

Оригинальность / ценность – В статье рассмотрены изменения методологического и методического характера при признании в МСФО выручки по договорам подряда. Проводился сравнительный анализ МСФО (IFRS) 15 «Выручка по договорам с покупателями» и действующих стандартов по выручке в строительстве.

Результаты исследования: В статье обоснована важность применения МСФО (IFRS) 15 в строительных организациях; выявлены закономерности, связанные с влиянием отчетности и параметров на потенциального пользователя отчетности – инвестора; а также определено потенциальное влияние нового стандарта МСФО (IFRS) 15 на учет долгосрочных договоров строительного подряда и, как следствие, на отчетные показатели деятельности компании.

Ключевые слова: МСФО 15, признание выручки, инвестиции, строительство, договора на строительство.

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FORMATION FEATURES OF THE DEVELOPMENT STRATEGY OF FOREIGN COMMERCIAL BANKS

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ABSTRACT

The article examines the strategic management of commercial banks abroad, using the example of large and growing banks of the Russian Federation, including those actively working and advancing in the markets of other EAEU countries. Studying this experience is useful for Kazakh banks, which are building their own development strategies.

Purpose – determination of the main features of the formation of development strategies for foreign banks on the example of Russian Sberbank, VTB, Alfa-Bank, Tinkoff Bank and others.

Methodology – analysis of key indicators of the development of Russian commercial banks and the implementation of strategies by these banks, analysis of changes in key indicators over several years, analysis of news content of the banking market.

The originality / value of the work lies in the generalization of the experience of foreign (Russian) banks in the formation and implementation of the strategy, which can be valuable and useful for Kazakhstani banks.

Conclusions – at present, Russian commercial banks are building their strategies in different ways: consolidation through acquisitions, bank development without increasing the number of offices, but only on the basis of remote services, the introduction of FinTech and complex IT systems, with process optimization, and the creation of eco-systems. This is determined by the size of the bank, its capabilities, risk appetite and aggressive policy. This experience is not always successful, but it must be taken into account by Kazakhstani banks for successful development.

Keywords: development strategy, banking strategy, international banking, financial technologies, FinTech, Russian banks.

INTRODUCTION

Today the Russian Federation has the most developed banking sector in the Eurasian Economic Union. The reason is that Russia is the first economy in terms of size (size of GDP), GDP per capita, and that large Russian banks have long been concerned with issues of strategic development. They are implementing strategies for growth, diversification (ecosystem formation), and entering the international market. Moreover, this is typical not only for such large banks as Sberbank, VTB, Alfa-Bank, but also for private banks that are not in the top 10 in terms of capital but are actively advancing in the rating (first of all, Tinkoff Bank).

That is why the goal of the research is to determine the main features of the formation of development strategies of foreign banks on the example of Russian Sberbank, VTB, Alfa-Bank, Tinkoff Bank and others.

The object of research is the commercial banks of the Russian Federation.

The subject of the research is the development strategy of the largest and growing commercial banks of the Russian Federation.

Problematic provisions and expected results: today, competition in the banking market around the world is quite high, the Russian Federation, Kazakhstan and other EAEU countries are not exception. In these conditions, the preservation and strengthening of its positions by the bank should be based on the development of a strategy that will contribute to its growth, ensuring competitiveness and attractiveness for customers, ensuring maximum financial stability and financial security. Russian banks, both from the top 10 and not included in it, develop and implement different types of strategies. As a result, different success rates of these strategies can be noted, which is discussed in the article.

First of all, it is necessary to give the basic definitions of the strategy of a commercial bank.

The essence of the strategy is that it is, in the definition of A. Thompson, a combination of "methods of competition and business organization, aimed at "customer satisfaction and the achievement of organizational goals" [1, p. 32]. I. Ansoff defines strategy as a set of "rules for decision-making, which the organization is guided by in its activities" [2, p. 29]. Accordingly, four groups of such rules are allocated by him:

1) those that are used in the process of assessing the company's activities at the current time and in the future (in the long term it is a "benchmark" as a qualitative aspect to be achieved, and quantitative content is a "task");

2) the rules of the company's interaction with the external environment, which influence its products, applied technologies, sales, competitiveness – "product-market strategy";

3) rules that establish procedures, communications, relationships within the company – "organizational concept";

4) the rules of the day-to-day activities of the company – "basic operational techniques" [2, p.30].

