

Austrian Journal of Humanities and Social Sciences

**№ 3–4 2020
March – April**

Austrian Journal of Humanities and Social Sciences

Scientific journal

№ 3–4 2020 (March – April)

ISSN 2310-5593 (Print)

ISSN 2519-1209 (Online)

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Premier Publishing s.r.o. Praha 8 – Karlín, Lyčkovo nám. 508/7, PSČ 18600

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pub@ppublishing.org

Homepage

ppublishing.org

Austrian Journal of Humanities and Social Sciences is an international, German/English/Russian language, peer-reviewed journal. It is published bimonthly with circulation of 1000 copies.

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Typeset in Berling by Ziegler Buchdruckerei, Linz, Austria.

Printed by Premier Publishing s.r.o., Vienna, Austria on acid-free paper.

Philology

Филология

УДК 811.111

DOI: [10.29013/AJH-20-3.4-3-11](https://doi.org/10.29013/AJH-20-3.4-3-11)

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ДЕТСКОЕ СЛОВОТВОРЧЕСТВО В ШУТКАХ И ЗАГАДКАХ В КОНТЕКСТЕ ЭКСПРЕССИВНОГО СЛОВООБРАЗОВАНИЯ И ЯЗЫКОВОЙ ИГРЫ

Аннотация:

Цель: статья нацелена на интерпретацию детских шуток и загадок в контексте экспрессивного словообразования и словесной игры. Внимание обращено на средства и способы достижения прагматического эффекта коммуникативного взаимодействия, то есть воздействия на реципиента.

Методы: методы исследования определяются целью и задачами исследования. Основным методом описательный, реализованный в приемах систематизации, обобщения и интерпретации языкового материала. Лингвистические методы включают словообразовательный анализ, контекстный анализ и метод семантической интерпретации.

Результаты: были проанализированы 57 различных контекстов, содержащих шутки и загадки, чтобы выявить средства и способы создания комического эффекта. В юмористических и забавных школьных загадках и шутках, анализируемых в статье, комический эффект создается путем языковой игры, основанной на многозначности, омонимии, внешней и внутренней форме с участием метафоры, гиперболы, каламбура, иронии, звукоподражания и т.д. Во многих случаях при разгадке загадок и ответов на них делается ссылка на энциклопедические и наивные знания.

Практическая значимость: основные положения и выводы статьи могут быть использованы при решении проблем деривации, словообразования, окказиональных слов, семантического развития в лекциях и семинарах по лексикологии, стилистике, когнитивной лингвистике, интерпретации текста.

Ключевые слова: шутка, загадка, экспрессивное словообразование, языковая игра, сокращение, аббревиация, аббревиатура, усечение, язык СМС, черный юмор, комический эффект.

Как цитировать статью: Горшунов Ю. В., Горшунова Е. Ю. Детское словотворчество в шутках и загадках в контексте экспрессивного словообразования и языковой игры // Austrian Journal of Humanities and Social Sciences, 2020, No. 3–4. – P. 3–11. DOI: <https://doi.org/10.29013/AJH-20-3.4-3-11>

Введение

В данной статье рассмотрим некоторые шутки и загадки, взятые выборочно из сборника детских шуток и загадок, имеющих хождение у английских

школьников [12], в контексте экспрессивного словообразования и языковой игры. Особо рассмотрим тему здоровья (посещение врача, болезни и недомогания, деформированность тела, последствия несчаст-

ных случаев), представленную и обыгранную в ряде детских шуток и загадок, построенных, как правило, на двусмысленности, парадоксах, рассматривающих действительность через призму смеха и комического, в свете «черного юмора», когда комический эффект достигается благодаря насмешкам над смертью, насилием, болезнями, психической и умственной недееспособностью. Статья продолжает серию статей авторов, в которых интерпретируются и комментируются различные языковые феномены, содержащиеся в детских загадках, шутках и анекдотах [3; 4; 5; 6].

Основная часть

Детские шутки и загадки поддаются рассмотрению в контексте экспрессивного словообразования и языковой игры. Экспрессивное словообразование понимается нами как семантическое свойство словообразовательных морфем и типов, наделяющее соответствующие дериваты эмоционально-оценочным и функционально-стилистическим маркированием. Если на материале русского языка особое внимание уделяется многочисленным суффиксам субъективной оценки, которые приносят дополнительную эмоционально-оценочную окраску в семантику создаваемого слова [11, С. 266–267], то в английском языке сравнительно бедном суффиксами такого рода, субъективная оценочность передается другими средствами, преимущественно лексическими. Языковая игра понимается нами как сознательное, намеренное отступление от общепринятой нормы [9].

Подслушанные или записанные на игровых площадках и школьных аудиториях, шутки и загадки отражают детское словотворчество, экспериментирование со словом, способность детей увидеть комичное в нашей жизни. Языковые шутки основаны, как правило, на использовании аналогии, когда необычная языковая форма образуется по образцу другой за счет переноса структурных особенностей, а также за счет уподобления форм и переноса отношений с одной группы языковых единиц на другую. Во многих случаях словообразование по аналогии сводится к замене одного из компонентов производного или сложного слова на противоположный или, наоборот, сходный по смыслу [1]; имеет место каламбурное столкновение производных от омонимичных или близких по звучанию основ, выявление внутренней формы слов [7], новое прочтение внутренней формы и т.д.

Рассмотрим на примере двух типов загадок **What do you get?** (*Что вы получаете/чего вы добьетесь?*)

и **What do you call?** (*Как это называется? Как вы называете?*) какие формы и средства экспрессивного словообразования вовлечены в формулировки и в разрешение загадок. Любая загадка представляет собой метафорическое выражение, в котором один предмет изображается посредством другого, имеющего с ним какое-нибудь, хотя бы отдалённое сходство; на основании этого выражения человек и должен отгадать задуманный предмет. Перед нами типичные загадки в традиционной вопросно-ответной форме, когда ответ закручивается для юмористического эффекта, например: **What do you get if you dial 666?** Answer: **The Australian police.** Три шестерки, закодированные в загадке, представляют собой три перевернутые девятки – 999 – номер телефона, по которому можно связаться с экстренными службами в ряде стран (в Великобритании, Гонконге, Ирландии, Бангладеш, Кении и др.). По номеру 999 в Великобритании можно вызвать полицию, скорую помощь, пожарную охрану, береговую охрану. В Австралии же, чтобы позвонить в экстренную оперативную службу (полиция, пожарная служба, скорая помощь и прочие экстренные вызовы), набирают **Triple Zero – 000**, а не 999. Поэтому ответ **'Nothing'** на загадку **What do you get if you dial 000?** в отношении к Австралии не срабатывает. Шутливый ответ на загадку **What do you get if you dial 666?** основан на старой ходячей шутке, что в Австралии «все наоборот», «земля вверх ногами», так как континент расположен на глобусе в южном полушарии. В оформлении загадки и ответе на нее осуществляется ссылка на энциклопедические и наивные знания.

Особенно много загадок построено на обыгрывании смыслов и значений в контексте омонимии и полисемии. Несколько загадок обыгрывают омонимы **juniper**₁ = прыгун, скакун, прыгающее животное или насекомое (скажем, кенгуру, кузнечик) и **juniper**₂ = джемпер (матросская или рабочая) блуза и др., например: **What do you get if you cross a kangaroo with a sheep?** Answer: **A wooly jumper.** **What do you get if you cross a leopard with a sheep and a kangaroo?** Answer: **A spotted wooly jumper.** **What do you get if you cross a penguin with a sheep and a kangaroo?** Answer: **A black and white wooly jumper.** Другая загадка: **What do you get if you sit under a cow?** Answer: **A pat on the head.** Обыгрываются значения слова **pat** – «(ласковое) похлопывание, шлепок» и «порция коровьего помета» (cow's dropping).

Обычное явление для шуток и загадок – обыгрывание формы. Так, остроумно обыграно название известного футбольного клуба *Aston Villa* из Бирмингема: **What do you get if you cross a football team with an ice cream?** Answer: *Aston Vanilla*. Один из старейших английских клубов Астон Вилла не особо блистает в последнее время, и потому высказывание в адрес игроков клуба *Aston Villa always get licked!* вполне вписывается в контекст загадки, так как основное значение глагола *lick* – лизать, зализывать, а мороженое, как правило, едят именно таким способом. **What do you get when you put your auntie in the fridge?** Ответ: *Auntie-Freeze*. Здесь обыгрывается слово *anti-freeze* – антифриз (вещество для понижения точки замерзания).

По мнению составителя книги [12], шутки на тему “**What do you call a man/a woman/a girl...**” возникли относительно недавно и распространяются с необыкновенной быстротой, их не было в его школьные годы. Некоторые загадки из этой серии двусмысленны и по-новому прочитывают хорошо знакомые реалии, например, **What do you call a deer with no eyes?** Answer: *No eye deer* омонимично выражению (*I’ve got/ have*) *no idea*. **What do you call a man who can sing and drink lemonade at the same time?** Answer: *a pop singer*. Обыгрываются два значения омонимичных слов *pop*: *pop*₁ сокращение от *popular* популярный, относящийся к стилю поп, и потому *pop singer* – поп-исполнитель. *Pop*₂ = *soft drink* – сладкий газированный безалкогольный напиток, обычно с фруктовым ароматом; шипучка (по шипящему звуку, создаваемому лопающимися пузырьками воздуха на поверхности напитка). **What do you call a spy when he goes to bed?** Answer: *an undercover agent* – тайный осведомитель. Представляется, что в таких случаях речь должна идти о новом прочтении внутренней формы.

Одним из излюбленных приемов, лежащих в основе загадок, выступает обыгрывание омонимии, основанное на принципе подобия звучания при смысловом различии: **What do you call a man with rabbits down his trousers?** Answer: *Warren*. Написанное с прописной буквы, *Warren* – мужское имя Уор(р)ен. Оно омонимично слову *warren* со значениями «кроличий садок»; «нора дикого кролика». **What do you call a man who swims in circles in rivers?** Answer: *Eddy*. *Eddy* – мужское имя, уменьшительное от *Edward* или *Edwin*, омонимичное слову *eddy*, одно из значений которого – «маленький водоворот». **What**

do you call a man with a seagull on his head? Answer: *Cliff*. *Cliff* – мужское имя Клифф, омонимичное слову *cliff*, одно из значений которого – «отвесная скала», «утес». **What do you call a man with a car on his head?** Answer: *Jack*. Английское имя *Джек*, пожалуй, самое известное. Оно омонимично слову *jack*, у которого среди множества значений есть техническое – *a device for lifting heavy objects*, т.е. домкрат.

Обыгрывание формы и содержания демонстрируют ответы к загадкам: **What do you call a girl who gambles?** Answer: *Betty*. Имя отсылает к слову *bet* пари, ставка; держать пари. **What do you call a girl with a foot on either side of a stream?** Answer: *Bridget*. Имя отсылает к слову *bridge* – мост.

Ответ к следующей загадке, как нам представляется, пародирует речь кокни. Одной из характерных черт социолекта выступает такая фонетическая просторечная черта, как не произнесение звука [h]: **What do you call a man who’s always around when you want him?** Answer: *Andy* & *Handy* (*convenient to handle or use; useful*). *Andy* – мужское имя, уменьшительное от *Andrew*.

Дети остроумно обращаются с таким словообразовательным явлением как сокращение: **What do you call a man with a spade in (on) his head?** Answer: *Doug* – сокращение от личного имени *Douglas*, совпадающее по форме с *dug* (*past and past participle of dig*). **What do you call a lady who doesn’t like butter?** Answer: *Marge* – личное имя (возможно, сокращение имени *Margarete*) и *marge* сокращение от *margarine* – маргарин.

В нижеследующей загадке обыгрывается жилище эскимосов исл.: *igloo* – *an Eskimo winter-hut, made of blocks of frozen snow* [15, С. 448] – куполообразное жилище канадских эскимосов, сложенное из снежных блоков: **What’s an Ig?** Answer: *An Eskimo’s house without a toilet*. (Жилище эскимоса без туалета). Название жилища канадских эскимосов *igloo* разложено искусственно на две составные части *ig* + *loo*, что позволяет интерпретировать *Ig* в загадке как результат усечения. Элемент *loo* в составе слова *igloo* соотносится с британским разговорным или просторечным словом со значением «уборная, туалет, сортир». Оно вошло в обиход в 40-х годах прошлого века. По одной из версий, слово происходит от торговой марки железных баков *Waterloo* à *loo*. По другим сведениям, оно вошло в обиход в конце 19 века и мотивировано французским *l’eau* (англ. *Water*) [13, С. 745].

В «овощной» загадке **What kind of dog goes well with carrots?** с ответом *A collie dog* обыгрывается

омоним, основанный на фонетическом совпадении названия породы собак *collie* (колли, шотландская овчарка – one of a breed of large dogs with long hair and snout, originally bred in Scotland as sheep dogs [15, С. 175]) и сокращенного названия цветной капусты *caulie* (Aus.) β *cauliflower*.

В нижеприводимой шутке обыгрывается общеизвестная аббревиатура **GB** β **Great Britain**:

One day little Kevin was helping his brother clean his car.

“What’s this **L** mean?” he asked.

“It means I’m a *learner*.”

“Oh, and does this **GB** mean *Getting Better*?”

В этом случае мы можем говорить о подборе нового шутового коррелята (расшифровки) к известному или популярному сокращению, т.е. о ре-интерпретации аббревиатуры или «реверсивной аббревиации».

Новая тенденция в массовом общении – использование SMS-языка, ставшего частью массовой культуры, где SMS β Short Message or Messaging Service. SMS-общение основано на использовании коротких и остроумных сокращений, которые быстро стали частью культуры англоязычных стран, а язык SMS, или текстовый язык – сокращенный язык и сленг, который обычно используется в текстовых сообщениях в мобильных телефонах или интернет-связи (электронная почта и обмен мгновенными сообщениями), внедрился и в современные загадки и шутки. К примеру,

What four letters scare a robber? Answer: **R.I.C.U.** (ar-r-r I see you!)

Spell hungry horse in four letters. Answer: **M.T.G.G.** В развернутом виде **M.T.G.G. A empty gee-gee. Gee-gee** (in children’s use or in racehorse betting) – a horse, *пазг. детск.* «лошадка».

Old Mother Hubbard went to the cupboard to give her poor doggy a bone. When she got there, she said, “**O.I.C.U.R.M.T.**” (Oh I see you’re empty) [12].

По принципу языка SMS построено слово **C level**, которое в одном случае интерпретируется как псевдосокращение [2], так как **C** – условное обозначение по шкале оценивания знаний, основанной на буквенных обозначениях: **C** соответствует оценке «средне», «удовлетворительно». В США используется система оценивания по шкале из 5 букв: «A», «B», «C», «D» и «F», где «A» традиционно считается высшей оценкой, а «F» низшей, традиционно обозначающей неудовлетворительный результат. Оценка **C**, как видим, располагается посередине шка-

лы. Одновременно контекст шутки позволяет рассматривать **C level** как сокращенную запись: **C level** β *sea level* – уровень моря.

Father: Well, son, how are your exam marks?

Son: They’re under water.

Father: what do you mean?

Son: Below **C level** [12].

Аналогичную ситуацию находим в шутовом вопросе-загадке, где обыгрываются музыкальные термины **C sharp** – «до диез» и **B flat** «Си бемоль». **B flat**, кстати, также означает bedbug [13, С. 84] «клоп» (шутл.):

Why is a banana skin on a pavement like music?

Because if you don’t **C sharp** you’ll be **B flat**.

C sharp прочитывается как *see sharp* («смотреть бдительно, внимательно»), а **B flat** как *be flat* – «распростёртый, растянувшийся во всю длину».

Таким образом, мы убеждаемся, что в современном английском языке аббревиатура – не просто средство номинации, но и средство экспрессии, художественной выразительности, языковой игры. Употребление сокращений обусловлено не только тенденцией к компрессии, но и прагматическими причинами, психологическими характеристиками создателя высказывания (текста), творческой способностью к порождению экспрессивных номинаций с целью самовыражения, языкового экспериментирования и оказания определенного прагматического воздействия на партнеров по общению.

Можно рассматривать абсолютное большинство сложных, производных, а также большую часть сложнопроизводных слов, сращений и слов-слитков как конструкции, образованные по аналогии, когда мы имеем случаи замены компонентов с оглядкой на слово-образец. **What do policemen have for lunch?**

Answer: **truncheon meat sandwiches**. Название вымышленного сэндвича, содержащее слово **truncheon** – «дубинка полицейского», создано по аналогии с **luncheon meat sandwiches** – мясные бутерброды для ланча.

What do hedgehogs have for lunch? Answer: **prickled onions**. Название легкой закуски («игольчатый лук, лук с шипами») создано по аналогии с **pickled onions** – маринованный лук.

What goes along the bottom of a river at 100 miles an hour? Answer: **a motor-pike**.

Название вымышленного транспортного средства создано по аналогии с **motor-bike** – мотоцикл.

Создание сращений и слов-слитков мы относим к проявлению экспрессивного словообразования. Вот несколько загадок, ответ на которые основан на

приеме словослияния. **What do you call a man who claps at Christmas?** Ответ: *Santappliance*. Обыгрывается взаимодействие слов *Santa Claus* – Санта Клаус/Рождественский дед/Дед Мороз [10, С. 343–344] и *applause* = хлопать в ладоши, аплодировать. **What do you call a nun with a washing machine on her head?** Ответ: *Sistermatic*. Обыгрываются слова *sister* + *automatic* (an automatic washing machine). **What do you call a woman who can juggle with pints of beer?** Ответ: *Beatrix*. Обыгрываются слова *beer* + *tricks* и женское имя, обычными короткими формами которого являются *Bea* и *Trixie*. **What do you call a sheep with a machine-gun?** Ответ: *Lambo*. Обыгрываются слова *lamb* + *Rambo*. (*Rambo*, a character played by Sylvester Stallone in several US films, called *First Blood: Rambo*, *Rambo: First Blood II* etc) [14, С. 1101]. **What do you call a flying policeman?** Ответ: *A helicopter copper* & *a helicopter copper* – полицейский-вертолетчик.

Во многих шутках и загадках комический эффект достигается за счет звукоподражания. Например, **What goes peck bang, peck bang, peck bang, peck bang?** Ответ: *a chicken in a mine field*. **What goes oink clink, oink clink, oink?** Ответ: *a piggy bank*. **What goes tick woof, tick woof, tick woof, tick woof?** Ответ: *a watch dog*.

Вызывает интерес целый класс абсурдных шуток типа “**What’s the difference between...?**” (В чем разница между _ и _?), в которых концовка часто состоит в игре слов или спунеризме с перестановкой двух совершенно очевидно не связанных между собой понятий или двух или больше слов, вызывающей комический эффект. Например, **What’s the difference between a storm cloud and a child being spanked?** Answer: *One pores with rain, the other roars with pain*. **What’s the difference between a jeweller and a jailer?** Answer: *One sells watches and the other watches sells*. **What’s the difference between a bargain hunter and a sailor?** Answer: *One goes to see the sales, and one goes to sail the seas*.

Тема здоровья (посещение врача, болезни и недомогания, деформированность тела, последствия несчастных случаев) фигурирует во многих детских шутках и загадках, построенных, как правило, на двусмысленности, парадоксах, рассматривающих действительность через призму смеха и комического, в свете «черного юмора». Действительно, некоторые шутки можно смело отнести в разряд «черного юмора» (black humour или grim humour), который характеризуется как юмор с примесью цинизма, когда

комический эффект достигается благодаря насмешкам над смертью, насилием, болезнями, психической недееспособностью и умственной отсталостью, физическими уродствами, или иными жестокими и мрачными темами:

Have you heard about the man who was lying in hospital bed?

“Oh, doctor,” he said, “*I can’t feel my legs*.”

“I’m not surprised,” said the doctor, “*I’ve cut your arms off*.”

В данной циничной шутке обыгрываются разные значения глагола *feel* – «чувствовать», «ощущать» и «ощупывать», «трогать руками». Пациент не чувствует своих ног и не может до них дотронуться, потому что у него ампутированы руки!

