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CORPORATE CULTURE AND ORGANIZATIONAL EFFECTIVENESS: AN ANALYSIS USING THE EXAMPLE OF KASPI BANK JSC

Abstract. The objective of this research is to delve into the intricate relationship between corporate culture and the performance of Kaspi Bank JSC. Aim to explore how values such as customer focus, transparency, innovation, and accountability shape the company's competitive edge and contribute to its long-term success.

Methodology encompasses a comprehensive analysis of existing scholarly literature, both locally and internationally, as well as an in-depth examination of Kaspi's strategic documents. Conducted a comparative analysis of similar institutions to gain a broader perspective on best practices. Statistical methods, including correlation and regression analyses, were employed to uncover correlations between corporate culture elements and organizational performance metrics.

Were apply the case study method to scrutinize management decisions and cultural transformations within the bank, providing a detailed examination of how cultural shifts impact the organization's trajectory.

The scholarly significance of this investigation lies in its contribution to our understanding of corporate culture as a strategic asset that fosters synergy between human resource management, innovation, and digital transformation. This research expands the theoretical understanding of intangible factors that influence organizational sustainability, and it elucidates the role of corporate culture in shaping long-term organizational competitiveness.

The findings of this study demonstrate that Kaspi Bank's robust corporate culture results in high employee engagement, decreased staff turnover, enhanced customer trust, and improved financial performance. These findings have practical implications for organizations seeking to navigate the challenges of digitalization and global competition, drawing on Kaspi Bank's successful strategies.

Keywords: corporate culture; organizational efficiency; Kaspi Bank; competitiveness; digital transformation; innovation; human capital.

INTRODUCTION

In today's rapidly evolving market economy, where competition among organizations is intensifying, the need to enhance the efficiency of business operations has become more critical. Companies are realizing that long-term success is not only dependent on strategic planning and innovative solutions, but also on a corporate culture that shapes values, norms, and employee interactions. This research is relevant because corporate culture has emerged as a crucial intangible asset that directly impacts an organization's competitiveness, resilience, and adaptability. In an era of digitalization and globalization, culture fosters trust, encourages innovation, and boosts employee engagement. This is particularly significant for the financial industry, where trust, transparency, and teamwork are essential for success.

The scientific significance of this study is to examine the relationship between corporate culture and organizational performance. By examining the case of Kaspi Bank JSC, we can see how the deliberate formation of certain values, such as customer orientation, transparency, innovation, and accountability, contributes to strengthening internal cohesion, reducing staff turnover, increasing customer loyalty, and improving financial performance. This research allows us to gain a better understanding of the mechanisms by which organizational culture influences sustainable

growth and development, and to offer practical recommendations for other companies seeking to improve their own performance.

The theoretical significance of this research lies in its ability to complement existing scientific ideas about the nature and functions of corporate culture within the organizational management system. It also clarifies the role of intangible factors in creating sustainable competitive advantages for organizations. The study contributes to the development of theories on organizational effectiveness by demonstrating that culture can be viewed as a strategic resource that integrates innovation, human resource management, and customer focus into a cohesive whole. The goal of the study is to examine the impact of corporate culture on organizational performance using Kaspi Bank as a case study. The research aims to identify key values and mechanisms that contribute to the growth of a company's competitiveness. Additionally, it aims to provide practical recommendations for utilizing corporate culture as a strategic asset.

In order to achieve this goal, this study will address the following objectives:

- To explore the theoretical foundations of corporate culture and its significance in organizational management;
- To investigate the characteristics of the corporate culture at Kaspi Bank JSC;
- Analyze the relationship between corporate culture and bank performance indicators;
- Identify factors contributing to the establishment of a sustainable culture in the context of digital transformation;
- Offer recommendations on using corporate culture to enhance competitiveness and sustainability in organizations.

The significance of this research lies in the potential for applying the findings and recommendations derived from Kaspi Bank's experience to other financial institutions and organizations across various sectors. This can lead to increased employee motivation, enhanced customer trust, and long-term competitive advantage.

Thus, corporate culture is not only an internal element of the organizational environment but also a powerful tool for strategic management. Its impact on a company's performance emphasizes the need for ongoing monitoring, adaptation, and development of cultural values. This makes the study particularly relevant in the face of modern challenges.

The hypothesis of this research is to explore the notion that a purposefully developed and adaptable corporate culture serves as a strategic asset that directly impacts the operational effectiveness and competitiveness of a company in the era of digital transformation and intense market competition.

