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КОШУМЧА НАРК САЛЫГЫ ЖАНА
ЭЛЕКТРОНДУК СООДА: КАЗАКСТАНДАГЫ УЧУРДАГЫ
ЭРЕЖЕЛЕР ЖАНА ПЕРСПЕКТИВАЛАР

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НАЛОГ НА ДОБАВЛЕННУЮ СТОИМОСТЬ
И ЭЛЕКТРОННАЯ КОММЕРЦИЯ: ТЕКУЩИЕ ПРАВИЛА
И ПЕРСПЕКТИВЫ В КАЗАХСТАНЕ

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VALUE ADDED TAX VAND E-COMMERCE: CURRENT RULES
AND PROSPECTS IN KAZAKHSTAN

УДК: 339.16

Маалыматтык технологиялардын заманбап өнүгүшү электрондук соода тутумдарынын пайда болушуна жана кеңири жайылышына шарт түздү. Электрондук соода бүгүнкү экономиканын ажырагыс бөлүгү. Казакстанда Электрондук коммерция экономиканын динамикалуу жана келечектүү сегменти болуп, активдүү өнүгүү стадиясында турат. Макалада өлкөдөгү электрондук сооданын учурдагы абалы жана анын бизнес чөйрөсүнө тийгизген таасири каралат. Бул тармактын өсүшүнө түрткү болгон негизги тенденцияларды жана факторлорду, мисалы, интернет колдонуучулардын көбөйүшү, мобилдик байланыштын кеңейиши жана ири онлайн платформалардын болушун карайт. Онлайн сатып алууларды стимулдаштырууда базарлардын жана мобилдик тиркемелердин ролу баса белгиленет. Макалада Казакстандын электрондук коммерциясындагы мындан аркы өсүшү жана инновациялар, анын ичинде казакстандык ишкерлер үчүн туруктуу өнүгүү жана эл аралык рынокторду кеңейтүү мүмкүнчүлүктөрү баса белгиленет.

Негизги сөздөр: электрондук соода, Интернет, онлайн соода, базарлар, кошумча нарк салыгы, бизнес, экономика.

Современное развитие информационных технологий способствовало появлению и широкому распространению систем электронной коммерции. Электронная коммерция — неотъемлемая часть экономики сегодняшнего дня. Электронная коммерция в Казахстане находится в стадии активного развития, представляя собой динамичный и перспективный сегмент экономики. Статья предоставляет обзор текущего состояния электронной торговли в стране и ее влияния на бизнес-среду. В ней рассматриваются основные тенденции и факторы, способствующие росту этого сектора, такие как рост числа интернет-пользователей, расширение мобильной связи и наличие крупных онлайн-платформ. Освещается роль маркетплейсов и мобильных приложений в стимулировании онлайн-покупок. Статья подчеркивает потенциал для дальнейшего роста и инноваций в электронной коммерции Казахстана, включая устойчивое развитие и расширение международных рынков для казахстанских предпринимателей.

Ключевые слова: электронная коммерция, Интернет, онлайн-покупки, торговые площадки, налог на добавленную стоимость, бизнес, экономика.

The modern development of information technologies has contributed to the emergence and widespread use of e-commerce systems. E-commerce is an integral part of today's economy. E-commerce in Kazakhstan is in the stage of active development, representing a dynamic and promising segment of the economy. The article provides an overview of the current state of e-commerce in the country and its impact on the business environment. It examines the main trends and factors contributing to the growth of this sector, such as the growth in the number of Internet users, the expansion of

mobile communications and the availability of large online platforms. The role of marketplaces and mobile applications in stimulating online purchases is highlighted. The article highlights the potential for further growth and innovation in Kazakhstan's e-commerce, including sustainable development and expansion of international markets for Kazakhstani entrepreneurs.

Key words: e-commerce, Internet, online shopping, marketplaces, value added tax, business, economics.