Черный юмор угадывается в детских стишках-пародиях, обыгрывающих знаменитое стихотворение о Мэри и ее барашке, который следовал за ней повсюду по пятам [10, С. 510]. В первом стишке барашек прирастал к бренди, которым сердобольная девочка лечила его колики, а во втором барашка пришлось пустить на мясо (отбивные котлеты), так как по неосторожности он резвился на дороге:

Mary had a little lamb

He had a touch of colic

She gave him brandy twice a day

And now his alcoholic.

Mary had a little lamb

It ran around in hops

It gambolled in the road one day

And ended up as chops.

Несколько шуток и загадок обыгрывают инвалидность и наличие деревянной ноги (протеза из дерева). Вызывает улыбку жалоба пациента на свою деревянную ногу, которая причиняет ему боль:

Doctor, doctor, my wooden leg is giving me a lot of pain.

Why’s that?

My wife keeps hitting me over the head with it.

Неприкрытая насмешка и издевка сквозит в совете одноногому человеку с деревянным протезом «убираться, дать деру, прыгать отсюда (на одной ноге)»: **Who was that at the door? A man with a wooden leg. Tell him to hop it.** (hop – подпрыгивать, двигаться попрыгивая, скакать на одной ноге). Циничен вопрос-сплетня о человеке с деревянными ногами: **Did you hear about a fellow with wooden legs? He caught fire and burnt to the ground.**

По-видимому, речь также идет о деревянных ногах в стихе о женщине на мосту:

She stood on the bridge at midnight,
Her lips were all a-quiver,
She gave a cough

**Her legs dropped off,
And floated down the river.**

В нижеследующей загадке на тему деревянной ноги у многоножки (она же стоножка) комический эффект достигается за счет звукоподражания: What goes *ninety-nine plonk, ninety-nine plonk, ninety-nine plonk*? **A centipede with a wooden leg.**

В ряде шуток обыгрываются разные значения глагола *smell* – «нюхать» и «дурно пахнуть, вонять», например:

My dog's got no nose.
How does he smell?
AWFUL.

Значение «дурной запах, зловоние» реализуется в детском стихе:

Ding dong bell
Pussy's in the well,
We put some disinfectant down
And that has cured the smell.

Несколько шуток из сборника имеют отношение к психоанализу и психотерапии: пациенты жалуются на проблемы, вызванные расстройством психики или мнительностью, жалуются на странные ощущения. Остроумные, ироничные, а порой и циничные, ответы и советы, которые психоаналитик дает пациентам, ассоциативно связаны с проблемой или с производимыми действиями и основаны на обыгрывании двусмысленности, создаваемой многозначностью или омонимией. Рассмотрим всего три случая:

Doctor, Doctor, I think I'm a fly.

Well, buzz off then. (Врач советует пациенту, считающему себя мухой, улететь с жужжанием, подобно мухе. *Buzz off* – разг. «сваливать», здесь обыгрывается жужжащий звук, производимый летающими насекомыми).

Doctor, Doctor, I think I'm a pair of curtains.

Well, pull yourself together then. Совет врача пациенту, который отождествляет себя со шторами, можно понять не только как «взять себя в руки», но и «задернуть шторы».

Doctor, Doctor, everyone keeps putting me in the dustbin.

Don't talk rubbish. (Врач советует пациенту, который жалуется на то, что его постоянно бросают

в мусорный ящик, не горючить чепуху. Здесь обыгрываются разные значения слова *rubbish*. В английском языке *rubbish* это, прежде всего, *мусор, хлам; отбросы* (чье место в мусорном ведре или мусорном ящике), а уже потом – чепуха, чушь и ерунда.

Рассмотрим в заключение несколько загадок, связанных с телесными повреждениями или изъятиями, врожденными или полученными в результате несчастного случая:

Why did the hedgehog cross the road? **To see his flatmate.** Здесь, как нам кажется, обыгрываются разные смыслы слова *flatmate* – буквальное значение – «сосед по квартире» (ежик перешел дорогу, чтобы встретиться с соседом по квартире) и значение, мотивированное прилагательным *flat* («плоский», «лежащий плашмя»), что позволяет объяснить цель перехода на другую сторону по-иному: чтобы посмотреть на раздавленного (расплющенного) приятеля.

Двойное прочтение и обыгрывание слова *kit* в составе словосочетания *first-aid kit* мы находим в ответе на загадку: What do you call a cat that works as a doctor? **A first-aid kit.**

Прежде всего, *first-aid kit* – (дорожная) аптечка (для оказания первой помощи. Синонимичные термины – *first-aid outfit, medicine chest*). Обычно она содержит набор лекарств для оказания первой медицинской помощи или несложного домашнего лечения. Но *kit* в составе наименования допускает иную интерпретацию. Это не только «набор, комплект» (a set of articles or equipment), но и разговорный синоним слова *kitten* – котёнок. Таким образом, а *first-aid kit* – котенок (кошечка), способный оказать первую медицинскую помощь! Каламбур основан на омонимии.

Выводы

Таким образом, есть основания рассматривать детское словотворчество в контексте языковой игры, сопровождающей экспрессивное словообразование, как своего рода вид лингвистического эксперимента, как проявление лингвокреативных способностей детей и как самовыражение молодой языковой личности, которая пытается произвести впечатление на слушателей и собеседников новой формой, наполненной новым содержанием, выразить определенные интенции (развлечь себя и собеседника, заинтриговать собеседника, дать выход интеллектуальной энергии и другим), используя иронию, преувеличение, столкновение антагонистичных понятий, игру слов и смыслов и другие средства.

Во многих популярных детских шутках, анекдотах и загадках содержатся сокращения, являющиеся гипокористическими именами, бытовыми сокращениями и сокращениями, построенными по принципу СМС-общения. Дети охотно и умело прибегают к сокращениям, экспериментируют с языком, обыгрывают ситуации, которые допускают различную интерпретацию, основанную на игре воображения, каламбуре, омонимии и полисемии слов.

В шуточных школьных загадках и шутках, рассмотренных в статье, комический эффект создается обыгрыванием полисемии, омонимии, внешней

и внутренней формы, при участии метафоры, гиперболы, каламбура, иронии, звукоподражания и т.д. Во многих случаях в оформлении загадок и ответах на них осуществляется ссылка на энциклопедические и наивные знания. Рассмотренные образцы детского фольклора дают хорошее представление о лингвокреативных способностях детей, создающих оригинальные и необычные произведения, отличающиеся неожиданной формой и необычным смыслом, созданные при участии языковой игры и экспрессивного словообразования.

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CHILDREN'S WORD CREATION THROUGH THE PRISM OF EXPRESSIVE WORD-FORMATION AND WORD-PLAY

Abstract

Objective: the article aims to consider children's jokes and riddles in the context of expressive word formation and word-play, paying attention to the means and ways of achieving the pragmatic effect of communicative interaction, i.e. the impact on the recipient.

Methods: Research methods are determined by the purpose and objectives of the study. The main method is descriptive, implemented in methods of systematizing, generalizing and interpreting the language material. Linguistic methods include the word-formation analysis, contextual analysis, and method of semantic interpretation.

Results: 57 various contexts containing jokes and riddles have been analyzed to reveal the means and ways of creating a comic effect. In the humorous and amusing school riddles and jokes analyzed in the article, the comic effect is created by playing upon polysemy, homonymy, external and internal form, with the participation of metaphor, hyperbole, pun, irony, onomatopoeia, etc. In many cases, in the design of riddles and the answers to them, reference is made to encyclopedic and naive knowledge.

Practical significance: the main provisions and conclusions of the article can be used when dealing with problems of derivation, word-formation, nonce-words, semantic development in lexicology, stylistics, text interpretation, cognitive linguistics lectures and workshops.

Keywords: joke, riddle, expressive word-formation, wordplay, shortening, abbreviation (a process), abbreviation (a unit of language), clipping, SMS language, black humor, comic effect.

For citation: Gorshunov Yu. V., Gorshunova E. Yu. Children's word creation through the prism of expressive word-formation and word-play, *Austrian Journal of Humanities and Social Sciences*, 2020, No.3–4. – P. 3–11. (in Russ.). DOI: <https://doi.org/10.29013/AJH-20-3.4-3-11>

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КАНЦЕЛЯРИЗМЫ КАК ИСТОРИЧЕСКАЯ СТИЛИСТИЧЕСКАЯ КАТЕГОРИЯ

Аннотация

Цель: определить исторические условия возникновения особой стилистической категории – канцеляризов, восходящих к книжной традиции.

Методы: метод контекстного анализа, сопоставительный и сравнительно-исторический методы.

Результаты: на основе анализа научной литературы выявлены исторические условия возникновения канцеляризов, истоки которых были заложены в книжном языке Древней Руси.

Научная новизна: в статье на основе представленных методов исследовано влияние церковно-славянской традиции на деловой язык XVII–XVIII вв.

Практическая значимость: основные положения, касающиеся анализа данных элементов в деловой письменности XVII–XVIII вв. позволят дополнить картину языковой практики в период до начала нормирования нового русского литературного языка.

Ключевые слова: жанр, стиль, канцеляризм, деловая письменность, книжный язык, норма, узус, стандартные формулы.

Как цитировать статью: Попов Д. В. Канцеляризмы как историческая стилистическая категория // Austrian Journal of Humanities and Social Sciences, 2020, No. 3–4. – P. 12–19. DOI: <https://doi.org/10.29013/AJH-20-3.4-12-19>

Введение

Формирование категории канцеляризов естественным образом связано с историей развития официально-делового языка, в недрах которого они и возникли. Хотя известно, что русская деловая письменность восходит к древним средневековым грамотам, формирование специфических элементов делового письма исследователи относят к более позднему периоду, XV–XVI вв., когда возник так называемый приказный язык [1], или даже к XVIII столетию, когда на смену приказному пришел новый канцелярский язык [2].

Традиционно историки русского литературного языка, уделяя особое внимание языку деловой письменности, останавливались на описании содержащихся в ней черт живой речи или взаимодействия книжной и разговорной стихий, «конститутивные элементы» делового стиля в таких работах упоминаются «попутно». Например, А. И. Ефимов, анализируя древнерусский период, отмечал: «Характерными чертами письменно-делового стиля являются: стандартные формулы, которыми начинаются, а также за-

канчиваются грамоты, своеобразная пунктуальность и точность изложения, специфический словарь..., наличие сложных предложений, выражающих причинно-следственные связи» [3, с. 42–43].

Историки русского языка отмечают, что в московский период, с XV – по XVII в., деловая письменность вовлекается в сферу влияния литературного языка [4; 5; 6]. Это было связано с выходом делового языка за рамки делопроизводственной практики, оформлением с помощью его ресурсов различных сторон общественной жизни и, как следствие, проникновением в него средств литературного (книжного) языка [6, с. 140–141]. В московских грамотах данного периода наблюдается большое количество лексики и фразеологии терминологического характера, которые были присущи книжному языку: *грамота деловая, душевная, полная, приписная, складная; люди черные; брат молодший; крестное целование; путь чист; держати суд; челом бити; ходити по грамоте* и др. [3, С. 62]. Относительная устойчивость и воспроизводимость данных единиц, очевидно, была обусловлена принадлежностью к формирующемуся в это время

особому приказному языку, т.е. языку документов, составленных профессиональными писцами, дьяками и подьячими московских приказов [1, С. 14], который вскоре распространился практически на всей территории Московского государства. Приказный язык характеризовался тематической ограниченностью, отсутствием кодификации на раннем этапе своего существования (нормы московского приказного языка были закреплены Уложением 1649 г. [1, С. 19]) и наличием узальной нормы: «Язык деловой письменности (для XVI–XVII вв. – «приказный») «не знал» кодификации, поэтому изучение его грамматических норм в большей степени связано с научной гипотезой, предположением, которое не сверяется с кодификационным источником, а выверяется на материале образцовых текстов-формуляров, закрепившихся в результате административной и юридической практики» [1, С. 81]. Из сказанного следует, что приказный язык характеризовался широкой вариативностью языковых единиц, особенно на морфологическом уровне [7, с. 46–49; 8; 1 и др.].

Деловой язык имел длительную связь с церковно-славянской традицией. Безусловно, дьяки и подьячие владели церковно-славянским языком, более того, перу выдающихся представителей этого сословия принадлежат произведения, выходящие далеко за рамки делового стиля [1, с. 86–96; 9, 272–273, 284–286].

Вопрос о том, что такие славянизмы, как *наки*, *поелику*, *понеже*, *яко*, *ниже* и др. входят в это время в число элементов «подьяческого слога», до сих пор остается дискуссионным. Так, А. И. Горшков, свидетельствуя о равной принадлежности приказному и литературному языку XVII в. таких слов и оборотов, как *учинить*, *понеже*, *якобы*, *поелику*, *а буде*, утверждает, что в петровскую эпоху они «в результате широкого распространения новых форм выражения, постепенно начинают обособляться как архаические «приказные», канцелярские элементы» [6, с. 169–170]. Здесь же автор ссылается на мнение современников в лице Сумарокова [6, С. 170]. Языковая полемика середины XVIII в. действительно свидетельствует о восприятии таких слов, как *только*, *якобы*, *понеже*, *точию*, *обаже*, *дондеже*, *паче* и под. в качестве приказных [10, С. 35]. В. М. Живов, полемизируя с Г. О. Винокуром по поводу «приказных слов» *аз*, *понеже*, *точию* и т.п. и ссылаясь на авторитетные источники, а именно изданные памятники XVII в., отрицает приказный характер данных лексем

[11, С. 119]. На этот раз мнение того же Сумарокова интерпретируется по-иному: современники приписывают приказному языку элементы, реально ему не принадлежащие [11, С. 304]. А. П. Майоров, в свою очередь, полемизируя с В. М. Живовым, пишет: «Возможно, нечеткость терминологии XVIII в. ввела в заблуждение ученого: понятия «подьяческий слог», «приказные слова» невольно дали повод для ассоциации с наследием приказной традиции XVII в., когда действительно в этот обособленный письменный узус славянизмы не допускались. По-иному обстояло дело в XVIII в.: материалы центральной и региональной деловой письменности данной эпохи свидетельствуют об активном использовании славянизмов в разнообразных функциях...» [2, С. 72]. Из данной полемики видно, что статус обозначенных языковых единиц для периода XVII–XVIII вв. оказывается неясным.

Следует обратить внимание еще на одну точку зрения, появившуюся относительно недавно. Согласно ей, канцеляризмы – это «славянизмы, являющиеся штампами официально-деловой речи (*се, паче, понеже, сей, оный* и т.п.). В основе своей это местоимения, наречия и служебные слова» [12, с. 136–137]. Возможно, этот взгляд сформировался под влиянием обозначенной выше полемики. П. А. Семенов считает, что появление у некоторых славянизмов функции показателей «канцелярского стиля» обусловлено поэтикой классицизма, распространившейся на всю литературу, включая и деловую письменность [12, С. 136]. Это значит, что соответствующее явление должно было распространиться не раньше второй половины XVIII в., что не соответствует историческим фактам. Кроме того, кажется очевидным, что категория канцелизмов не исчерпывается «переквалифицировавшимися» славянизмами.

Практика приказного делопроизводства XVI–XVII вв. выработала соответствующие формуляры для определенных типов текстов. Эти формуляры, хотя и допускали известную вариативность, связанную с языковой личностью пишущего, тем не менее, характеризовались относительной устойчивостью и воспроизводимостью синтаксических конструкций и отдельных лексем. Такие официальные шаблоны могли функционировать и в частной переписке [13, с. 144–155; 14, с. 157–172; 15, с. 39–40]. Образцы текстов, выработанные в приказах, и характерные для них речевые единицы по инерции служили канцеля-

ристам еще и в XVIII в., когда были созданы новые правила для составления документов. Н. И. Тарабасова приводит пример формуляра памяти XVII в., подобный которому встречается в указах и промемориях сибирских канцелярий первой половины XVIII в.: «... году... по указу великихъ государей царей... память Бѣлозерскому таможенному головѣ... Васкѣ Донскому с товарищи. Въ нынѣшнемъ во 194 году... великіе государи цари..., слушав докладной выписки в Комнатѣ, указали, и бояре приговорили... а таможенную и помѣрную пошлину собирать имѣ по указу великихъ гсударей и по торговому уставу; а ярмонке быть въ Тихвинѣ... послать великихъ государей указъ во всѣ города, чтобы... и съ тѣхъ книгъ списки прислать къ Москвѣ въ Приказъ большіа казны... И какъ къ вамъ сія память придетъ, и вы бѣ... о всемъ чинили по сему великихъ государей указу, какъ о томъ писано выше сего... А позади подлинной памяти пишетъ: дѣякъ Иванъ Алферьевъ. Справа Василья Русинова» [14, С. 163].

В XVIII в. реформируется государственный аппарат, создаются новые государственные учреждения. Составление документов теперь становится предметом строгой регламентации. «Любой документ составлялся по строгой форме, определенной канцелярскими циркулярами, центральной фигурой в коллежской или местной канцелярии был секретарь. Наиболее важные документы составлял секретарь, остальные, по распоряжению секретаря, – канцеляристы. Переписывали набело и готовили копии копиисты и подканцеляристы» [2, С. 20]. В этот период формируется новая система документных жанров [16].

По-видимому, к этому времени и относят, как было отмечено выше, формирование канцеляризмов как конститутивных единиц официально-делового стиля [17, С. 176]. Традиционно к этой категории относятся стабилизировавшиеся и ставшие шаблонными и устойчивыми элементы документально-канцелярских стилей, причем отмечается, что «это понятие не столько лексико-фразеологическое, сколько синтактико-стилистическое. С канцеляризмами связано представление об архаичной и устойчивой структуре предложения, стабилизировавшемся порядке слов, громоздкой фразе, характерных союзах и союзных словах, что вместе взятое накладывает на весь канцелярский стиль своеобразный отпечаток» [3, С. 104]. Важным свойством канцелярских штампов является их воспроизводимость, благодаря ей соответствующие слова, словосочетания, предложения «включаются в зачины, кон-

цовки, в ткань самих памятников определенных типов почти механически...» [18, С. 6].

В последнее время появилось довольно много исследований, посвященных языку деловой письменности XVIII в., в том числе отдельных ее жанров. Специально исследуется структура определенных документов, выделяются формулы, характеризующие как целые жанры, так и части (блоки) документов [19; 20; 21, с. 81–90; 22, с. 46–47]. Сделана попытка описания структуры текстов деловой переписки с позиции теории речевых жанров [23, с. 65–77; 21, с. 81–90]. Предпринят анализ воспроизводимых устойчивых словосочетаний и их лексической и лексико-синонимической вариантности [18; 24, с. 34–65]. Однако проблема описания канцеляризмов в аспекте их происхождения и специфики функционирования в диахронии только намечается [25, с. 39–44; 26, с. 152–164].

В обозначенных исследованиях не проводится «предметного» описания канцеляризмов и отграничения последних, с одной стороны, от сложных синтаксических конструкций, которые могли характеризовать не только деловую речь, а с другой стороны, от устойчивых лексических и фразеологических единиц, также не всегда являвшихся приметой официально-делового стиля. Так, среди многочисленных устойчивых словосочетаний, выделенных С. Г. Шулежковой, определенно можно назвать термины или тяготеющие к терминам номинативные выражения: *служилые люди, бродящие люди, прогонные деньги, военные и статские чины, канцелярия ротных дел, отводная земля, акцизные деньги, харчевые припасы* и под. (исключая самоназвания документов типа *пропускное письмо*) и глагольные или субстантивные словосочетания с процессуальной семантикой, либо обозначающие обстоятельства действия, которые, как представляется, и можно считать канцеляризмами: *в самой (крайней, немедленной) скорости, за подписанием (собственными) руки – за руками, смотрение употреблять (иметь), чинить свободу, за благо рассудить, положить в (подушной) оклад* [24, с. 38–62]. Первая группа словосочетаний активно использовалась в деловой письменности, поскольку для нее было характерно обсуждение административных, хозяйственных, юридических вопросов, иными словами, появление терминологической лексики и фразеологии было обусловлено тематикой текстов. Поэтому соответствующие словосочетания не были специфи-

ческой чертой делового стиля, и могли появляться, например, в исторических и публицистических произведениях. Словосочетания второй группы не связаны с тематикой документов, они являются необходимой частью структуры делового текста, который, как известно, является речевым стилием, связанным различными «делопроизводственными обстоятельствами». Именно такие единицы воспроизводимы, так как воспроизводимы условия и цели создания документов. Возвращаясь к определению А. И. Ефимова, можно напомнить, что он представлял канцеляризмы как «синтактико-стилистическое» явление [3]. Понятным кажется и причисление исследователями к элементам канцелярского слога союзов, связывающих соответствующие синтаксические единицы.

