MINISTRY OF EDUCATION AND SCIENCE OF REPUBLIC OF KAZAKHSTAN
Kazakh National Research and Technical University named after K.I. Satbayev
Project Management Institute
Scientific and Educational Centre of Mathematical Economics

DIPLOMA PROJECT

Expenditure on services in Kazakhstan
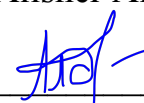
Major 5B070500 - Mathematical and computer modeling

Completed by: Nazerke Yerbossyn

                                                          Research supervisor:
                                                          Alisher Aldashev

                                                          _____
                                                          " 3rd " __of June__ 2021

Almaty, 2021

MINISTRY OF EDUCATION AND SCIENCE OF REPUBLIC OF KAZAKHSTAN
Kazakh National Research and Technical University named after K.I. Satbayev
Project Management Institute
Scientific and Educational Centre of Mathematical Economics

Major 5B070500 – Mathematical and Computer Modelling

Admitted to the defence
Head of the Scientific and
Educational Centre of
Mathematical Economics
_____ Aubakirova S.K.
4th of June 2021

ASSIGNMENT
for the diploma project

Full name of the student: Yerbossyn Nazerke
Full title of the project: Household production in Kazakhstan
Approved by the Order from the Rector of Satbayev University №2131-b from 24.11.2020
Deadline for the completion of the diploma project: 23.05.2021
Summary of the diploma project:
1) *General description of the services*
2) *Analysis of the current state of the market of services in the Republic of Kazakhstan*
3) *Regression results and data summary*
The list of graphical material (with an exact indication of the mandatory drawings) shown in: *10* slides of presentation work
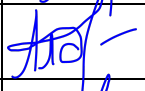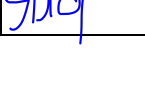Recommended main bibliography: *8 references*
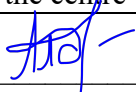
Almaty, 2021

Schedule
for preparation of the diploma project

Section name	Submission deadline	Notes
Literature review	11.01.2021 – 25.01.2021	
Hypothesis and research plan	26.01.2021 – 08.02.2021	
Research and analysis	09.02.2021 – 22.03.2021	
Conclusions	23.03.2021 – 05.04.2021	
Compilation of the work according to standards	06.04.2021 – 21.05.2021	

Signatures
of the consultants and normcontroller on the finished diploma project
based on the sections that applied to them

Section name	Consultant's full name (academic degree, job title)	Date of signature	Signature
Literature review	A.A. Aldashev, PhD, professor	25.01.2021	
Hypothesis and research plan	A.A. Aldashev, PhD, professor	08.02.2021	
Research and analysis	A.A. Aldashev, PhD, professor	22.03.2021	
Conclusions	A.A. Aldashev, PhD, professor	05.04.2021	
Normcontroller	S.K. Aubakirova, MSc, head of the centre	21.05.2021	

Research supervisor _____   Aldashev A.A.
                              Signature   Full name

Student accepts all the assigned tasks _____   Yerbossyn N.I.
                                        Signature   Full name

Date   11th of January 2021

REVIEW

OF THE RESEARCH SUPERVISOR

to the diploma project of   Nazerke Yerbossyn
                                                        (Full name of the student)

5B_____
                                        (code and name of the major)

Title of the diploma project: Expenditure on services in Kazakhstan

The diploma work analyses the expenditure on services of households based on data of Kazakhstan statistical agency. In this work Nazerke had raw unorganized data which she had to clean and this required programming in R. Then the ready-to-use dataset was analysed using econometric techniques. Despite the interesting topic the statistical analysis performed by Nazerke Yerbossyn is not well organised. Results are somewhat mechanical and lack economic interpretation. Description of the regression results are not clear and regression tables are not reported in the thesis which makes it impossible to follow the explanation. The time trend or yearly dummies are lacking in the regression model.

In my view, the student showed independent work but unfortunately most of my comments on the earlier draft were not incorporated and thus the final manuscript is not very different from the earlier draft. As a results in my view the work deserves a mark of C.

Research supervisor
Alisher Aldashev, Professor of the NSE

_____
                (signature)
«06» June 2021

АННОТАЦИЯ

Дипломная работа на тему «Расходы на сервисы в Казахстане» содержит 26 страниц текста, в том числе 1 таблицу, 13 графиков, и включает следующие составные части: Введение; Общее описание услуг; Анализ текущего состояния рынка услуг в Республике Казахстан; Результаты регрессии и сводка данных; Комментарии к описательной статистике; Заключение; Список использованной литературы.

АҢДАТПА

«Қазақстандағы қызметтердің шығындары» тақырыбындағы дипломдық жұмыс 26 бет мәтіннен тұрады, оның ішінде 1 кесте, 13 график бар және келесі компоненттерден тұрады: Кіріспе; Қызметтердің жалпы сипаттамасы; Қазақстан Республикасындағы қызмет көрсету нарығының қазіргі жағдайын талдау; Регрессия нәтижелері және қысқаша мәліметтер; Сипаттамалық статистикаға түсініктемелер; Қорытынды; Пайдаланылған әдебиеттер тізімі.

ABSTRACT

Thesis on the topic "Costs of services in Kazakhstan" contains 26 pages of text, including 1 table, 13 graphs, and includes the following components: Introduction; General description of services; Analysis of the current state of the services market in the Republic of Kazakhstan; Regression results and data summary; Comments on descriptive statistics; Conclusion; List of used literature.

TABLE OF CONTENTS

1. Introduction

Relevance of the research topic. The modern world is characterized by the globalization of the processes of human life, including the economy, which is dominated by the processes of integration, due to the transition to high science-intensive technologies, the deepening of the international division of labor, the needs of creating a world economic infrastructure. A global world economic, informational and cultural space is emerging.

At the same time, the global processes of globalization are accompanied by the growing protectionism of developed countries, aimed at the formation of new sources of raw materials, sales of goods and services. And therefore, in parallel with the process of globalization, the process of regionalization is developing - the creation of various integration associations by certain groups of countries on the basis of geographic, economic, political or other mutual interests. Many economists point out that there is a transition to a higher level in the development of the world economy. The development of the tertiary sector of the economy - the service sector - is becoming increasingly important. This change is primarily characteristic of developed countries, whose economies are increasingly defined as a "service economy", but in developing countries, these transformations are taking place, albeit at a slower pace.

2. GENERAL DESCRIPTION OF THE SERVICES

Services as a type of economic activity have existed for a long time. The concept of "services" includes several dozen types of activities, the products of which can be defined as a service. However, defining a service has proven difficult. Below are the most typical ones:

First, services sometimes called activities that do not create an independent product, material object or material values. It will be incorrect if the service consists of sewing clothes or making shoes from materials provided by the customer. Secondly, a service defined as a useful action, deeds, or actions in general. Obviously, this definition is too general. Third, services are intangible assets produced for marketing purposes. By definition, intangible assets (or intangible values) are values that are not physical, tangible objects, but have a monetary value. Fourthly, a service is a process, a series of actions. These actions can be a tool for the production of value, they can create value, but they are not value in themselves. If certain actions are useful only for the one who performs them (for example, exercising in the morning), then they can hardly be considered a service. Fifth, a service is a process that includes a series (or several) of intangible actions that, if necessary, occur during the interaction between buyers and service personnel, physical resources, systems of the enterprise - service provider. This process aims to solve the problems of the buyer of the service. This definition quite accurately describes the service, however, some services (cosmetic, hairdressing, etc.) can be tangible.

K. Marx defined the category of services as follows: "This expression means nothing else at all than that special use-value that this labor delivers, like any other labor, but the special use-value of this labor received here the specific name of" service ", therefore, that labor renders services not as a thing, but as an activity. Further, K. Marx distinguishes 2 types of services: "Services ... embodied in goods, other services, on the contrary, do not leave tangible results that exist separately

from the performers of these services; in other words, their result is not a product suitable for sale.

So, we can summarize some of the results. Today, there is no unity in the definitions of a service and its properties, and there are several reasons for this:

1. Actions that can be called services are many and varied, as are the objects to which these actions are directed. Often the purchase of goods is accompanied by ancillary services, and almost every purchase of services is accompanied by ancillary goods.

