

Theme: “Structuring research paper in the
“Introduction, Methods, Results and
Discussion” format: features and prospects”

Done by: Amoyeva Tamam
Checked by: Noruzova G.B.

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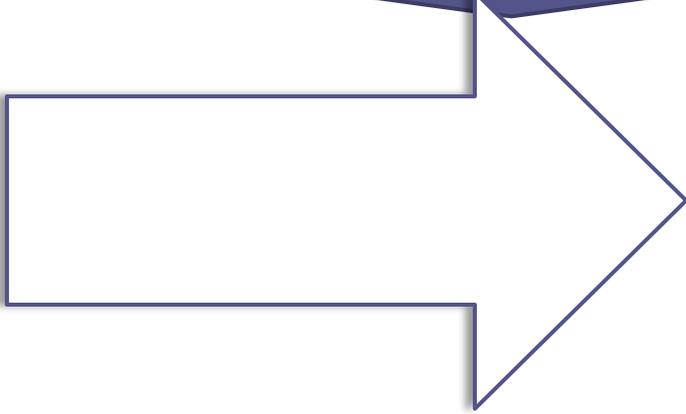
RELEVANCE OF THE PROJECT

The relevance of the topic lies in the need to use the structure of the IMRAD article by most international journals for the preparation of scientific materials, including journals like Scopus and Web of Science.

Publication of articles in this journals is more difficult, than in other`s. So, that`s why such articles are more appreciated.



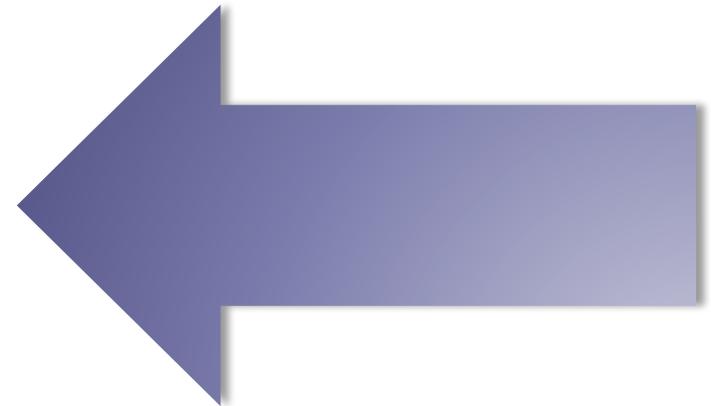
GOAL AND OBJECTIVES



The main goal of this project was to get acquainted with the structure of writing scientific articles in the IMRAD format, as well as learn to take into account the peculiarities and prospects of their writing.

The goal of the project identified following **objectives:**

- ❑ To determine the structure of writing scientific articles in the IMRAD format;
- ❑ To use the acquired knowledge and skills for writing an article corresponding to the format IMRAD.





OBJECT AND SUBJECT

- object
 - the format of writing the article IMRAD.
- subject
 - the features and prospects of the structure of a scientific article IMRAD format.



RESUL

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The result of the design work is the writing of an article on the topic of dissertation research in the IMRAD format

