these tasks and obligations helps to either avoid stress or reduce its impact [6].

Teachers play a key role in the lives of their students, contributing to their academic, social and emotional development.

However, it has long been established that they experience significant levels of stress associated with classroom management responsibilities such as lesson planning and support for the diverse educational, behavioral, and emotional needs of students.

These pressures often have a negative impact on both teachers themselves and the well-being of their students. Teachers face higher rates of mental health problems and stress compared to those in other professions. As a result, more and more teachers are leaving the profession prematurely.

The authors Agyapong V.I.O. and Garcia-Arroyo J.A. in 2024, in their article, investigated the influence of social factors on the problem of professional burnout of teachers. The focus is on key aspects such as social support, gratitude and hope, which play an important role in reducing emotional stress and preventing burnout among teachers [7].

The article emphasizes the importance of social environment, gratitude and hope in overcoming emotional burnout among teachers. The implementation of the proposed interventions can significantly reduce stress levels and strengthen the psychological well-being of teachers, which will have a positive impact on their professional activities [8].

The article by Stupin A.A., Akhmedieva A.F. is devoted to the study of factors affecting the stress level among students and the development of strategies to improve their psychological well-being. The authors focus on the increasing stress levels of students in connection with modern educational and social challenges, such as high academic workload, financial problems, pressure from parents and society, as well as uncertainty of the future [9].

Thus, solving the problem of stress and professional burnout of teachers requires an integrated approach that combines personal stress management strategies and organizational measures that contribute to creating a comfortable educational environment.

The purpose of the study is to develop effective stress management strategies and improve the level of emotional well-being of college teachers, taking into account the specifics of their professional activities in the modern educational environment.

To achieve this goal, it is necessary to solve the following tasks:

- To study the main factors affecting the stress level and emotional well-being of college teachers.
- To develop practical recommendations aimed at preventing professional burnout and strengthening the psycho-emotional health of teachers.

- To identify the role of individual and organizational strategies in stress management and increasing resistance to professional stress.

The study complements the existing scientific base with a comprehensive analysis of stress factors in college teachers. For the first time, recommendations have been developed that take into account the unique aspects of their professional activities, which allows them to expand their understanding of the specifics of pedagogical work in a modern educational environment.

Improving the emotional well-being of teachers contributes to improving the quality of the educational process, which has a positive impact on students, strengthens trust in educational institutions and reduces staff turnover in the field of education.

The structure of the article. The article consists of an introduction, research methods and materials, results and their discussions, conclusions and a list of sources used.

**MATERIALS AND METHODS OF RESEARCH.** The research methods presented in the article are based on the use of questionnaires, interviews and psychological testing. The questionnaire was the main method of data collection, allowing to identify stress factors, their impact on the emotional state of teachers, as well as strategies that teachers use to manage their emotional well-being. The questionnaires included questions related to the frequency of stressful situations, the main sources of stress, as well as an assessment of emotional state and satisfaction with working conditions. The study sample included 200 college teachers aged 25 to 60 years with at least two years of teaching experience. The respondents were selected on the basis of voluntary participation and informed consent. To ensure confidentiality, all information collected has been depersonalized and used exclusively for research purposes. The stages of the study included the development of a methodology, the selection of tools, data collection through questionnaires and interviews, as well as subsequent processing and analysis. The ethical aspects of the study were observed, which ensured comfortable participation of the respondents. An integrated approach and a combination of quantitative and qualitative methods made it possible to gain a comprehensive understanding of the problem of stress among teachers and develop recommendations aimed at improving their emotional well-being.

Additionally, interviews with teachers were conducted. This method provided a deeper understanding of individual experiences related to occupational stress, and also made it possible to clarify details that are difficult to cover using standard questionnaires. The interviews helped to identify the most acute problems and teachers' subjective perception of their work environment.

Psychological testing was used to assess the emotional state of teachers. It included questions aimed at diagnosing signs of professional burnout, anxiety levels and general emotional well-being. The exact testing tools are not specified in the article, but their role in a comprehensive assessment of the state of teachers is emphasized.

These methods provided a systematic approach to the study of the problem, allowing to identify the main sources of stress, analyze their impact on the emotional well-being of teachers and offer recommendations aimed at reducing them and preventing professional burnout.

**RESULTS AND THEIR DISCUSSION.** The modern educational system is facing many challenges, such as constant reforms, digitalization, an increase in the volume of academic workload and growing demands on the quality of educational results. College teachers, being at the center of these changes, are forced to cope with a high professional and emotional burden [10].