Strategic management of a company can be aimed at both the survival of the company and its development and growth. O. Vikhansky, considering strategic management, points out that it "relies on human potential as the basis of the organization, orientates production activities to customer demands, reacts flexibly and makes timely changes in the organization that meet the challenge from the environment and allow achieving competitive advantages, which in the aggregate enables the organization to survive in the long term, while achieving its goals" [3, p. 25].

At the same time, the development of the company is "an integral part, aimed at qualitative changes in the activities of the organization, associated with the transition of the organization to a qualitatively new organizational level" [1, p. 77]. This is the activity of the company, which is aimed at moving to a new organizational level in order to improve performance and efficiency. Development is possible due to the presence of strategy and strategic management.

The business development strategy is being built for a fairly long time. In the process of developing a strategy, the mission, the vision of the company (its state after a certain period of time), the goal are determined, and on the basis of the goal – the strategic tasks that need to be solved. Strategy is the basis for developing tactics. Organizational tactics are not an alternative to strategy. I. Ansoff points out that strategy predetermines long-term development, tactics – short-term decisions, but within the framework of strategy. Tactical decisions are developed based on the strategic development plan of the company:

1) programs – comprehensive plans that have target indicators, include activities that can be implemented for a sufficiently long time, resources for their implementation;

2) projects – activities that have a limited time frame, targets to be achieved, responsible persons (project team), approved limited resources;

3) project portfolios – interrelated projects that are aimed at achieving related goals, are implemented in a complex [4, p.12].

All over the world commercial banks are financial institutions whose main function is to accumulate funds, lend to economic entities, invest and service settlements and payments. Therefore, their strategies have certain specifics.

Summarizing the materials and definitions given by such authors as N. V. Alexandrova [5], G. Yu. Mukharaeva [6], A. A. Shevlyakov [7], we can conclude that the bank's strategy is a guideline for making key decisions by its management. It concerns future markets, banking products, organizational structure and management system, formation of profit and efficiency, risks in various areas of the bank's activities. That is, the strategy is the basis for the development of this financial institution.

Forming its strategy, any commercial bank analyzes the external environment, namely: the state of supply and demand for certain types of banking products, rates of attracting and allocating resources relevant to the market, modern development of financial technologies, both in general and specifically in this market, activity of competitors (who implement their own strategies) and decisions made by competitors.

There are several types of banking strategies that are implemented by commercial banks around the world, according to different classifications.

Thus, there are:

1) an aggressive strategy associated with the rapid growth of the bank;

2) a conservative strategy that is not associated with rapid growth, but also does not have high risks;

3) a reduction strategy [8, p. 203].

In terms of directions, banks' strategy can be:

– portfolio strategy;

– functional strategy;

– competitive strategy [8, p. 204].

Portfolio strategy, in the broad interpretation of this term, is the formation of a portfolio that may be associated with the diversification of a bank, namely, the formation (purchase) of non-bank assets such as: insurance companies, leasing companies, investment companies, etc. It can also be country diversification – entering the international market when subsidiary banks or branches of a bank are opened abroad.

Another direction of the bank's diversification is the creation of an “eco-system”, when the bank invests in non-financial assets, but those that bring high income and can be associated with the financial services of the bank [9, p.43].

The functional strategy implies the development of bank management, improvement of functionality. This is largely due to the use of financial technologies, also defined by the term FinTech. FinTech is the provision of services to the client based on modern IT-technologies, management of the bank's activities based on modern IT-technologies [10, p. 785]. At the same time, in banking FinTech, the world leaders are not even the USA and Europe, but China and India, where the share of banking operations using such technologies is up to 50 % [10, p. 785], just, first of all, for the purpose of optimization banking costs and banking processes. Based on the conclusions made by authors such as E. S. Alpatova [10], S. Yu. Shkhalakhova [11], O. M. Ermolenko [12], it can be said that financial technologies and their development are closely related to the development of the bank's IT infrastructure, aimed at:

1) development of remote service services (online settlements, online loan applications and their consideration, online monitoring and customer assessment);

2) introduction of services based on big data, blockchain, artificial intelligence for processing large amounts of information (including information that has a non-standardized form);

3) automation of bank management as a whole (also based on the development of IT systems, big data, etc.), which can improve its manageability and reduce management costs.

