

**E. Pak<sup>1\*</sup>, A. Tulembayeva<sup>2</sup>, N. Dulatbekova<sup>3</sup>**<sup>1,2,3</sup>*Kenzhegali Sagadiev University of International Business, Almaty, Kazakhstan*<sup>1</sup>*pakey\_2007@mail.ru*, <sup>2</sup>*an@analytic.kz*, <sup>3</sup>*nazym110668@gmail.com*<sup>1</sup><https://orcid.org/0000-0002-7074-326X>,<sup>2</sup><https://orcid.org/0000-0001-5360-6581>,<sup>3</sup><https://orcid.org/0000-0003-1867-6247>**Peculiarities of goods consumption in Kazakhstan amidst a crisis****Abstract.**

*Object:* Consumer behavior in the Republic of Kazakhstan takes the spotlight of this article. While primarily focusing on a period between 2019 and 2022, to give a better idea of the context, the study also pulls data from a wider time interval from 2011 to 2022. This research pays careful attention to inflation, real salaries, and total household consumption.

*Methods:* The article offers various macroeconomic indicators. To level out bias in statistics caused by inflation, we calculated a deflator. Another important aspect taken into question was inflation rate between 2020 and 2022 in the context of various categories of goods.

*Results:* We have revealed a negative trend obstructing the growth of real GDP per capita, making it slower than consumption, which is potentially problematic for the social debt burden and may bring about economic problems on a national scale. This assumption is confirmed by the growth in bank lending. *Conclusions:* Our results provide valuable insights into consumer behavior in the context of rising inflation and salary changes in Kazakhstan. These findings might prove useful for the entire business community, government agencies, and researchers. Our research can also be used for developing marketing strategies and managerial decision-making.

**Keywords:** crisis, consumption, inflation, pandemic, economic instability, consumer behavior, wages

**Introduction**

Current global economic environment requires businesses engaging in business-to-consumer (B2C) markets to have an unambiguous understanding of consumer behavior. A clear picture of consumer preferences is of paramount importance for making decisions on product line launches, production control, and social media promotion campaigns. In addition, businesses are forced to closely monitor consumer preferences to quickly respond should they change under the effect of internal and external environmental factors. Driven by technologic advance and changes in community values, the relationship between consumers and producers has only intensified moving forward.

A key transformation in consumer habits can be traced back to the COVID-19 pandemic and the geopolitical unrest caused by the conflict between Russia and Ukraine. These events, unprecedented in scope and impact, introduced significant challenges for both consumers and producers alike. As a result, consumption patterns have evolved, with factors such as restricted mobility, heightened health awareness, and financial uncertainty playing a significant role.

There is no doubt the 'COVID reality' significantly affected consumer lifestyles and working patterns, and restricted their freedom of movement. Health-related concerns have taken center stage. Additionally, economic sanctions against Russia show ripple effects on Kazakhstan, altering consumption patterns and creating new behavioral tendencies. Sanctions have also disrupted traditional economic relationships and supply chains, directly affecting well-being of a whole multitude of Kazakh enterprises.

The objective of this research is to ascertain shifts in consumer conduct in Kazakhstan subsequent to the pandemic against a backdrop of political and economic instability. To accomplish this, we used statistical and econometric methodologies, and various modeling techniques. Additionally, we have thoroughly examined literature pertaining to this subject.

The hypothesis is that pandemic and political instability have resulted in alterations to consumer behavior in the Republic of Kazakhstan.

The following seven benchmarks have formed the research:

- Making a final decision on the subject of the study and its concerns,

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- Reviewing the existing body of research on the matter,
- Finalizing the research hypothesis,
- Defining the procedure and methodology for the research,
- Acquisition and thorough reviewing of initial data,
- Articulating research findings, and
- Articulating our concluding observations.