**Table 1 - Analysis of college teachers' responses**

Nº	Bonpoc	Answer options	%
1	Please indicate your age	Up to 30 years old	15
		31-40 years old	30
		41-50 years old	35
		Over 50 years old	20
2	Please indicate your gender	Male	40
		Female	60
3	Work experience in the teaching field	Less than 5 years	10
		5-10 years	25
		11-20 years old	40
		More than 20 years	25
4	Please note the factors that cause you stress	High academic load	80
		Administrative responsibilities	60
		Requirements for the development of digital technologies	45
		Lack of time to rest	78
		Conflicts with colleagues or administration	35
		Difficulties in communicating with students	50
4	How often do you encounter situations that cause you stress?	Daily	30
		Several times a week	45
		Several times a month	20
		Rarely	5
5	Specify which specific situations increase your feeling of stress the most.	Tight deadlines for completing tasks	70
		Difficult students	60
		Lack of resources for work	50
		Changes in the educational system	65
6	Assessment of the emotional state	Stable, positive	20
		Moderately stable, I feel stressed at times	40
		I feel constant tension or anxiety	30
		I am often in a state of burnout	10
7	Signs noticed in yourself	Fatigue and apathy	75
		Irritability	65
		Anxiety	55
		Loss of interest in work	45
8	Correction with emotional difficulties	I'm working on myself on my own	50
		I appeal to my colleagues for support	30
		I use the services of a psychologist	10
		I'm not doing anything	10
9	Stress management techniques used	Time management	50
		Meditation or relaxation	35
		Sports activities	40
		Hobby or creativity	45
		Chatting with friends or family	60
10	Useful support programs	Stress management trainings	65
		Group meetings to discuss problems	50
		Individual psychological assistance	40
		Introduction of a flexible work schedule	70
11	Satisfaction with the support from the administration	Completely satisfied	15
		Rather satisfied	35
		Rather not satisfied	30
		Not satisfied at all	20
12	Suggestions for stress reduction	Reducing the learning load	80
		Introduction of psychological support programs	70
		Increased rest time	75
		Stress management training	60
		Increasing the level of social support	55

Note: compiled by the authors

These circumstances often lead to increased stress levels, emotional exhaustion, and even professional burnout. The emotional well-being of teachers plays a key role not only in their professional success, but also in the quality of the educational process. Nevertheless, the issues of stress management and strengthening the emotional health of teachers remain insufficiently studied, especially in the context of the specifics of the work of college teachers. Stress management and maintaining emotional well-being are important aspects of the professional activities of college teachers. In conditions of multitasking, high responsibility and often insufficient support from management, teachers face various stress factors that can affect their professional effectiveness and general condition (Figure 1).

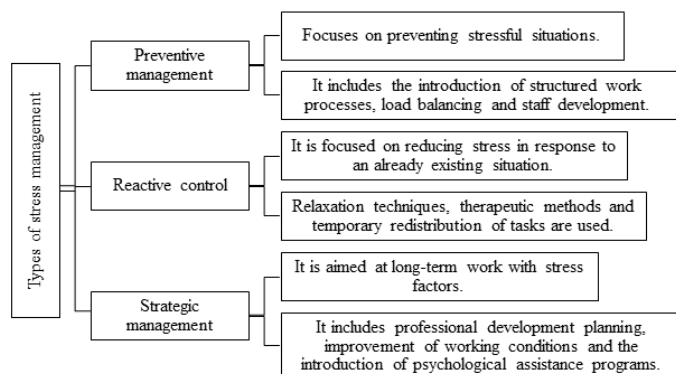
Effective stress management not only contributes to the emotional well-being of teachers, but also helps to improve the quality of education, increasing their professional motivation and satisfaction. Let's move on to the analysis of the respondents' responses (Table 1).

The analysis of the survey data demonstrates that college teachers face significant professional and emotional stresses that negatively affect their condition. The main stress factors are high academic workload and lack of time for rest, which is confirmed by an indicator of 80% and 78%, respectively. Administrative responsibilities and the need to master digital technologies create additional pressure. These stressors are exacerbated by frequent changes in the educational system, which highlights the need for a systematic approach to stress management.

The frequency of stress among most teachers (75%) varies from daily to several times a week, which indicates the chronic nature of the load. This manifests itself in signs of professional burnout: fatigue, apathy, irritability and anxiety. The indicators indicate that only 20% of teachers assess their emotional state as stable, while the rest experience regular tension or anxiety.

Teachers try to cope with emotional difficulties on their own (50%), using techniques such as time management, hobbies and sports. However, the insufficient use of professional psychological assistance (10%) indicates the need to develop and implement support programs. The high interest in stress management and flexible work schedule trainings (65% and 70%) confirms the relevance of such initiatives.

Satisfaction with the support from the administration remains low: 50% of respondents rate it as insufficient or absent, which underlines the need for changes at the organizational level. Teachers see a reduction in academic workload, the organization of psychological support programs and an increase in rest time as key proposals.