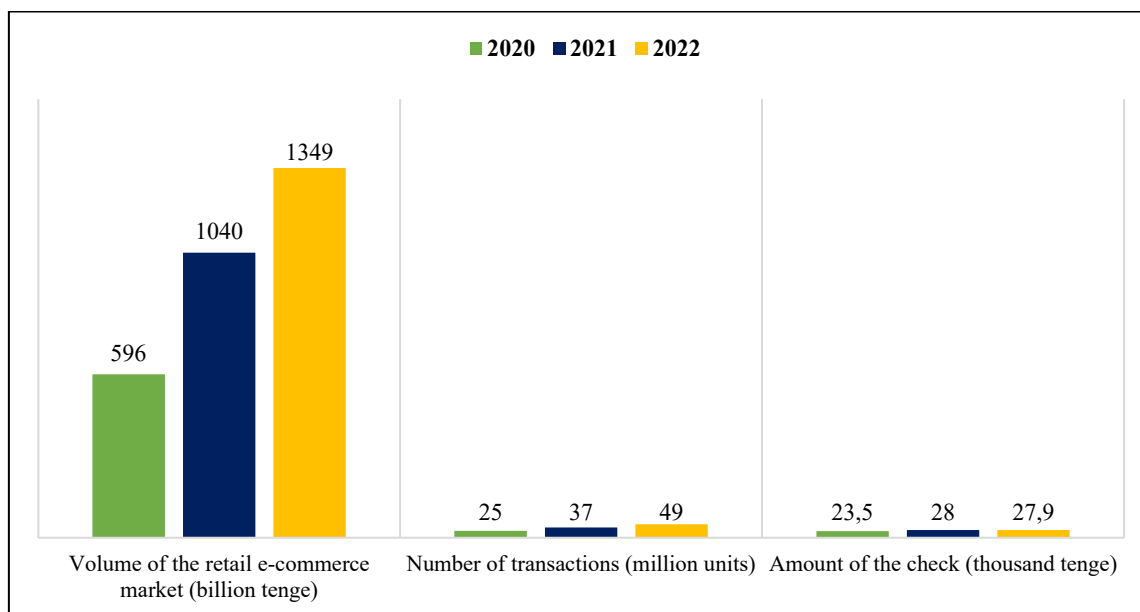
Kazakhstan ranks 15th in the world in terms of electronic participation (EPI), which implies a high level of accessibility of the Internet and digital technologies among the population. This factor contributes to the expansion of the e-commerce market, as online purchase of goods and services becomes available to more consumers.

At the same time, Kazakhstan ranks 28th in the development of e-government (EGDI), which indicates the need for further improvement of digital public services and administrative procedures. However, this challenge also provides an opportunity to improve the business environment and stimulate the growth of e-commerce through more efficient digital solutions and simplification of procedures, which can create more convenient conditions for online trading.

The e-commerce market in Kazakhstan is a fast-growing e-commerce sector in Central Asia. A high level of e-participation provides the basis for the growth of the e-commerce market in Kazakhstan, and improving the development of e-government can improve the business environment, promote the growth of online commerce and the development of local e-commerce companies.

61.7% of the total volume of domestic e-commerce was accounted for by retail trade, 37.3% by services, 0.9% by wholesale trade. The number of enterprises using Internet resources to sell goods and services amounted to 2,007 units. Of these, 770 use their own Internet resources, and the majority – 1237 – use marketplaces.

Following the global e-commerce market, Kazakhstan is also growing rapidly. If in 2020 the volume of the e-comm retail market was 596 billion tenge, in 2022 it was already 1349 billion tenge. The number of transactions increased by 32% and amounted to 49 million units for 2022.



Source: PwC Kazakhstan [1].

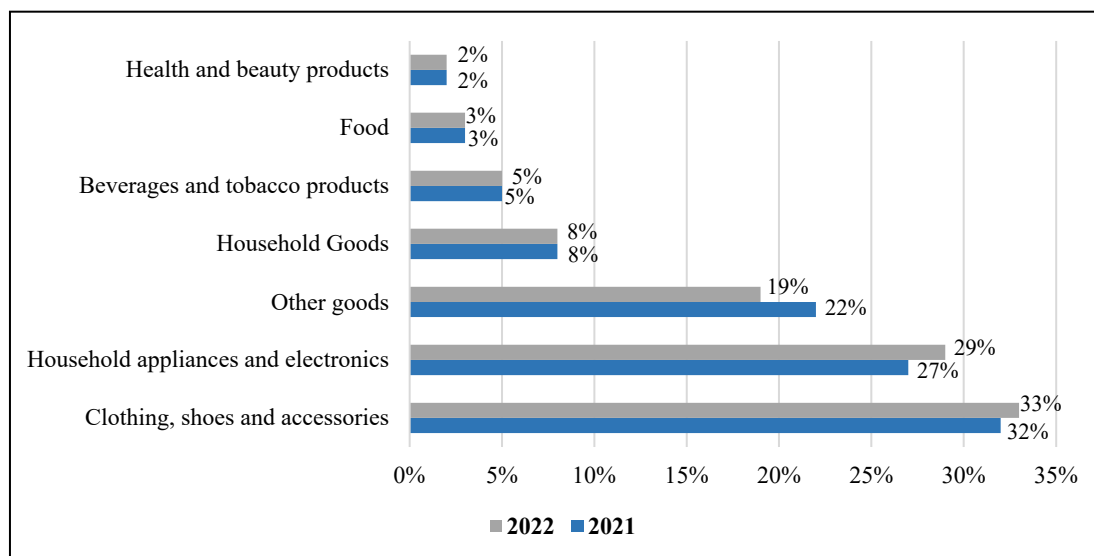
Figure 1. E-commerce market volume.