Finally, it is necessary to dwell on the bank's competitive strategy. It is a search for those solutions, products, service models that will be most interesting for certain groups of customers that the bank defines as target. The following classification of banks' competitive strategies can also be cited: leadership in service quality, use of traditional marketing tools, specialization in effective asset management, leaders in emerging markets, universal global banks [8, p. 210]. Competitive strategy largely influences the choice of a bank's portfolio of banking products, as well as the forms of selling these products. That is why portfolio strategy and functional strategy are quite closely related to the competitive strategy of the bank.

Taking into account all these features of the development and implementation of banking strategies, we can start analyzing the strategies of the largest commercial banks or those that are successfully increasing and promoting their business in Russia.

MAIN PART

Research materials that are further used for analysis:

- official materials from the website of the Central Bank of the Russian Federation – Bank of Russia [13];
- ratings of Russian banks - information from the site "Banks.ru" [14];
- official information from the Sberbank website [15];
- official information from the VTB Bank website [16];
- official information from the website of Alfa-Bank [17];
- official information from the Tinkoff Bank website [18].

Also the articles and publications about the development of FinTech and the formation of strategies by Russian banks, as well as news content for 2020 related to the formation of the Sberbank eco-system, the rebranding of Sberbank, an attempt to include Tinkoff Bank into the Yandex ecosystem were used.

Based on the analysis of the materials, first of all, it is necessary to determine the top 10 Russian banks and describe the role of each of them for the Russian banking system. Figure 1 shows the top 10 banks by assets:

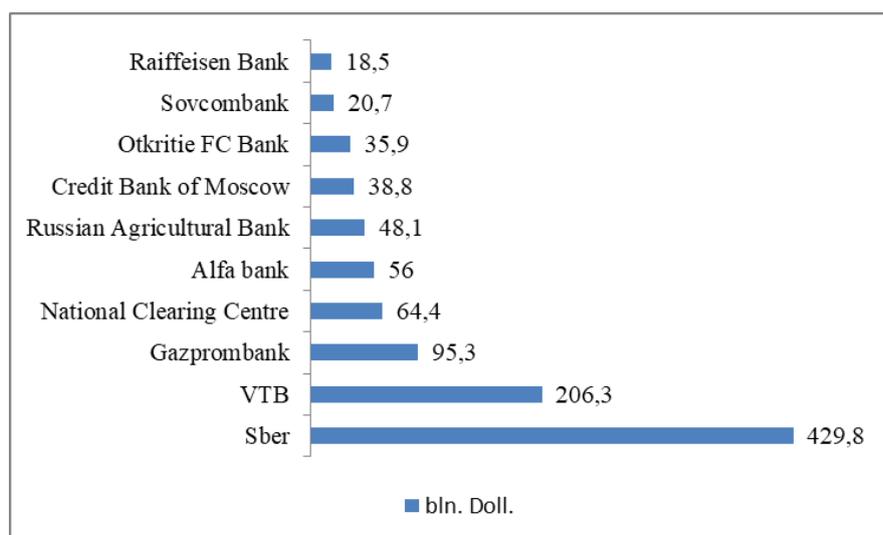


Figure 1 – Top 10 Russian banks in terms of assets as of 01.10.2020

Note – calculated by the authors according to sources [13; 14]

Figure 1 shows that the top 10 Russian banks include several state-owned banks (where the controlling stake belongs to the state), namely Sber, VTB, Gazprombank, Russian Agriculture Bank and Otkritie Bank (became state-owned in 2018, after buying from the private owners in mind difficult financial situation). It is important here that Sberbank is the undisputed leader, ahead of all other banks from the top 10 in terms of assets. Even the second largest bank VTB has less than 50 % of this amount of assets. In general, it is Sber and VTB that largely determine the development of the Russian banking system. Gazprombank, in contrast, is more focused on servicing the gas industry (Gazprom and its subsidiaries), which is why its strategy is closely linked to Gazprom. Russian Agriculture Bank is largely associated with lending to agriculture, and its strategy is closely linked to the government's strategy in this area. The National Clearing Center is not a bank at all – it is a non-bank credit institution serving payments on the Moscow Exchange. The largest private bank (without state participation) is Alfa Bank, but there are several other large private banks in the top 10, including a subsidiary of the Austrian Raiffeisenbank.