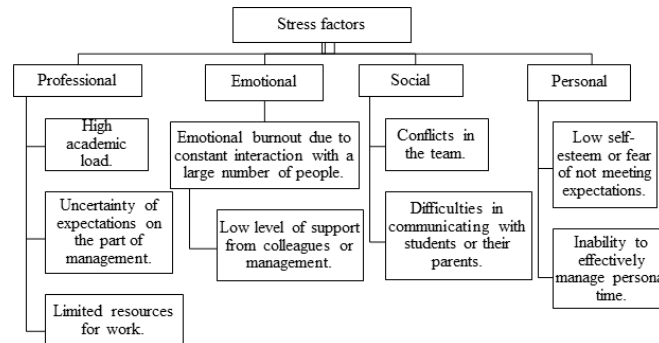
**Figure 1 - Types of stress management**

*\*Note: compiled by the authors based on the source [11]*

The majority of respondents suggested improving interaction with the administration, providing flexible working hours and organizing regular trainings. The respondents named overload, lack of time for rest, lack of social resources and support as the main barriers.

Thus, the study confirms that stress management and strengthening the emotional well-being of teachers require the integration of individual strategies and systemic measures, including flexibility of schedules, professional psychological support and workload reduction. These changes can improve the psycho-emotional state of teachers, increase their motivation and strengthen the quality of the educational process.

The stress factors affecting college teachers can be divided into several groups (Figure 2).



**Figure 2 - Stress factors affecting college teachers**

*\*Note: compiled by the authors based on the source [11]*

Based on the results of a survey of respondents who identified the main sources of stress, signs of emotional exhaustion and the needs of teachers, a program was developed aimed at reducing stress levels and improving the psycho-emotional state of teachers. The program includes a set of measures aimed at individual and organizational support. The purpose of the program is to reduce the level of professional stress among college teachers through an integrated approach to solving the problem. The main focus is on the prevention of professional burnout, which is achieved through the development of self-regulation skills and increasing the ability to cope with emotional stress. The program is aimed at creating a favorable educational environment that takes into account social and organizational aspects, contributing to strengthening psychological well-being and improving working conditions for teachers (Table 2).

The program is aimed at significantly reducing stress levels among teachers, assuming a reduction of 30-40%. This will create conditions for more comfortable work and strengthen the psycho-emotional state of employees. An important result will be an increase in the level of satisfaction with working conditions to 70%. Teachers will be able to feel supported and see real improvements in their professional environment, which will have a positive impact on their motivation and engagement. In addition, it is expected that the proportion of teachers with a stable emotional state will increase to 50%. This will create a stable basis for their personal and professional development, as well as prevent acute stressful situations. The program also provides for a 20-25% reduction in professional burnout rates, which will be achieved through the introduction of systemic support and prevention measures.

Special attention is paid to strengthening team interaction. Improving the overall atmosphere in the educational organization will contribute to the establishment of relations between employees, the formation of a friendly and productive working environment.

**Table 2 - Program of measures aimed at individual and organizational support**

Components	Description	Content	Frequency	Expected effect
Psychological support and training	Regular stress management trainings	relaxation techniques, time management, cognitive behavioral practices.	monthly	developing self-regulation skills, reducing anxiety.
	Group psychological support sessions	discussion of professional difficulties, exchange of experience, support of colleagues	1 time in 2 weeks.	reducing feelings of isolation, increasing mutual support
Organizational changes	Optimization of educational and administrative workload	revision of the distribution of tasks, reduction of the volume of administrative documentation.	-	freeing up time for rest and recovery
	Introduction of a flexible work schedule	the ability to adapt the schedule to the individual needs of teachers.	-	increased satisfaction with working conditions.
Development of corporate culture	Creating a comfortable working environment	organization of recreation areas, improvement of working conditions.		improving the overall level of well-being.
	Activities to strengthen team spirit	corporate trips, holidays, seminars		strengthening relationships between colleagues.
Digital Skills Training	Practical seminars on digital technologies	mastering modern educational platforms, minimizing the stresses associated with digitalization.	quarterly	increasing confidence in the use of digital tools
Individual consultations	Psychological consultations	individual work with a psychologist to identify and solve personal problems.	on request.	reducing emotional stress, an individual approach to solving difficulties.
Healthy lifestyle	Physical activity	organization of fitness groups, yoga, dance classes	2 times a week.	reducing stress levels through physical relaxation.
	Health information sessions	lectures and seminars on nutrition, sleep patterns and stress.		raising awareness about maintaining physical and mental health.

*Note: compiled by the authors*

Based on the results of the survey and analysis of factors affecting the emotional state of teachers, recommendations are formulated aimed at reducing stress levels, preventing professional burnout and increasing resistance to professional stress. Each recommendation includes specific measures and expected effects.