Выводы

Канцеляризмы (для языка XVII–XVIII вв.), – языковые единицы (преимущественно синтаксические (имеются в виду синтаксические модели, наполняемые переменным лексическим содержанием), а также лексические), являющиеся специфической принадлежностью делового стиля, обладающие высокой степенью воспроизводимости и фразеологичностью семантики.

В зависимости от условий функционирования канцеляризмы можно разделить на три группы:

1) канцеляризмы, характерные для делового стиля в целом (например, анафорические слова типа *выше-означенный*);

2) канцеляризмы, встречающиеся в определенных жанрах (например, *бить челом* или выражение *имѣю я намерение (желание)*), которое было употребительно в прошениях [27, С. 18];

3) канцеляризмы, входящие в состав отдельных частей (блоков) документа (типичным примером могут служить конечные формулы «рукоприкладства», не связанные ни с жанром, ни с тематикой документа: *руку приложил, за руками и др.*).

Таким образом, как показал исследуемый материал, язык официально-деловой письменности начала XVIII в. значительно изменяется по сравнению с предшествующим периодом. Изменения заключаются в выработке новых формуляров для разных типов текстов и, соответственно, в отборе языковых средств, оформляющих новый канцелярский язык. Значительное место при этом отводится элементам церковно-славянской традиции.

Наблюдения над элементами, имеющими в данный исторический период «живую связь» с церковно-славянской традицией, позволили предположить, что использование славянизмов в текстах делового письма мотивировано передачей тех смыслов, которые в донациональную эпоху передавались в литературных текстах средствами «гибридного церковно-славянского» языка. Церковно-славянские элементы в этом случае, задавая определенную тональность тексту, способствовали эффективности общения между адресантом и адресатом текста.

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OFFICES WORDS AS A HISTORICAL STYLIST CATEGORY**Abstract**

Objective: to determine the historical conditions for the emergence of a special stylistic category-clerical structures that go back to the book tradition.

Methods: the method of contextual analysis, comparative and comparative-historical methods.

Results: basing on the analysis of scientific literature, the historical conditions for the emergence of offices word, the origins of which were laid in the book language of Ancient Russia, are revealed.

Scientific novelty: on the basis of the presented methods, the article studies the influence of Church Slavonic tradition on the business language of the 17th–18th centuries.

Practical significance: the main provisions concerning the analysis of these elements in business writing of the 17th-18th centuries will help to complete the picture of language practice in the period before the normalization of the new Russian literary language.

Keywords: genre, style, offices word, business writing, book language, norm, uzus, standard formulas.

For citation: Popov D. V. Offices words as a historical stylist category, *Austrian Journal of Humanities and Social Sciences*, 2020, No.3–4. – P. 12–19. (in Russ.). DOI: <https://doi.org/10.29013/AJH-20-3.4-12-19>

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Economics and management

UDC 331.101.3

DOI: [10.29013/AJH-20-3.4-20-29](https://doi.org/10.29013/AJH-20-3.4-20-29)N. LUKHUTASHVILI¹T. VALISHVILI²M. DENOSASHVILI³^{1, 2, 3} Akaki Tsereteli State University, Kutaisi, Georgia

MODERN METHODS OF MOTIVATION MANAGEMENT IN THE INNOVATION-ORIENTED ORGANIZATIONS

Abstract

Objective: The object of research is represented by study and analysis of the motivation system in the innovation-oriented organizations, as well as research investigation on the modern direction of the process of its formation and development. But, scope of research is the forms of motivational behavior and methods for activation of staff.

Methods: during the research were used general scientific methods (the analysis of theoretical base, synthesis, deduction, induction, generalization, testing, poll, observation, forecasting, scientific abstraction, statistical analysis, logical), also acceptances of group and classification, methods of comparisons.

Results: In order to obtain success in the organizations, in general and within their structures, it is not only desirable, but compulsory to ensure the creation, existence and functioning of a staff motivation system in its continuous development mode. It must be flexible, individualized and situational, where necessary.

Scientific novelty: In spite of numerous publications, theses of the conference, articles or books, in conditions of innovations boom, the methods of job evaluation and motivation directions are changing. From this point of view, the given article is a research study, which fully describes specifics of motivation management in the innovative organizations, taking full account of which will enable the appropriate organizations to be successful.

Practical significance: The paper has both practical and theoretical bearing. It dwells on those practical issues, a knowledge of which is necessary not only for managers engaged in business sphere, but also for government managers, and, generally, for all specialists interested in motivational management. It will help managers to better adapt to the existing environment under conditions of rapid innovations.

Keywords: motivation management; motivation system; innovation-oriented organization; human resources.

For citation: Lukhutashvili N., Valishvili T., Denosashvili M. Modern methods of motivation management in the innovation-oriented organizations, *Austrian Journal of Humanities and Social Sciences*, 2020, No.3–4. – P. 20–29. DOI: <https://doi.org/10.29013/AJH-20-3.4-20-29>

Introduction

Significant challenges are looming at the current stage of development of management theory and practice. Many of them are associated with fact that today, the organizations have to work under conditions of continuous innovations, and consequently taking into account the mutual influence of many factors of these

and external conditions, modern management needs to develop the capacity to adapt to its constantly changing environment. Moreover, in the existing aggressive business environment, when the level of technology development allows the successful organizations for replicating the “yesterday’s” innovation within a very short time, competitive advantage can be achieved only through the

adequate motivation of the staff. And motivated staff is a prerequisite for the consistent implementation of a strategy of the organizations, strengthening their market positions and ultimately for success of these organizations.

Establishment and development of effective motivational mechanisms should contribute to reducing conflicts, harmonization of the relationships between staff, enhancing the self-organization, self-development and self-fulfillment, which ultimately rise labor productivity and quality of performed work. It is important to create an effective mechanism of staff motivation management, achieve a right ratio of material and non-material incentives, because only a balanced system of them allows us for retaining the loyalty of staff, reducing the negative results of resistance arising when adopting innovative changes and organizational novelties, and by that, achieving the full implementation of the strategic goals of the organization.

The necessity of motivation management, as well as in-depth study of its manifestations become even more relevant in the innovative organizations, because achieving competitive advantage, especially its maintaining, is impossible without innovations. In fact, there is no successful management with no innovation. Consequently, it is necessary to provide consistent motivation for employees and study its contemporary manifestations in the innovative organizations. And this confirms the need for performing more in-depth studies of the mentioned area that determines the relevance of the topic of this paper.

Actually, a certain system of staff motivation is in place in all organizations. However, each of them, along with its positive sides, is characterized by negative manifestations as well, which prevent them from taking full advantage of the existing competences of staff that in fact, inhibits further development of these organizations. That is why study of specifics of job motivation in the innovative organizations enables managers of these organizations to the shortcomings of their own motivation system, and to concern with its further improvement. Accordingly, at the current stage, it is of high importance to develop scientist-practical recommendations and methodologies for theoretical justification for the creation of the effective motivation mechanisms.

Conceptual framework of motivation in the process of development of innovative organizations

It was justified that the development of management sciences was directly or indirectly associated with the development of motivation policies. Moreover, the meth-

ods and means of motivation of the subordinates were appropriate to the level of production development, the state of society, the needs of people, culture, traditions and religion of a nation, and it will always remain so.

The results of research investigation on motivation problems, as a rule, have been reflected in the theories and approaches, the number of which today exceeds 50. Their use allows managers for predicting the subordinates' behavior. An American professor Richard Daft, in addition to three basic approaches to motivation (traditional approach, approaches from the position of human relations and from the position of human resources), highlights one more direction, which he describes as modern approaches [1, P. 504].

According to R. Daft, modern approach is formed under the influence of three basic theories – essential theories, procedural theories and crowding theories of motivation. In particular, if the essential theories of motivation are focused on interrelation between the needs and motivation, and they analyze the factors impacted on them, unlike it, the motivation procedural theories are studying the process of determining his/her own behavior by the executive. And the crowding theories of motivation analyze the relationship between the employees behavior and its consequences [2, p. 119–120; 3, p. 122–125; 4, p. 143–154; 5, p. 257–274].

Based on the traditional classic theories, at the current stage, there have been developed the alternative theories of motivation, which are mainly focused on the personality factors. Accordingly, when choosing the motivation theory and approach, it must be remembered that motivation is such a tender tool that the reverse effect of the ill-conceived system goes far beyond the possible positive effect [6, p. 2–6; 7, p. 60–64].

That is why the managers, especially the innovation-oriented ones, for supporting the changes when designing the motivation system, have to take into account the personal and individual-typological characteristics of employees.

In contemporary motivation theory, the category of “motivation” has a broader interpretation [8, p. 145–146; 9, p. 65–67]. It is interpreted in different ways by modern researchers, whose studies and analyses allow us for concluding that motivation is an internal process of choosing one or another behavior by the person for satisfying his own needs, which is defined by the cumulative impact of the external (incentives) and internal (motivations) inspirational, inciting, rousing and driving forces. With

this position, the motivations are classified by the needs (material, job and status motivation), used techniques (normative motivation, coercive motivation and stimulation) and commitment to achieving goals (positive and negative motivation).

But in general, the nature of motivation of the person consists in the following:

- the basis for springing up motivation is represented by the person's needs, and since the individual needs are characteristic of every employee, motivation is also individual for every employee;
- employee demonstrates a high level of his/her motivation only in case when he/she sees his/her job as real opportunity for satisfying his/her own needs and achieving the goals;
- motivation of the same employee may have changed in the meantime, just as well as his/her needs.

Staff motivation can be considered effective only if the directions of two vectors of its behaviour (the active desires and needs of the employees; goals and objectives of the organization) coincide. It is obvious that to ensure this coincidence is quite difficult, but not impossible. There are some principles, which we believe will have significant impact on coincidence of these vectors, and, in general, on increasing motivation in the innovative organizations. In particular, these principles are as follows:

- setting clear goals and objectives;
- linking the goal with rewarding and determining its assessment criteria;
- establishing a healthy climate in the organization;
- strengthening the role of moral incentives, along with material incentives;
- perceiving a specific person in accordance with personal qualities, values, skills and other individual characteristics;
- using more positive incentives.

Motivation management in the innovative organizations is characterized by specificities. Its success depends largely upon such principles as: the principle of setting clear goals and objectives; a healthy climate principle; a particular role of moral incentives and other characteristics.

Innovative changes in the organization and problems of motivation management

It is clear that, choosing the effective ways to motivate the staff is even more difficult in innovation-oriented

organizations, including higher educational institutions. In terms of analyzing the motivation system and study the staff satisfaction, two higher educational institutions were discussed within the research.

The education sector has been a long time, and remains one of those innovative sectors of the economy, which, in fact, determines the innovative activities of almost all other sectors, creates an innovative climate and competitive environment in the country's economy. Introduction of changes (innovations) in the education system can be associated with:

- the improvement of the goal of the education system, teaching/learning methods, the form of organization and management system;
- the style of teaching activities and organizing the teaching-cognitive process;
- the knowledge monitoring system and the assessment of education level;
- the funding system;
- educational and methodological support;
- educational activities;
- the improvement of educational curricula;
- the activities of teachers and students.

In general, the essence of innovation in education consists in searching for new approaches of young generation to education and to its successful application. The basic types of the technologies, which are being actively introduced in the universities educational processes, and the application of which for teaching purposes, are being increasingly extended, include: Internet technologies; electronic mail technologies; computer education programs; Web-technologies; the Dean's electronic offices; e-learning, the mirror teaching methods and so on. In addition, focus should be shifted from problems relating to the implementation of technological changes in higher schools to those ones, which are directly related to the expected behaviors of teaching staff in higher education institutions. These problems include: [10, p. 30–31].

1. Creativity barrier. Members of the teaching staff, who are accustomed to working with the old programs, have no desire to make a difference, conduct training, take exams, develop, much less to spent money on all this. Mostly, they are hostile to all novelties in the educational system;

2. Conformism. Lack of desire for development, the fear of looking out of place and ridiculous. Members of the teaching staff often refused to make the unusual educational decisions;

3. Trait anxiety. Due to self-doubt, a lack of confidence in their own abilities, low self-esteem and because of fear in expressing their own views, some members of teaching staff are opposed to any change;

4. Rigidity of thinking. Members of teaching staff holding rigidity to past positions feel that their views are the only right solution, which they see as irreversible. They are not eager to acquire new knowledge and skills.

The main reason for evasion of innovations in the modern education system consists in fact that with the appearance of new technologies and new devices, the question arises as to whether these means will replace living labor. However, we should remember that these technologies mainly impact not on the number of jobs, but on the quality requirement of labor.

For the purpose of studying of the attitude to innovations and, generally, to the changes in the organization, we have carried out an anonymous opinion polls among professors, teachers and the invited specialists of Akaki Tsereteli State University and Kutaisi University on their attitude to innovations [11, p. 56–57].

Willingness of teaching staff of KU to work where there are some diversity and changes is slightly higher – by 4,4%, but the attitude to the changes or a positive perception of them – is higher by 7,9%, than among the members of teaching staff of ATSU. The cause of this variance should be sought in proprietary relationships. In particular, Kutaisi University is a limited liability company, but ATSU – a legal entity of public law. As a rule, achieving competitive advantage, and especially its maintenance, are impossible for the private universities without the accelerated pace of innovations (see Table 1).

Willingness to come up with an innovative idea, or activity is much higher (16,9%) at ATSU than at KU, and the implementation of the ideas of the employees is also much higher (14,5%) at ATSU. Consequently, the desired results of their activity are also different that we believe is associated with proprietary relationships, again and again.

In general, regarding teaching staff in Kutaisi, we can say that 87% of them have a positive perception of changes, and 83,3% of them are ready to work where there are some diversity and changes, and activity of those who wish to come up with the innovative ideas is also high enough (64,5%).

Table 1. – The attitude of the teaching staff to the changes (innovations)

	Would you like to work where there are some diversity and changes?%			Have you ever come up with an innovative idea?%			Have your idea ever been implemented in the organization? %					To which category of the attitudes to the changes do you pertain?%					
	Yes	No	Not sure	Yes	No	Not sure	Yes	No	Have no idea	Partially	Seldom	I perceive the changes positively	I feel no excitement over the changes	I actively oppose to them	I oratically oppose to them	I do not even realize	Depends on the type of changes
ATSU	83.1	4.2	12.7	66.9	23.7	9.4	45.9	32.3	19.6	0.9	1.3	85.9	3.4	2.6	5.1	1.3	1.7
KU	87.5	–	12.5	50.0	31.3	18.7	31.3	18.8	37.5	6.2	6.2	93.8	6.2	–	–	–	–
Total, on average	83.4	3.8	12.8	64.7	24.8	10.5	44.3	30.8	21.8	1.5	1.6	87.0	3.8	2.3	4.5	0.9	1.5

Based on this, we can conclude that it is desirable that the development the innovative activities in higher education institutions would not be the result of only the pressure from the universities administrations. First of all, the shift should be translated into the targeting of the establishment of motivation system for these activities. Thus, the objective of the management of higher education institution is to see these incentives and use their capacities to achieve the desired objective.

Modern methods of motivation management in the innovation-oriented organizations

The employees' job motivation diagnosis in practical activities of HR specialists is a mandatory element of correct, sound personnel policy in any progressive organization. It allows us for maintaining a high level of motivation of the employees, by ways of improving the methods for correcting and influencing their behavior. Of methods of staff motivation diagnosis (V. Gerchikov's Motype method; F. Herzberg's methodology; S. Richie and P. Martin's

Motivational Profile; Catalin Zamfir's and others' methodologies) [12, p. 31–35], with account for their essence, capacities, the nature and specifics of their results obtained, for the mentioned two accredited universities in Kutaisi, as the innovation-oriented organizations, on the basis of the methodologies of C. Zamfir and F. Herzberg, we have developed the questionnaire for survey, as well as the methodologies for conducting this survey and processing materials obtained as a result of research. However, unlike the Catalin Zamfir's methodology, which is mostly based on 7 incentives, and by means of which the motivational complex is determined with three main components, such as internal motivation, external positive motivation and external negative motivation factors, we have chosen 15 incentives, which we believe express more comprehensively motivational profiles of employees. These are:

- **Internal motivation factor:** the opportunity for your full self-fulfillment from given activities; the level of satisfaction from the process itself and from the performance; pursuit of career advancement; a sense of independence and freedom in decision making, and the professional and creative growth;
- **External positive factors:** salaries and material incentives; flexible working hours; demand for social prestige and respect; physical working environment; the relations between the teaching staff; the feedback in activities, obtaining systematic information, which allows for analyzing the results of your activities, and improving them; recognizing a job well done and rewarding – moral encouragement;
- **External negative factors:** fear of loosing a job; a desire to escape a possible punishment

and troubles; a desire to escape criticism from managers and colleagues.

According to the survey results, the relationship between the external positive, external negative and internal motivations among the teaching staff of both universities and in the obtained results, has the following form: external positive motivation > internal motivation > external negative motivation. It should be noted that as the best, optimal motivational complex, there are considered two types of the combination of motivation components: internal motivation > external positive motivation > external negative motivation; or, if internal motivation = external positive motivation > external negative motivation.

However, as can be seen from the obtained results, internal motivation is slightly less (by 0,22) than external positive motivation that allows us for concluding that internal and external motivations among the teaching staff in Kutaisi are almost balanced. This, on the one hand, indicates that, at present, the external encouraging methods have a higher priority among the teaching staff in the city of Kutaisi, but on the other hand, it points to an adequate level of their self-fulfillment, as well as to aspiration of improving their professional skills and achievements. In addition, if we take into account the difficult economic situation in the country, such result should come as no surprise. However, anyway, it is a good thing that among this staff, internal motivation is higher than external negative motivation.

In addition, it should be also noted that internal motivation is higher among the invited specialists (many of them are PhD students) and assistant professors; internal motivation is also higher among the employees having a length of working at the University up to 10 years that can be explained by their pursuit of career advancement.

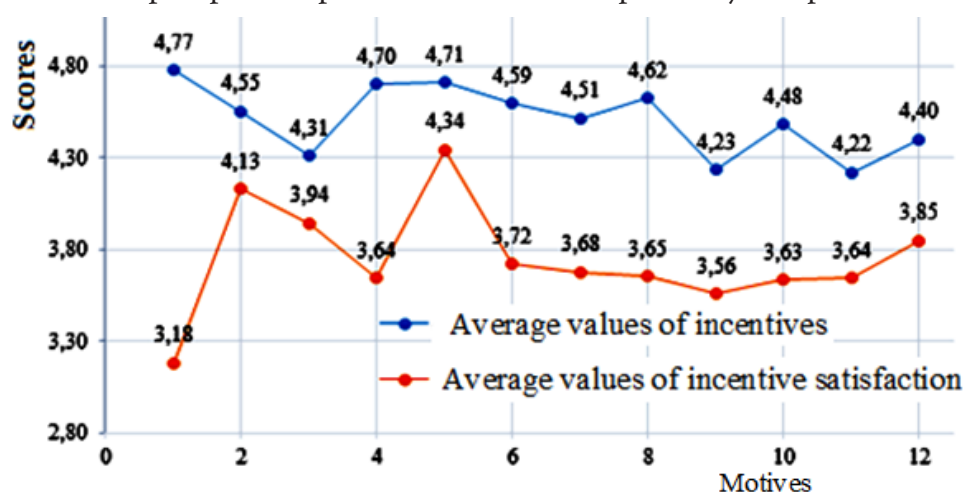


Figure 1. Incentive values and incentive satisfaction

Based on the F. Herzberg's two-factor theory, we have also tried to study the importance of 12 incentives we have chosen for the universities employees, and the level of satisfaction by these incentives. And schematically, this imbalance has the following expression (see Fig. 1).