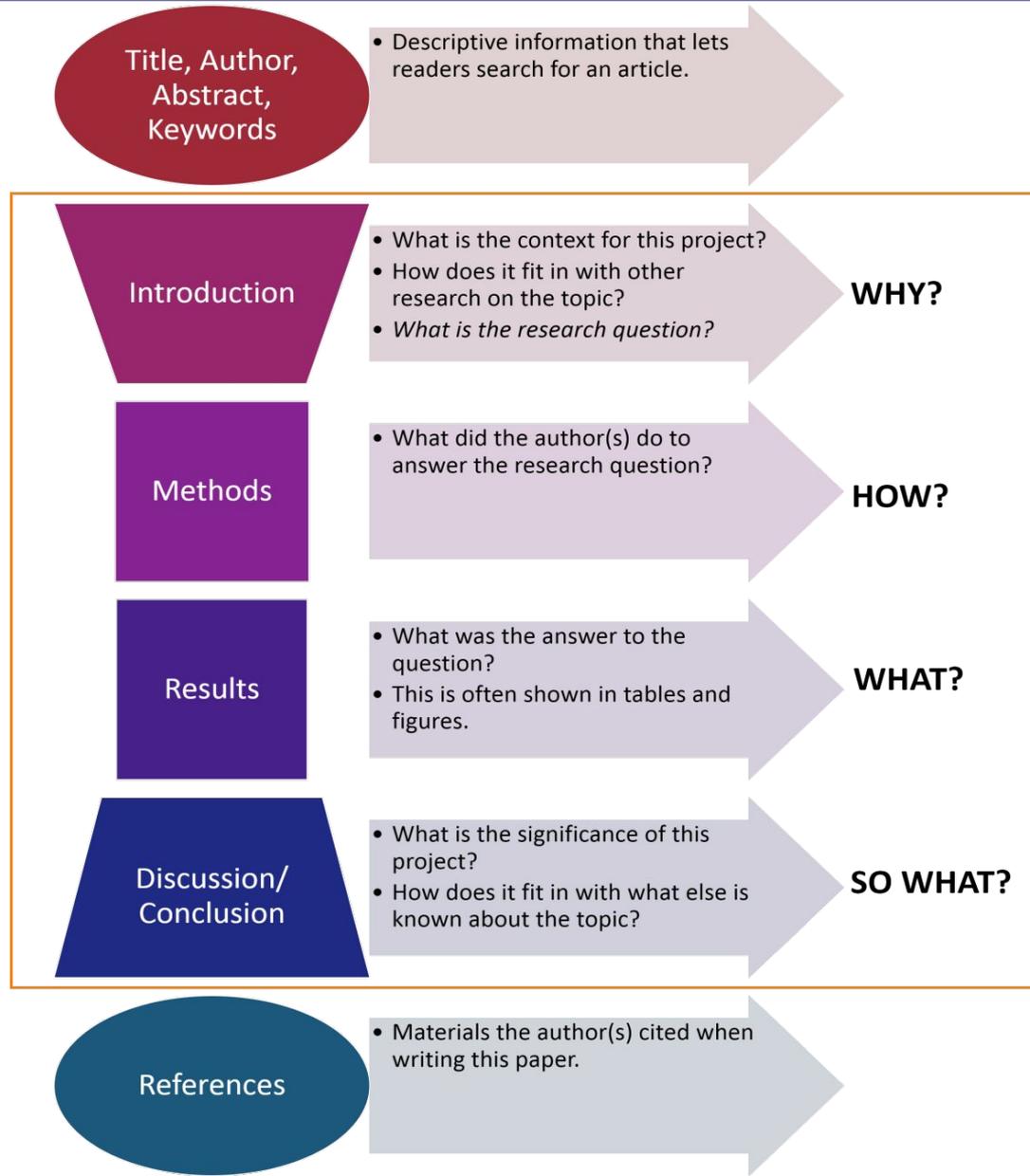
INTRODUCTION

Modern scholars distinguish different types of scientific articles - it depends on the topic chosen by the author and the research method. But it should be noted that any scientific article is a logically completed study of any problem, carried out through the application of the scientific method. As mentioned before, most international journals recommend using the IMRAD article structure for preparing scientific materials, since this is the most common style of writing scientific articles.

What is IMRAD?

- The abbreviation IMRAD consists of the first letters of the four key sections of the article - Introduction, Methods, Results and Discussion.
- This standard (template) for the design of scientific articles was developed in the 1970s and in fact became mandatory for articles based on empirical research.
- Each original scientific article has the following structure: Title; Abstract; Introduction; Methods; Results; Discussion; Conclusions; References.

Description of the structure of the IMRAD article.



INTRODUCTION

- **Introduction**

- the relevance of the research topic
- a review of the literature on the research topic
- the statement of the research problem
- the goal and objectives of the research

METHODS

- Description of the research site, e.g. climate, geological sections, country, etc.
- Experiment design, specifying retests, experiments and sampling procedures.
- Statistical and mathematical procedures used to analyze and summarize data.
- Materials used, indicating the exact technical characteristics and quantities, as well as their source or preparation method.
- Assumptions made and their rationale.

RESULTS



Results should be clear, concise, and descriptive. This section should include only representative data, not only in the form of text, but also including tables, graphs, charts, photographs and figures.

DISCUSSION



Do your results support your hypothesis?

Are your observations consistent with other research in this area?

features provided bring something new to understanding of the

What should be done next (research perspective)?