It should be noted that the growth of assets of banks from the current top 10 was uneven. If we compare these indicators with those of 10 years ago, then the situation was as follows (Figure 2):

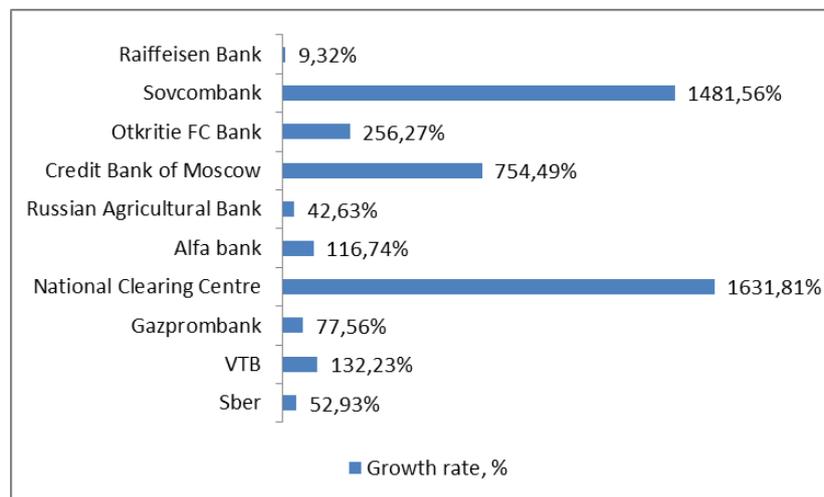


Figure 2 – Dynamics of assets of the top 10 Russian banks by assets in September 2010-September 2020 (in US dollars), %
Note – calculated by the authors according to sources [13; 14]

The above indicators show that the National Clearing Center had the most significant growth, which is associated with the development of the Moscow Exchange, including the merger of the MICEX and the RTS in 2011. Also, Sovcombank had a fairly high growth in assets, due to the active promotion of consumer lending, the release of the product " Halva Card", the Moscow Credit Bank (due to the development of both retail and corporate lending). State-owned banks did not have such significant growth, and VTB's growth is largely due to the merger of its subsidiary VTB-24 in 2018.

Further, we can dwell on the strategies of Russian banks in more detail.

Alfa Bank (the 5th largest bank of Russia by assets at the beginning of October 2020, a fully private bank – the largest private bank in the country) was one of the first to implement a competitive strategy aimed primarily at increasing retail sales: bank offices were completely reoriented to “barrier-free” work with clients in 2006-2007, a convenient internet banking system was introduced, simple instant payments from card to card and by account number, opening online deposits, repaying loans, etc. The number of the bank's offices was also increased. A little later, the bank similarly began to develop systems for remote servicing of legal entities, dividing them into segments: small and medium business, large business. The bank absorbed several smaller banks in the regions, including those with an unstable financial position (for example, the Ural "Northern

Treasury"). Subsidiary banks of Alfa-Bank were opened and are still successfully operating using the same operating schemes as in Russia, in other CIS countries and the EAEU. Now the bank is in second place in terms of net profit in Russia, second only to Sberbank. The current strategy of the bank assumes further growth while improving customer service, the development of IT. The bank does not refuse to develop a system of service offices but wants to optimize their work [17].