2. Official statistics combine these activities into one class of service. Researchers, on the other hand, are looking for something in common in those phenomena that are registered by official statistics.

3. The complexity of the search for the definition of "service" lies in the fact that the researcher of services is dealing with a flexible object, the boundaries of which change depending on the desires of the provider or consumer of the service. A tangible good can become a service quite easily.

One of the most important patterns of economic development around the world is the relationship between economic growth and the increasing role of services in the national economy. This is reflected in an increase in the share of labor, material and financial resources used in the service sector. With the development of society, the growth of productive forces, a certain development of the service sector takes place. There is an increase in employment in this area, an increase in the technical equipment of labor, the introduction of more and more advanced technologies. Currently, the role of services as one of the most important sectors of the economy is very large and relevant. This is due to the complication of production, saturation of the market with goods of both everyday and individual demand, with the rapid growth of scientific and technological progress, which leads to innovations in the life of society. All this is impossible without the existence of information, financial, transport, insurance and other types of services. Also, services are an integral part of trade in goods (especially technically complex), because the

distribution of goods requires an increasingly developed network, which consists mainly of services provided during the sale and after-sales services.

With the integration of the country's economy into the world economic space, there is a development of imports and exports of services, the emergence of fundamentally new technological foundations for the functioning of a number of services, including information. There is an increasing expansion of the foundations for the reproduction of market and non-market services. At the same time, market services are gaining an increasingly significant share in the total volume of services. According to international statistics, over 40% of foreign investments are invested in the development of the service sector market, which confirms the relevance, interest and vision of the prospects for the development of this sector of the economy. The service sector is a consolidated generalizing category that includes the reproduction of various types of services provided by enterprises, organizations, as well as individuals. The growing role and influence of the service sector on the economy has necessitated research in order to classify services and identify the levels of regulation of the service sector. Currently, the service sector is one of the most promising, rapidly developing sectors of the economy. It covers a wide range of activities: from trade and transport to financing, insurance and brokering of all kinds. Hotels and restaurants, laundries and hairdressers, educational and sports establishments, travel companies, radio and television stations, consulting firms, medical institutions, museums, theaters and cinemas are all part of the service sector. Almost all organizations provide services to one degree or another. Over the past two decades, the service sector has been one of the most dynamically developing sectors of the economy. According to some estimates, with an average annual growth rate of global GDP (gross domestic product) production from 1990 to 1996 at 2.2%, the value of this indicator for the service sector during this period was more than 3%. At the same time, the highest dynamics were characteristic of the corresponding indicators for the group of economically developed countries, for which the average annual GDP growth rates in the service sector during this period were 5.7% and

significantly outstripped the GDP growth rates in the production of goods (2.3%). The accelerated dynamics of the production of services in most countries of the world was determined, first of all, by an increase in the volume of their intermediate and final consumption. As a result, the world economy has seen a constant growth in the share of the service sector in total GDP, which currently accounts for more than 70% of its total volume and significantly exceeds the share of the production of goods. This ratio is typical for both economically developed and developing countries, where the values of this indicator are respectively 73 and 65% [5].

Services are classified according to various criteria. Let's take a look at some of

Table 1- Service classification

Classification of the World Trade Organization	International Standard Industrial Classification	Organization for Cooperation and Development classification	All-Russian classifier of services OK-002
			household
Business		intermediary	
Connection	connection		connection
building			
distribution	Warehouses, trade, restaurants, hotels	Supply, supply planning	Trade, catering, accommodation facilities
education			education
financial		Banks, real estate, insurance	Banks, financial intermediation
Healthcare and social	Public, individual, social		medical
Tourism and travel			Touristic
Recreation, culture, sports			Culture and sport
Transport	transport	transportation	transport
Ecology			
Others			others

Source: Service industry: Economy. T. D. Burmenko - Moscow, 2007. -- P. 64

The main conclusions that can drawn from this table are that, first, the services are numerous, and second, that they are very diverse. The number of services

includes (according to the UN classifier) 160 types of services, divided into 12 main sections:

1. Business services - 46 industry-specific services.

2. Communication services - 25 types.

3. Construction and engineering services - 5 types.

4. Distribution services - 5 types.

5. General educational services - 5 types.

6. Services for the protection of the environment - 4 types.

7. Financial services, including insurance - 17 types.

8. Health care and social services - 4 types.

9. Tourism and travel - 4 types.

10. Services in the field of leisure, culture and sports - 5 types.

11. Transport services - 33 types.

12. Other services [5].

Among the first attempts to classify services in marketing, the ideas of which were further developed, include the works of Stanton and Judd, published in 1964. Stanton differentiates services provided on a commercial basis into 10 groups, including:

- Housing provision services;
- Family service, home renovation, landscape maintenance, cleaning
- Residential premises, etc.);
- Rest and entertainment;
- Individual sanitary and hygienic service (washing,
- Dry cleaning, cosmetic services, etc.);
- Medical and other health care services;
- Private education;

- Services in the field of business and other professional services (legal, accounting, consulting, etc.);
- Insurance and financial services;
- Transport services;
- Services in the field of communications.

Judd proposed his own service classification scheme, highlighting three principal groups:

• Services related to physical goods that the customer owns and uses, but not as the owner;

• Services related to physical goods that are the property of the client.

• Services not related to physical goods.

Leading experts in the service sector note that today the task of developing uniform criteria and schemes for classifying services remains an unresolved problem in the world. Therefore, it is very important to base the classification of services on the most significant signs of service activities associated with the nature of work, with the scope of services, with their purpose, etc.

3. Analysis of the current state of the market of services in the Republic of Kazakhstan

18 years have passed since the proclamation of the independence of our state. During this period, Kazakhstan has achieved certain results. The biggest achievement is overcoming the downturn in the economy. Now, the economy of the Republic is in a state of rapid development, rethinking the structure of the organization of the national economic complex and the management system. At the same time, Kazakhstan needs to constantly monitor the ongoing changes in the world in order to implement the most effective socio-economic policy. Back in the 60s of the XX century, many economists began to talk about the transition to a new stage of economic development, when information technology, knowledge and development of the service sector are of paramount importance. In developed countries, this stage is called postindustrial. Its characteristic features are:

1. A new structure of production and consumption, mainly due to the growing role of the service sector;

2. An increase in the level of education, which leads to an increase in the level of income of the population;

3. A creative attitude to work and the transition to a new system of relations at work - labor democracy, which is based on the idea of the active participation of each employee in the capital of the company, its management and profits;

4. Investment in the development of human potential and active investment by the state in social and cultural industries;

5. Increasing the role of knowledge and information, which leads in the modern economy to an increase in the number of people employed in science and scientific services, the expansion of information networks and the growth of innovative firms;

6. Stimulating the development of small business, as it is more adapted to rapid renewal and high differentiation of products that more closely meet the tastes of each individually taken, highly educated buyer;

7. More respect for the environment, due to the transition to resource-saving technologies;

8. The rapid development of globalization processes, when the borders between states are practically erased.

In the process of our state's transition to market principles of economic organization and integration into the world economic system, it is necessary to take into account the role of the service sector and its development trends in developed countries. World experience shows that without a modern service sector with developed transport, communications, trade, financial, credit and insurance sectors, a range of business services, progressive education and health care sectors, it is impossible to create an effective market economy. The potential of the service industries in solving employment problems, which become critical in the process of restructuring the industries of commodity production, is also important.

The rapid development of the service sector in our country began in the 90s. Despite the obvious backwardness of the service sector in comparison with its condition in industrialized countries, over the past decade it has become an independent and dynamically developing sector of the economy. This is due to a reduction in government funding, an increase in the share of paid services to the population and organizations. Under the influence of the processes of property transformation and the development of private entrepreneurship, many new services have appeared (brokerage services, trust services, factoring, etc.), and competition has intensified. The service sector has become attractive to small businesses, as some industries require little or no start-up capital; others, due to their underdevelopment, allow you to receive excess profits (financial, trust).