The drivers are the high level of digitalization in the country, the interest of the state and business in the development and promotion of the digital sphere.

Another growth factor is the consumer behavior model that has changed since the beginning of the Covid-19 pandemic. People are increasingly shopping online. In 2019, the share of e-commerce in the total retail volume of Kazakhstan was only 1.8%, and in 2022 it was already 8.2%.

E-commerce in Kazakhstan has experienced significant growth in recent years, fueled by expanding

internet access and a tech-savvy population. It encompasses a wide range of sectors, including retail, travel, and services. Major players like Kaspi.kz, Lamoda, and Wildberries have established a strong presence in the market. Mobile shopping is increasingly popular, driven by smartphone usage. Challenges such as logistics, payment systems, and building consumer trust persist, but government initiatives and private investments aim to overcome these hurdles and further boost the e-commerce ecosystem in Kazakhstan.



Source: International Market Research Company Euromonitor International [2].

Figure 2. The share of the category of goods in the volume of electronic commerce.

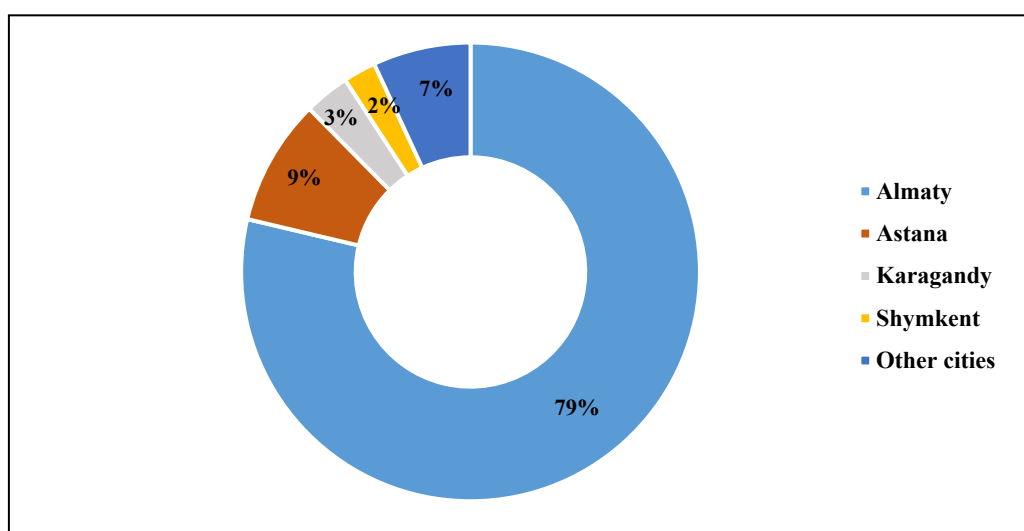
Kazakhstanis make 80 percent of electronic purchases on domestic online trading platforms. At the same time, 9 out of 10 purchases in Kazakhstan fall on the marketplace.

A significant share of retail e-commerce is occupied by marketplaces - 89%. Kazakhstanis most often make their purchases on the marketplaces of Kaspi, Lamoda, Aliexpress, Wildberries, Ozon and others.

The trade in everyday goods has made a steep rise this year. In 2022, there was a sharp increase in online food purchases in Kaspi.kz, the leader in the e-commerce market, is a new vertical for the e-commerce industry of Kazakhstan, in which previously the share of online

purchases was insignificant. Shoppers are becoming increasingly involved in the online purchase of everyday goods. The company also noted that over the past year, orders in such categories as «Food», «Pharmacy», «Household goods», «Children's goods», «Beauty and Health», «Pet products» have increased more than 5 times.