Sberbank is the undisputed leader in terms of assets, loan portfolio and net profit. Nevertheless, the implementation of the bank's competitive strategy began relatively recently, which is associated with the arrival of G. Gref's team to the management. The bank has done significant work to improve the customer service system: optimizing service offices and organizing the work of specialists, transferring many functions to the personal account (settlements, deposits, repayment of loans, utility payments, then applications for loans, then not only for individuals, but also for legal entities). At the same time, the bank has kept fairly low tariffs for clients for payment services and low interest rates on loans. The bank invested significant funds in the development of IT infrastructure, in the implementation of a big data processing system, which accelerated the processing of information (on loans, customer assessments, payments, etc.), made it possible to reduce the cost of back offices, even optimize the use of the bank's real estate. Now the bank has implemented Teradata, Cloudera Hadoop, Impala, Zettaset technologies, a set of Apache products, Segmento RuTarget. The Bank uses technologies for risk management and fraud detection, solvency assessment (credit scoring), personnel management, analysis and forecasting of customer queues in bank service offices, generation and sale of statistical data ("Open data" of Sberbank) [19]. Given the high reliability of Sberbank as a bank with a state controlling stake, it does not have any problems with attracting resources at relatively low rates. In addition to the presence of bank offices throughout the country, the bank has subsidiaries in the CIS and EAEU countries, in some European countries. Limiting his work now are only some international sanctions as against a Russian bank under state control. The bank's strategy identifies the development of the eco-system as a factor in the growth of its competitiveness [15].

VTB is the second largest bank in Russia by assets, a state-owned bank, and the third largest net profit for the current year. At the same time, until recently, VTB itself specialized in servicing large business, and had a subsidiary bank VTB-24 to serve the retail sector. The final takeover of the subsidiary took place in 2018. At the same time, the bank tried to develop a competitive strategy in the retail services market, offering relatively inexpensive payment services, loans at low rates, salary projects that are beneficial for legal entities, and merchant acquiring service programs. The scheme of the bank's offices (electronic queue, etc.) was introduced even earlier than in Sberbank. The bank was one of the first to introduce a personal account with quick settlements between bank customers and the ability to open deposits and repay loans. Currently, the bank has implemented Teradata, SAS Visual Analytics and SAS Marketing Optimizer technologies, processing feedback from social networks, segmenting customers, forecasting income and financial statements. LLC Big Data Platform for the development and monetization of products based on big data, artificial intelligence and machine learning was created together with Rostelecom in 2020. [19]. The bank has a fairly high coverage of branches in Russia, has subsidiary banks not only in the CIS countries and the EAEU, but also outside them. The problem, as for Sberbank, is some international sanctions, which are associated with the fact that the controlling stake in the bank belongs to the state. The bank's strategy assumes further development, including on the basis of automation and digitalization of processes [16].

Among the Russian banks that are not in the top 10, the most interesting is Tinkoff's strategy, which can be called a strategy of aggressive growth, without acquisitions of other banks, without developing a system of service offices. This private bank was created by the entrepreneur O. Tinkov after the purchase of Khimmashbank in 2006. Initially, the bank specialized in the sale of credit cards and related lending to consumer purchases in stores. However, already in 2008, and especially after 2010, the bank began to actively issue debit cards. A convenient system of Internet banking for individuals was introduced, which also includes online deposits. By the end of the 2010s, the company began to actively work with legal entities, introducing, among other things, through aggressive advertising, partner programs, cash management systems (with a free corporate card). The growth of the bank was so rapid that if in January 2010 in terms of assets it had only 254th place in the rating with 6.5 billion rubles, then at the beginning of October 2020 it is in 17th place in terms of

assets with 761.5 billion rubles, increasing assets by more than 100 times [14]. At the same time, the bank is in 5th place in terms of net profit in Russia in 2020. It is important to note that the bank is connected with a failed transaction in 2020 to purchase it by Yandex IT corporation, which wanted to make it a financial element of its eco-system. Despite the high value of the block of shares (\$ 5.5 billion), O. Tinkoff eventually abandoned the deal, without agreeing on a key position for himself in Yandex [20]. The bank has no foreign subsidiaries, despite the fact that earlier the bank's management made statements about opening a subsidiary bank or a branch in the Republic of Kazakhstan.

The strategy of Otkritie Bank can be called an unsuccessful example of a strategy of aggressive growth through acquisitions in Russia. In the course of the growth of this financial structure, 10 banks of various sizes were integrated, including Nomos-Bank, Khanty-Mansiysk Bank, Petrokommerts and others. The integration was carried out by the financial group Otkritie Holding. The bank had become the largest private Russian bank by 2010. In 2017, the bank acquired the insurance company Rosgosstrakh and its bank, which had an extremely unstable financial position. After that, Otkritie, which has many risks of its own, was on the verge of bankruptcy, and was bought from the owners by the state for 1 ruble [21]. In terms of net profit, this bank for the current year, based on the results for 9 months, is in 4th place (but by the end of 2017, the loss was 220.5 billion rubles, the bank started to work profitably only in 2018) [14].