In the first years of independence, the sharp increase in the share of services in Kazakhstan's GDP was mainly associated with the outstripping growth in prices for them compared to the growth in prices for goods, and then - with the accelerated development of financial and other intermediary services characteristic of a market economy. At the same time, at the beginning, it was not a question of quality improvement of services. On the contrary, there was an uneven development of the main investment sectors, a drop in the physical volume of traditional consumer services, an increase in the profitability of this sphere, which significantly exceeded other sectors of the economy. Doctor of Economics Ashimbaeva A.T. notes: "Already in the 1st quarter of 1992, paid services rose more than 6 times, including: household services - 9 times, communication services - 5.5 times, health care - 5.2 times. Housing and culture - 3.7 times. In 1993, price indices for paid services outpaced consumer price indices by 1.8 times, in 1994 - more than 2 times. In 1995, paid services became 2.6 times more expensive, in 1996 . - 2.4 times ".

In recent years, the service sector in Kazakhstan has developed faster than the production sector, both in terms of growth rates and in terms of the speed of adaptation to market needs. In 1996, the share of services reached 57.3% of GDP (16.9 percentage points more than in 1993).

In recent years, the service sector in Kazakhstan has developed faster than the production sector, both in terms of growth rates and in terms of the speed of adaptation to market needs. In 1996, the share of services reached 57.3% of GDP (16.9 percentage points more than in 1993).

In 1998 and 1999 there was a decrease in the supply of services - to 56.7% and 52.4%, respectively, in 2001 the share of the service sector in GDP was 48.1%, according to the results of 2003 - 50.1%. The share of services in GDP in 1997-1999 is explained by the fact that the dynamics of paid services formed in the republic under the influence of such factors as irregular payments of wages and pensions to the population. Lack of growth in real wages, due to the transition to a "floating" tenge exchange rate. Limited effective demand demanded a restrained price policy

from producers, on the other hand, the introduction of a "floating" exchange rate contributed to an increase in prices for exporters' products.

In subsequent years, the stability of the share of services in GDP was associated with the expansion of the range of products offered and an increase in the level of service. In 2006, services were render for 1276 billion tenge, which is 1.25 times more than in the previous year, 1023 billion tenge. In 2007, the volume of work and services performed by domestic enterprises increased by 1.4 times in nominal terms compared to 2006 and amounted to 1,789 billion tenge [16].

In the republic, for some types of activity, imported ones are replacing domestic services, and the bulk of services are imported from non-CIS countries. A well-functioning mechanism of timely support of Kazakhstani services of producers has not yet been created in the republic. Certain measures carried out after a sharp deterioration of the situation in a particular area of service, when this can be avoided by constantly monitoring the progress of the service sector and the immediate use of certain economic policy instruments to correct or correct the current situation. Currently, a significant increase in the import of services is associated with the development of the country's largest oil, gas fields by foreign, and joint ventures, which continue to increase the consumption of imported construction and other business services.

In general, the state of the service market in Kazakhstan is characterized as follows. In the structure of trade in services, there is almost no export of marketing, management, auditing, consulting, computer services and a number of similar relatively new types of services. At the same time, it is clear that the development of many types of services is closely related to achievements in the branches of material production, and primarily in the oil and gas sector.

In the international exchange of services, the main for the republic, unlike most developed countries, is the foreign trade channel - cross-border trade. However, in the import of services, a significant share falls on the second channel - trade in

services of branches of foreign companies located in Kazakhstan. Here are the branches of many companies - world leaders in various service industries, whose experience significantly influences the formation of market relations.

Improving the situation in the service sector in Kazakhstan largely depends on foreign investment and the creation of a favorable investment climate. The main countries investing their funds in the economy of the republic are in the context of industries:

- Construction - Virgin Islands, Italy, China, Great Britain, Netherlands, USA;
- Trade, repair of cars and household products -Switzerland, USA, Virgin Islands, Netherlands, Russia, Great Britain, Germany, Turkey, China;
- Hotels and restaurants - Turkey, Austria, Netherlands, USA;
- Transport and communications - USA, Great Britain, Netherlands, Singapore, Germany, Cyprus, Switzerland, Turkey;
- Financial activities - the Netherlands, Great Britain, Germany, Austria, USA, Russia, international organizations;
- Real estate transactions, rentals and services to enterprises - the Netherlands, USA, Great Britain, Japan, France, Liberia, Germany;
- Public administration - international organizations, Japan, France, Great Britain, Germany;
- Education, health and social services - Virgin Islands, Cyprus, UK, Spain, Netherlands.

The greatest interest for foreign investors in our republic is represented by such branches of business services as mediation and consulting, and from a number of consumer services - public catering, trade, hotel industry, transportation of goods and passengers by road and air transport. Noticeable activity of foreign service providers is observed in the field of advertising and educational services. Based on statistical data on the structure of GDP, it can be argued that the service sector in Kazakhstan is developing quite rapidly in the domestic market. The data of the country's balance of payments, reflecting the foreign trade turnover of services, show

the low competitiveness of domestic services in the external market. Therefore, it is necessary on the part of the state to take active measures to support domestic service providers and stimulate the improvement of the quality of service, and hence the effectiveness of the development of the Kazakhstani service market as a whole.

4. Regression results and data summary

In the first model, we regress the growth of expenses of "Clothes and shoes" group's goods.   R-squared = 0, 04437, so independent variables explains only 4,437% of the variability of expenses growth. When income grows by 1% the growth of expenses amounts to 73,7%.. The t-statistics is 513, 79 and P>|t|=0,000 which means that coefficient is significant. If the household increased by one adult, the growth of expenses was 2, 74%, which is significant since t-statistics is 28,79 and P>|t|=0,000. Looking at the data from 2011 to 2017, we see that the expenditure of clothes and shoes is increasing every time. (Graph 1). From 2011 to 2013, clothing spending increased by 16%. From 2013 to 2017, the growth is 26%. This can influenced by various factors: high fertility, increased income, etc. In the first, third and fourth quarters, expenditure on clothes and shoes for urban area is high. This is because there is a large selection in cities, many shops. Also in the summer, people buy for recreation, for school, for the institute, etc. In the second quarter, expenditures in rural area are 18.5% more than for the urban area. (Graph 2)
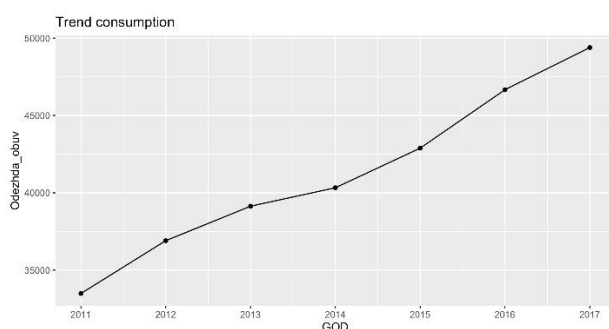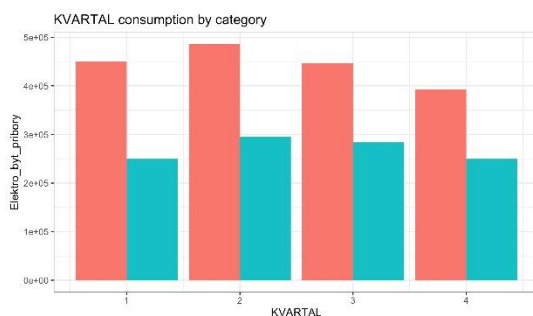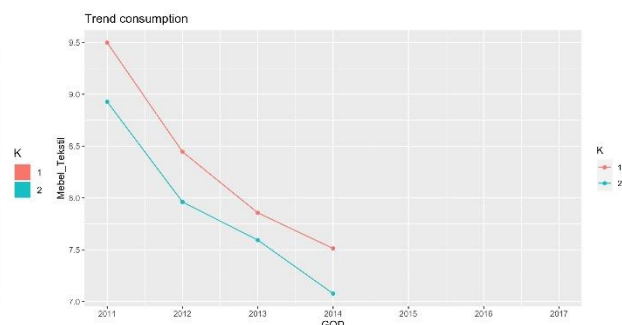