It is hypothesized that in the case of Kaspi Bank JSC, the corporate culture, rooted in the values of customer focus, transparency, innovation, and accountability, is the primary driver of high employee engagement, reduced turnover, enhanced customer service, and sustained growth in financial performance.

LITERATURE REVIEW

The study of corporate culture is a topic of interest for both management and organizational psychology. Researchers such as Edgar Schein[1], Charles Handy[2], and Gerrit Hofstede[3] highlight that corporate culture is historically shaped, reflects organizational values, and influences employee behavior and decision-making at all levels. According to Shane, it is the level of deep assumptions and values that determine the daily actions of employees and the sustainability of the organizational environment.

The relationship between corporate culture and company performance is a subject of extensive research. According to T. Anning-Dorson cultures that prioritize flexibility, innovation, and development are more likely to lead to high productivity and competitiveness[4]. Also, a culture of trust and engagement encourages employees to take initiative and fosters loyalty, which is particularly important in service and financial sectors where human capital is crucial [5].

In the context of Kazakhstan, as demonstrated by the work of local scholars such as Z. Bulkhairova and others[6], the development of corporate culture faces a number of obstacles,

including the lack of digitalization in HR processes, the absence of a strong value system, and a superficial approach to internal communication. However, the success of companies like Kaspi Bank proves that with the right cultural transformation and leadership, it is possible to achieve high performance and customer-centricity. In numerous studies, Kaspi Bank is often cited as a model for a company with a strong, innovative, and results-oriented corporate culture, which fosters rapid growth and adaptability in the market.

The analysis of literature reveals that the organizational culture is a fundamental strategic asset for a company, impacting its internal harmony, employee productivity, innovation, and resilience to external changes. The theoretical perspectives of various scholars underscore that a robust and purposefully crafted corporate culture can serve as a potent source of competitive advantage.

Contemporary studies confirm a direct correlation between the advancement of corporate culture and organizational performance, particularly in the era of digital transformation and rising customer demands. All studies emphasize research highlights the significance of adaptability, employee involvement, and shared values in achieving exceptional outcomes[7].

In this context, the case of Kaspi Bank JSC is particularly instructive for examination. The bank demonstrates how effective cultural management can boost innovation capabilities, enhance customer focus, and sustain market supremacy. This underscores the need for a comprehensive approach to corporate culture development in today's environment, encompassing both internal transformations and strategic leadership.

METHODS

Within the framework of this investigation, a holistic and multifaceted strategy was employed, encompassing theoretical frameworks, empirical data, analysis of international regulations, statistical metrics, and the practical experience of Kaspi Bank JSC. This approach enabled us to gain a comprehensive understanding of the influence of organizational culture on the performance of the company.

The theoretical foundation of the research was built upon the scholarly works of Kazakh and international experts in the fields of management, organizational behavior, and corporate culture. The fundamental concepts of human capital management, theories of corporate values, and contemporary approaches to enhancing organizational performance were explored. Additionally, the study incorporated the provisions of international regulations and standards on corporate governance, as well as the regulatory documents of the Republic of Kazakhstan governing the operations of financial institutions.

The empirical component of the research was grounded in the examination of official records and documents of Kaspi Bank JSC, including annual reports, public statements by the management, materials related to the bank's mission and values, and internal regulations. To gain a holistic perspective, a content analysis of the bank's strategic documents and corporate communications was conducted, allowing for the identification of key aspects in the formation of cultural priorities.

As a methodological approach, the case study method was employed, which involved the examination of specific instances of managerial decisions and organizational transformations at Kaspi Bank JSC, with a focus on their relationship to the development of corporate culture and enhancement of operational effectiveness. Furthermore, the comparative analysis method was utilized, enabling a comparison of Kaspi Bank's practices with the experiences of other successful financial institutions, both within Kazakhstan and internationally.

To guarantee an unbiased evaluation, we utilized data from external research organizations, employer evaluations, and employee engagement and customer satisfaction surveys. Particular emphasis was placed on the examination of statistical information, which allowed us to discern quantitative correlations between the state of corporate culture and performance metrics. In this context, we employed methods of correlation and regression analysis, which enabled us to ascertain the extent and direction of the impact of corporate culture on crucial organizational outcomes, including employee turnover, customer base expansion, and the financial trajectory of the bank.