As is seen from the results of research, the highest level of dissatisfaction by the incentives is among the significant incentives, such as:

- salaries and material incentives – **1.59**
- physical working environment – **1.06**
- recognizing a job well done and rewarding – **0.97**
- the possibility of the professional and creative growth – **0.88**
- the level of satisfaction from the process itself and from the performance – **0.85**
- the feedback in activities, which allows for analyzing the results of your activities, and improving them – **0.84**.

From the hierarchy of the teaching staff's incentives (see Fig. 2) composed in accordance with the significances of individual incentives, the effective incentives (incentive, which increasingly affects the employee's activities) might include: salaries and material incentives (4,77); good relations between the teaching staff (4,71); physical working environment (4,70); recognizing a job well done and rewarding, or moral encouragement (4,62); the possibility of the professional and creative growth (training, retraining, professional improvement) (4,59); flexible working hours (4,55), and the feedback in activities, which allows for analyzing the results of your activities, and improving them (4,51). The rest of the incentives, which have been moved to the bottom of the hierarchy, do little to incite people to work, and therefore, there are called potential incentives, since over the time, the "weight" of individual incentives may change under the influence of various social and psychological factors.

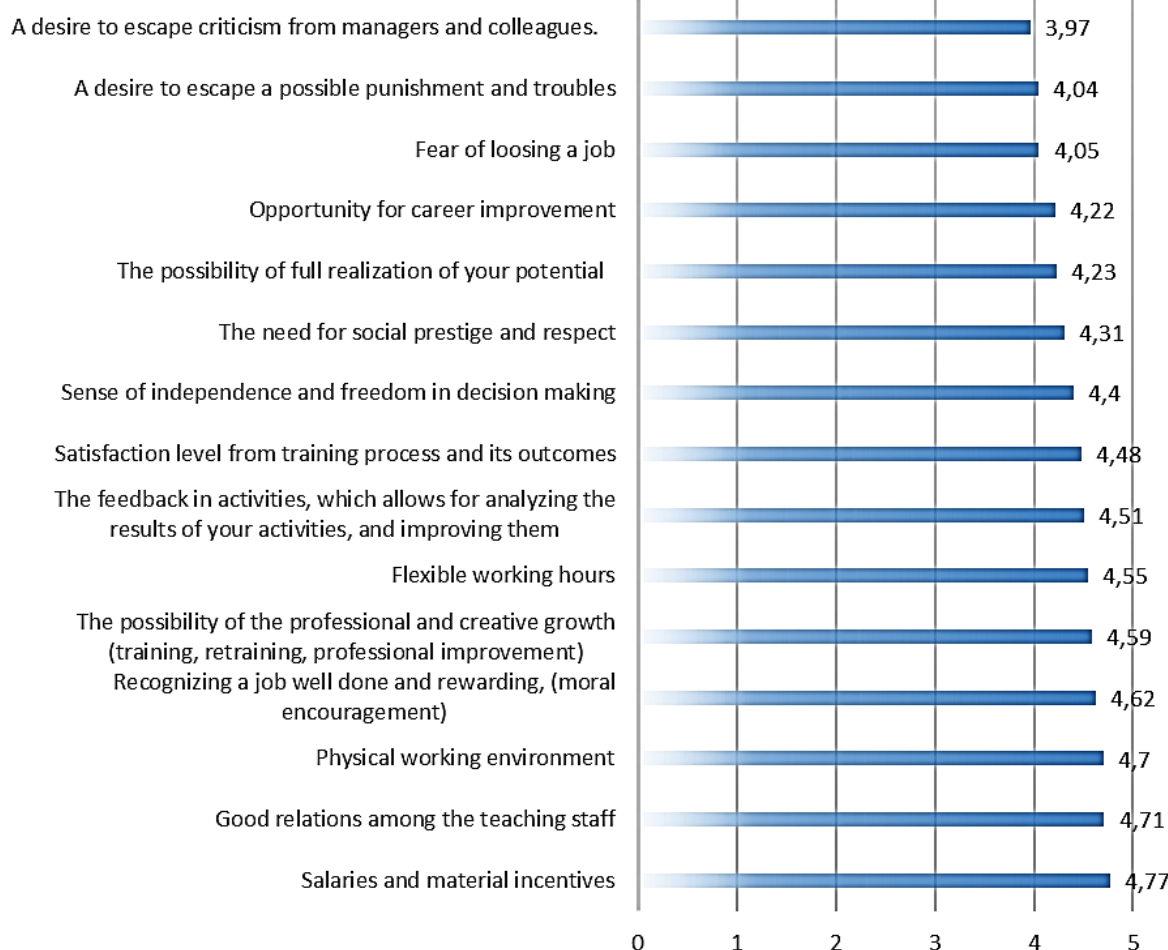


Figure 2. The hierarchy of incentives

For the purpose of job motivation diagnosis among the staff, the structure of the respondents participated

in the survey is as follows: 26–35 years old – 24%; 36–45 years old – 20%; 46–65 years old – 48%; and over 65

years old – 8%. From them, 17% of respondents hold the academic position of professor: associate professors – 47%; assistant professors – 9%, and 27% are the invited specialists. 19% of respondents have working experience of up to 5 years, 14% of them have working experience from 6 to 10 years; 26% – from 11 to 20 years; and 41% of respondents have working experience of over 20 years. 40% of respondents are male, and 60% – females. Of them, 30% are unmarried, and 70% are married.

In order to offer the administrations of higher education institutions in Kutaisi those factors of the teaching staffs motivation, which are currently most relevant in these institutions, and focus on which would be the successful solution of the objectives set before these institutions, we used the factor analysis, which is based on the Pearson correlation, and by means of which many variables are reduced to the relatively less number of more fundamental values [13, C. 87–100]. For this purpose, of the presented pairs, we left the possibility of the creative growth (training, retraining, professional improvement), since it is linked functionally with the remaining incentives more than any other one. Consequently, the University's administration will attempt to organize training, retraining and professional improvement and internships for the teaching staff and so on, will have opportunity to develop many other motivating factors for the staff.

Regarding the complex procedural assessment of motivation, the results of research have shown: 69.3% of professors and teachers believe that they are rewarded adequately, 24.8% of them think that they are paid adequately, and 55.3% of them believe that the remuneration of their labor partially corresponds to the compensation of employees; for 35.5% of respondents, the workload is fairly distributed among employees, but 30% of them believe that it is distributed just partially fairly; from the system of rewarding, the system “those who work harder, make more” is acceptable to the majority of staff (66%); also, it should be noted that the work provides a sense of satisfaction to 78% of employees, and helps them to achieve outcomes; at the same time, it is regrettable that less than half of the teaching staff (47.8%) consider their job as stable, and 53.3% of them are compelled to improve their skills, for fear of losing a job.

In order to ensure that the system allows the organization for achieving its goals, and to make it effective, the organization has to stimulate the achievement of results, but not exercising the duties envisaged in the job description. In other words, employers are required to work for achiev-

ing the goals, but not to be only on duty in the workplace. The practice when the stimulation is tied to satisfactory execution of the job description is totally wrong.

It is necessary to note that promotion of staff motivation is a complex and continuous process. When establishing the motivation system, we have to take into account the relatively different factors, such as: on the one hand, the employees' interests; the organization's strategies; corporate culture, resource constraints, personnel policies and so on; on the other hand, as a rule, the changes occur continuously in all organizations, and it is natural that they face the new challenges, the objectives of the organizations are changing, the ways and motivating resources for their solving are being updated, and even the needs and views of people are changing as well. Consequently, in order to contribute to enhancing the performance of the teaching staff, and ensure motivation of professional activities, it is necessary to take into account the objective specific characteristics of this profession, such as professor's work content and his/her working conditions, as well as personal specific qualities of employees, such as values, purposefulness, interests, needs and incentives.

The incentives associated with professional activities of the teaching staff can be split into three groups: incentives of labor activities; career choice incentives and job choice incentives [9, p. 270–272]. It can be said that concrete activities of employees of higher education institutions are ultimately defined by a cumulative impact of these incentives. The relationship of these incentives determines the behavior of employees, creates its motivational structure, which is more or less stable, although it is subject to the targeted formation. In other words, in fact, every employee has his/her own motivational structure, in which the leading place is occupied by a motivating kernel.

The motivating kernel represents the combination of leading motivations and incentives used to determine their behavior. In the motivating kernel, a distinction is drawn between the layers, which are associated with: labor values, job practical requirements and an assessment of the probability of implementing these requirements in a particular situation.

The results obtained by the generalization of survey conducted for identifying the motivating kernel in the structure of the teaching staff incentives, have shown that **incentive for choosing a profession as a workplace**, where the conditions for self-fulfilment of the teach-

ing staff are created, is conditioned by the following: a desire to be in the intellectual environment – 59.3%, material benefit – 59.3%; a desire of self-development – 54.0%. Along with these incentives, among incentives for **choosing the particular institution of higher education**, a distinction is drawn between the implementation of a scientific educational potential – 56.3% and the image and prestige of educational institution – 51.8%. And of incentives associated with **content of professional activities**, the motivating kernel includes such incentives

as: relations with the younger generation – 66.8%; the pursuit of self-fulfilment – 63.8%; the possibility of sharing own knowledge and experience – 54.8%.

In an hierarchy of incentives, the priority of incentives for choosing a profession as a workplace, the particular institution of higher education and for professional activities, is indicated by fact that 50% of respondents have chosen them that allows us for including them in the structure of motivating kernel of incentives of the teaching staff (see Diagram 1).

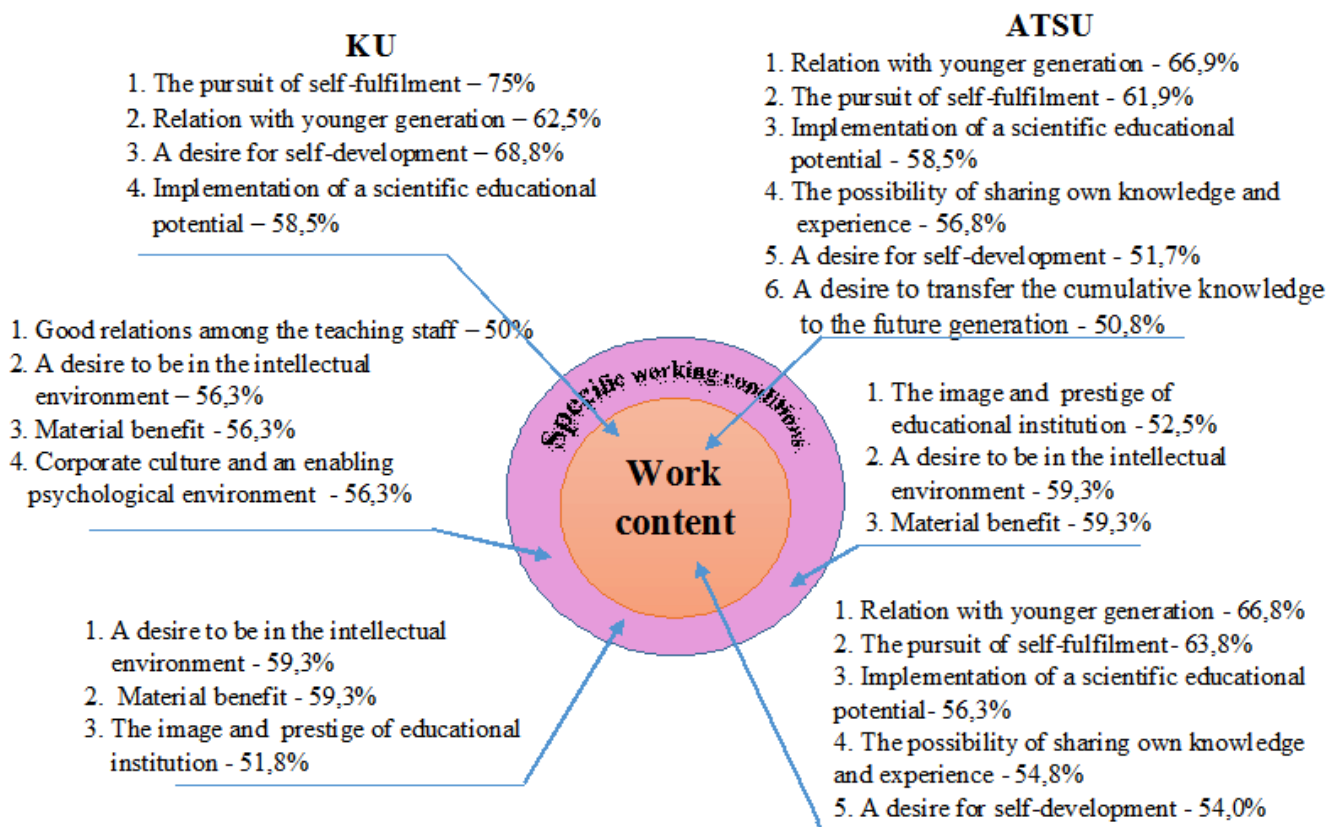


Diagram 1. Motivating kernel of professional activities of the teaching staff

Thus, the motivating kernel of the teaching staff of higher school in Kutaisi includes those incentives, which are mostly associated with **work content** (a desire for self-development, the possibility of sharing own knowledge and experience; implementation of a scientific educational potential; relation with younger generation, the pursuit of self-fulfilment) and **specific working conditions characteristic of higher education institutions** (a desire to be in the intellectual environment; material benefit; the image and prestige of educational institution).

In our view, in order to obtain success in the organizations, in general and within their structures,

it is not only desirable, but compulsory to ensure the creation, existence and functioning of a staff motivation system in its continuous development mode. It must be flexible, individualized and situational, where necessary.

The system of motivation of professional improvement of the teaching staff implies a set of elements, which is created for achieving preset objectives. This system implies a complex of the components of social relationships, which conditions high working efficiency and work satisfaction [14, p. 27–31]. There are many versions of the job motivation systems, and consequently, managers wishing to obtain success, integrate into the

motivation system those directions, which are particularly important at a given time.

Based on the carried out research investigations, we also highlighted those directions of motivation and incentives, which are currently most relevant for higher education institutions in Kutaisi. In particular:

- bringing the level of wages in line with the requirements of the labor market, and binding the level of remuneration rate to job performance;
- fair working conditions, equal opportunities of career and recognizing personal contribution to the overall success;
- creating appropriate physical conditions for work;
- providing opportunities career development, advancement and realizing their scientific educational potential, and developing the programs for education, career retraining and training;
- creating an atmosphere of mutual trust in the team.

Conclusions and recommendations.

As has been mentioned above, our goal is to study manifestation of specifics of job motivation in the innovative organizations. For this purpose, as a result of theoretical and experimental studies we carried out, the conclusions and recommendations have been obtained as follows:

- Motivation of the teaching staff can be considered effective only if there are ensured: the pressing desires and needs of professor as a person, which can be met at the given university, as well as his/her ability to fulfil the University's objectives.
- In motivation management, manager is required to ensure more activation of those incentives, which already exist inside of employees.
- In order to ensure that the system allows the organization for achieving its goals, and to make it effective, the organization has to stimulate the achievement of results, but not exercising the duties envisaged in the job description. In other words, employers are required to work for achieving the goals, but not to be only on duty in the workplace. The practice when the stimulation is tied to satisfactory execution of the job description is totally wrong.
- In order to obtain success in the organizations, in general and within their structures, it is not only desirable, but compulsory to ensure the creation, existence and functioning of a staff motivation system in its continuous development mode. It must be flexible, individualized and situational, where necessary.

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TRENDS IN THE DEVELOPMENT OF THE BANKING SYSTEM AND ECONOMY A MARKET IN THE REPUBLIC OF KAZAKHSTAN

Abstract

Objective: the purpose of this work is to identify current trends in the development of the banking system, study the world banking experience and adapt it to local conditions.

Methods: the paper used methods of system, statistical analysis and some provisions of the works of scientists-economists in the field of Economics.

Results: an economic review of the development and level of the banking system in the Republic of Kazakhstan in a market economy and its further development conducted. In a market economy, examined the status and features of functioning of system of a commercial Bank in formation of the optimum economic potential of Kazakhstan's economy in the direction of strategic development.

Scientific novelty: when determining the level and trends of development of the banking system in the Republic of Kazakhstan in a market economy, the opportunities for the development of its types corresponding to the economy of Kazakhstan are identified, recommendations for the use of appropriate models are developed.

Practical significance: the theoretical and practical provisions of the research can be applied in the educational process in economic areas and in the activities of banking organizations.

Keywords: Bank, intermediary enterprise, credit, banking system, national Bank, Commercial Bank, financial indicator, subsidiary Bank, loan portfolio.

For citation: Oteshova A. K., Sagituly G., Kaiyrgali A. K. Trends in the development of the banking system and economy a market in the Republic of Kazakhstan, *Austrian Journal of Humanities and Social Sciences*, 2020, No.3–4. – P. 30–43. DOI: <https://doi.org/10.29013/AJH-20-3.4-30-43>

Introduction

The concept of a Bank is a historically ancient concept, and its appearance is inextricably linked with the appearance of thoughts about exchanging money, lending money, and consolidating the money of others. In literal translation, “Bank” means the concept of “table chair” (“bench”), in which transactions of purchase and sale with money are made [1].

Banks around the world were increasingly seen as “enterprises” in a market economy. Like any enterprise, the Bank will remain an independent legal entity that provides specific services to consumers and promotes its products, subject to significant differences in its activities, and will

draw up a balance sheet that is interested in receiving income and profit, and make settlements with the state [2].

It is quite reasonable to characterize banks in the form of a trading enterprise, intermediary enterprise, credit enterprise, enterprise as a partner, which is part of the mechanism of state administration. From the point of view of each separate definition, it is important to distribute the banks under consideration, first of all, by the nature of operations performed, the level of banks in the banking system and the country's relation to monetary and financial resources [3].

Timsina (2014) examined the relationship between bank credit extended to the private sector and economic growth [4]. This finding is also supported by the work

of Ogege and Shiro (2012) [5]. Apergis, Fillipidis and Economidou (2007) conducted a panel integration and cointegration techniques for a dynamic heterogeneous panel of 15 OECD and 50 non-OECD countries [6].

Commercial banks, as trading enterprises, quite clearly and accurately confirm this characteristic. In addition to trading money, the Bank buys and sells currency, gold, and other precious metals from different countries as resources. It is in this case that we can say that this is typical for the Central banks of countries.

The need to reform the banking system in the Republic of Kazakhstan, according to experts of the world Bank, is explained by the presence of short-term problems and, in turn, may hinder the implementation of macroeconomic reform [7].

The first category of problems is the misallocation of financial resources consistent with the old practice of the state system for coordinating targeted credit and banking practices inherited from the centralized economy; the second category includes “low-quality” loans from banks and state-owned enterprises. These issues have prevented promising public and private enterprises from accessing financial resources and have allowed Bank financial resources to be resolved in favor of non-viable enterprises. In addition, the previous system failed to correctly make payments and settlements between institutions and businesses [8].

Insufficient practice of refinancing loans by the National Bank is that banks lose the desire to accumulate Deposit resources on their own, being able to move freely on non-financial loans. In addition, when placing such loans on a subjective basis, the effectiveness of banks is not taken into account, and credit resources are not always optimally distributed. Another factor that hinders effective placement of loans is the cloud interest rate policy. Low interest rates affect the increase in the need for loans and the weakening of the financial discipline of state-owned enterprises centralized by credit order [9].