Graph 1
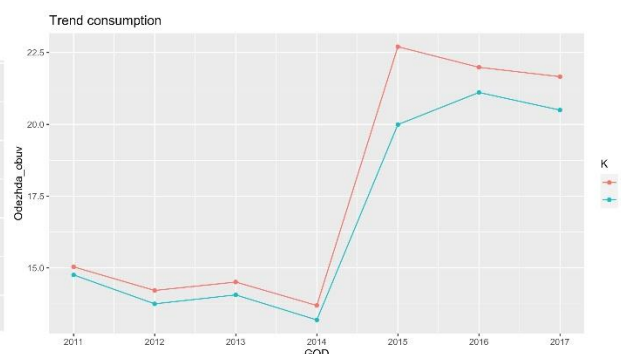
Graph 2

In the second model, we regress the growth of expenses of "furniture and technics". R-squared = 0, 3057 for furniture, so independent variables explains only 30, 57% of the variability of expenses growth. When income grows by 1% the

growth of expenses amounts to 113, 4%. The t-statistics is 153, 030 and P>|t|=0,000 which means that coefficient is significant. If the household increased by one adult, the expenses decreases by 0, 035%, and t-statistics is insignificant. ". For technics R-squared = 0, 2267, so independent variables explains only 22, 67% of the variability of expenses growth. When income grows by 1% the growth of expenses amounts to 92, 72%. The t-statistics is 85, 49 and P>|t|=0,000 which means that coefficient is significant. If the household increased by one adult, the expenses decreases   by   0,   034%,   which   is   significant. This is because several people can use furniture and technics. For example, a refrigerator, TV, wardrobes, beds have one or two units for each house, and three or more people can live in the house. If expenditures in 2011 for technics showed the maximum data (23380, 04), then by 2012 consumption decreased by 6,51%. We can notice a slight decrease in 2013 (20674.17), which is 11.57% less than in 2011 and 5.4% less than in 2012. In 2014, consumption is (21639, 9), which is 4,67% more than the previous year. In all quarters, consumption for furniture and technics is higher in the city than in the rural. (Graph 3 and Graph 4).
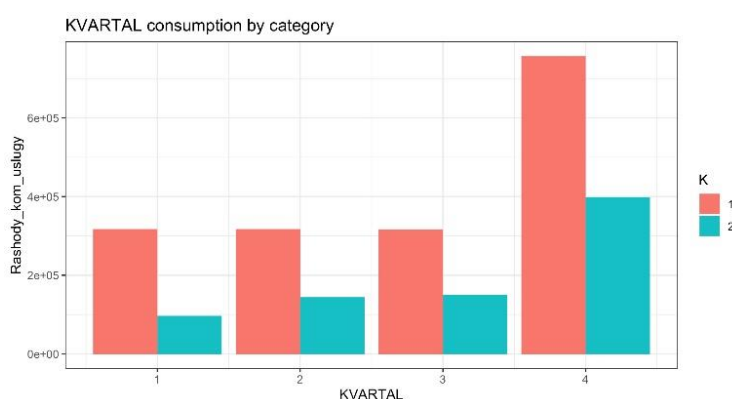

Graph 3

Graph 4

In the third model, we regress the growth of expenses of "Utilities". R-squared = 0, 1332, so independent variables explains only 13, 32% of the variability of expenses growth. When income grows by 1% the growth of expenses amounts to 59, 6%. The t-statistics is 150, 151 and P>|t|=0,000 which means that coefficient is significant. If the household increased by one adult, the expenses decreases by 0, 14%, and t-statistics is significant. Also, I included fuel (for heating residential
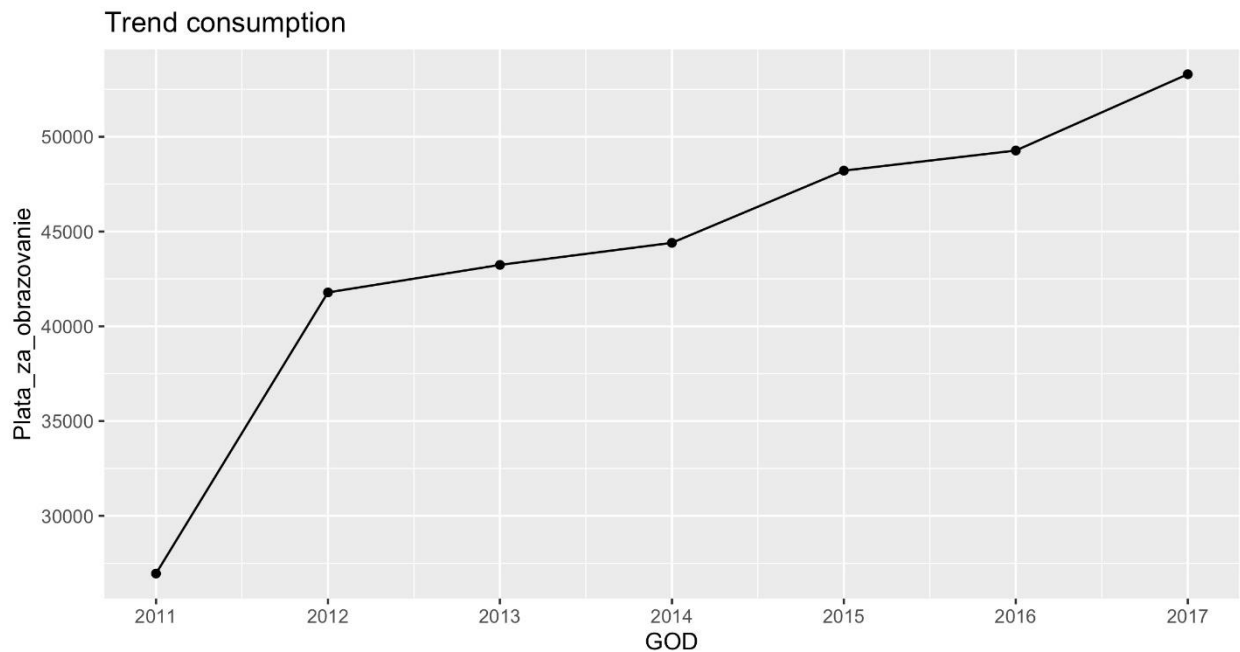
premises) to public services and received such data. R-squared = 0, 2872, so independent variables explains only 28, 72% of the variability of expenses growth. When income grows by 1% the growth of expenses amounts to 37, 7%. The t-statistics is 166, 215 and P>|t|=0,000 which means that coefficient is significant. If the household increased by one adult, the growth of expenses was 0, 006%, which is significant since t-statistics is significant. Public services in 2011 are 2% less than in 2012. From 2012 to 2013, this is increases by 10.58%. From 2013 to 2014, the growth is 26.9%. Also, on a quarterly basis, consumption is high in the city, the peak is observed in the 4th quarter (Graph 5). At this time, there is a strong heating.
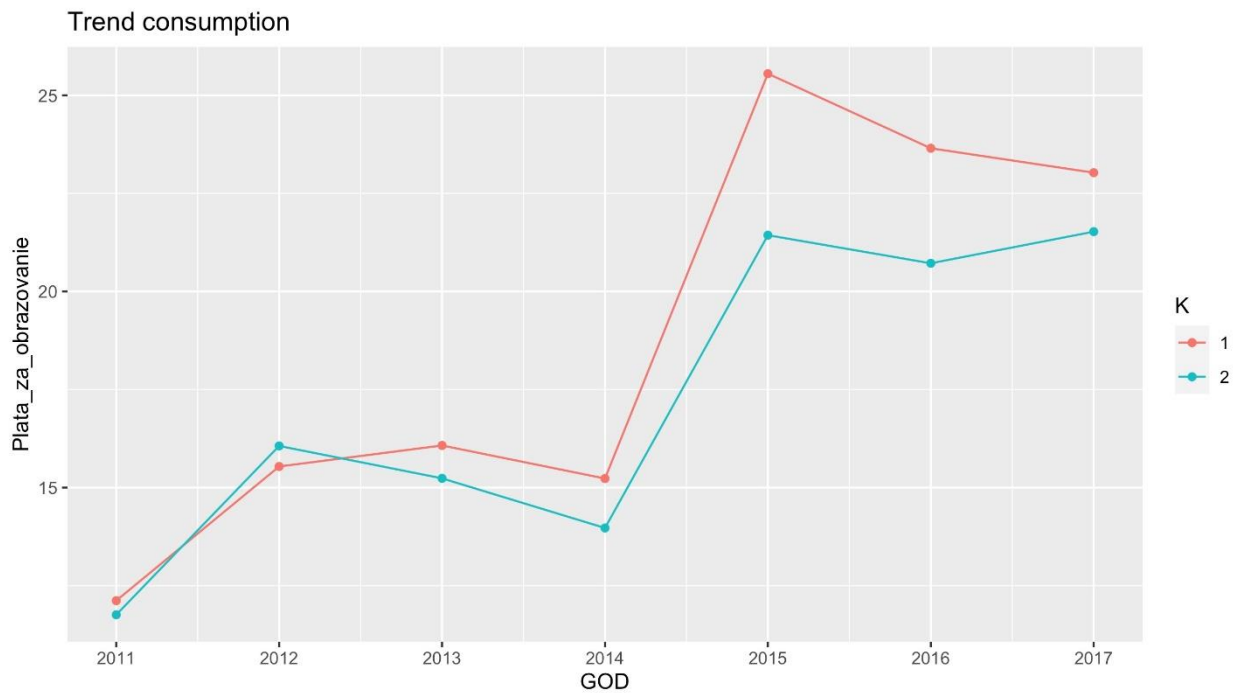