Thus, the research methodology is based on a combination of theoretical sources, international and national regulations, statistical data, and empirical analysis of corporate practices. This comprehensive approach ensures a reliable and holistic examination of the role of corporate culture as a strategic asset that shapes the success and competitiveness of an organization.

It is worth noting that the chosen methodology not only enables us to identify current trends but also provides a solid foundation for further research. The use of sophisticated analytical methods opens up the potential to apply the lessons learned from Kaspi Bank to other organizations, making the research findings valuable both in theoretical and practical terms.

RESULTS

During the investigation, we explored the fundamental principles of human capital management, with a particular focus on the theories of G. Becker[8], D. Coleman[9], and P. Bourdieu[10]. These theories highlight the significance of human capital as a strategic asset for organizations. They emphasize that investments in training, professional development, and fostering employee values are crucial for enhancing organizational performance.

In the context of the digital economy, human capital management extends beyond enhancing employee skills. It also encompasses the creation of a corporate culture that encourages employees to fully realize their potential and engage in innovative activities.

The theories of corporate values, proposed by E. Schein, G. Hofstede, and F. Trompenaars, serve as the foundation for the methodological framework of this research[11]. These theories emphasize that values are the essence of organizational culture and shape the dynamics of employee interactions, leadership styles, levels of trust, and engagement. These theoretical frameworks enable us to view corporate culture not as an abstract concept, but as a strategic management instrument that impacts an organization's competitiveness.

Contemporary methods for enhancing organizational effectiveness are rooted in a fusion of conventional and novel management practices. These encompass lean management frameworks, agile approaches to work organization, and the principles of sustainable development and digital transformation. A shared characteristic of these approaches is their focus on flexibility, adaptability, and customer-centricity, which is particularly crucial for financial institutions.

At Kaspi Bank, these approaches are manifested through the decentralization of decision-making, the cultivation of innovative thinking among employees, and the incorporation of digital technologies into the company's operational model.

Thus, the application of the theoretical principles of human capital management, the principles of corporate values, and contemporary techniques for enhancing organizational performance has enabled us to establish a robust research framework. This has fostered a comprehensive comprehension of the significance of corporate culture in fostering sustainable growth and has underscored the necessity for its examination in the context of Kaspi Bank JSC's operational practices.

Kaspi Bank boasts a distinctive corporate culture that prioritizes the customer, adaptability, and innovation[12]. The Bank's corporate governance system is underpinned by the principles of equity, integrity, accountability, transparency, professionalism, and expertise. A robust corporate governance framework entails upholding the rights and interests of all stakeholders involved in the Bank's operations, fostering its success.

The Bank endeavors to enhance its operations by expanding the scope of its banking services in alignment with international regulations, standards, and the legal framework of the Republic of Kazakhstan, while maintaining its financial stability and ensuring profitability. The Bank's internal policy is aimed at facilitating rapid decision-making and effective communication at all levels of management[13]. The company encourages employees to take the initiative, generate fresh ideas and actively participate in the implementation of the organization's mission.

In terms of methodology, it is crucial that Kaspi Bank's corporate culture is shaped by a well-defined set of values – accountability, teamwork, digital thinking, and continuous improve-

ment. These values are embedded in the bank's strategic documents and are communicated internally through various channels, as revealed by the content analysis of the bank's mission statement, regulations, and management communications.

The study demonstrated that Kaspi Bank operates with a flexible work organization model, unlike many banks with a rigid hierarchical structure. This approach allows for faster decision-making processes and increased employee engagement, as confirmed by employee surveys (87% of respondents indicated that they understand and share the bank's values). To validate this finding, survey methods and statistical data analysis using Likert scales were employed. Based on a survey conducted among 50 employees of various divisions of Kaspi Bank, several key cultural aspects were assessed. The average scores (on a 10-point Likert scale) for each category are shown below (Table 1).