In the subsequent stages of banking reform, there were qualitative changes aimed at regulating the activities of second-tier banks, related to the creation of their legal bases, so that the banking system based on a market economy could function. This was the Bank's reform strategy aimed at solving the structural problems of the banking system. At the same time, it is obvious that the opacity of the structure and goals of the banking system, as well as the risk of occurrence, limited understanding of key concepts such as credit support, liquidity, financial

discipline and bankruptcy made it difficult to create the necessary legal framework [10].

The economic responsibility of commercial banks is not limited only to their current income, but also to their capital. A commercial Bank is also responsible for funds and property that are subject to foreclosure in accordance with legal requirements. In addition, in accordance with these Rules, commercial banks independently bear all risks arising from their operations.

In other words, under the influence of new technological advances, especially information and transaction costs, globalization and dynamic development of the financial market, increased freedom of financial transactions and competition, today's banks in developed countries are reducing their monopoly position in their banking services. Of course, the formation of this situation in different countries is diverse, but in General, their impact on the banking system is felt every day [11].

The main goal of commercial banks in General is to make a profit from investing depositors' funds, assuming a share of risk that does not pose a threat to the Bank's ability to fulfill its obligations [12].

Research Results

The banking sector is a large segment of the financial market, which determines the state of the entire financial system.. In order to monitor and analyze the financial stability of the banking system in Kazakhstan, indicators have been developed that reflect the high level of risks in the domestic banking system [13].

In modern conditions, commercial banks have their own organizational structure, internal and external relations, and objective laws of functioning. The banking system occupies an important place both in banking and in the economy [14].

The stability of the banking system of the Republic of Kazakhstan largely depends on the stability of the second-level banking system. The crisis of non-payment and distrust of banks have become an obstacle to the activities of many banks. Banks that failed to do so went into bankruptcy. The emergence of joint and foreign departments in the country's economy has increased competition.

Table 1 shows that as of January 1, 2018, the number of second-tier banks is 32, of which 13 are foreign banks. In five years, the number of second-tier banks decreased by 6, the number of their branches decreased by 45, and the number of representative offices of second-tier banks abroad decreased by 4. of these, only one number

of banks with 100% state participation in the authorized capital, that is, JSC "Zhilstroysberbank of Kazakhstan" (table 1).

It should be noted that a significant share in the competitiveness of Kazakhstan's banks is made by the participation of foreign banks in the domestic banking system. Since foreign banks located in their own country have

the opportunity to exchange innovative information in the field of innovative technologies and business process reengineering. In addition, these banks acquire cheaper sources of savings (through parent banks in their own countries) and, accordingly, they are adversely affected as the prices of credit products in the Kazakhstan market decrease.

Table 1. – Structure of the banking sector of the Republic of Kazakhstan

Structure of the banking sector	01.01.14	01.01.15	01.01.16	01.01.17	01.01.18
Number of second-tier banks, including:	38	38	35	33	32
banks with 100% state participation in the authorized capital	1	1	1	1	1
The number of branches of banks of the second level	378	395	346	349	333
Number of representative offices of second-tier banks abroad	17	16	16	15	13

Source: [15]

The total volume of total assets of second-tier banks of the Republic of Kazakhstan as of 01.04.2018 according to the National Bank of the Republic of Kazakhstan amounted to 23.76 trillion tenge. 62% of the total total assets of the banking sector of the Republic of Kazakhstan are made up of five major banks (Bankcentrcredit

JSC, Halyk Bank of Kazakhstan JSC, Sberbank of Russia subsidiary Bank, Tsesna Bank JSC and Forte bank JSC). By the share of assets of the subsidiary Bank, Sberbank of Russia JSC is in the fourth place, which is 7.1% of the total assets of the second-tier banks of the Republic of Kazakhstan, or 1689089817 thousand tenge (Figure 1) [16].

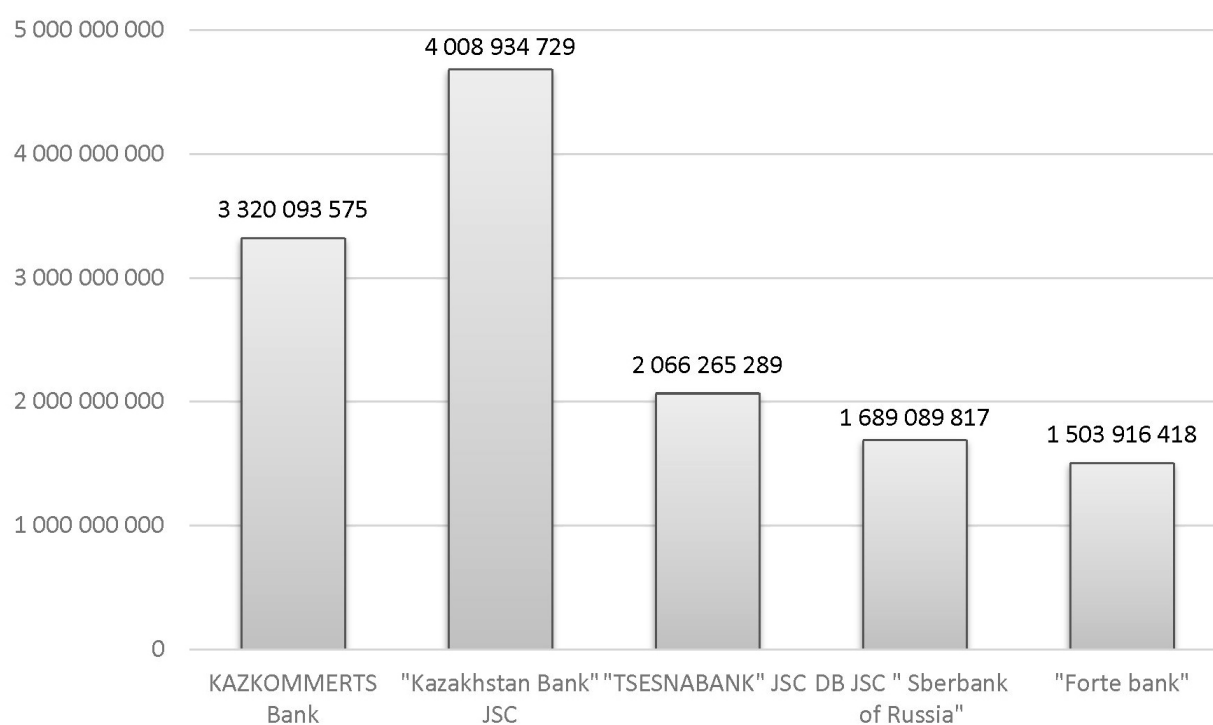


Figure 1. leading banks by assets, thousand tenge (as of 01.04.2018)

Source: Developed by the author based on Source data – [16]

Table 2. – Total aggregate equity of second-tier banks of the Republic of Kazakhstan as of 01.04.2018

No.	Name of the Bank	Own capital, thousand tenge	Share in total equity in the banking sector, %
1	JSC "BankCenterCredit"	287534606	9.3
2	"Halyk Bank of Kazakhstan JSC"	821627995	26.7
3	"TSESNA BANK JSC"	187333549	6.0
4	"DB JSC Sberbank of Russia"	155546 977	5.0
5	"Forte bank JSC"	182691 603	5.9
	Total	3077 516940	100.0

Source – [16] the author, developed based on the calculation

Despite financial difficulties, Kazakhstan's major banks still dominate the market. This is, first of all, closely related to the provision of financial support by the main shareholders in the form of the state or other financial and production groups.

As of 01.04.2018, the total equity of second-tier banks of the Republic of Kazakhstan amounted to 3077.5 billion tenge. Sberbank of Russia is one of the

leading banks in terms of equity capital, accounting for 5.0% of the share (Table 2).

The total amount of total liabilities of second-tier banks of the Republic of Kazakhstan as of 01.04.2018 amounted to 2069.1 billion tenge. The share of Sberbank of Russia's subsidiary Bank in these obligations is 7.4%. (Figure 2).

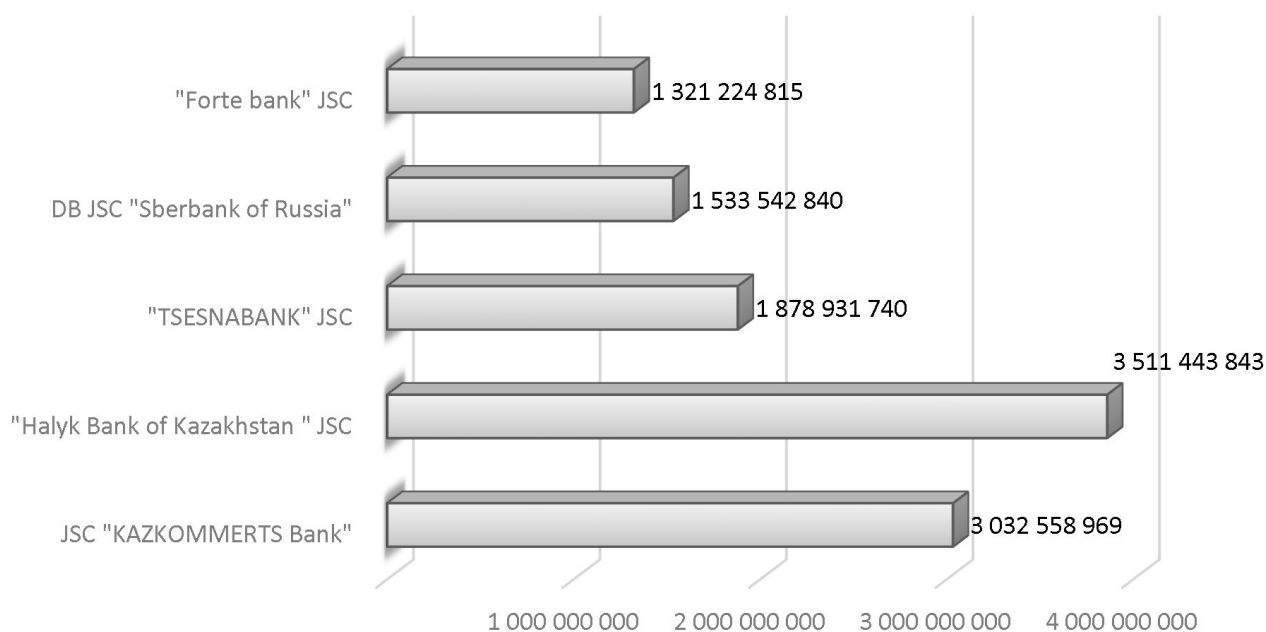


Figure 2. leading banks in terms of liabilities, million tenge (as of 01.04.2018))

Source: The author developed the author based on Source data – [16]

The share of the main financial indicators of the banking sector in the gross domestic product as follows: share of banking sector assets to gross domestic

product-50,10%; the share of credit portfolio in GDP-28,10%; the share of customer deposits in gross domestic product-34,50% (Figure 3).

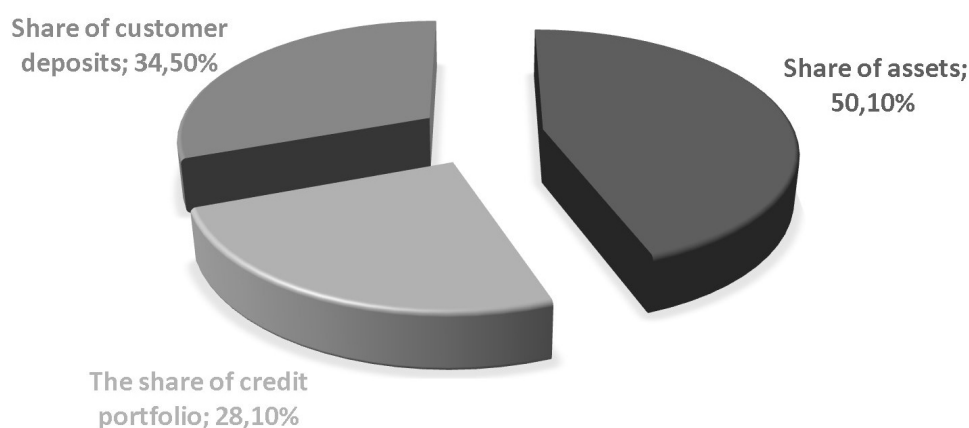


Figure 3. Share of the banking sector in gross domestic product (as of 01.01.2018))

Source: Developed by the author based on Source data – [16]

If we consider the dynamics of assets and loan portfolio of the banking sector of the Republic of Kazakhstan, the Bank's assets show growth rates from 2014 to the beginning of 2017, that is, for four years, but in 2018, compared to 2017, they increased by \$1336 billion. we observe that it decreases by 100 tenge. If we analyze the loan

portfolio of banks, in 2014 it amounted to 14503 billion tenge, in 2015 it decreased to 14184 billion tenge and decreased by 2.1%. And in 2016, we will again increase the loan amount and increase it by 10% compared to 2015. However, in 2017 and 2018, the size of the loan portfolio decreased (Figure 4).

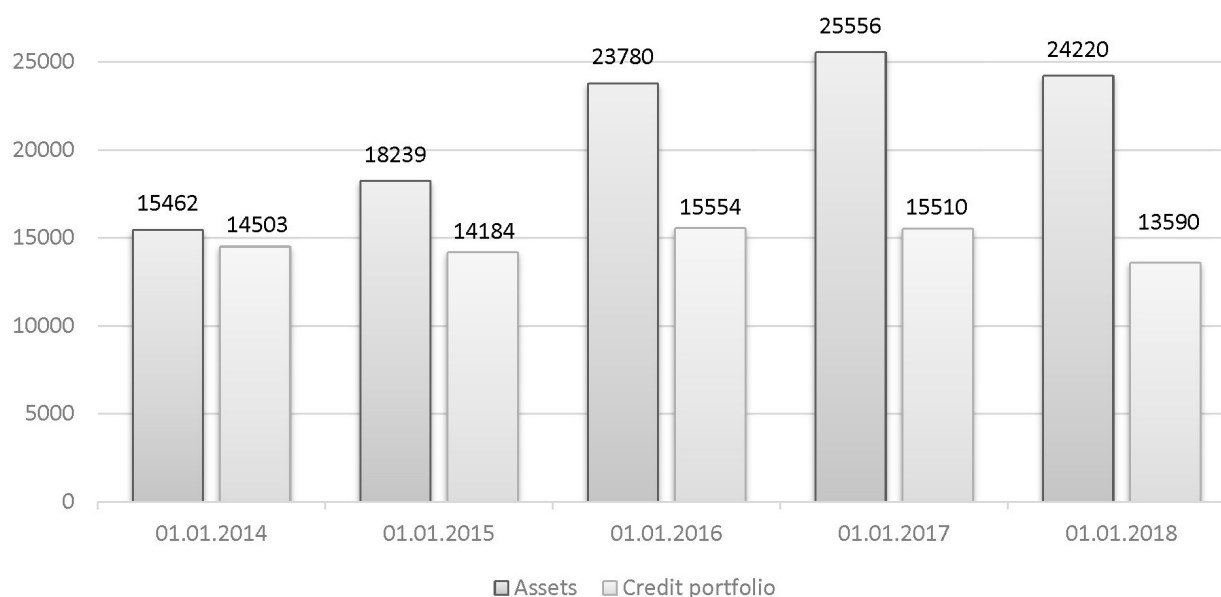


Figure 4. dynamics of assets and loan portfolio of the banking sector of the Republic of Kazakhstan, billion tenge

Source: Compiled by the author on the basis of data Source – [16]

The share of the loan portfolio in the asset structure is generally high. Its basis we can see on the diaramma below. The largest share was at the beginning of 2014, i.e. the loan accounted for 93.8% of total assets. However, after this, there is a decrease. So, at the beginning of 2015, the share decreased by 16.1% and amounted to 77.7%, at the beginning of this year-65.4%. This indicates that

there is a change in the structure of total assets of banks (Figure 5).

We pay attention to the quality of the loan portfolio. In General, the quality of the loan portfolio of second-tier banks in the country can be determined by timely repaid loans and non-repayable loans up to 1–90 days and overdue debt over 90 days.

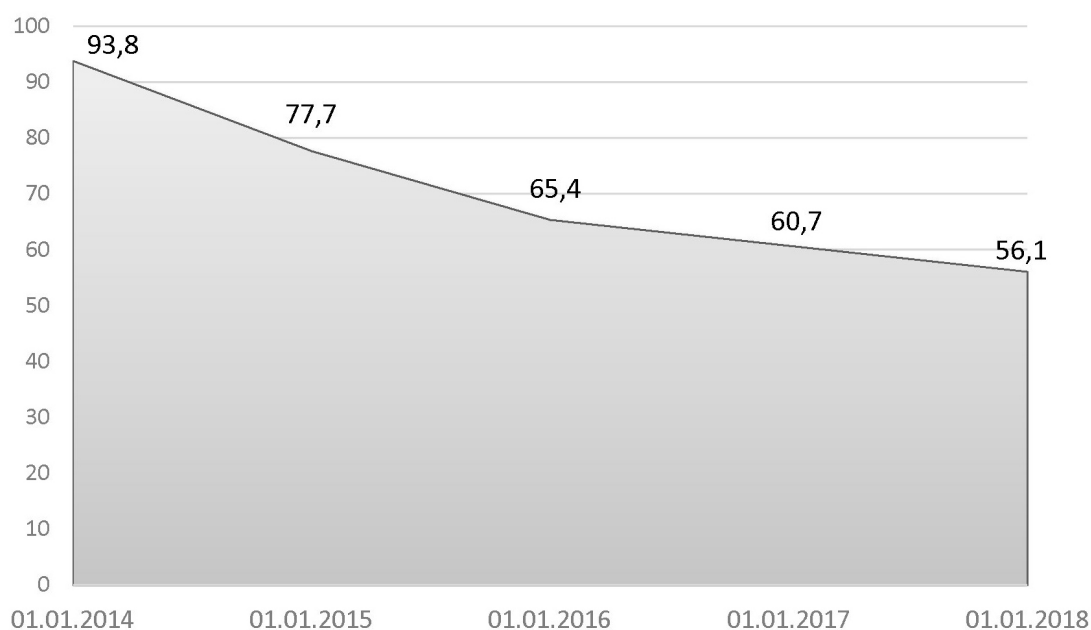


Figure 5. dynamics of the share of loan portfolio in Bank assets, %

Source: The author built a calculation based on the Source – 4 Figure

The structure of the loan portfolio at the beginning of this year is characterized as follows: the share of standard loans-85.4%, doubtful loans-5.3%, bad loans-9.3% (Figure 6).

As of January 1, 2014, the share of standards in the quality structure of the loan portfolio of second-tier banks increased by 12.2% and amounted to 8746 billion tenge. In 2015, compared to 2014, the amount

of standard loans increased by 1513 billion tenge and amounted to 10259 billion tenge. In 2016, it increased by 31% and amounted to 13437 billion tenge. At the same time, he noted that when determining the quality of the loan portfolio, the high share is 86.3%.

However, it should be noted that at the beginning of this year, the amount of standard loans decreased compared to previous years.

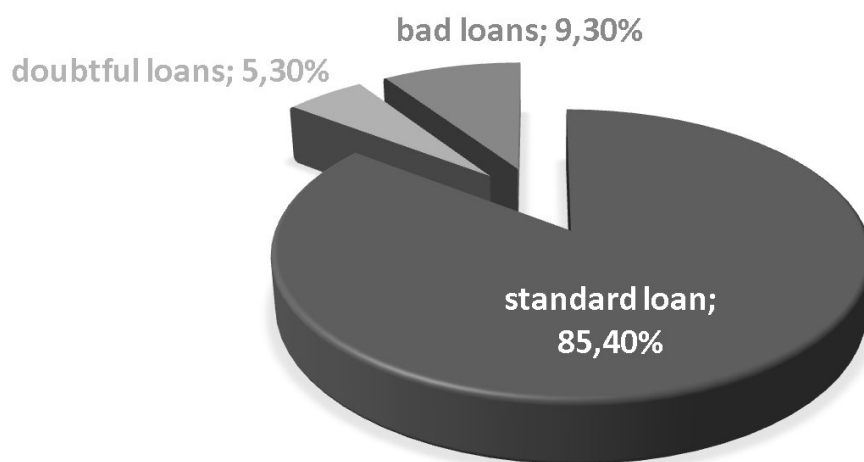


Figure 6. Structure of banks ' loan portfolio as of 01.01.2018

Based on the data Source – [15] was calculated and compiled by the author

As for doubtful loans, in 2014 this indicator increased by more than 5 times and amounted to 1599 billion tenge. In 2015, the volume of these loans decreased, and at the beginning of 2016 it is increasing again. However,

in 2017 and 2018, the number of these loans decreased, which, of course, is due to a decrease in the total loan portfolio (table 3).