Graph 5

In the fourth model, we regress the growth of expenses of "Education" group's goods. R-squared = 0, 318, so independent variables explains only 31, 8% of the variability of expenses growth. When income grows by 1% the expenses decrease by 107,8%. The t-statistics is 160, 35 and P>|t|=0,000 which means that coefficient is significant. If the household increased by one adult, the growth of expenses was 0, 05%, which is significant. Looking at the data from 2011 to 2014, we see that the expenditure on education is increasing every time. (Graph 1). From 2011 to 2014, expenditure on education increased by 43.29%. This model includes

other costs such as tutoring, costs in educational institutions etc. (Graph 6)
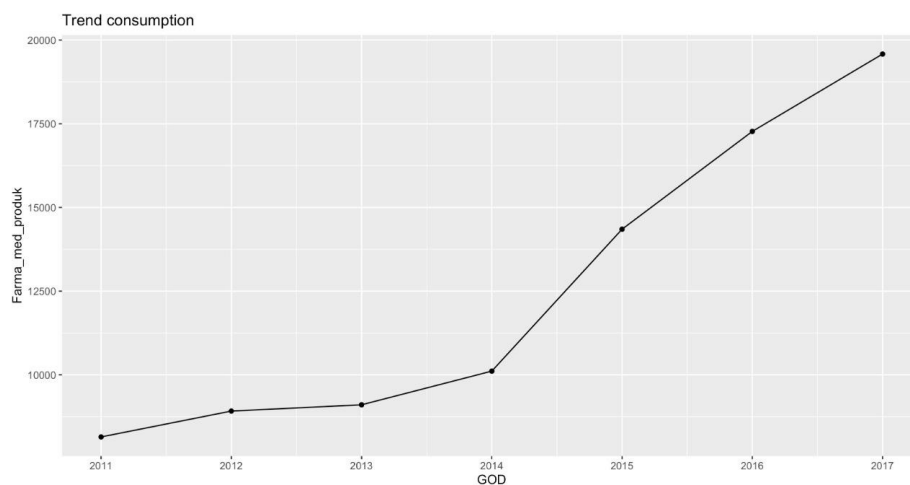

Graph 6

By quarters, cities have a higher indicator than in rural area. In 2011, expenses in the rural area are 27.1% less than in the city. The same result was observe in 2012, the demand for the city does not change, but in the rural area, it is increases by 2.1%. However, from the first quarter to the second quarter, the need for education increases by 4.92% in the city. In the third quarter, it is increases by 11.1%. (Graph 7).
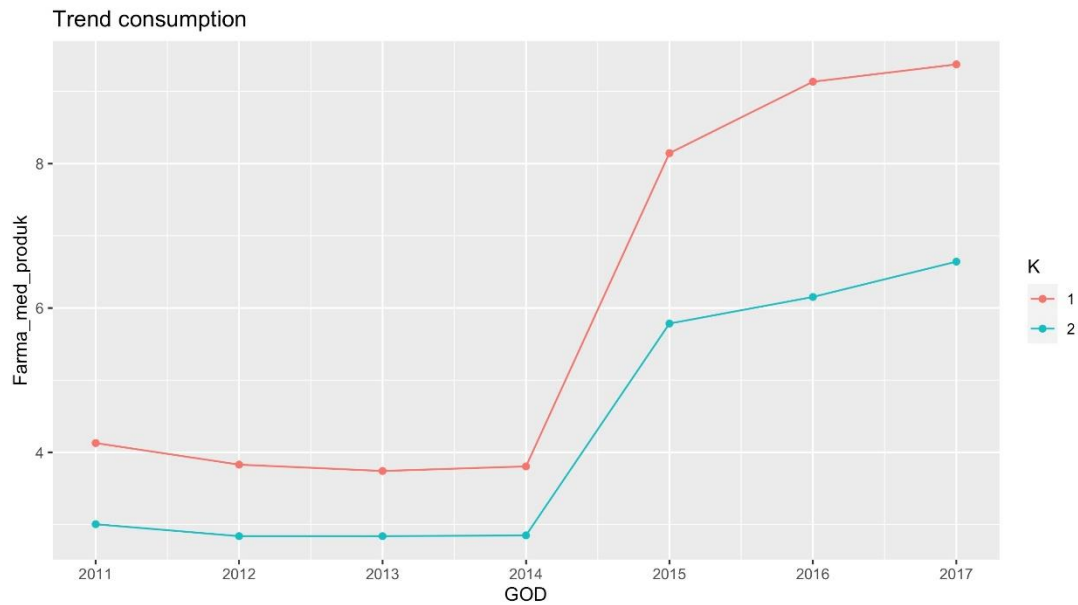
Graph 7