The leader in online sales by region is Almaty, where products were sold for more than 1 trillion tenge, or 78.7% of the total market volume. Astana is in second place with sales of more than 115.7 billion tenge, or 8.9%. The Karaganda region closes the top three with 41.6 billion tenge, or 3.2% of all sales.



Source: Association of Kazakhstan Internet Business and Mobile Commerce [3].

Figure 3. Structure of internet purchases in cities of Kazakhstan, %.

One of the key factors contributing to the growth of e-commerce in Kazakhstan is the increase in the number of mobile users. Mobile applications and adapted mobile versions of websites make online shopping more convenient for consumers, which stimulates demand for goods and services on the web.

The innovative digital hub Wonder Digital shared the figures for the Kazakhstan segment of the Internet for 2022. According to the company, 17.3 million of the 19.5 million population in the country use the Internet, and penetration is 89.2%.

Such an active use of mobile devices has also become one of the factors contributing to the expansion of the availability of online payments and digital financial services in the country. Many online payment and mobile wallet services have become widely used, which has simplified the process of making purchases through mobile devices.

This trend indicates that mobile technologies play a key role in the development of the digital economy of Kazakhstan and contribute to the active growth of e-

commerce. Given this dynamic, it can be assumed that in the future mobile devices will remain an important platform for the development of online commerce and digital services in the country.

The government plays a proactive role in fostering e-commerce growth by implementing diverse initiatives. Notably, a comprehensive set of laws has been introduced to govern online trade, safeguarding the rights of consumers and businesses alike. This initiative aims to build trust among e-commerce stakeholders and cultivate an environment conducive to its advancement.

The rapid growth of e-commerce trade in Kazakhstan takes place without any government regulation, in particular, the «digital tax», which was successfully introduced in 130 countries around the world that joined the OECD global pact on digital tax.

Since January 1, 2022, Kazakhstan has officially introduced Section 25 (Articles 777-780) into the Tax Code, which is called «Peculiarities of taxation of foreign companies in the implementation of electronic trade in goods, provision of services in electronic form to individuals».

This means that from January 1, 2022, foreign Internet companies operating in Kazakhstan without forming a legal entity will have a tax obligation to pay VAT at a rate of 12% when they carry out electronic trade in goods or provide services in electronic form to individual buyers.

Kazakhstan has a value added tax (VAT) system that applies to goods and services, including those sold through e-commerce. VAT is charged at every stage of production and distribution of goods or services, and online trading companies are usually required to pay this tax. Organizations engaged in e-commerce usually have

to monitor compliance with tax legislation, including the payment of VAT on sales, if their activities fall under this taxation. This is an important aspect for ensuring compliance with tax obligations and preventing possible fines or problems with the law.

Thus, VAT is part of the tax system of Kazakhstan and applies to goods and services, including those sold through e-commerce. Its implementation and collection in the online sphere are supported by the state and are aimed at regulating and stimulating the development of the digital economy.

Table 1

VAT revenue in Kazakhstan, billion tenge

	2022	01.09.2023
VAT	5784	3784
Value added tax from foreign Internet companies in the implementation of electronic trade in goods, provision of services in electronic form to individuals	10	17

Source: State Revenue Committee of the Ministry of Finance of the Republic of Kazakhstan [4].

For 2022, VAT receipts amounted to about 5.8 trillion tenge. Among them, VAT from e-commerce is 10 billion tenge, which is 0.2 of the total VAT receipts. And for the 3 quarters of 2023, this figure amounted to 3.8 trillion tenge; by the end of the year, this figure is projected to exceed the figure for 2022.

E-commerce attracts a large share of non-cash payments. 31.5% of all online buyers paid for goods or services by debit card or bank transfer, 23.5% – by credit card, 22.6% – in cash, 13.9% used online payments, 5.3% paid with a mobile device, 3.1% – with a gift card or bonuses, 0.1% – with «digital» tenge. In general, e-commerce in Kazakhstan has great potential for further growth.