Table 3. – Quality of the loan portfolio of second-tier banks

Indicator name / date	01.01.14	01.01.15	01.01.16	01.01.17	01.01.18
Credit porphyry, billion Tg.	14503	14184	15554	15510	13590
Including:	8746	10259	13437	13613	11600
Standard loan	1599	585	880	856	724
Doubtful loans	4158	3340	1237	1042	1265

Source – [15] compiled by the author based on data

As for the annual dynamics of changes in the composition of the loan portfolio of non-performing loans, we have noticed that they have been declining over the past 2 years.

In 2014–2015, their share was 31–24%, respectively, at the beginning of 2016, it decreased by 16% and amounted to 8%, and at the beginning of this year, there is an increase of 9%.

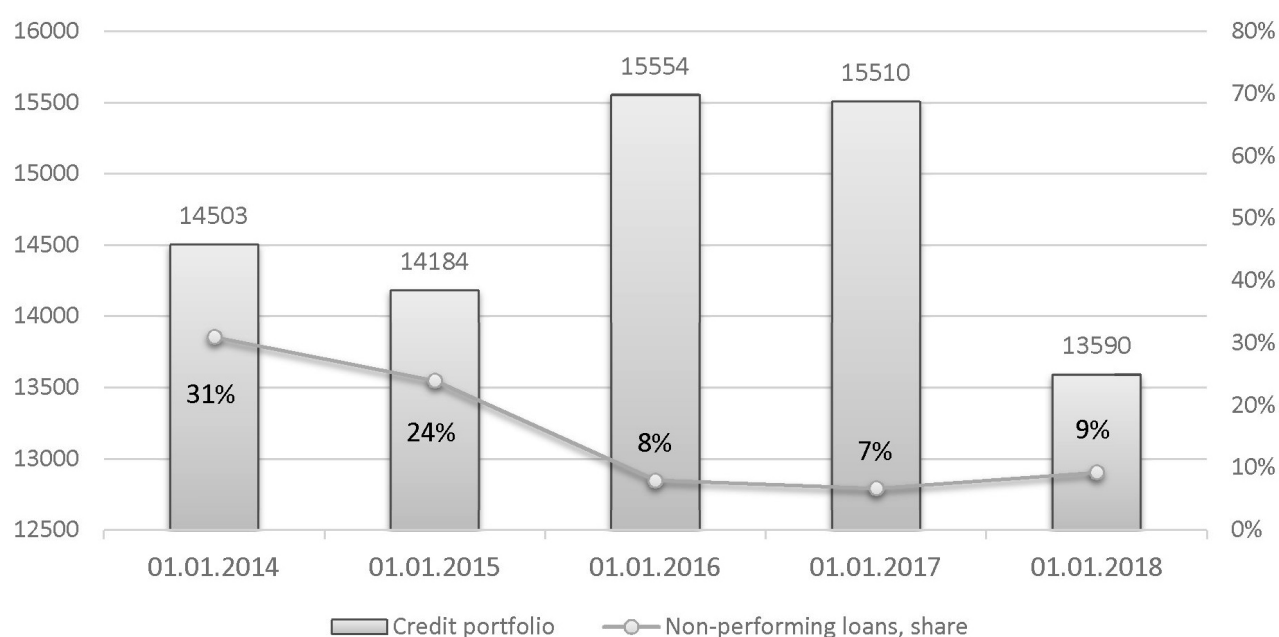


Figure 7. Share of non-performing loans in the loan portfolio

Source: Based on the data Source – [5] was calculated and compiled by the author

In General, a large number of bad loans indicates a low result of credit operations and Bank services (Figure 7).

In General, we can see that the credit portfolio of the country's banks is improving this year. However, despite this, in some individual banks there is a decrease in the loan portfolio.

In General, second-tier banks are increasing their lending to the economy, and they are offering effective measures, new products and services to their clients. However, in the economic environment at this stage, most banks expect to adhere to a strict credit policy,

which will ultimately allow the optimal growth of potential customers.

This indicates that as of April this year, the 5 leading banks in terms of loan portfolio are shown in the chart below. As you can see in the chart, two banks hold the leading positions in the ratings for their best indicators- Kazkommerts Bank JSC (2203292494 thousand tenge), Halyk Bank of Kazakhstan JSC (2669403730 thousand tenge). Then Tsesna Bank JSC enters the top three (1691335315 thousand tenge). And the amount of the loan provided by the subsidiary Bank of Sberbank of Russia JSC amounted to 1097302210 thousand tenge. (Figure 8).

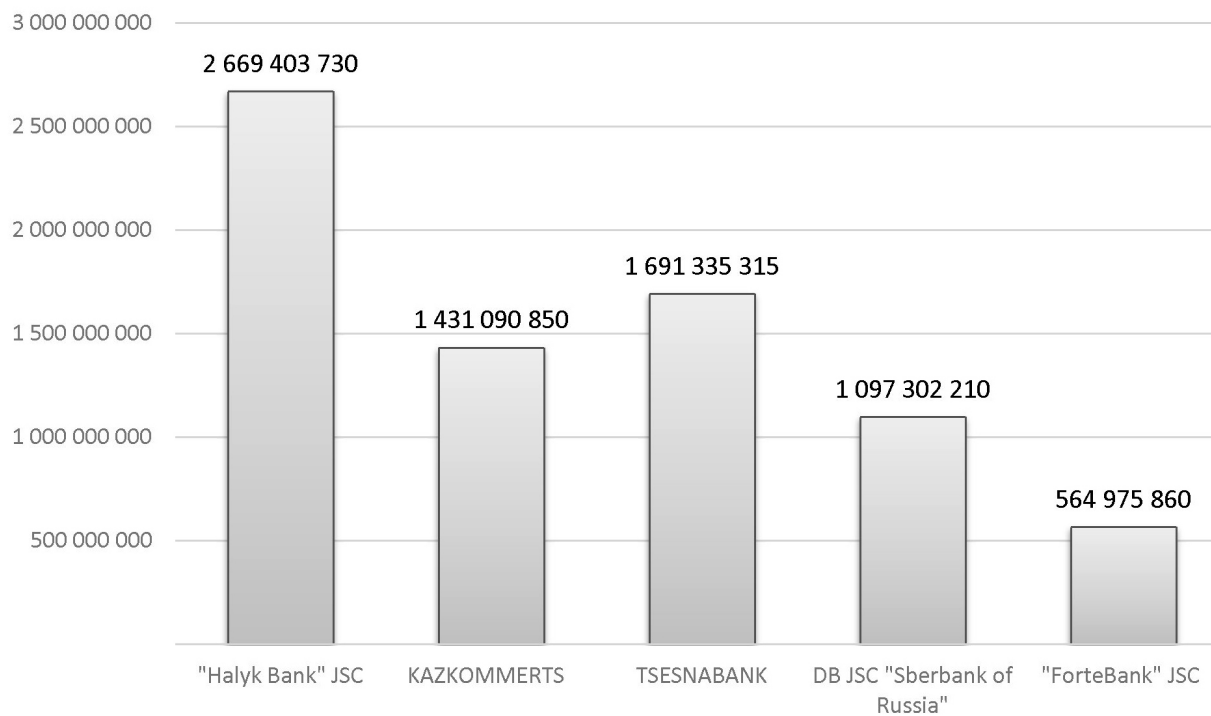


Figure 8. 5 leading banks in terms of loan portfolio in Kazakhstan as of 01.04.2018, in thousands of tenge

Source: Developed by the author based on Source data – [17]

This occurred, respectively, in the share of loans issued by 32 banks in the total loan portfolio of these banks. If Halyk Bank of Kazakhstan JSC holds 20%

of the share, the loans of its subsidiary Sberbank of Russia JSC accounted for 8.3% of the total portfolio (Figure 9).

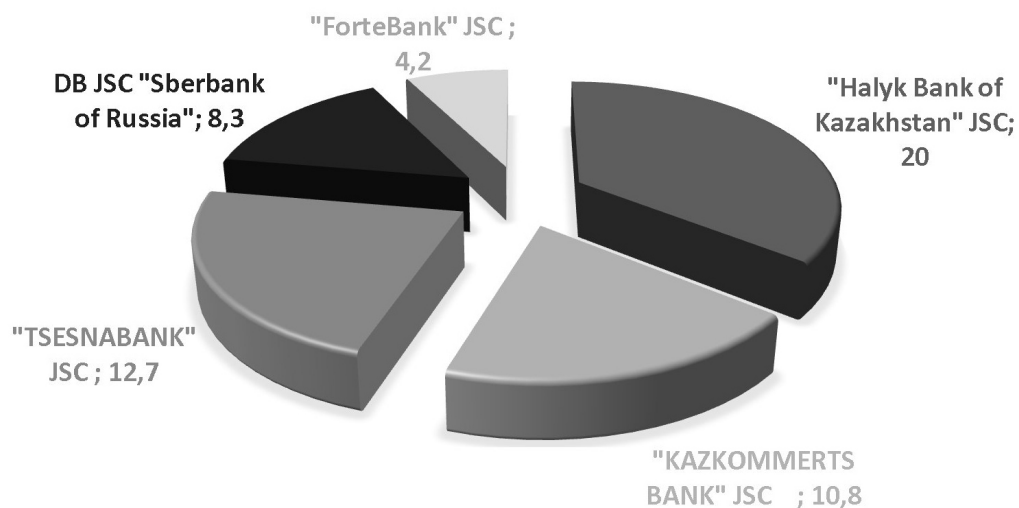


Figure 9. Share of loans issued by second-tier banks in the loan portfolio as of 01.04.2018, %

Currently, the cost of lending to customers for the Bank is estimated more expensive, since the banks themselves do not have the ability to attract cheap and long-term money from the European market. However, many customers are not able to meet their credit obligations in General from the beginning to the end, and the con-

sequences of this in the country will serve as the only reason for the growth of problem loans.

Currently, the subsidiary Bank of Sberbank of Russia JSC is a Kazakh Bank with extensive international experience, the best European standards and a clear strategy for creating a unique customer service system. These

second-tier banks are among the largest Kazakh banks, cover all regional centers of Kazakhstan, have 16 branches and have a wide network of branches and ATMs.

In comparison with other Kazakh financial institutions, the competitiveness of the subsidiary Bank of Sberbank of Russia JSC prevails.

Thus, based on the data provided in this section, we can draw the following conclusion. That is, the subsidiary Bank of Sberbank of Russia JSC is one of the leading banks in the Republic of Kazakhstan in terms of equity, loan portfolio, loan portfolio quality, etc.

Since Bank loans are one of the most important factors in stabilizing the economy, analyzing it is also one of the most important problems. In accordance with the reports on loans submitted by the second-tier banks of the Republic of Kazakhstan, we analyze: the structure of the loan portfolio of banks, its change, the reason for changes. Here the indicators are obtained based on the annual report of the National Bank of the Republic of Kazakhstan for 2015, 2016, 2017.

In General, compared to 2016–2018 (table 4 and 10), we see that the volume of standard loans increased

from 69.1% to 73.1%, i.e. by 4%. While the share of doubtful loans decreased from 28.6% to 26.7%, which is 1.9% less. As for non-performing loans, we see that its share has decreased from 2.3% to 2.0%, i.e. by 0.3%. There are various reasons for changing the composition of this loan portfolio.

Since the share of standard credit share in 2017 compared to 2016 increased at the level of authority of a legal entity in the market, providing loans to them is more reliable than to individuals.

We know that the information provided to clients is the result of the fact that the collateral is liquid, the client and the Bank are correctly fulfilling their insurance obligations, the Bank's specialist is correctly drawing up the repayment schedule, and the client is timely and non-languated in terms of payment based on the repayment schedule.

But in choosing a potential borrower for loans questionable results of activities carried out: assessment of the Committee on information provided by the customer application for credit loan at a level they are correct, the analysis anituner exposure at a high level.

Table-4. Changes in indicators that characterize the overall quality of banks ' loan portfolios*, %

Share in the classified loan portfolio	2016 year .	2017year.	2018year.
Standard	69.1	73.1	61.1
Doubtful	28.6	26.7	36.8
Hopelessly	2.3	2.0	2.1

Source: Annual report of the National Bank of the Republic of Kazakhstan for 2018

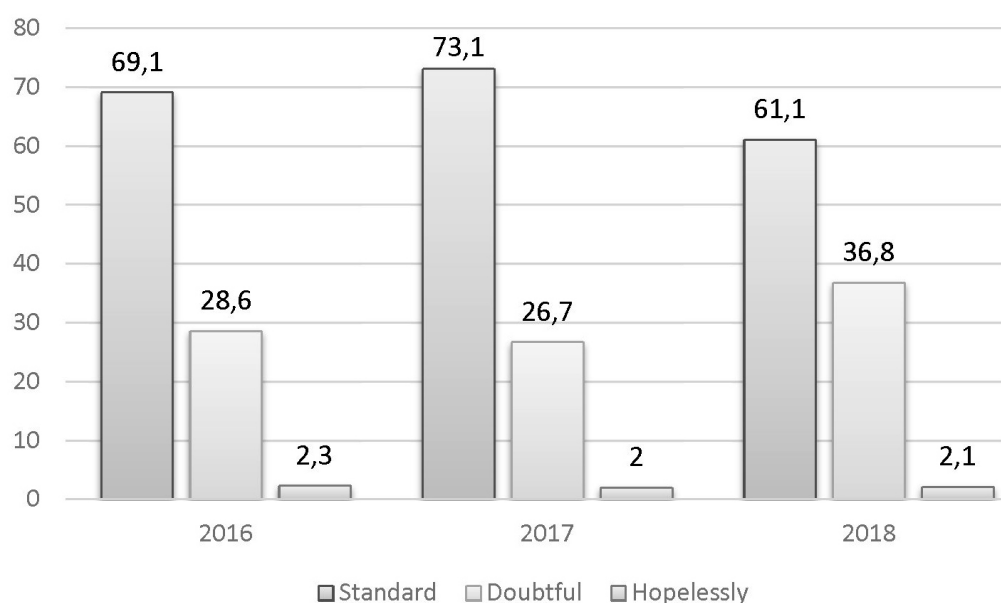


Figure 10. Quality of banks ' loan portfolio

Source: 'Report of the National Bank of the Republic of Kazakhstan for 2016–2018

As for bad loans, the Bank's specialists immediately noticed untrustworthy borrowers and refuse to lend them: the lack of credit history of the borrower, risk weighing, risk size determination, risk control, a high level of risk monitoring, that is, the result of the Bank's specialists' specialization, although less than before.

Now, in comparison with 2017 and 2018, we see a sharp decrease in the volume of standard loans, while the share of doubtful loans has increased and at least a small amount of bad loans has increased [17].

If in 2017 73.1%, then in 2018 61.1% or 12%, we see that this standard loan decreased by 61.1% or 12%. As you know, each loan must necessarily be risky, because the reason for the decline in standard credit is a sharp macroeconomic change in the loan market of a legal entity:

And the share of doubtful loans has increased sharply from 26.7% to 36.8%, i.e. by 10.1%, as insufficient cash flows, gratuitous increase in the volume of loans received from other businesses, increased problems of the personal nature of the head, the presence of force majeure.

Insufficient monitoring by the Bank, incorrect implementation of the credit policy. The reason for the growth of bad loans from 2.0% to 2.1% or 0.1% is the lack of proper level of the Bank's activity in terms of working with problem loans, the impassability of collateral on the market.

As of 01.12.2017, the total amount of loans issued to individuals amounted to 1041.8 billion tenge, as of 01.01.2018, the volume of these loans increased by 1965.8 billion tenge, that is, by 924 billion tenge. With 01.12.2017 year. the total amount of the loan is 1041.8 billion tenge, of which 821.5 billion tenge or 78.8% of the standard loan, doubtful loans receive 204.8 billion tenge or 19.7%, bad loans are 15.5 billion tenge or 1.5%. If on 01.01.2018 the loan amount was 1965.8, then 1467.2 billion tenge, i.e. 74.6% – standard loans, 475.0 billion tenge, i.e. 24.2% – bad loans, 23, billion tenge, i.e. 1.2% – standard loans.

The loan amount in January 2018 increased by 1965.8 billion tenge against 1041.8 billion tenge in December 2017, but the share of standard loans in relation to 2011 decreased by 821.5 billion tenge (78.8%) 2018 1467.2 billion tenge (74.6%), i.e. by 4.2%: increased confidence of individuals in the Bank, resulting in the disclosure of the Bank and non-repayment of loans issued by banks, lack of consideration on loan repayment, force majeure, insufficient monitoring of the loan by the Bank.

In addition, doubtful and bad loans will necessarily be issued with a certain risk, even when issuing loans in

the standard amount, even when issuing loans in a higher amount. Therefore, you can not deduct them from the type of loan provided at all [18].

Summing up, we can observe the following optimal services of commercial banks in the market conditions. Based on the results of a comparative analysis of financial services provided by a subsidiary Bank of Sberbank of Russia and commercial banks of CenterCreditBank in a market economy, the following conclusion can be made: the share of the credit portfolio of a subsidiary Bank of Sberbank of Russia in the asset structure is generally high. The balance of this commercial Bank is also considered liquid. The Bank's return on equity ratio is also growing every year, for example, in 2013 it was 18.4, and in 2014 it rose slightly to 19.3. In other words, the company's own capital has started to be effectively used at a high level in order to make a profit. However, in 2015, the ROE index fell sharply to 1.86, and in 2016 – to 5.16, in 2017 – to 6.83.

Thus, in this section, we have reviewed the progress of implementation of the annual standards of the subsidiary Bank of Sberbank of Russia. Analyzing the table data, the Bank's current liquidity was significantly higher than its lower limit of 0.3. term liquidity Ratios are also significantly higher than their low level. We have fully reviewed the financial condition of Sberbank of Russia's subsidiary Bank. Here we not only analyzed its financial indicators, but also determined the compliance of the National Bank of the Republic of Kazakhstan with the established regulatory indicators. The Bank is one of the previous banks in the country, whatever the parameter.

When analyzing its loan portfolio, we were convinced that the financial indicators of Kazakhstan's JSC "CenterCreditBank" do not refrain from the Russian Bank. The share of standard loans in December 2017 amounted to 511.2 billion tenge 71.3%, in January 2018–660.1 billion tenge, but its qualitative share slightly decreased compared to last year by 60.8%, i.e. by 10.5%. the reason for the sharp decline is the decline in the share and reputation of legal entities, although there is sufficient data from the legal entity, due to the absence of force majeure. This is a normal phenomenon. The share of doubtful loans in December 2016 amounted to 191.7 billion tenge 26.7% in January 2018 475.0 billion tenge 37.1%, that is, an increase of 2.1% is the result of an error on the part of the Bank's specialist. Of course, a loan granted both amicably and without sufficient risk determination when granting a

long-term and complex loan amount is the result of a loan granted to a primary unreliable business. However, we see a trend towards an annual decrease in the share of doubtful and bad loans from the Bank.

We observe that the Bank's credit policy shows a preference for the real sector of the economy. So, if the housing mortgage in 2017 amounted to 7%, then in 2018–21%, that is 14%, we can assume that the reason for the growth is the growth of demand in the market and good development of housing construction, as well as support from the state under the program "7–20–25". Here we have very good results of the Bank's work for our clients.