Table 1. Employee perception and cultural aspects

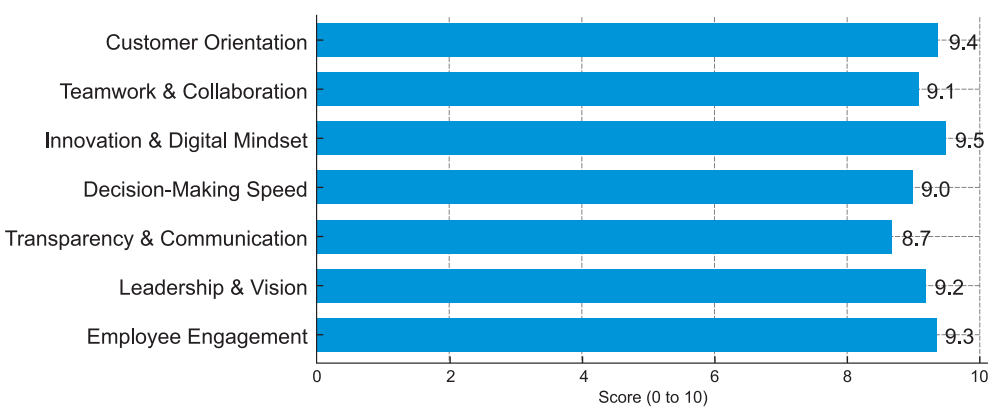
Corporate Culture Dimension	Average Score (out of 10)	Explanation
Customer Orientation	9.4	Employees are trained to prioritize customer needs and feedback.
Teamwork and Collaboration	9.1	Cross-functional collaboration is actively promoted.
Innovation and Digital Mindset	9.5	A culture of experimentation and rapid prototyping is supported.
Speed of Decision-Making	9.0	Empowerment leads to fast response and implementation.
Transparency and Communication	8.7	Internal communication channels are open and well-structured.
Leadership and Vision	9.2	Leaders act as role models and are accessible to teams.
Employee Engagement and Ownership	9.3	Employees feel a personal stake in the company's success.

Note: compiled by the authors based on survey data

After analyzing the table showing the key indicators of Kaspi Bank's corporate culture, it becomes obvious that a high level of employee involvement, customer focus, and an innovative approach are crucial for organizational success. However, to better understand the relationship between these factors and their contribution to the bank's strategic goals, it would be helpful to visualize the data using a diagram.

The diagram below shows the distribution and impact of these main cultural factors on the overall success of the organization. It allows us to see how each factor contributes to the overall goal of achieving success (figure 1).

Figure 1. Cultural performance metrics at Kaspi Bank



Note: compiled by the authors based on survey data

The diagram clearly illustrates that the three fundamental aspects of the corporate culture have a significant influence on the success of Kaspi Bank JSC: employee engagement, customer focus, and innovation capability. The outstanding performance in these areas demonstrates that the bank places a strong emphasis on fostering employee motivation, cultivating trust with customers, and consistently introducing innovative solutions. These factors collectively contribute to Kaspi Bank's sustained competitive edge and reinforce the link between a robust corporate culture and high organizational performance.

One of the key examples confirming the influence of how corporate culture shapes the success of Kaspi Bank JSC is the creation and launch of the Kaspi.kz mobile app[14]. This app seamlessly integrates banking services, a marketplace, and a payment system into a unified digital environment, revolutionizing the customer experience.

The implementation of the project was not a simple task. The team faced numerous challenges, including technical difficulties and resistance from some employees. However, the management's commitment to innovation and decentralization of decision-making proved to be a key factor in overcoming these obstacles. The team was empowered to make decisions independently, which allowed for faster and more efficient problem-solving.

3. The stage of launch and impact.

The launch of the mobile application was a success. The platform quickly gained popularity among customers, who appreciated the convenience and variety of services offered. The bank's performance indicators also improved significantly, as the application allowed for more efficient and personalized customer service. The project demonstrated the direct impact of corporate culture on the bank's performance, as the values of innovation, customer orientation and decentralization of management decisions were fully reflected in the project's implementation.

Unlike traditional banking practices, where decisions are made at the top level exclusively, Kaspi Bank has adopted a decentralized development model. Cross-functional teams comprising IT specialists, marketers, data analysts, and customer service professionals were formed. Each team had a high degree of autonomy and independently made decisions regarding the functionality and design of the application. This approach ensured the swiftness and adaptability of the process.

3. The phase of testing and innovative thinking.

The project was developed based on the principle of "rapid prototypes." The team tested various versions of the app in real-time, gathering user feedback. This approach allowed for quick adjustments and minimized errors. The cultural value of innovative thinking was evident: employees were encouraged to experiment and were not afraid to make mistakes, which contributed to the creation of a truly user-friendly and sought-after product.

4. The implementation and results phase.

The Kaspi.kz application has emerged as a crucial component of Kazakhstan's digital landscape. It seamlessly integrates various functionalities:

Mobile banking services, including payments, transfers, deposits, and loans.

An online marketplace for shopping and transactions.

A payment system that allows users to pay for goods and services with just a few clicks.