TITLE

**“BANKING SECTOR OF
KAZAKHSTAN ECONOMY
AND BANKING ACTIVITIES:
STATE OF THE
REGULATORY AND LEGAL
FRAMEWORK”**

ABSTRACT

This article is devoted to the consideration of the banking sector of the economy of the Republic of Kazakhstan at the present stage. Particular attention is paid to the consideration of banking in the country. In addition, article examines the state of the regulatory framework related to banking. In the process of writing the article, the author analyzed the current legislation of the Republic of Kazakhstan in the banking sector. The result of the study is to identify gaps in the legislation of the Republic of Kazakhstan, as well as proposals for various ways to solve them.

In conclusion, the author proposes quite effective measures to eliminate these gaps.

KEY WORDS

banking system; regulatory framework; normative legal act; banking activity; economics of a country.

INTRODUCTION

Nowadays, the intensive development of the banking sector and the need for a more thorough study of banking activities in the Republic of Kazakhstan makes us think about the high importance of banking sphere and find some ways of making it easier. The Republic of Kazakhstan has a two-tier banking system. The National Bank is the central bank of the state and represents the upper (first) level of the banking system. All other banks represent the lower (second) level of the banking system. According to S.A. Bolshedvorova: “The peculiarities of the Kazakh banking system include the fact that only private banks operate in the banking services market”. However, F.N. Kozimova, on the contrary, considers this fact: "Not an advantage, but as a disadvantage of the banking system of the Republic of Kazakhstan". There are a number of normative legal acts regulating banking activities, such as the Law of the Republic of Kazakhstan “On banks and banking activities in the Republic of Kazakhstan”; and the Law of the Republic of Kazakhstan “On the Development Bank of Kazakhstan”, but despite this, there are many problems that arise on a daily basis due to the lack of a more extensive legal framework. Research into the activities of the banking sector in foreign countries is evidence of the need to amend the current legislation, as well as the adoption of new laws in this area. Hence, this research paper focuses on improving the state of regulatory framework connected with banking sphere and banking activities in the Republic of Kazakhstan.

Move 1a

Move 1b

Move 2

Move 3

METHODS

In the past few years in Kazakhstan, there has been a tendency to consolidate banks by merging them and, accordingly, there is a decrease in the number of banks in the country. The analysis of the legal framework of Kazakhstan was chosen as the research method. The Law of the Republic of Kazakhstan of August 31, 1995 “On banks and banking activities in the Republic of Kazakhstan”; the Law of the Republic of Kazakhstan dated March 30, 1995 “On the National Bank of the Republic of Kazakhstan”; the law of the Republic of Kazakhstan dated July 4, 2003 “On state regulation, control and supervision of the financial market and financial organizations”; the Law of the Republic of Kazakhstan dated April 25, 2001 “On the Development Bank of Kazakhstan” were selected as a basement.

It is worth noting that the Republic of Kazakhstan has a two-tier banking system. The National Bank is the central bank of the state and represents the upper (first) level of the banking system. All other banks represent the lower (second) level of the banking system. I.M. Uteshova in her article “Banking law as an independent branch of law in Kazakhstan” gives a detailed explanation of banking law and also compares the different opinions of scientists as Khudyakov A.I., Gurevich I.S., Yefimova L.G and other`s.

In addition, it should be marked, that to reveal the complete information about the banking system there was a lack of sufficient literature. In order to write a research paper, there were studied the works of lawyers in the field of banking law.