After that, you can see that the company occupies a place: 2017–13%, 2018–18%, that is, 5%, we see that it is not at the highest level. This also shows that thanks to our Bank loan, production in our economy has developed even slightly.

Of course, it is obvious that in the sphere of production risk is high and it shows high level of the Bank and pre-identifying, weighing, assessment, risk analysis, i.e. knowledge of the Bank's specialists.

Despite the fact that in the field of agriculture, this risk was very high and unreliable, 2017 increased by 7%, 2018-by 11%, since in preference to the agricultural complex of the Bank can be called the result of high-level support of the peasant economy from the state.

The changes taking place in the banking sector of the Republic of Kazakhstan, the variety of types of services provided by them, the focus on quality categories in which the correct establishment of credit operations, contribute to the sustainable growth of the economy as a whole in the country [19].

Methodological assessment of the impact of financial risk management on increasing the Bank's liquidity and profitability, which is one of the important factors in managing assets and liabilities of commercial banks, is related to improving their management methods [20].

It is especially important to reduce the borrower's credit risk and prevent conflicts of interest in banking activities. Prevention of conflicts of interest mainly involves compliance by the Bank's employees with requirements related to the Bank's lending activities. It also depends on the fulfillment of the obligations imposed on the client by the Bank.

One of the most important activities of commercial banks in asset and liability management is the development of a liquidity mobilization plan in connection with unforeseen (extreme) situations in the financial market [21].

In order to develop a plan to mobilize liquidity in the activities of a commercial Bank, it is necessary to regularly conduct stress testing.

The purpose of Stress testing is to determine the sensitivity of the Bank's balance sheet to liquidity risk factors during normal business activity of the Bank or in the context of a General crisis.

Based on the expert assessment, the Bank's performance indicators were selected in accordance with point methods and their respective significance was determined.

The use of the point method in the course of analysis in parallel with the methods of statistical analysis allows us to identify the strengths and weaknesses of risk management in the Bank's activities [22].

Conclusion

As for bad loans, the Bank's specialists immediately noticed untrustworthy borrowers and refuse to lend them: the lack of credit history of the borrower, risk weighing, risk size determination, risk control, a high level of risk monitoring, that is, the result of the Bank's specialists' specialization, although less than before.

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We observe that the Bank's credit policy shows a preference for the real sector of the economy. So, if the housing mortgage in 2017 amounted to 7%, then in 2018–21%, that is 14%, we can assume that the reason for the growth is the growth of demand in the market and good development of housing construction, as well as support from the state under the program "7–20–25". Here we have very good results of the Bank's work for our clients.

After that, you can see that the company occupies a place: 2017–13%, 2018–18%, that is, 5%, we see that it is not at the highest level. This also shows that thanks to our Bank loan, production in our economy has developed even slightly.

Of course, it is obvious that in the sphere of production risk is high and it shows high level of the Bank and pre-identifying, weighing, assessment, risk analysis, i.e. knowledge of the Bank's specialists.

Despite the fact that in the field of agriculture, this risk was very high and unreliable, 2017 increased by 7%, 2018-by 11%, since in preference to the agricultural complex of the Bank can be called the result of high-level support of the peasant economy from the state.

The changes taking place in the banking sector of the Republic of Kazakhstan, the variety of types of services provided by them, the focus on quality categories in which the correct establishment of credit operations, contribute to the sustainable growth of the economy as a whole in the country.

Methodological assessment of the impact of financial risk management on increasing the Bank's liquidity and profitability, which is one of the important factors

in managing assets and liabilities of commercial banks, is related to improving their management methods [24].

It is especially important to reduce the borrower's credit risk and prevent conflicts of interest in banking activities. Prevention of conflicts of interest mainly involves compliance by the Bank's employees with requirements related to the Bank's lending activities. It also depends on the fulfillment of the obligations imposed on the client by the Bank.

One of the most important activities of commercial banks in asset and liability management is the development of a liquidity mobilization plan in connection with unforeseen (extreme) situations in the financial market [25].

In order to develop a plan to mobilize liquidity in the activities of a commercial Bank, it is necessary to regularly conduct stress testing.

The purpose of Stress testing is to determine the sensitivity of the Bank's balance sheet to liquidity risk factors during normal business activity of the Bank or in the context of a General crisis.

Based on the expert assessment, the Bank's performance indicators were selected in accordance with point methods and their respective significance was determined [26].

The use of the point method in the course of analysis in parallel with the methods of statistical analysis allows us to identify the strengths and weaknesses of risk management in the Bank's activities.

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DIGITAL ECONOMY TRANSFORMATION MODEL: EXAMPLE OF UK AND OBSTACLES IN UZBEKISTAN'S CASE

Abstract

The digital economy currently covers all spheres of life, so the question of its study is relevant for all countries' economies, and the transition from the existing model of the economy to a new model of the digital economy helps to increase economic freedom, increase income and living standards of the population. In this regards, studying transformation model of developed countries is much emphasized in developing countries.

Objective: to study digital transformation model of UK and discuss barriers for its development in Uzbekistan, as well as presenting some recommendations to enhance the transformation process.

Methods: generalization, observation and data grouping.

Results: as a result of this research, deep understanding of UK's digital transformation can be imagined. Also, some recommendations has been identified to envisage Uzbekistan's future digital transformation way.

Scientific novelty: this article uses the decree of the Republic of Uzbekistan "On Measures for the Development of Digital Economy in the Republic of Uzbekistan" to figure out solutions to accelerate digital transformation.

Practical significance: article can be used to learn from Great Britain's digital economy transformation strategy and recommendations as well as conclusions can give practical ideas to advance Uzbekistan's current digital transformation.

Keywords: digital transformation, internet, strategy, model, information communication technologies, digital economy.

For citation: Muftokhiddinova T. A., Rustamov D. R. Digital economy transformation model: example of UK and obstacles in Uzbekistan's case, *Austrian Journal of Humanities and Social Sciences*, 2020, No.3–4. – P. 44–49. DOI: <https://doi.org/10.29013/AJH-20-3.4-44-49>

Introduction

The established definition of the term "digital economy" does not exist, and various scientists approach the interpretation of this concept from different perspectives. In particular, the authors of many studies [1] define the digital economy as a combination of technologies that transform the system of socio-economic relations. Other scientists [2; 3] identify the digital economy as a system of high-tech elements that can stimulate innovative economic growth.

To understand the structure of the economic model, the strategies of Great Britain were considered. Based on the index of "economic freedom", the data of which were provided for the annual study of an independent company, in relation to other countries, the relationship between the freedom of the economy and the success

of its development was examined. Therefore, the pre-requisites for the transition to a digital economy can be considered a rapidly growing innovation in the field of IT around the world. Countries pursuing the policy of economic freedom create favorable conditions for trade, entrepreneurship and innovation, which generate economic growth. In the "free" countries, innovations in the field of IT technologies are more developed. Such countries have a larger national income, therefore [4]. The policy of economic freedom creates favorable conditions for the development of the IT industry, which is considered the fast-growing industry in recent years in many countries of the world. Thanks to digital telecommunications, which include modern digital innovations, a model of the digital economy is often called the digital future [5].

Another undoubted driver of the digital economy is new technologies, including cutting-edge robotic technology, autonomous vehicles, three-dimensional printing, renewable energy, new materials and substances, blockchain technology, cloud computing, the Internet of things, data analytics, etc. [6; 7]. At the same time, innovative information and communication technologies enable non-stop connectivity, online presence and high-speed operation. Thus, in the following, the UK's transformation into digital economy will be illuminated.

Main idea of the research

Digital economy in Great Britain. Great Britain has always been an absolute world leader in the level of development of information technology. Relying on them and having a solid foundation laid down by the long development of industry, as well as thanks to the special attention and support from the government, the digital economy has helped the country overcome difficulties after the financial crisis and has given rise to rapid economic growth. The Digital United Kingdom plan set clear goals for the introduction of modern technologies, defined concrete measures in terms of financial investments, construction of infrastructure, establishment of governing bodies, accelerated the pace of implementation. Major investments in infrastructure and architecture, digital security have laid a solid foundation for the subsequent development of the digital economy. Particular attention was paid to “creating an environment for innovation in digital culture” and “providing digital content to the public”. They became the main catalyst for the development of the cultural industry and the shared economy. Therefore, the publication of the “Digital UK” plan can be considered as the official starting point for the development of the digital economy in the country.

Information Economy Strategy 2013: Four main development goals. In 2013, the government proposed the Great Britain's Information Economy Strategy. Being aimed at building a booming information economy, she identified four main goals:

- 1) to form a strong innovative branch of the information economy and spread it around the world;
- 2) to stimulate the country's enterprises, especially small and medium-sized businesses, to use information technologies;
- 3) provide the population with the benefits of digital technology;

4) guarantee the development of the information industry through the training of qualified personnel and the creation of infrastructure.

This strategy is closely related to the “Digital UK” strategy, but here, among other things, the digital economy is analyzed with a focus on the changes that digitalization has brought to the development of the industry. The document set goals for the development of the information economy for the coming period based on an analysis of current development, future opportunities and challenges.

In March 2017, a new UK Digital Strategy was released. The document contains a comprehensive and thoughtful plan to transform the country after Brexit into a leading global digital economy. According to the strategy, the contribution of digitalization to the UK industry should increase from £ 118 billion in 2015 to £ 200 billion in 2025, which indicates great expectations.

The UK strategy can be divided into seven parts, each of which contains activities and decisions on their implementation.

First – is communication network. The strategy is aimed at creating a world-class digital infrastructure, accelerating full network coverage, creating a high-speed optical network and 5G network, as well as ensuring that every citizen has access to broadband communications.

Second – is a strategy in terms of digital skills and inclusiveness, aimed at improving the information literacy of the population, training people to work with new technologies. As part of the strategy, learning opportunities are provided for each person, staff is trained with the skills necessary for the development of the digital economy, and the search for the most suitable education model is carried out. All this implies fundamental reforms in the existing educational system.

Third – is a digital economy strategy that embraces investment and policy, supporting innovation and technology entrepreneurship. Development in this area is accompanied by the search and adjustment of the regulatory system, stimulating economic growth and innovation.

Fourth – is a digital transformation strategy. The UK government in many ways provides support and assistance to enterprises in introducing the latest technologies and improving production efficiency.

Fifth – an online space strategy. Investing in network security and training relevant specialists, attention to network security for children.

Sixth – is a digital government strategy. Deepening and stimulating the digital transformation of the govern-

ment, the formation of government platforms, the provision of better municipal services to the population.

Seventh – is a data economy strategy. Unlocking the potential of data in the UK economy through various activities, strengthening the protection and transparency of information.

The UK has developed a number of policies in other areas of the digital economy. For example, in the financial sector, to support the development of the country's economy and international trade through the use of digital currencies created using the latest accounting technology, the country's Central Bank issued RSCoin. The government has introduced a number of measures to take advantage of future financial reforms and make the UK an international financial center.

In this regards, it can be said that digital strategy is "umbrella" in nature and in UK it is aimed at accelerating the digitalization of the country's economy and achieving a number of ambitious goals in 7 priority areas [8]:

- Communication (creating a world-class digital infrastructure).
- Training and inclusion (providing inclusive access to essential professional knowledge).
- Digital sectors (creating the best conditions in the world for the creation and growth of digital business).
- Expansion of the digital economy (assisting businesses in restructuring on a digital basis).
- Cyberspace (ensuring the world's greatest security of "life" and work in on-line space).
- Digital government (turning the British government into a world leader in providing electronic services to its citizens based on digital platforms).
- Economics of data (using the potential of databases in the economy and increasing the confidence of citizens in their use).

Currently, in many developed countries, digitalization is being implemented in all industries, targeted laws and programs are being developed and approved that will serve as a springboard for the development of the digital economy. With the help of the digital economy, opportunities will open up for the creation of new innovative models of production, trade, healthcare, education, economy and society as a whole.

Digital economy transformation in Uzbekistan. Like other countries, in Uzbekistan also digital economy is developing. Digital economy is not something else that needs to be created from scratch. This means mov-

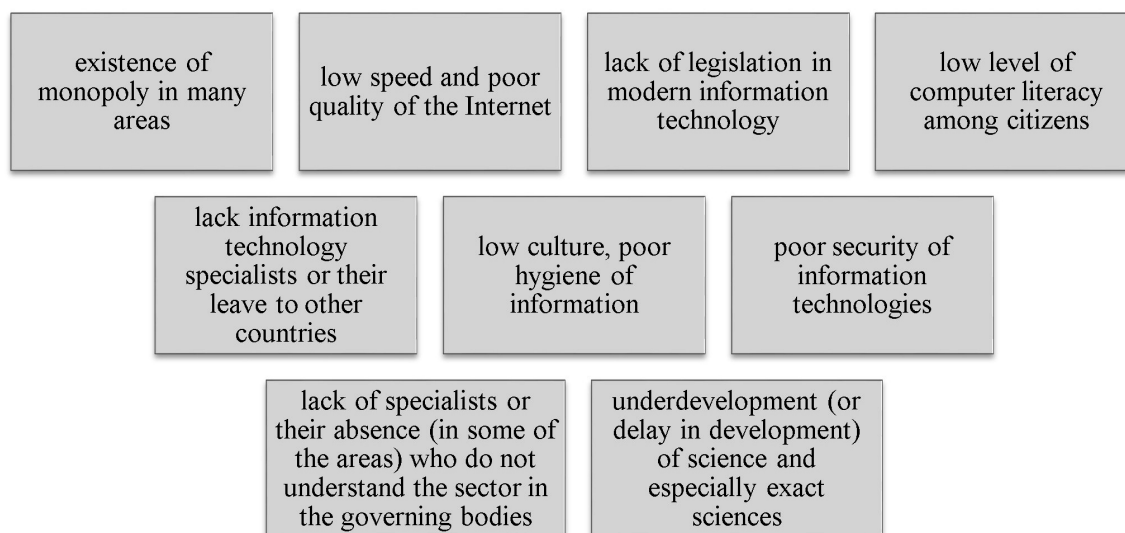
ing the existing economy to a new system through the creation and implementation of new technologies, platforms and business models. With the introduction of information technology into our daily lives, many opportunities are created for ordinary people. We can now order a lot of groceries and food without leaving the house and bring them home. Development of the digital economy is one of the strategically important issues for the Republic of Uzbekistan, which determines its global competitiveness. This means that we need to create conditions for the development of the digital economy, to direct it to the most important sectors, and to stimulate this process to the maximum extent possible. Another important peculiarity of our national economy is that the bulk of GDP is created by state-owned corporations (*or companies with a large state-owned share*). Under these conditions, the creation of an industrial digital platform under the guidance of professional ministries or state-owned corporations is considered as the smartest step. Such platforms provide the infrastructure needed for the rapid development of the digital economy and the widespread use of related technologies. In our opinion, the creation of digital economy platforms should focus on the following areas: telecommunications, energy, transport, health, tax and taxation, drug logistics, data processing, tourism, foreign economic activity, real estate sales and production. Development of these areas will allow to create the necessary infrastructure and appropriate technological platform. Subsequently, it will be possible to form the Uzbek economy as quickly as possible by relocating it to other sectors of the economy. This approach seems to be the most feasible for our country today, but it is certainly not without flaws. However, the choice of the appropriate strategy must take into account both the predicted road risks and the risks of the digital economy in order to formulate a digital economy concept that should be based on it. Currently, in many developed countries, digitalization is being implemented in all industries, targeted laws and programs are being developed and approved that will serve as a springboard for the development of the digital economy. With the help of the digital economy, opportunities will open up for the creation of new innovative models of production, trade, healthcare, education, economy and society as a whole. Many programs in the digital economy of developed countries (USA, Austria, Australia, UK, Korea and others) focus on the social dimensions of "digital

medicine" and *"smart city"* The direction of developing such projects is not economically viable, but this choice can be substantiated by a number of facts.

Who will develop the digital economy? The National Project Management Agency under the President of the Republic of Uzbekistan is the authorized body for the introduction and development of the digital economy. In addition, the Ministries of Economy, Finance, Information Technology, Justice and other government agencies

have specific responsibilities and responsibilities for the development of the digital economy.

It should be noted that the digital economy in Uzbekistan is developing much slower than it could be in terms of the potential of Uzbekistan. That is, there is the opportunity, the resources available, but the development is much slower. The following picture describes some of the barriers to the development of the digital economy in Uzbekistan:



Picture 1. Obstacles to the development of digital economy in Uzbekistan

Prepared by authors based on research materials

An important criterion for the digital economy is to improve the quality of state and municipal services, and reduce the cost of the state in providing them. At the same time, the state must guarantee the stability and security of the infrastructure, ensure a high level of education of the population, including digital literacy, connect the digital economy with all industrial spheres, and most importantly, integrate the international digital industry into the national infrastructure business sector, in cooperation with citizens, has long been using digital technologies, including digital currency. The government's commitment to develop the digital economy opens up new dimensions in the field of information technology and, in general, electronic document management. The shift to digital technology has been driven by the development of worldwide Internet and high-quality communication.

I am of the opinion that, first of all, particular attention should be paid to the development of ICT. Based on the analyzed literature, it can be concluded that the target indicators for the further development of infor-

mation and telecommunication systems in a long-term perspective will be [9]:

- the establishment of modern infrastructure in the field of telecommunications and information;
- ensuring the availability of infrastructure in every single region of the Republic of Uzbekistan;
- informatization of the economy of the Republic of Uzbekistan;
- increase the competitiveness of information and communication technologies;
- raising the level of education, providing high-quality medical services, developing science, social protection based on information and communication technologies.

In order to improve the public administration system, create conditions for the introduction and development of the digital economy, improve the investment environment, as well as implement the Strategy of Action in five priority areas of the development of the Republic of Uzbekistan for 2017–2021 [10], followings should be

considered as the most important tasks for the further development of the digital economy [11]:

- implementation and development of activities in the field of crypto-asset turnover, including mining (activities to maintain the distribution platform and create new blocks with the ability to receive remuneration in the form of new units and commission fees in various cryptocurrencies), smart contracts (electronic agreement. exercise of rights and responsibilities for which is carried out by automatically making digital transactions), consulting, issue, exchange, storage, distribution, management, insurance, crowd-funding (to effective financing), as well as technology “blockchain” diversification of various forms of investment and entrepreneurial activity;
- training qualified personnel in the development and use of blockchain technologies with practical skills using modern information and communication technologies;
- comprehensive development of cooperation with international and foreign organizations in the

field of activities on crypto assets and blockchain technologies, attracting highly qualified foreign experts in the field of developing blockchain technologies for joint implementation of projects in the digital economy;

- creating the necessary legal framework for the implementation of blockchain technologies, taking into account the best practices of foreign countries;
- ensuring close interaction between government bodies and business entities in the field of introducing innovative ideas, technologies and developments for the further development of the digital economy.

Conclusion

It is clear from the aforementioned ideas and opinions that practical measures are of great importance for acceleration of digital economy transformation and the following table, with the example of UK, gives conclusion for recommended digital economy development directions in both Uzbekistan:

Table 1. – Digital economy development areas of UK and recommended directions for Uzbekistan

Highlighted areas of digital economy development in UK	Recommended areas for digital economy development in Uzbekistan
• Communication; • Training and inclusion; • Digital sectors; • Expansion of the digital economy Cyber-space (ensuring the world’s greatest security of “life” and work in on-line space). • Digital government; • Economics of data.	• Professional services – on-demand professional services – accounting, design services, consultants, translators and others; • Online banking (Banking); • Blockchain tax and tax services; • Collaborative finance, crowd-funding, peer-to-peer lending; • Financial market operations and e-commerce; • Real estate sales and tenders; • Domestic and international tourism; • Corporate and personal transport services; • On-demand household services; • Peer-to-Peer Accommodation; • Peer-to-peer transportation); • Introduction of 3D printers in all areas; • Introduction of a publicly accessible online education service (MOOC – massive open online courses).