Further, it is necessary to dwell in somewhat more detail on the development of the eco-systems of Russian banks. Basically, all large banks create or acquire companies that are primarily associated with or contribute to the development of their business. For example, VTB has one of the largest leasing companies in Russia, an insurance company, a factoring company, a non-state pension fund, companies that manage real estate, investments, and even a bike rental company, which is non-core for this sector, and a controlling stake in the second largest retail company in Russia, retailer "Magnet". Although, unlike non-core projects of the same Sberbank, the purchase of Magnit shares for VTB did not provide any additional opportunity for the development of the eco-system due to synergy, the retailer is used simply as a tool for investing profits, no rebranding was carried out for it and it was not merged with the VTB brand [22].

Alfa-Bank also has its own insurance, investment, leasing companies, and a private pension fund, albeit on a smaller scale. But the bank itself is an important element of the Alfa Group. The bank is also the founder of IT companies whose activities are aimed at improving the bank's IT system, blockchain, including in partnership with other companies.

While developing its banking business, Tinkoff Bank also created in parallel an investment company, a digital IT company to develop its own services, as well as a non-core business – a virtual mobile operator.

The most interesting project related to the development of the eco-system is currently being implemented by Sberbank. The bank created a number of financial services: a non-state pension fund, an insurance company, a leasing company, an investment company, and acquired Yandex.Money from Yandex (including Yandex.Kassa, an internet acquiring operator). Recently, such a non-financial service as SberMarket (food delivery) has been actively developing, and it is planned to develop other non-financial services. In 2020, the bank rebranded into “Sber”, and now this name is increasingly used in the names of elements of its eco-system.

In this regard, it is necessary to point out the desire to develop its own eco-system of the Russian IT corporation Yandex. Unlike Sberbank, it all started here with the development of non-financial services (delivery of groceries and ready-made meals, taxis and some of the Internet services, including ad services). The previously created financial structure – Yandex.Money – was sold first in part, then completely, to Sberbank. Yandex is now going to acquire the bank, which will become an important element of its eco-system. Despite the expected \$ 5.5 billion deal with Tinkoff, it did not materialize. Obviously, the company will acquire another bank [23], after which its rapid growth is possible due to its inclusion in this system and promotion in it.

RESEARCH RESULTS

Considering all the results of the analysis of banking strategies of Russian banks, it can be stated that large Russian banks are characterized by different development strategies. The common thing is the development of complex and expensive IT systems to optimize business processes. The growth of banks is also ensured in different ways: somewhere the stake is placed on the development of offices and remote services at the

same time, somewhere through partnerships, aggressive advertising and good remote service (without the development of an office system), somewhere through the absorption of smaller banks. The latest trend was the development of the eco-systems of large banks, with their going beyond financial services (like Sberbank with the new SBER brand, and possibly Yandex, will soon develop as an eco-system with its own growing bank).

CONCLUSIONS

Modern Russian banks have not only gained a foothold in the national financial market, where they are highly competitive even with the subsidiaries of large foreign banks, but they themselves have developed their business in such a way that they enter foreign markets and create eco-systems from financial, IT, as well as non-financial organizations that make the banking business wider and more profitable. Ideally, all these structures complement each other, resulting in synergy for the bank from the existence of the eco-system. The generalization of data on the implementation of strategies by banks makes it possible to draw a conclusion about the relevance of automation in this area, since the growth of a bank should be accompanied by cost optimization, and this can only be achieved by more perfect business processes. Currently, this has already been proven by Sberbank, VTB, Alfa-Bank, which made significant investments in IT infrastructure, improved business processes, thereby ensuring their own growth and increased competitiveness. The same can be said about Tinkoff Bank, which in a fairly short period of time significantly increased its positions in the rating, entering the top 20 Russian banks, despite the fact that its strategy was very different from the strategy of large banks: it was growth based on IT- technologies, savings on offices and ATM infrastructure, but with the availability of interesting products for customers, aggressive advertising.