The study also developed recommendations:

1 To reduce stress and strengthen emotional well-being, teachers are encouraged to develop self-regulation skills. This includes the use of practices such as mindfulness, deep breathing techniques, and relaxation exercises. They help you better manage your emotions and stay calm in difficult situations.

2 Effective time planning also plays an important role in reducing stress. Use time management approaches to optimally allocate tasks. Make a list of priorities and avoid excessive workload during the working day to maintain productivity and prevent fatigue.

3 It is equally important to seek and maintain social contacts. Communicating with colleagues, sharing professional experience and discussing difficulties together can strengthen a sense of support and cohesion. Well-established relationships with others help to cope with emotional challenges.

4 The organization of personal time is a key aspect for recovery. Regular hobby activity, physical activity, or just time devoted to rest helps reduce fatigue and recharge your batteries to perform professional tasks.

5 It is also important to raise health awareness. Following a healthy daily routine, a balanced diet and sufficient physical activity strengthen not only the body, but also resistance to stress.

6 The ability to set boundaries between work responsibilities and personal life is a necessary skill. Learn to refuse to perform unnecessary tasks if it threatens your balance, and allocate time to your needs.

7 If necessary, do not hesitate to seek professional help.

Consultations with a psychologist or a stress management specialist can provide valuable recommendations and help develop individual strategies for managing emotions.

Following these recommendations will allow teachers to effectively reduce stress levels, strengthen emotional health and maintain motivation even in conditions of high professional workload.

**CONCLUSIONS.** The results of the study confirm the relevance of the problem of stress and emotional well-being of college teachers in conditions of high professional workload and an ever-changing educational environment. It has been established that the main stress factors are high academic workload, administrative responsibilities, lack of time for rest, as well as difficulties associated with the development of digital technologies and interpersonal conflicts.

Effective stress management and strengthening the emotional well-being of teachers require the integration of individual and organizational approaches. The developed recommendations include the introduction of psychological support programs, regular stress management trainings, the creation of a comfortable educational environment, as well as the development of self-regulation skills among teachers. These measures are aimed at reducing stress levels, preventing professional burnout and increasing teachers' satisfaction with their work.

The application of the proposed strategies can significantly improve the emotional state of teachers, which, in turn, will positively affect the quality of the educational process, the professional motivation of teachers and their interaction with colleagues and students. Strengthening the psycho-emotional health of teachers contributes not only to their personal and professional growth, but also to improving the effectiveness of educational institutions in general.

Thus, a systematic approach to stress management and maintaining the emotional well-being of teachers is an

important element in creating a sustainable and effective educational environment.

The data obtained and the recommendations devel-

oped can be used to develop new initiatives and programs aimed at supporting teachers in the face of modern challenges in the educational field.

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## A COMPARATIVE ANALYSIS OF TRADITIONAL AND DIGITAL FINANCIAL SERVICES IN KAZAKHSTAN

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**ABSTRACT.** Today, it is not denied that digital transformation in the financial sector has entirely changed the quality of services in terms of accessibility, speed, cost, customer needs and trust. Importantly, improved efficiency of financial services owing to digitalization patterns has led to increased and additional revenues for entrepreneurship. Hence, many scholars believe that digital financial services are highly likely to contribute to poverty alleviation strategies in less developed areas. However, it is also debated that digital finance tools might even deepen or exacerbate income inequalities causing digital divide gaps. The reason for this is that digitalization can only be beneficial for digitally literate users who live in developed regions with fast-working Internet. Thus, this article aims to make a comparative analysis between traditional and digital financial services in the context of digital divide. To do that, the paper first considered existing literature on comparison scopes between conventional and digital driven services. Mainly, the study used correlation and multiple regression analysis to investigate the individual impacts of traditional and digital finance tools on the overall financial inclusion of Kazakhstani population. The correlation analysis revealed that digital payments and ATMs strongly and positively correlate with the portion of population with access to formal financial services. Multiple regression showed that they both have a positive and significant impact on financial inclusion since DP and ATM are statistically significant at 1% and 5% significance levels, respectively. The main findings implied that when the number of ATMs increases by 1 the financial inclusion increases by 0.1%. While \$1 billion growth in digital payments leads to a 0.6% increase in financial inclusion. Hence, it can be concluded that digital financial tools better serve customers compared to traditional ones since they have a greater effect on financial inclusion.

**KEYWORDS:** digital transformation, improved efficiency, poverty alleviation, digital divide, comparative analysis, digital payments and ATMs.

## Қазақстандағы дәстүрлі және цифрлық қаржылық қызметтерге салыстырмалы талдау

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