Prepared by authors based on research materials

Other trends in the digital economy, including big data, artificial intelligence, machine learning, crowd-sourcing, crowd-funding, blockchain and cloud tech-

nologies, are clearly showing that they are also of great importance for the future economy and corporate governance.

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COVID-19 AND THE BANKING INDUSTRY IN UZBEKISTAN: IMPACT AND SOLUTIONS

Abstract

Objective: the research highlights the negative impact of the COVID-19 pandemic on the banking and financial system of the world and especially in Uzbekistan's banking industry and analysis a number of practical reasons and ideas, such as what measures are being taken and should be taken by states and governments to mitigate it.

Methods: analysis, observation, generalization, analogy, comparison.

Results: what kind of measures should banks take during the Covid-19 pandemic; popularize distance banking services as online banking, mobile banking by commercial banks, introduce loan payment holidays to customers affected by the crisis, during Covid-19, and provide as much distance services as possible the need to continue their work during pandemic.

Scientific novelty: by analyzing the changes taking place in the banking and financial system of Uzbekistan during the Covid-19 pandemic, recommendations are made on how commercial banks can overcome the crisis without losses. Moreover, the advice given by world organizations and the work being done by them during pandemic are studied.

Practical significance: main provisions and inferences of the article can be used in banking industry to overcome issues which are occurring during Covid-19 pandemic and given recommendations can be useful for the future of commercial banks.

Keywords: banking and financial system, Covid-19, Central Bank, interest rates, economic crisis, online banking services, mobile banking services, loan payment holidays during Covid-19.

For citation: Umarov Z. A., Toshpulatova Sh. Sh. COVID-19 and the banking industry in Uzbekistan: impact and solutions, *Austrian Journal of Humanities and Social Sciences*, 2020, No.3–4. – P. 50–56. DOI: <https://doi.org/10.29013/AJH-20-3.4-50-56>

Introduction

On 30 December 2019, three bronchoalveolar lavage samples were collected from a patient with pneumonia of unknown etiology – a surveillance definition established following the SARS outbreak of 2002–2003 – in Wuhan Jinyintan Hospital. Real-time PCR (RT-PCR) assays on these samples were positive for pan-Betacoronavirus. Using Illumina and nanopore sequencing, the whole genome sequences of the virus were acquired. Bioinformatic analyses indicated that the virus had features typical of the coronavirus family and belonged to the Betacoronavirus 2B lineage. Alignment of the full-length genome sequence of the COVID-19 virus and other available genomes of Betacoronavirus showed the closest relationship was with

the bat SARS-like coronavirus strain BatCov RaTG13, identity 96% [1].

WHO continues to recommend that everyone performs hand hygiene frequently, follows respiratory etiquette recommendations and regularly clean and disinfect surfaces. WHO also continues to recommend the importance of maintaining physical distances and avoiding people with fever or respiratory symptoms. These preventive measures will limit viral transmission [2]. WHO has been in regular and direct contact with Member States where cases have been reported. WHO is also informing other countries about the situation and providing support as requested [3].

Today, the world is facing a more serious economic crisis than it witnessed during the global financial cri-

sis. The coronavirus pandemic has dealt a major blow to the world's economies. In almost a week, many workers lost their jobs and salary. Restaurants, hotels and planes were all empty. Consumers and businesses are now facing sharp losses in their income, and bankruptcies are on the rise. Pressure on the banking system is growing and more default risks on loans are expected to increase. Many countries are expecting major blows to the financial sector, similar to the 2008 crisis. Although it is not possible to accurately predict the socio-economic damage caused by the global (COVID-19) coronavirus pandemic, economists have a general view that it will have a negative impact on the global economy and living standards. The economic damage caused by the coronavirus pandemic is mainly due to a decline in demand, i.e. the lack of consumers to purchase the goods and services available. These losses are particularly evident in areas of the service sector that are severely affected, such as airlines and tourism, hotel and restaurant business, and recreational cultural events. The same negative consequences apply to other industries. Growth prospects remain highly uncertain as well as The adverse impact on confidence, financial markets, the travel sector and disruption to supply chains contributes to the downward revisions in all G20 economies in 2020, particularly ones strongly interconnected to China, such as Japan, Korea and Australia [4].

Banks play a crucial role in making funds available and function as a "transmission mechanism" to support the near-frozen European economy. Acting as such requires banks to ensure their critical functions remain in place, and procedures to channel funds are as flexible as possible, without losing sight of their obligation to monitor debtors [5].

Nowadays, Uzbekistan is also carrying out some responses against Covid-19 pandemic and they have had a negative impact on economic activity. The main victims are small and medium-sized businesses, individuals, non-food retailers, catering companies, transport and tourism businesses and other service providers. Net interest margins decrease as banks' financing costs increase as a result of their efforts to prevent the outflow of deposits as a result of the conversion of national currency deposits into foreign currency. This, along with high reserve fees, leads to lower profitability.

The basic part

As of April 26, 2020, Uzbekistan has registered 1,869 cases of COVID-19 (8 deaths) [6]. The country's economy is facing a number of problems, such as falling com-

modity prices, declining demand from trading partners, declining export earnings and weakening remittances of Uzbek citizens. The government is taking comprehensive measures to prevent the spread of the virus, including: travel restrictions (international flights, domestic public transport and transportation), border closures (non-commercial), school and university closures, all trade outlets, except mines and pharmacies, were also suspended. Public events and religious gatherings were canceled. The government is asking employees to work over the phone or stay home. As of April 15, 2020, the following key policy measures are being taken: [7]

1. Fiscal measures

- expansion of health financing, including the increase in the quantity and quantity of medicines, salary of medical staff during Covid-19;
- increase the number of low-income families receiving social benefits;
- assistance to enterprises affected by interest rates;
- financing of public works in different regions to improve infrastructure and support employment.

The government also plans to temporarily reduce social security contributions for individual entrepreneurs, delay additional payments on tourism, property taxes and land taxes, extend the moratorium on tax audits, and delay the 2019 income tax return (until August). The central government has asked local authorities to reduce taxes by 30 per cent and said it will give a 6-month grace period for paying property taxes.

2. Monetary and Macro-Financial Measures

The central bank has urged commercial banks to delay loan payments for firms in industries affected by COVID-19. Thus, state-owned banks are extending loan repayments for affected sectors, including national carriers. The central bank is monitoring the financial situation, but has not changed the requirements for capital liquidity of banks. In addition, on April 15, the central bank lowered the refinancing rate from 16 percent to 15 percent.

Banking is a global business. The current crisis will eventually pass and it may take time for the consequences to spread, but maintaining the integrity of the international community is crucial for the reliability and integrity of the global financial system. To do this, international organizations such as the Financial Stability Board and the Basel Committee on Banking Supervision need to work around the clock.

In such a difficult situation, the International Monetary Fund makes a number of recommendations to main-

tain the demand and confidence in the banking system and the activities of banks. They are: (Figure 1) [8].

Don't change the rules

In times of crisis, the introduction of new laws in banking is likely to lead to confusion. Not all banks will be able to implement the changes remotely. For this reason, it is good that they are focusing on the existing operations.

Encourage loan modification

Supervisors need to communicate clearly with banks to be proactive in rescheduling the loan portfolio for borrowers and sectors that have been hit hard but temporarily. They should also remind banks of the flexibility of credit risk management and the accounting standards for violations in these cases. Accounting authorities have helped auditors explain how to see such changes as the economy begins to recover.

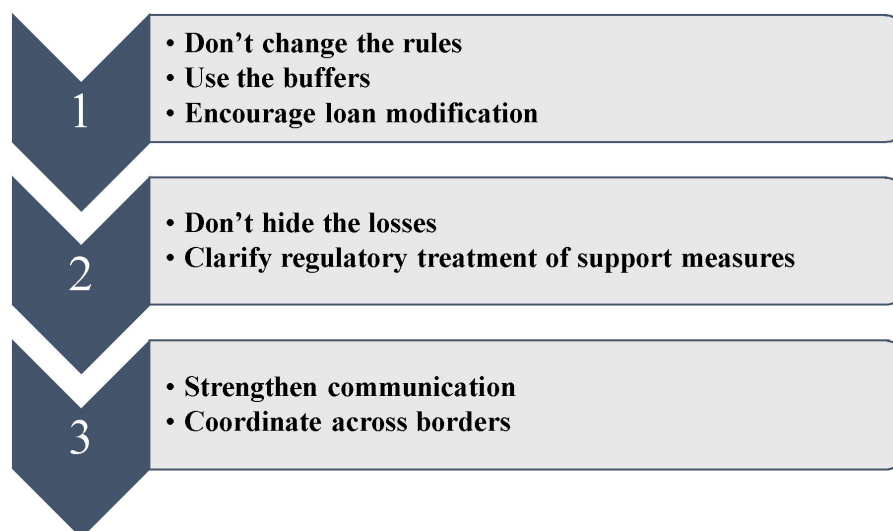


Figure 1. Advice from the International Monetary Fund on what to do in banking during the COVID19 pandemic

Banks, investors, shareholders and even taxpayers need to be prepared for losses and not hide them. Transparency only will be beneficial for all.

Clarify regulatory treatment of support measures

Financial measures taken by banks and regulators, including measures directly aimed at borrowers, credit guarantees, payment holidays, direct transfers and subsidies – Pre-determining how they will be treated in addition to the existing guidelines within Basel Capital will help overall transparency.

Encourage constant communication between supervisors and banks, especially working remotely with colleagues, customers and supervisors on a regular basis, especially in this unprecedented situation. Typically, reporting requirements in critical areas such as liquidity and creditors' positions are strengthened in times of crisis, but given operational interruptions, it may make sense to leave other requirements for insignificant data to evaluate the financial statements. Moreover, WHO is working with its networks of researchers and other experts to coordinate global work on surveillance, epidemiology, mathematical modelling, diagnostics and virology, clinical care and treatment, infection prevention and control, and risk commu-

nication. WHO has issued interim guidance for countries, which are updated regularly [9].

Due to high pressure in banking and financial industry because of pandemic, experts say that the public sector in Uzbekistan has a significant share in the country's economy and banking system, and the creation of material reserves limits the impact of disruptions on the quality of banks' assets due to the spread of the coronavirus. Strong inventories and previous large gains are sufficient to cover losses from deteriorating economic conditions. However, the growth of loans in state-owned banks will increase the pressure on their liquidity reserves.

Moody's has assessed Uzbekistan's banking system as stable despite the impact of the Coronavirus pandemic. The report of the international rating agency Moody's, published on April 8, 2020, states that the forecast of the banking system of the Republic of Uzbekistan has been maintained at a "stable" level. The main factor was the resilience of the country's banking system to the effects of the Coronavirus pandemic compared to the CIS countries. According to Moody's, the following factors are expected to have a positive impact on the stability of the Uzbek banking system: [10]

i. The predominance of loans to state-owned enterprises in the loan portfolio of the banking system and the fact that these borrowers can rely on government support will increase the reliability of loans and reduce the risk of deterioration in the quality of bank assets;

ii. Despite the significant devaluation of the national currencies of the main trading partners of the republic, the Russian Federation, Kazakhstan and Turkey, the value of the Uzbek soum remained stable against the US dollar. This, in turn, limits the risk of inflation of foreign currency assets and ensures a stable level of capitalization;

iii. With reserves equal to 52% of GDP, the government of Uzbekistan has great potential to support the country's economy and banking system.

Due to the Covid-19 pandemic, less use of cash is recommended. In this regard, in order to reduce the likelihood of infection during the quarantine period, according to the recommendations of the Republican Special Commission:

- Payment of pension payments at the initial stage, from May of this year, to pensioners living in Tashkent and Nukus cities and regional centers by bank cards;

- In the coming months, these measures will be gradually continued in the remaining areas.

In accordance with the Decree of the President of the Republic of Uzbekistan dated April 3, 2020 "On additional measures to support the population, sectors of the economy and businesses during the coronavirus

pandemic", the Central Bank Deferment of payments on loans provided by banks to businesses and individuals until October 1, 2020, as well as penalties for overdue loans of borrowers, which adversely affected the activities of the introduced quarantine regime. A number of measures have been taken to create conditions for the application of sanctions and non-enforcement of foreclosures and to simplify existing procedures. At the same time, measures to ease control requirements have been communicated to commercial banks. However, during the fight against the spread of coronavirus infection, decisions to support borrowers who faced financial difficulties in commercial banks were not communicated to local branches, and there was no comprehensive public awareness campaign on these decisions. It is observed that the issue of support is not considered. In addition, customer communication channels (website, hotline, telegram-bot) are not provided [11].

In this regard, the Central Bank held regular briefings for the heads of commercial banks during the quarantine period on central TV channels, including Koronavirus.info, as well as communication channels to contact the bank through the media and bloggers (website), hotline, telegram-bot) with regular dissemination of information on the order of interaction with customers (including detailed answers to frequently asked questions) calls to carry. Here are some advices by the Central Bank of Uzbekistan: (Figure 2) [12]

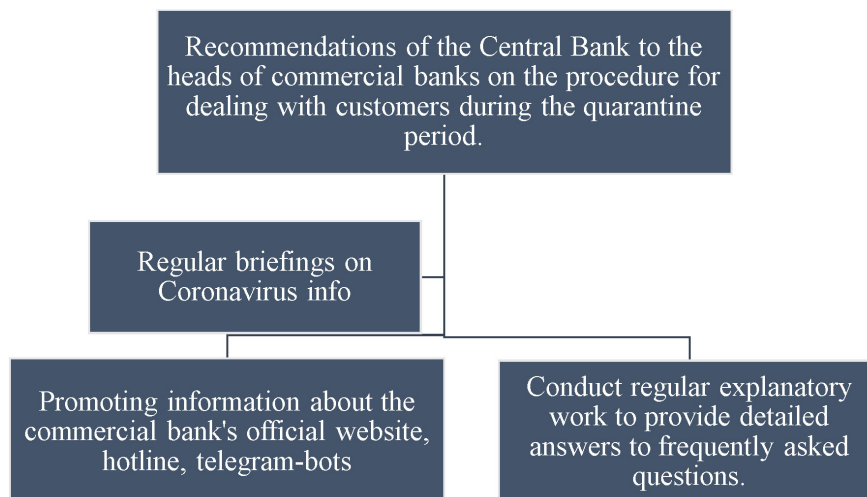


Figure 2. Recommendations of the Central Bank to the heads of commercial banks on the procedure for dealing with customers during the quarantine period

Due to quarantine, all educational institutions are closed temporarily as well as universities in Uzbekistan. University students should pay their tuition fees for spring semester but some measures interfering this pro-

cess. With this regard Central Bank of Uzbekistan gives some recommendations to students who want to pay their tuition fee during quarantine. They are: [13]

– First, by visiting a banking institution close to your place of residence, students can make a payment through the retail clearing system in cash or non-cash by providing a personal treasury account and other details opened for budget organizations (especially higher education institutions).

– Second, using the mobile applications of banks, it is possible to transfer the appropriate amount as a budget payment through a bank card.

In the current pandemic, banks are accepting customer applications remotely, through their websites, and delivering bank cards with the necessary identification.

After that, you can top up your bank card with cash through ATMs with cash-in function, and then make contract payments by attaching your bank card to the mobile application. Information on the dislocation of ATMs with Cash-in function is posted on the official website of the Central Bank.

– in addition, the student has the opportunity to apply to the “Call Center” of a branch of a commercial bank located near the house, and on the basis of this application, bank employees come to his house and transfer the contract money to the account of the university, strictly complying with all sanitary requirements.

In order to reduce the likelihood of the spread of coronavirus infection in quarantine conditions, taking into account the health of citizens, according to the recommendations of the Special Commission of the Government:

- Make payments for goods and products purchased instead of cash using bank cards;
- Measures are being taken to expand the payment of pensions, benefits and salaries through bank cards, and appropriate work is being done.

In turn, it is important to create the necessary conditions for the use of these cards in the field, that is, the population can easily use the funds on the card and have the opportunity to cash. Otherwise, the increase in objections is well known. Accordingly, the “Xalq Bank” was instructed to systematically organize the placement of ATMs in front of the buildings of citizens’ assemblies of all mahallas, to replenish them with cash on a regular basis. Until such an opportunity is created, the officials of the “Xalq Bank” will transfer the funds received by the pensioners on their bank cards to the addresses of residence during the quarantine period through the terminals at their discretion. At the same time, the Central Bank and commercial banks will continue to work on the smooth use of bank cards, the full provision of outlets in remote areas with terminals and the expansion of opportunities to cash on the card. The State Tax Committee and its local branches are tasked with strengthening control over the provision of points of sale with all types of payment terminals (Uz Card and Humo) and their uninterrupted operation.

In addition to the above, many commercial banks offer customers the use of mobile applications, such as, online banking services. The card became urgently needed, but is it not possible to go to the bank under quarantine? If so, customers can use mobile apps and issue a card through the mobile app! For example, “Ipak Yuli” Bank offers citizens the opportunity to order bank plastic cards such as UzCard, Humo, Visa and UnionPay through the application (Figure 3) [14]. You do not have to be a customer of the “Ipak Yuli” Bank to do this. All you have to do is the filling application:

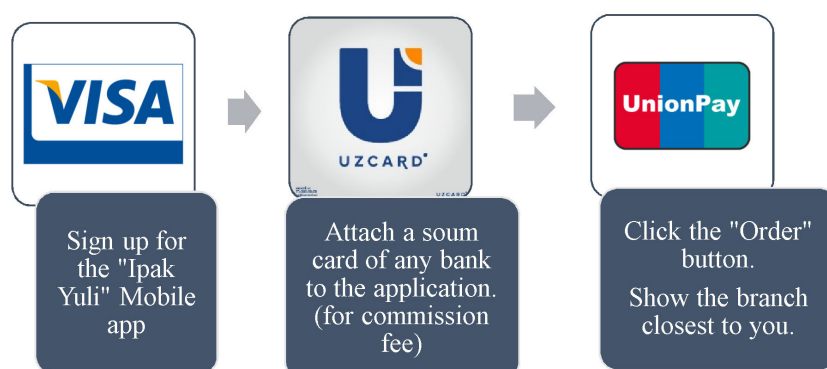


Figure 3. How to order bank plastic cards by “Ipak Yuli” mobile app

In addition, commercial banks now have the opportunity to transfer foreign currency sent directly through international money transfers to bank cards. Examples include “Turonbank”, “Xalq Bank”, “Agrobank”, “Ipoteka

Bank”, “Hamkorbank” and “Ipak Yuli Bank” [15]. Living in remote areas where there is insufficient banking infrastructure for international money transfers and other retail banking services in order to provide customer-cen-

tric remote banking services, as well as priority banking services in the conditions of quarantine aimed at preventing the spread of coronavirus infection in our country. The Central Bank has issued clear instructions to all commercial banks to provide services to the population.

Conclusion

In summary, the Covid-19 pandemic is having a negative impact on all sectors of the economy. In the banking sector alone, they have entered the economic crisis caused by the Covid-19 pandemic more strongly than the 2008 global financial crisis. However, this does not mean that they will be able to withstand this crisis completely. Globally, the GDP of all countries in the 2nd quarter is declining day by day. The main reason for this is the decline in production due to the pandemic and the closure of borders, reduced demand for exports. At present, the best way for banks not to stop working and to focus on digital banking. This is because banking operations are carried out without face-to-face contact with customers, which is the case during the quarantine period.

More than ever, commercial banks should focus on improving distance banking services to prevent the spread of coronavirus infection and create additional convenience for bank customers. They should do implement following actions to their banking service:

- In every banks should have the opportunity to perform important banking services online (sitting at home) in the mobile applications, such as utility and tax payments, money transfers, deposit operations;
- Banks should provide online loans. If customers need a loan, they should be able to use banking services such as online microloans and credit cards through the mobile apps of the respective banks. Individuals should have the opportunity to get online microloans through bank cards using mobile applications of commercial banks;
- Banks should provide information on these types of services and their terms should be obtained through the official websites of banks, social media pages and mobile applications.

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