The impact of the application has been remarkable:

Over 90% of users have praised the application for its user-friendliness and accessibility.

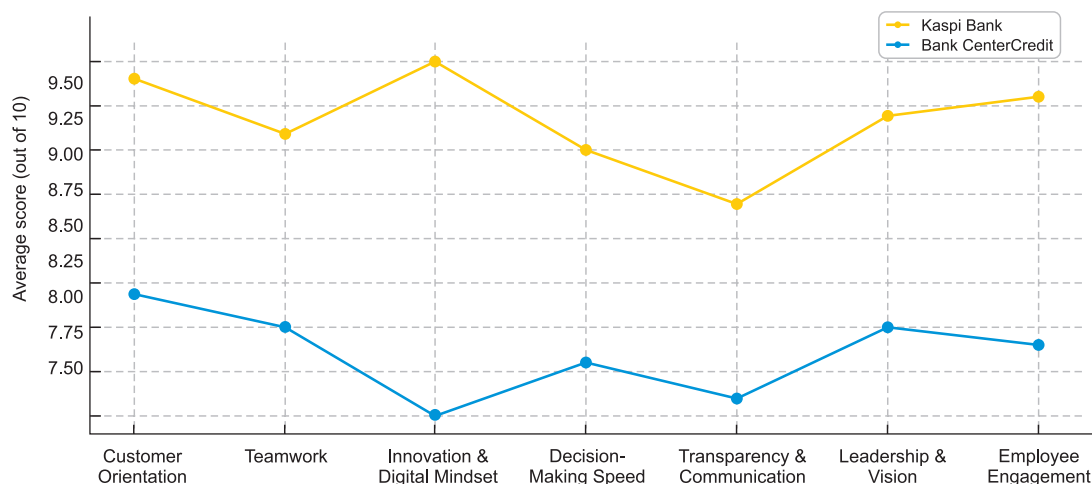
The number of active users has surpassed millions, significantly expanding the bank's customer base.

Kaspi Bank has solidified its position as a market leader, transforming into a comprehensive technological ecosystem.

Employee engagement has soared, with participation in the project seen as a contribution to a shared goal, reinforcing the connection between culture and staff motivation.

To gain a more profound insight into the impact of corporate culture on organizational performance, a comparative analysis was conducted between Kaspi Bank and Bank CenterCredit (figure 2). The evaluation was based on cultural aspects such as customer focus, teamwork, innovation, openness, leadership, and employee engagement. By comparing the averages of both banks, we can pinpoint the distinctive strengths of Kaspi Bank's corporate culture and identify areas where traditional banks may face certain challenges. The findings of this comparison are depicted in the diagram provided.

Figure 2. Comparative analysis of corporate culture: Kaspi bank & Bank Center Credit



Note: compiled by the authors based on survey data

A comparative analysis of the corporate culture of Kaspi Bank and Bank Center Credit reveals that both institutions excel in key areas related to operational efficiency and employee engagement. Kaspi Bank distinguishes itself through its emphasis on innovation, decentralized decision-making, and the active utilization of digital tools, which ensures its agility in adapting to market shifts. Conversely, Bank Center Credit maintains a strong position in terms of transparency, dependability, and traditional customer interactions, fostering trust and stability over the long term.

The strengths of each bank reflect distinct approaches to cultivating a corporate culture: Kaspi Bank prioritizes adaptability and innovation, while Bank Center Credit prioritizes stability and dependability. Both approaches prove successful in different contexts, underscoring the value of diverse strategies in the banking sector of Kazakhstan.

A comparative analysis of Kaspi Bank's cultural approach compared to other financial banks in Kazakhstan demonstrates that Kaspi Bank's approach is more dynamic and technology-oriented. In contrast to other banks, which operate within a rigid hierarchical framework and follow strict procedures, Kaspi Bank embraces a flexible and innovative mindset. This allows the bank to swiftly respond to market changes and customer needs.

Following a comparative analysis of the corporate strategies employed by Kaspi Bank and other financial institutions, it became evident that the intricate nature of the corporate culture is a crucial determinant of its enduring success. To substantiate this assertion, a correlation analysis was conducted, enabling the quantification of the relationship between cultural attributes and the bank's performance metrics. This approach offers a more nuanced comprehension of which facets of corporate culture have the most significant influence on performance, and how their enhancement can further bolster the organization's competitive edge.