### ***Literature Review***

It is safe to say that academic community has always been fascinated by consumer behavior. Most commonly, individuals, groups, and their attitude towards purchasing, using, and disposing of goods and services has been found strongly connected to their incomes. Not only consumer expenses and confidence are conditioned by income as credit resources and foster savings are dictated by it just as well. (Belyaevsky, 2013).

(Parsons, 2017) believes that individuals, groups, and their emotional, psychological, and behavioral responses form consumer behavior as we know it. This opinion is upheld by behavioral economics supporters.

On the other hand, sales strongly depend on consumer behavior too. A whole multitude of rational external and internal factors affect companies, including the following:

- Changes in legislation (across different sectors of economy),
- Executive power's actions, and
- Country's economic environment changes.

Companies have no control over these rational factors and are forced to find ways to adapt to them.

And even so, companies have control over some elements of rational internal factors.

- Store locations.

Although relocation may not be a viable option for store owners, we still can recognize this factor as tending to be affected.

- Product range.

However, most sectors cannot enjoy increase in trade turnover via expansion of the product range. The reason for that is virtually identical product range offered by competing retailers.

- Pricing strategy.

While dropping prices below average can and will attract additional customers, it cannot guarantee any significant profits.

- Promotions and special offers.

The vast majority of retailers offer these because they can actually improve sales. (Davidenko, 2015)

Consumer behavior changes drastically during an economic crisis when prices go up and purchasing power drops dramatically. Changes concern both consumer behavior and expectations and have certain features pertaining to them. (Apatova, 2014)

The American Psychological Association (Pappas, 2020) has found that, regardless of income, crisis affects individuals in the same manner, e.g., they resort to saving and a stricter budgeting instead. Individuals take a more rational approach which also means way less unpremeditated buying. Overall expenses plummet which is inevitable in a situation where consumer is simply forced to work less funds. In addition to this, any kind of trend in retail consumption will always outpace income. Said income declines slower because of retail consumption going down faster with an increase in a proportion of necessary costs, including rent, housing maintenance, medicine, etc. A decline in retail purchases primarily affects essential consumer goods. Furthermore, non-food cost reductions are usually larger than food cost ones.

As the article by Pak (2022) reveals, the pandemic has forced people to rethink their attitude towards themselves and their own spending. This is also true for half of the respondents surveyed by Accenture researchers in Global Consumer Pulse Research Survey as of January 2021. Only 17 % of respondents claimed their buying behavior has not changed. Changes in consumer behavior are relevant for most B2C industries, from energy and automotive to retail, retail banking, light industry, and tourism.

As per a study by Forbes (Zhansultanov, 2022), Kazakhstan's economy is intricately linked with Russia. Any internal or external disturbances in the Russian economy, including international sanctions, directly affect our country. Sanctions imposed on the Russian Federation have revealed our latent vulnerabilities dormant up until now. Knowing how crucial imports are, a sharp spike of inflation could constitute a serious menace to our country. It is important to understand that at least 40 % of all domestic imports and over 80 % of goods of prime necessity are coming from Russia.

### Methods

The COVID-19 pandemic hit the world in 2020 and immediately introduced radical changes, e.g., social distancing, displacement constraint, and distant work mode, to not just everyone's daily life, but also consumer behavior. We were forced to reappraise our values, take our health issues more seriously, choose a stricter approach to our budgets, and adapt to a new state of uncertainty. All of this resulted in new consumer behavior patterns. (Karpunina, 2022; Gukasyan, 2022)

These new patterns serve as guidelines for adjusting production and creating new promotion strategies. (Gukasyan, 2022). The study seeks to compare Kazakhstan's consumption model prior to and during the pandemic identifying new behavioral trends and informing enterprise transformations.

Additionally, the study analyzes income differences among Kazakhstan's citizens between 2019 and 2023, uses various methods, such as theoretical analysis, synthesis, systematization, economic analysis, logic, and a systematic approach.