E-commerce in Kazakhstan has been growing steadily, driven by increased internet penetration and smartphone usage. It's a promising market with rising online retail sales, particularly in sectors like fashion, electronics, and groceries. However, logistical challenges and payment infrastructure development remain areas for improvement. Government initiatives and investments aim to bolster the e-commerce landscape, paving the way for further growth and opportunities in the sector.

It is important to note the factors that made possible the rapid development of the industry. Firstly, it is generally a high level of digitalization in the country. Secondly, the business is constantly improving services, creating a successful customer experience, new merchants appear who sell goods through marketplaces, the range of goods is expanding. And, thirdly, the buyers themselves are already used to the new format and want to shop online.

Absolutely, those factors are pivotal in propelling the industry forward. Continuing on that thought, the convergence of technology and consumer behavior plays a substantial role. The widespread access to high-speed internet and the proliferation of smartphones have made online shopping more accessible and convenient for a

larger demographic.

Additionally, advancements in logistics and supply chain management have significantly contributed to the industry's growth. Efficient shipping and delivery methods, including same-day or next-day delivery options, have enhanced the overall customer experience, meeting the demand for speed and convenience.

Moreover, the evolution of payment systems and security measures has bolstered consumer confidence in making online transactions. The implementation of secure payment gateways and robust encryption technologies has mitigated concerns about privacy and financial security, fostering a greater willingness among consumers to engage in online shopping.

Furthermore, the data-driven approach adopted by businesses through analytics and AI-driven personalization has revolutionized how products and services are marketed and tailored to individual preferences. This level of customization not only enhances the shopping experience but also contributes to increased sales and customer loyalty.

Ultimately, a combination of these factors has created a virtuous cycle, where increased digitalization, improved services, and evolving consumer preferences continually reinforce one another, propelling the industry's rapid development.

This can become a powerful incentive for the development of the country's economy, as well as the following will contribute to the development of e-commerce in Kazakhstan:

- reducing the cost of business organization; reduction of costs associated with the organization and conduct of business processes;
- to ensure equal access conditions for all commercial structures, regardless of their size, to the electronic market;

- the breadth of marketing research in all market segments, the state of specialization of relations with the buyer;
- access to new sales and export markets;

- access to financial and investment markets abroad;
- reduction of distribution channels for goods and services [5].

Table 2

SWOT-analysis

Strengths:	Weaknesses:
1. Growth and development: E-commerce in Kazakhstan demonstrates rapid growth and development. 2. Popular Product Categories: A variety of goods and services available online, including clothing, electronics and food. 3. Online Payments: Advanced online payment systems and e-wallets make payments convenient for buyers. 4. Marketplaces: The presence of large online trading platforms and marketplaces contributes to the development of e-commerce. 5. Sustainability and Environmental friendliness: New initiatives are aimed at creating eco-friendly practices in e-commerce.	1. Barriers for small businesses: Some small and start-up companies may have difficulty competing with large players. 2. Logistics infrastructure: Delivery and logistics can be challenges in remote regions of the country. 3. Legislation and regulation: The lack of a clear regulatory framework and regulations can create uncertainty. 4. Cybersecurity: Cybersecurity threats can limit consumer confidence.
Opportunities:	Threats:
1. Growth of Internet users: An increase in the number of Internet users creates new opportunities for online sales. 2. Increasing Mobile connectivity: Increasing the availability of mobile connectivity promotes mobile e-commerce. 3. Export and import: E-commerce can stimulate the export and import of goods. 4. Sustainability and environmental friendliness: The possibility of developing sustainable practices and selling eco-friendly products.	1. Competition: The growth of the number of electronic stores increases competition in the industry. 2. Data Security: Cybersecurity threats and data leaks can affect consumer confidence. 3. Financial crises: Economic instability can reduce purchasing power. 4. Regulation and Taxes: Changes in legislation and taxation may affect e-commerce.

Due to the rapid development of E-commerce, new specialties are being opened, and the number of jobs is growing. Therefore, it is necessary to expand training in large cities of Kazakhstan on the basis of e-commerce centers, contribute to broader integration into the global digital economy.

The prospects for this sector are very encouraging: mobile technologies continue to play an important role in improving the user experience, and the growth of online platforms and digital payments opens up new business opportunities. Flexible development strategies based on innovation and adaptation to changing market requirements will be key to sustainable success in e-commerce in the future. The development of e-commerce in Kazakhstan

not only forms new trading paradigms, but also embodies the potential for economic growth and transformation of the business landscape in the country.

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