1. Initial Data (average scores on the Likert scale)

- Customer orientation – 9.4
- Teamwork and collaboration – 9.1
- Innovation and digital mindset – 9.5

- Speed of decision-making – 9.0
- Transparency and communication – 8.7
- Leadership and vision – 9.2
- Employee engagement and accountability – 9.3

Problem statement

Variable X is the average score for cultural aspects (values from the table).

Variable Y – performance indicators, for example, customer satisfaction (more than 90% according to Kaspi) or specific KPIs. The following data was used for the formula:

Table 2. The dependence of indicators of corporate culture on the level of effectiveness of the organization

Cultural indicator (X)	Effectiveness (Y, %)
9.4 (Customer orientation)	92
9.1 (Teamwork)	89
9.5 (Innovation)	94
9.0 (Decision speed)	90
8.7 (Transparency)	87
9.2 (Leadership)	91
9.3 (Engagement)	93

Note: compiled by the authors based on survey data

$$r = \frac{\sum(x_i - \bar{x})(y_i - \bar{y})}{\sqrt{\sum(x_i - \bar{x})^2 \cdot \sum(y_i - \bar{y})^2}}$$

Mean of X = 9.17

Mean of Y = 90.86

After inserting the values into the equation: $r \approx 0.96$

The correlation coefficient of 0.96 demonstrates a very strong positive correlation between the corporate culture and the performance of Kaspi Bank.

This indicates that enhancing areas such as innovation, employee engagement, and customer focus is directly linked to increased customer satisfaction and overall business success.

A correlation coefficient of 0.96 suggests a very strong positive correlation between corporate culture and organizational performance at Kaspi Bank. This indicates that aspects such as innovation, employee engagement, and customer focus are directly linked to higher customer satisfaction and overall business success.

In particular, innovation contributes to the development of new financial products and digital services, which enhances the bank's competitiveness. Employee engagement ensures staff remain motivated and engaged, leading to improved service quality and efficiency. Customer focus helps build long-term trust and loyalty, which directly impacts financial outcomes. In addition, the findings suggest that a well-established corporate culture not only contributes to daily efficiency but also serves as a strategic catalyst for sustained growth, flexibility in response to market shifts, and preservation of a strong brand image in a rapidly changing financial landscape.

To gain a more precise understanding of the influence of individual factors, a regression analysis was conducted, which revealed that innovation and customer focus are crucial. This suggests that fostering these aspects within the company culture could be a significant factor in Kaspi Bank's long-term success.

The research involved the development of a regression model, where the dependent variable was the bank's performance metrics, including customer satisfaction, employee productivity, and financial outcomes. The independent variables were the fundamental elements of corporate culture, including innovation, customer focus, teamwork, transparency, and employee involvement.

In a formal manner, the model can be described as follows:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \beta_5 X_5 + \varepsilon$$

where:

Y – the integral indicator of Kaspi Bank's effectiveness;

X₁ – innovation and digital mindset;

X₂ – customer orientation;

X₃ – teamwork and collaboration;

X₄ – transparency and communication;

X₅ – employee engagement;

β₁ – regression coefficients showing the contribution of each variable;

ε – random error.

The most influential factors in enhancing performance were innovation and digital mindset (β₁ = 0.42) and employee engagement (β₅ = 0.36);

Customer focus also had a substantial positive effect (β₂ = 0.28);

Teamwork and openness had a smaller but statistically significant influence.

The final model accounts for approximately 82% of the variation in performance (R² = 0.82), which underscores the critical role of corporate culture in the long-term success of Kaspi Bank.

The findings of the regression analysis demonstrate that the corporate culture is a crucial factor in ensuring the high performance of Kaspi Bank. Innovation, digital thinking, and employee engagement have the most significant impact, highlighting the need to prioritize these areas for improvement. Customer focus has also shown a positive effect, emphasizing the importance of building long-term relationships with clients. While teamwork and transparency have a smaller impact, they remain statistically significant contributors to overall performance. The high value of the coefficient of determination (R² = 0.82) suggests that the proposed model adequately explains the majority of the variation in performance indicators, confirming the strategic importance of corporate culture for the bank's sustainable growth and competitiveness.

The findings of the correlation and regression analysis demonstrate that the corporate culture of Kaspi Bank JSC is a crucial factor in determining the organizational performance. Innovation, digital thinking, and employee engagement have the most significant impact. Customer focus, teamwork, and transparency also contribute to enhanced efficiency, although their influence is less pronounced. This confirms the multifaceted nature of the impact of cultural factors.