Offsetting inflation's impact required the following:

1) Accessing the World Bank database for data on GDP per capita and household consumption in constant prices, and

2) Collection of inflation data to calculate the average salary and individual bank loans (consumer price index according to the World Bank, consumer price index according to the Bureau of National Statistics, GDP deflator according to the World Bank). Based on these indices, three-time series of real salaries have been calculated. The study uses average values of these series.

The model mentioned in the study has been built with MS Excel. The quality of the model has been evaluated using the Fisher and Student criteria, correlation and determination coefficients. The average approximation error has also been calculated. The model has successfully passed all checks.

### Results

Consumer behavior is affected by a multitude of factors, of which salaries appear as the most pivotal one. Figure 1 below is a clear statement of an average nominal salary hike by 3.4 or 11.8 % of annual growth that happened from 2011-2022. That is also when real salaries skyrocketed by 39 % making 3 % of annual growth.

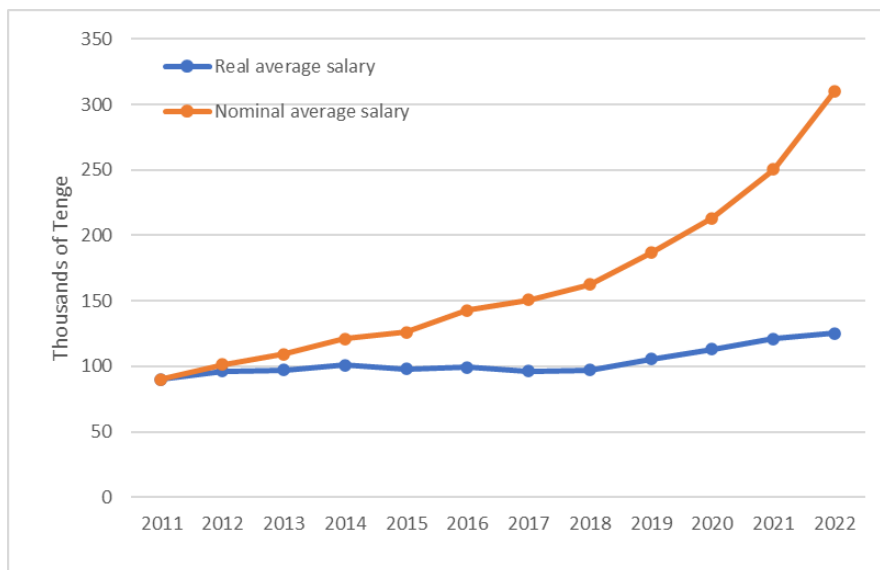


Figure 1. Dynamics of Real and Nominal Wages

Note: Compiled using the Bureau of National Statistics ASPnR and World Bank data

Figure 2 shows the dynamics of real wage growth calculated with the chain method. The high growth in real wages in 2019—2022 can be explained by post-crisis growth. We feel important to note that despite the various crises of 2020—2022, real wages have shown the greatest growth in these years.

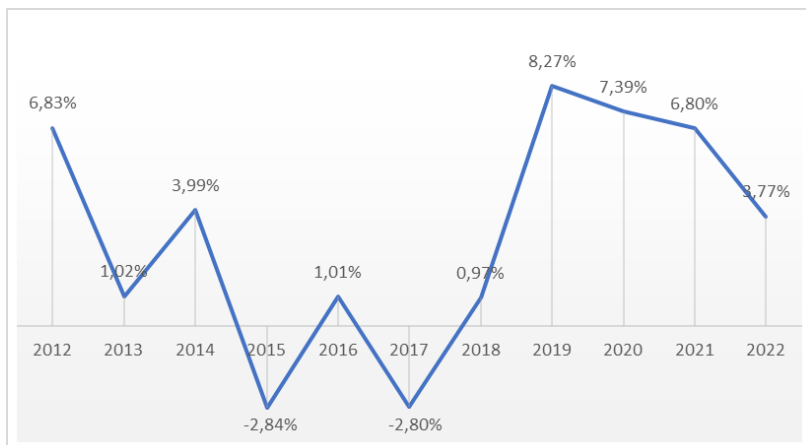


Figure 2. Dynamics of Real Wages, Chain Method

Note: Compiled using the Bureau of National Statistics ASPnR and World Bank data

Figure 3 shows that in the period between 2020 and 2022, the highest inflation in all categories of goods happens in 2022. Food products are subject to the greatest rise in price.