In the fifth model, we regress the growth of expenses of "Healthcare" group's goods.   R-squared = 0, 1469, so independent variables explains only 14, 69% of the variability of expenses growth. When income grows by 1% the expenses decrease by 59,11%. The t-statistics is 193, 45 and P>|t|=0,000 which means that coefficient is significant. If the household increased by one adult, the expenses decreases by 0, 06%, which is significant. As the population grows, so the demand for medicine is also increase. From 2011 to 2017, the demand for medicine has grown significantly. From 2011 to 2013, expenses increased by 11.7%. From 2014 to 2017, the growth is 93.6% (Graph 8). This can be influenced by such factors as an increase in income, the development of medicine, an increase in diseases, etc. The population tries to maintain their health and spends a lot of money.
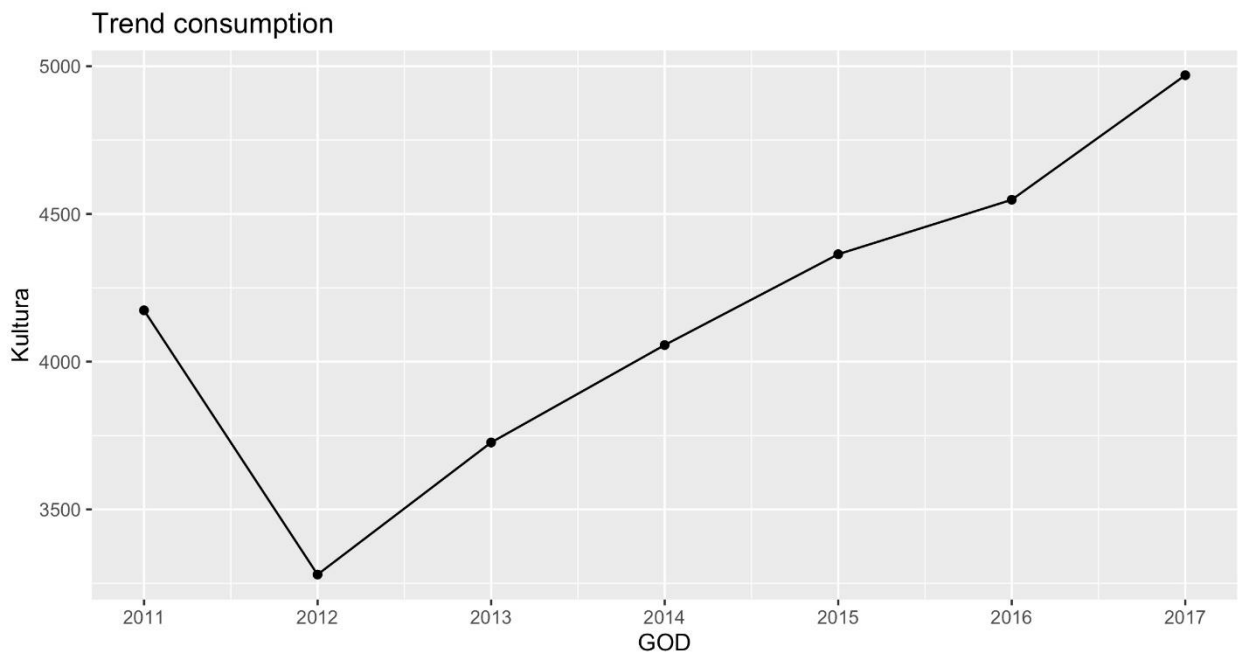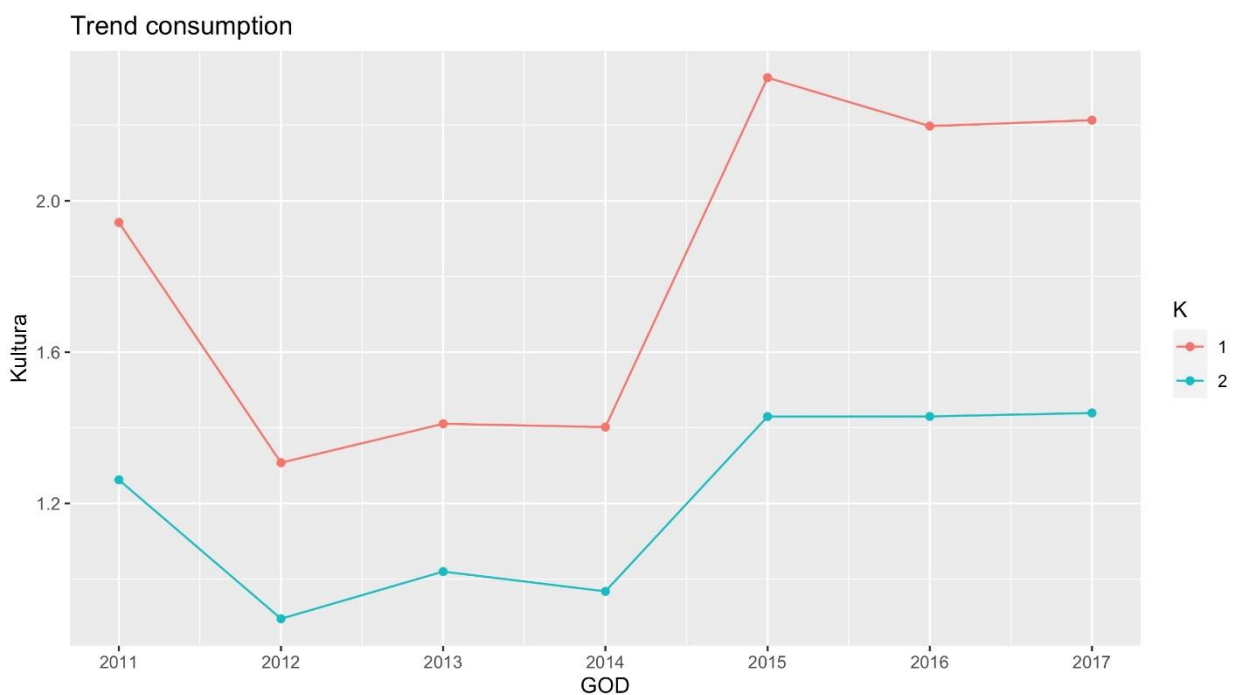

Graph 8

Graph 9

This graph shows the consumption of medical services in the city and in the rural area. In all years, consumption is higher in the city by 31.4% on average.

In the sixth model, we regress the growth of expenses of "Services" group's goods. This group includes services such as beauty, culture, sewing, renovation, cafes and restaurants, dry cleaning, travel and the others. First, consider the services of cinema and theater (culture). R-squared = 0, 0957, so independent variables explains only 9,57% of the variability of expenses growth. When income grows by 1% the grow of expenses amounts to 40,01%. The t-statistics is 85,917 and P>|t|=0,000 which means that coefficient is significant. If the household increased by one adult, the expenses decrease by 0,04%, which is significant since t-statistics is 18, 535 and P>|t|=0,000. In 2011, spending on culture is (4173.796), and in 2012, it drops sharply by 21.42% (3279.662). From 2013 to 2017, it will increase by 33.3% (Figure 9). Such changes are associated with the fact that new locations are being opened and the film industry is developing.

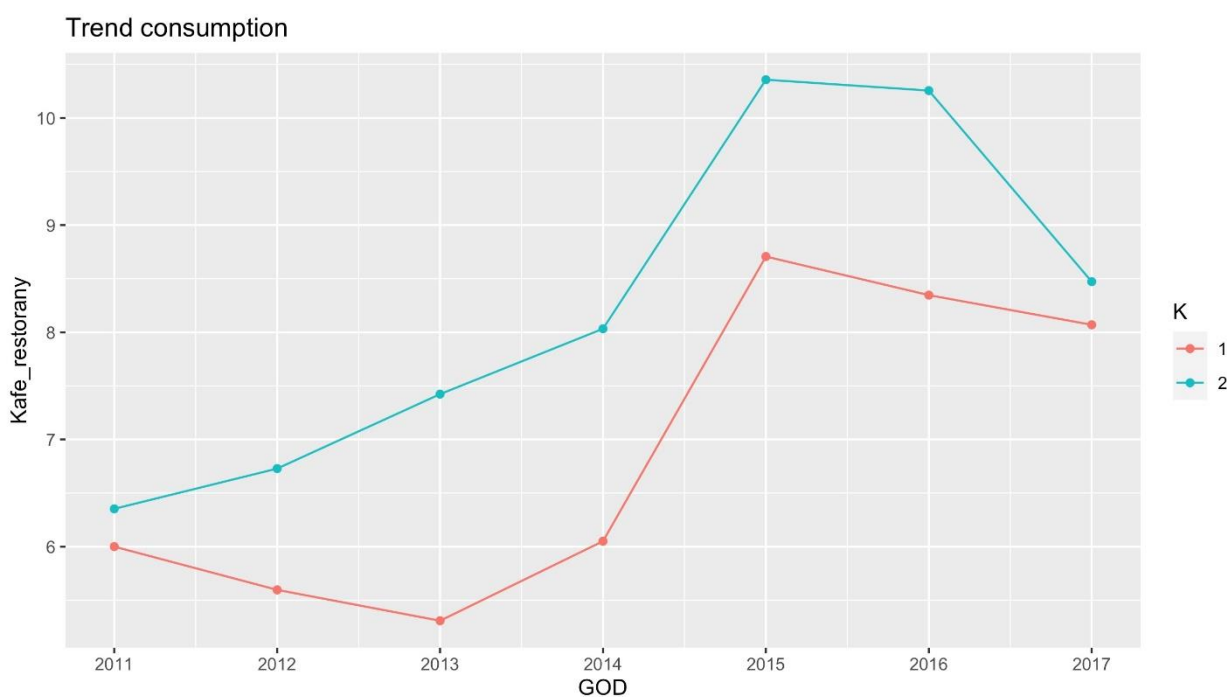## Trend consumption

Graph 10

Trend consumption

Graph 11

The next one is cafes and restaurants. R-squared = 0, 1805, so independent variables explains only 18,05% of the variability of expenses growth. When income grows by 1% the grow of expenses amounts to 52,45%. The t-statistics is 112,42 and P>|t|=0,000 which means that coefficient is significant. If the household increased by one adult, the expenses decreases by 0,02%, which is significant. From 2011 to 2014, there is a high demand - 44.5% is growth. From 2014 to 2015 decreased by