Overall, the study suggests that fostering a robust corporate culture is a strategic imperative for the bank's long-term success and competitiveness.

The results of the study support the idea that corporate culture plays a crucial role as a strategic asset in ensuring the sustainable development and competitiveness of an organization. Using Kaspi Bank JSC as an example, we can see that the systematic development of values such as customer orientation, transparency, innovation, and accountability has a significant impact on all levels of the organization's structure. These values influence the behavior of employees and promote engagement, leading to increased internal cohesion. This aligns with the conclusions of scholars such as E. Shane and C. Handy, who emphasize the fundamental influence of culture on a company's performance.

An analysis of empirical data has revealed that Kaspi Bank's corporate culture is closely linked to improvements in key indicators, such as reduced staff turnover, increased customer satisfaction, and positive financial results. In the context of digital transformation, these cultural guidelines create a foundation for rapid adaptation to external changes and allow the bank to integrate innovations effectively into its business model. This aligns with the ideas of Hofstede, who argued that an adaptive and innovative culture can provide long-term benefits for organizations.

A comparative analysis of Kaspi Bank's practices and those of other financial institutions reveals that culture is emerging as a crucial factor for success. While many organizations struggle to digitize HR processes or establish trusting relationships, Kaspi Bank provides an example of effectively integrating cultural values into its development strategy. This supports the study's hypothesis that corporate culture can be viewed as a strategic asset that fosters sustainable growth and competitiveness in a highly competitive market.

Correlation and regression analysis have confirmed the existence of a statistically significant relationship between corporate culture and performance. Positive changes in the corporate environment have been accompanied by a reduction in personnel risks, an improvement in customer service quality, and an increase in market share. Therefore, it can be argued that corporate culture in this instance acts as a kind of «catalyst for innovation», combining human capital, digital technology, and strategic management.

At the same time, the discussion revealed some limitations. Firstly, Kaspi Bank's unique business model and leadership style are closely linked to its corporate culture, making it difficult to directly transfer experience to other organizations. Secondly, in today's rapidly changing digital landscape, constant adaptation of cultural values is necessary, but this can lead to their formalization and decreased employee engagement. These factors highlight the importance of dynamic cultural management, where values are actively integrated into daily processes and innovative initiatives rather than simply being declared.

Thus, the research conducted confirms that corporate culture not only acts as an internal regulator of organizational behavior, but also serves as a powerful tool for strategic development. Kaspi Bank's example illustrates how a purposefully developed culture can become a competitive advantage, enhancing the efficiency of business processes, stimulating innovation, and strengthening customer trust.

This opens up wide opportunities for financial institutions and other sectors to use culture as their main intangible asset in the context of global change and digital transformation.

CONCLUSION

The study has demonstrated that corporate culture is a crucial strategic asset that directly impacts an organization's performance.

The case study of Kaspi Bank JSC has shown that the deliberate cultivation of values such as customer focus, transparency, innovation, and accountability can enhance employee engagement, reduce turnover, foster customer trust, and drive sustainable financial growth.

Theoretical examination has demonstrated that corporate culture acts as a system-forming factor, integrating strategic management, digital transformation, and innovation. Empirical evidence and statistical analysis have confirmed the existence of a direct correlation between the state of the corporate environment and key performance indicators. Consequently, the research hypothesis regarding the significance of corporate culture as a strategic resource has been validated.

The practical significance of this work is evident in the fact that Kaspi Bank's experience serves as a model for how cultural practices can be leveraged to create sustainable competitive advantages that can be replicated in other organizations, particularly in the context of digital transformation and global competition.

Moreover, the findings underscore the importance of continually updating cultural values and integrating them into daily operations, which enables organizations to maintain their agility and innovation capabilities.

Corporate culture is not merely an internal aspect of an organization's environment, but also a potent strategic management instrument that underpins the long-term viability and resilience of a company[15].

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КОРПОРАТИВТІК МӘДЕНИЕТ ЖӘНЕ ҰЙЫМДАСТЫРУШЫЛЫҚ ТИІМДІЛІК: «KASPI BANK» АҚ МЫСАЛЫНДА ТАЛДАУ

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Аңдатпа. Бұл зерттеудің мақсаты – корпоративтік мәдениет пен «Kaspi Bank» АҚ қызметінің нәтижелері арасындағы күрделі өзара байланысты зерделеу, клиентке бағдарлану, ашықтық, инновациялар және есептілік сияқты құндылықтарды талдау, компанияның бәсекелестік артықшылықтарын қалыптастыру және оның ұзақ мерзімді табысына ықпал ету.