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ШЕТЕЛДІК КОММЕРЦИЯЛЫҚ БАНКТЕРДІҢ ДАМУ СТРАТЕГИЯСЫН ҚАЛЫПТАСТЫРУ ЕРЕКШЕЛІКТЕРІ

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АҢДАТПА

Мақалада Ресей Федерациясының ірі және өсіп келе жатқан банктерінің, соның ішінде ЕАЭО басқа елдерінің нарықтарында белсенді жұмыс істейтін және алға жылжитын банктердің мысалын қолдана отырып, шетелдегі коммерциялық банктерді стратегиялық басқару мәселелері талқыланады. Бұл тәжірибені зерттеу өзіндік даму стратегиясын құрып жатқан қазақстандық банктер үшін пайдалы.

Зерттеу мақсаты – ресейлік Сбербанк, ВТБ, Альфа-Банк, Тинкофф Банк және басқалар мысалында шетелдік банктердің даму стратегиясын қалыптастырудың негізгі ерекшеліктерін анықтау.

Әдіснамасы: ресейлік коммерциялық банктердің дамуының негізгі көрсеткіштерін және осы банктердің стратегияларын жүзеге асыруын талдау, бірнеше жыл ішіндегі негізгі көрсеткіштердің өзгеруін талдау, банк нарығының жаңалықтар мазмұнын саралау.

Зерттеудің бірегейлігі / құндылығы шетелдік (ресейлік) банктердің қазақстандық банктер үшін құнды және пайдалы болуы мүмкін стратегияны қалыптастыру мен жүзеге асырудағы тәжірибесін жалпылауға негізделген.

Зерттеу нәтижелері: Қазіргі уақытта ресейлік коммерциялық банктер өз стратегияларын әр түрлі жолмен құруда: сатып алу жолымен шоғырландыру, кеңселер санын көбейтпей банкті дамыту, бірақ тек қашықтықтан қызмет көрсету негізінде, FinTech және күрделі IT жүйелерін енгізу, процестерді оңтайландыру және экожүйелер құру. Бұл банктің көлемімен, оның мүмкіндігімен, тәуекелге деген тәбеті мен агрессивті саясатымен анықталады. Бұл тәжірибе әрдайым сәтті бола бермейді, бірақ қазақстандық банктер оны ойдағыдай дамыту үшін ескеруі керек.

Түйін сөздер: даму стратегиясы, банктік стратегия, халықаралық банктік, қаржылық технологиялар, FinTech, ресейлік банктер.

ОСОБЕННОСТИ ФОРМИРОВАНИЯ СТРАТЕГИИ РАЗВИТИЯ ЗАРУБЕЖНЫХ КОММЕРЧЕСКИХ БАНКОВ

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АННОТАЦИЯ

В статье рассматривается стратегическое управление коммерческими банками за рубежом, на примере крупных и растущих банков Российской Федерации, в том числе, активно работающих и продвигающихся на рынках других стран ЕАЭС. Изучение этого опыта полезно для казахстанских банков, которые выстраивают собственные стратегии развития.

Цель исследования – определение основных особенностей формирования стратегий развития зарубежных банков на примере российских Сбербанка, ВТБ, Альфа-Банка, Банка «Тинькофф» и других.

Методология: анализ ключевых показателей развития российских коммерческих банков и реализации стратегий этими банками, анализ изменения ключевых показателей за несколько лет, анализ новостного контента банковского рынка.

Оригинальность / ценность работы заключается в обобщении опыта зарубежных (российских) банков в формировании и реализации стратегии, что может быть ценным и полезным для казахстанских банков.

Результаты исследования: в настоящее время российские коммерческие банки по-разному выстраивают свои стратегии: укрупнение через поглощения, развития банка без роста числа офисов, а только на основе дистанционного обслуживания, внедрения FinTech и сложных IT-систем, с оптимизацией процессов, создание экосистем. Это определяется величиной банка, его возможностями, склонностью к рискам и агрессивной политике. Этот опыт не всегда удачен, но его необходимо учитывать и казахстанским банкам для успешного развития.

Ключевые слова: стратегия развития, банковская стратегия, международный банкинг, финансовые технологии, FinTech, российские банки.

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