7.93%. By 2016, the indicator rises by 5.44% and in 2017 decreases slightly by 0.3% (19616.18) (Graph 9).
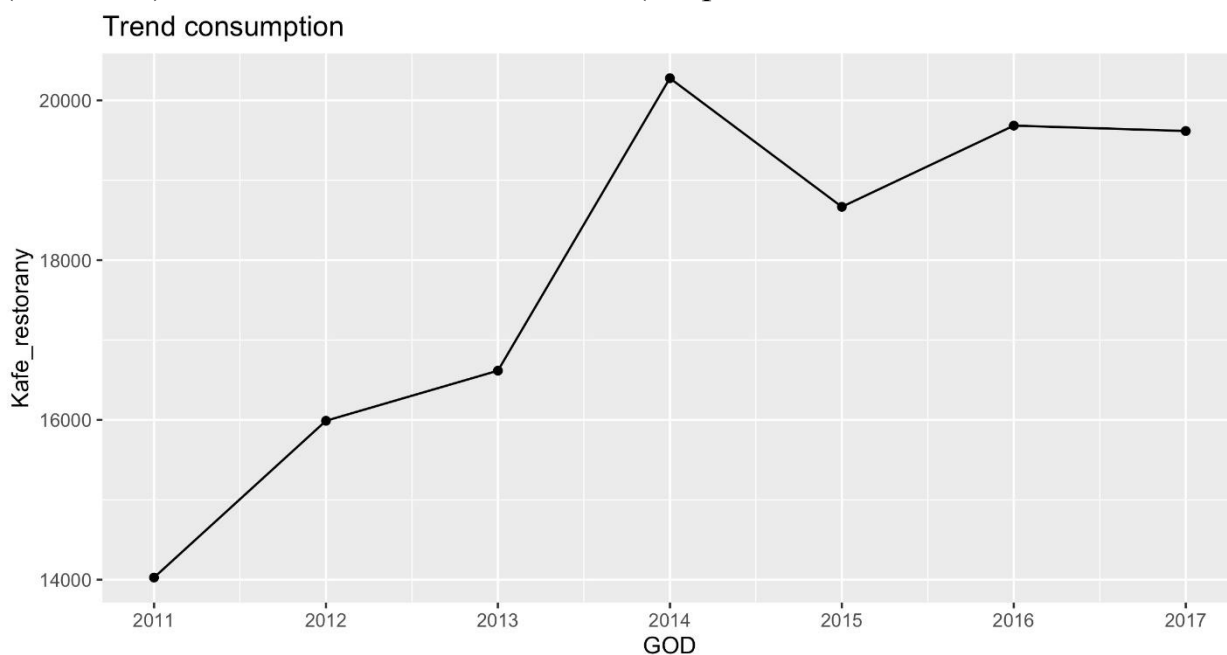
Graph 12

If we consider this issue on a quarterly basis, then in the first and in the fourth quarter, spending on restaurants was high in the villages. In the first quarter by 1.04%, in the fourth by 2.3%. High demand was observed in the third quarter in the city (21617.46) (Graph 10).

Graph 13

The eighth model was a regression of consumption per capita growth on income per capita growth. R-squared=0,3971, so independent variables explain only 39,71% of the variability of consumption growth. When income per capita grows by 1%, the growth of consumption per capita amounts to 66,58%. The t statistic is 332,92 and P>|t|=0,000, so the coefficient is significant. For households in urban area consumption was 16% higher than for those in rural area. The t statistic is 78,74 indicating that consumption in urban area was significantly higher than in rural area. Regarding time trend, it is significant for every year and quarter. The benchmark year was 2011, relative to which in 2012 the growth of consumption per capita was 2,61%, in 2013 – (-1,54%), in 2014 – (-6%), in 2015 – 17,46%, in 2016 – 17,73%, in 2017 – 20,05%. The benchmark quarter was the first quarter. In the second quarter consumption growth per capita was negative 12,17%, in the third quarter - 4,41%, in the fourth quarter – 7,21% compared to the first quarter.

5. Conclusion

Considering the role of services in the economy of the Republic of Kazakhstan, it should be noted that the development of market relations in Kazakhstan largely depends on the formation of a service economy, or a service economy, in which the main factor determining the effect is the ability to maximize consumer satisfaction. It is important to improve the quality of new types of services, to improve the technology of their provision; it is also possible to use the experience of foreign countries, but in relation to the living conditions of Kazakhstan. Because of the research in the thesis, an analysis of the costs of the current service market of the Republic of Kazakhstan, the level of development of services in the field of education, health care, services, clothing, etc. is provided.

The purpose of this work is - by analyzing to identify the costs of services in Kazakhstan. The share of household expenditures on services in 2017 amounted to 31.64% with an increase in income used for consumption by 57%.

The category "Clothes" has more expenditure in Kazakhstan, but expenditures in relation to total expenditures tended to decrease in the observed period of 2011-2017. Furniture and technics averaged 11.7% of total expenses. From 2011 to 2017, the cost of housing and communal services increased almost everywhere. Expenditure on "Services" is unstable in the period 2011-2017. In some years, there is a strong growth and decline. Seasonality also affects this. Expenditures on education and medicine have increased every year. In 2015, income growth showed minimal figures. In terms of consumption patterns, the growth in clothing consumption in 2015 was not as sharp as for household goods.

6. Bibliography

1. Nazarbayev N.A. (2004). Message of the President of the country to the people of Kazakhstan "*Kazakhstan-2030: prosperity, security and improvement of the welfare of all Kazakhstanis*". – Almaty

2. Ivor Beazley, Ronnie Downes and Scherie Nicol. (2019). *Budgeting in Kazakhstan.* Public Governance Directorate.

3. Gronroos C. (2000). *Service management and marketing.* - West Sussex

4. Burmenko TD, Danilenko NN, Turenko. (2003). *Service sector: Economy*

5. Regulation on the activities of the WTO http://www.wto.org

6. Agency of the Republic of Kazakhstan on Statistics http://www.stat.kz

7. Economy of Kazakhstan
https://www.orexca.com/kazakhstan/economy.htm

8. Demidova L.S. (1999). *Service sector in postindustrial economy* // World Economy and International Relations.

Протокол анализа Отчета подобия заведующего кафедрой

Заведующий кафедрой заявляет, что ознакомился (-ась) с Полным отчетом подобия, который был сгенерирован Системой выявления и предотвращения плагиата в отношении работы:

Автор: Ербосын Назерке Ильясқызы
Название: Expenditure on services in Kazakhstan
Координатор: Алдашев Алишер Алмазович
Коэффициент подобия 1: 5.1%
Коэффициент подобия 2: 2.1%
Замена букв: 0
Интервалы: 0
Микропробелы: 2
Белые знаки: 0

После анализа Отчета подобия констатирую следующее:

☒ обнаруженные в работе заимствования являются добросовестными и не обладают признаками плагиата. В связи с чем, признаю работу самостоятельной и допускаю ее к защите;

☐ обнаруженные в работе заимствования не обладают признаками плагиата, но их чрезмерное количество вызывает сомнения в отношении ценности работы по существу и отсутствием самостоятельности ее автора. В связи с чем, работа должна быть вновь отредактирована с целью ограничения заимствований;

☐ обнаруженные в работе заимствования являются недобросовестными и обладают признаками плагиата, или в ней содержатся преднамеренные искажения текста, указывающие на попытки сокрытия недобросовестных заимствований. В связи с чем, не допускаю работу к защите.

Обоснование:
Все цитаты были оформлены верно и источники указаны корректно в библиографии. Заимствование из одного источника не превышало 1%. Плагиат не был обнаружен после анализа всего текста. Вся работа была выполнена самостоятельно.

4 июня 2021   _____ Аубакирова С.К.
    Дата   Подпись заведующего кафедрой

Окончательное решение в отношении допуска к защите, включая обоснование:

Допускаю Ербосын Н.И. к защите дипломной работы, согласно анализам отчёта подобия научного руководителя и заведующего кафедрой. Все цитаты были оформлены верно и источники указаны корректно в библиографии. Заимствование из одного источника не превышало 1%. Плагиат не был обнаружен после анализа всего текста. Вся работа была выполнена самостоятельно.