RESULTS

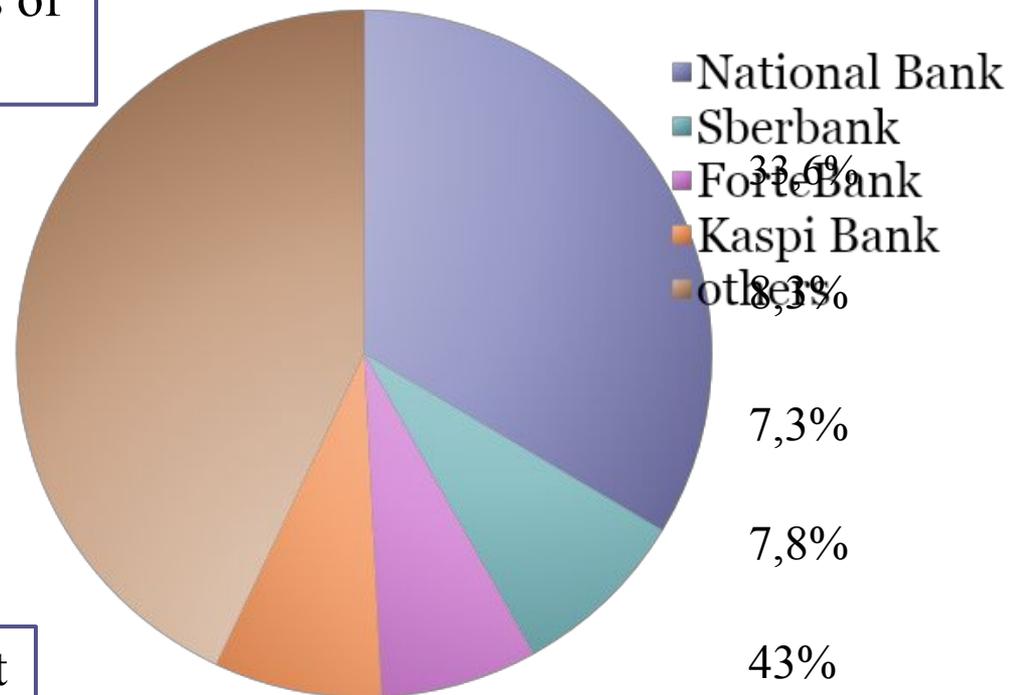
To successfully resolve all problems of the banking system it is necessary:

to focus on income diversification

to develop business in the field of retail banking and services for small and medium-sized enterprises

more efficiently control the cost part

Asset share



DISCUSSION

In the process of studying the Kazakhstani legislation, a number of shortcomings were identified. Among them: not an optimal risk management strategy in the banking sector; the presence of shadow capital in banks; the presence of shortcomings in the legal regulation of organizations carrying out banking operations. Also, it should be mentioned that, such problems as lack of state support for the development of organizations are no less important problems that take place at the present stage of development of banking structures.

The most important and urgent risk of the banking system of Kazakhstan today is an extremely large-scale system for a country with a small population. There is a weak ownership structure in the level of creditworthiness of Kazakhstani banks. Limited diversification of activities, a high degree of concentration of loans by industry and individual borrowers are also a major flaw in the banking legislation system of our country. Also, the growing expansion of Kazakhstan's banks to other CIS markets with a higher level of risk is a cause for concern. The geography of Kazakhstan's banking business is constantly expanding.

DISCUSSION

Thus, Bank TuranAlem (BTA) already has 4 subsidiary banks in Russia, Belarus and Ukraine; Halyk Bank of Kazakhstan - in Chelyabinsk and Bishkek, Kazkommertsbank - in Moscow and Kyrgyzstan, ATF acquired a controlling stake in Energobank in Kyrgyzstan, opened representative offices in Omsk, Novosibirsk, Moscow. Currently, banks have opened more than 20 representative offices abroad. Based on the foregoing, it should be understood, that these shortcomings and gaps in the banking legislation of Kazakhstan must be studied in detail and taken into account when developing new ways for the development of the banking law as soon as it possible. On the whole, according to foreign experts, the banking system of Kazakhstan is unstable and subject to the influence of trends in the economy. As noted by Standard & Poor's, the weak level of transparency in the bank's capital structure casts doubt on the adequacy of the risk assessment. Therefore, it is likely that the stricter approach of the regulatory body forces banks to look for other profitable areas, improve management positions, and especially improve the risk management strategy, which is still far from international standards. To successfully solve this problem, I believe, banks should develop their retail banking and services for small and medium-sized enterprises, and more effectively control costs.

CONCLUSION

In today`s market economy, the banking law system becomes a special object of financial and legal regulation. Thus, with the development of social relations, the subject of financial law, its methodology and subject composition are transformed. After analyzing the current legislation of the Republic of Kazakhstan in the field of banking law, problems were identified and measures were proposed to eliminate them.

REFERENCES

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CONCLUSION

Basic IMRAD Structure



In the course of the work, the advantage of the IMRAD format was revealed, as well as its significance.

There was provided a detailed description of the structure of IMRAD format articles. It is important to remember that there is no standard or uniform style that absolutely all magazines follow.

Nevertheless, IMRAD is quite structured, in this regard, the authors have fewer questions and problems in writing articles.