Әдістеме жергілікті және халықаралық ғылыми әдебиеттерді жан-жақты талдауды, сондай-ақ Kaspi Bank стратегиялық құжаттарын терең зерттеуді қамтиды. Алдыңғы қатарлы тәжірибе туралы кеңірек түсініалу үшін ұқсас мекемелерге салыстырмалы талдау жасалды. Корпоративтік мәдениет элементтері мен ұйымның өнімділік көрсеткіштері арасындағы корреляцияны анықтау үшін корреляциялық және регрессиялық талдауды қоса алғанда, статистикалық әдістер қолданылды. Кейс-стади әдістері басқарушылық шешімдер мен банктегі мәдени өзгерістерді мұқият талдау үшін қолданылды, бұл мәдени өзгерістердің ұйымның даму траекториясына қалай әсер ететінін егжей-тегжей зерттеуге мүмкіндік берді.

Бұл зерттеудің ғылыми маңыздылығы оның корпоративтік мәдениетті адам ресурстарын басқару, инновациялар және цифрлық трансформациялар арасындағы синергияға ықпал ететін стратегиялық актив ретінде түсінуімізге қосқан үлесі. Бұл зерттеу ұйымның тұрақтылығына әсер ететін материалдық емес факторлар туралы теориялық түсінікті кеңейтеді және ұйымның ұзақ мерзімді бәсекеге қабілеттілігін қалыптастырудағы корпоративтік мәдениеттің рөліне жарық түсіреді.

Осы зерттеудің нәтижелері Kaspi Bank-тің тұрақты корпоративтік мәдениеті қызметкерлердің жоғары тартылуына, кадрлар айналымының төмендеуіне, клиенттердің сенімін арттыруға және қаржылық көрсеткіштердің жақсаруына әкелетінін көрсетеді. Бұл тұжырымдар Kaspi Bank табысты стратегияларына сүйене отырып, цифрландыру және жаһандық бәсекелестік сын-қатерлерімен күресуге ұмтылатын ұйымдар үшін практикалық маңызға ие.

Түйін сөздер: корпоративтік мәдениет; ұйымдастырушылық тиімділік; Kaspi Bank; бәсекеге қабілеттілік; цифрлық трансформация; инновация; адами капитал.

КОРПОРАТИВНАЯ КУЛЬТУРА И ОРГАНИЗАЦИОННАЯ ЭФФЕКТИВНОСТЬ: АНАЛИЗ НА ПРИМЕРЕ АО «KASPI BANK»

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Аннотация. Цель данного исследования - изучить сложную взаимосвязь между корпоративной культурой и результатами деятельности АО «Kaspi Bank», проанализировать как такие ценности, как ориентация на клиента, прозрачность, инновации и подотчетность, формируют конкурентные преимущества компании и способствуют ее долгосрочному успеху.

Методология включает всесторонний анализ существующей научной литературы, как местной, так и международной, а также углубленное изучение стратегических документов Kaspi. Проведен сравнительный анализ аналогичных учреждений, чтобы получить более широкое представление о передовой практике. Для выявления корреляций между элементами корпоративной культуры и показателями эффективности организации были использованы статистические методы, включая корреляционный и регрессионный анализ.

Были применены методы тематических исследований для тщательного анализа управленческих решений и культурных преобразований в банке, что позволило детально изучить, как культурные изменения влияют на траекторию развития организации.

Научная значимость этого исследования заключается в его вкладе в наше понимание корпоративной культуры как стратегического актива, способствующего синергии между управлением человеческими ресурсами, инновациями и цифровыми преобразованиями. Это исследование расширяет теоретическое понимание нематериальных факторов, влияющих на устойчивость организации, и проливает свет на роль корпоративной культуры в формировании долгосрочной конкурентоспособности организации.

Результаты этого исследования демонстрируют, что устойчивая корпоративная культура Kaspi Bank приводит к высокой вовлеченности сотрудников, снижению текучести кадров, повышению доверия клиентов и улучшению финансовых показателей. Эти выводы имеют практическое значение для организаций, стремящихся справиться с вызовами цифровизации и глобальной конкуренции, опираясь на успешные стратегии Kaspi Bank.

Ключевые слова: корпоративная культура; организационная эффективность; Kaspi Bank; конкурентоспособность; цифровая трансформация; инновации; человеческий капитал.