4 июня 2021
       Дата

_____ Аубакирова С.К.
Подпись заведующего кафедрой

Протокол анализа Отчета подобия Научным руководителем

Заявляю, что я ознакомился (-ась) с Полным отчетом подобия, который был сгенерирован Системой выявления и предотвращения плагиата в отношении работы:

Автор: Ербосын Назерке Ильясқызы
Название: Expenditure on services in Kazakhstan
Координатор: Алдашев Алишер Алмазович
Коэффициент подобия 1: 5.1%
Коэффициент подобия 2: 2.1%
Замена букв: 0
Интервалы: 0
Микропробелы: 2
Белые знаки: 0
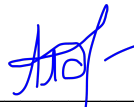
После анализа Отчета подобия констатирую следующее:

☒ обнаруженные в работе заимствования являются добросовестными и не обладают признаками плагиата. В связи с чем, признаю работу самостоятельной и допускаю ее к защите;

☐ обнаруженные в работе заимствования не обладают признаками плагиата, но их чрезмерное количество вызывает сомнения в отношении ценности работы, по существу, и отсутствием самостоятельности ее автора. В связи с чем, работа должна быть вновь отредактирована с целью ограничения заимствований;

☐ обнаруженные в работе заимствования являются недобросовестными и обладают признаками плагиата, или в ней содержатся преднамеренные искажения текста, указывающие на попытки сокрытия недобросовестных заимствований. В связи с чем, не допускаю работу к защите.

Обоснование:
Все цитаты были оформлены верно и источники указаны корректно в библиографии. Заимствование из одного источника не превышало 1%. Плагиат не был обнаружен после анализа всего текста. Вся работа была выполнена самостоятельно.

4 июня 2021	_____ Алдашев А.А.
Дата	Подпись научного руководителя

Метаданные

Название
Expenditure on services in Kazakhstan

Автор
Назерке Ербосын

Научный руководитель
Алишер Алдашев

Подразделение
ИУП

Список возможных попыток манипуляций с текстом

В этом разделе вы найдете информацию, касающуюся манипуляций в тексте, с целью изменить результаты проверки. Для того, кто оценивает работу на бумажном носителе или в электронном формате, манипуляции могут быть невидимы (может быть также целенаправленное вписывание ошибок). Следует оценить, являются ли изменения преднамеренными или нет.

Замена букв	ß	0
Интервалы	A→	0
Микропробелы		2
Белые знаки	ß	0
Парафразы (SmartMarks)	a	27

Объем найденных подобий

Обратите внимание! Высокие значения коэффициентов не означают плагиат. Отчет должен быть проанализирован экспертом.

5.12% 7.37% КП1	2.11% 2.11% КП2	3.16% 3.16% КЦ
25 Длина фразы для коэффициента подобия 2	**4274** Количество слов	**27967** Количество символов

Подобия по списку источников

Просмотрите список и проанализируйте, в особенности, те фрагменты, которые превышают КП №2 (выделенные жирным шрифтом). Используйте ссылку «Обозначить фрагмент» и обратите внимание на то, являются ли выделенные фрагменты повторяющимися короткими фразами, разбросанными в документе (совпадающие сходства), многочисленными короткими фразами расположенные рядом друг с другом (парафразирование) или обширными фрагментами без указания источника ("криптоцитаты").

10 самых длинных фраз

Цвет текста

ПОРЯДКОВЫЙ НОМЕР	НАЗВАНИЕ И АДРЕС ИСТОЧНИКА URL (НАЗВАНИЕ БАЗЫ)	КОЛИЧЕСТВО ИДЕНТИЧНЫХ СЛОВ (ФРАГМЕНТОВ)	
1	https://files.eric.ed.gov/fulltext/EJ1114576.pdf	32	0.75 %
2	https://files.eric.ed.gov/fulltext/EJ1114576.pdf	31	0.73 %
3	https://files.eric.ed.gov/fulltext/EJ1114576.pdf	27	0.63 %
4	https://files.eric.ed.gov/fulltext/EJ1114576.pdf	24	0.56 %
5	https://stat.uz/images/uploads/reliz2021/xizmatlar_yanvar_en.pdf	23	0.54 %
6	https://files.eric.ed.gov/fulltext/EJ1114576.pdf	17	0.40 %
7	https://files.eric.ed.gov/fulltext/EJ1114576.pdf	12	0.28 %

8	https://www.nytimes.com/2020/06/17/upshot/coronavirus-spending-rich-poor.html	12	0.28 %
9	**diplom isi Feride SHixiyeva.docx** Şıxıyeva Fəridə **6/2/2017** Azerbaijan State University of Economics (UNEC) (Sabah qrupları)	9	0.21 %
10	https://files.eric.ed.gov/fulltext/EJ1114576.pdf	9	0.21 %

из базы данных RefBooks (0.28 %)

ПОРЯДКОВЫЙ НОМЕР	НАЗВАНИЕ	КОЛИЧЕСТВО ИДЕНТИЧНЫХ СЛОВ (ФРАГМЕНТОВ)	
Источник: RePEC			
1	**The Rise of Services and Balanced Growth in Theory and Data** Alessio Moro,Miguel Leon-Ledesma;	12 (2)	0.28 %

из домашней базы данных (0.00 %)

ПОРЯДКОВЫЙ НОМЕР	НАЗВАНИЕ	КОЛИЧЕСТВО ИДЕНТИЧНЫХ СЛОВ (ФРАГМЕНТОВ)

из программы обмена базами данных (1.97 %)

ПОРЯДКОВЫЙ НОМЕР	НАЗВАНИЕ	КОЛИЧЕСТВО ИДЕНТИЧНЫХ СЛОВ (ФРАГМЕНТОВ)	
1	**"Directions of improving the economic of individual countries,regions and industries"** Alymkulova Aidana **6/13/2019** Kirgiz Economic University na M. Ryskulbekov (Кафедра экономической теории и мировой экономики)	21 (3)	0.49 %
2	**Aplication of forecasting methods in demand and capacity management in service industry_Bur.is_2017_ZUProgram.docx** Mammadli Tarlan E **6/3/2017** Azerbaijan State University of Oil and Industry (ASUOI) (BA (ZU, BBA, MBA) proqramı)	20 (3)	0.47 %
3	**Документ из базы НЭУ 55f7b547-0ca4-4aff-8343-3b4fc0a80d1d.docx** na **11/5/2015** NARXOZ (NEU) (Information Technology Center)	13 (2)	0.30 %
4	**FUNDAMENTALS OF ECONOMICS. Textbook. (Основи економіки. Навчальний посібник)** Під загальною редакцією М. А. Мащенко **12/14/2020** Kharkiv National University of Economics named after S.Kuznets (KNUE) (KNUE)	11 (2)	0.26 %
5	**Marketing of innovations in international Business** Беліба Ярослав Олександрович **6/6/2019** Sumy State University (Кафедра міжнародних економічних відносин (ННІ БіЕМ))	10 (2)	0.23 %
6	**diplom isi Feride SHixiyeva.docx** Şıxıyeva Fəridə **6/2/2017** Azerbaijan State University of Economics (UNEC) (Sabah qrupları)	9 (1)	0.21 %

из интернета (5.12 %)

ПОРЯДКОВЫЙ НОМЕР	ИСТОЧНИК URL	КОЛИЧЕСТВО ИДЕНТИЧНЫХ СЛОВ (ФРАГМЕНТОВ)	
1	https://files.eric.ed.gov/fulltext/EJ1114576.pdf	169 (9)	3.95 %
2	https://stat.uz/images/uploads/reliz2021/xizmatlar_yanvar_en.pdf	38 (3)	0.89 %

Список принятых фрагментов

ПОРЯДКОВЫЙ НОМЕР	СОДЕРЖАНИЕ	КОЛИЧЕСТВО ИДЕНТИЧНЫХ СЛОВ (ФРАГМЕНТОВ)
"Directions of improving the economic of individ... ☑		21 (0.49%)
Aplication of forecasting methods in demand and ... ☑		20 (0.47%)
Документ из базы НЭУ 55f7b547-0ca4-4aff-8343-3b4... ☑		13 (0.30%)
The Rise of Services and Balanced Growth in Theo... ☑		12 (0.28%)
FUNDAMENTALS OF ECONOMICS. Textbook. (Основи еко... ☑		11 (0.26%)
Marketing of innovations in international Business ☑		10 (0.23%)
diplom isi Feride SHixiyeva.docx ☑		9 (0.21%)