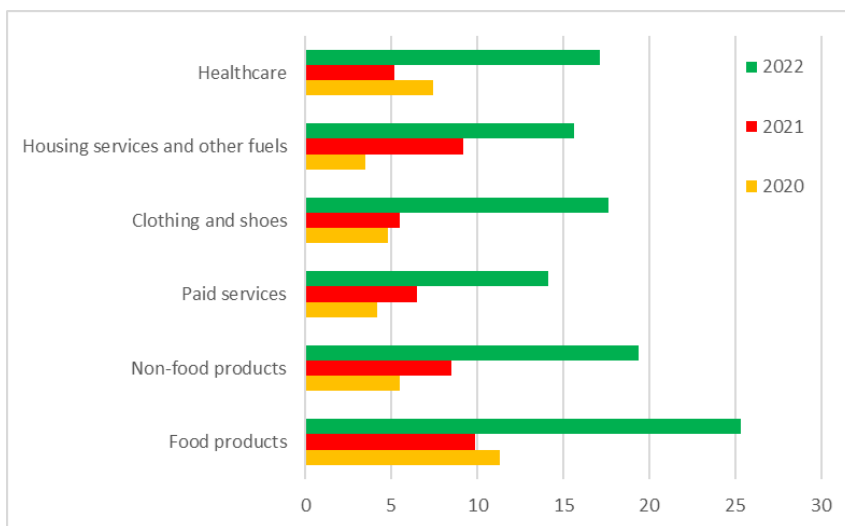


Figure 3. Price Index for Various Categories of goods in 2020—2022

Note: Compiled using the Bureau of National Statistics ASPnR and World Bank data

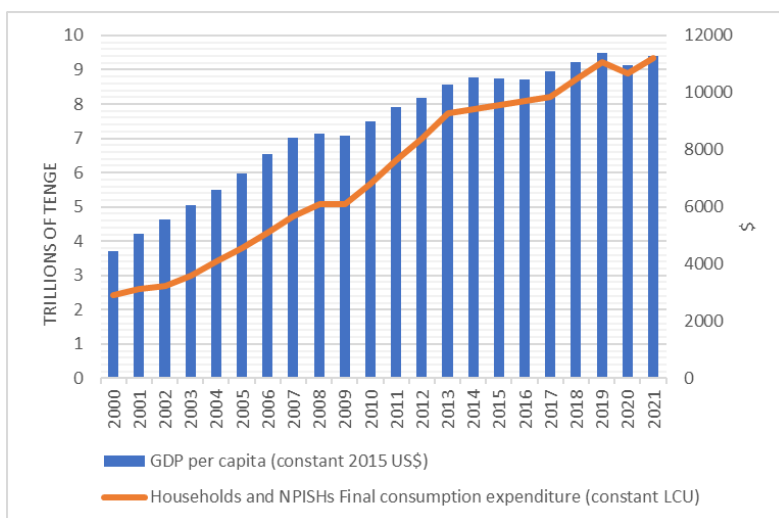


Figure 4. Comparison of GDP per Capita Dynamics and Household Consumer Expenditure

Note: Compiled using the Bureau of National Statistics ASPnR and World Bank data

Figure 4 shows a comparison of the dynamics of household expenditures (excluding the purchase of real estate) with the growth of GDP per capita in constant prices. With the help of this figure, it is possible to detect a trend that the growth rate of consumption exceeds the growth rate of GDP per capita. We assume the existence of a trend that Kazakhstan citizens spend more than they can afford. This is a dangerous one, posing a threat to the savings of citizens while the debt is growing. In turn, this can lead to a decline in quality of life and economy stagnation.

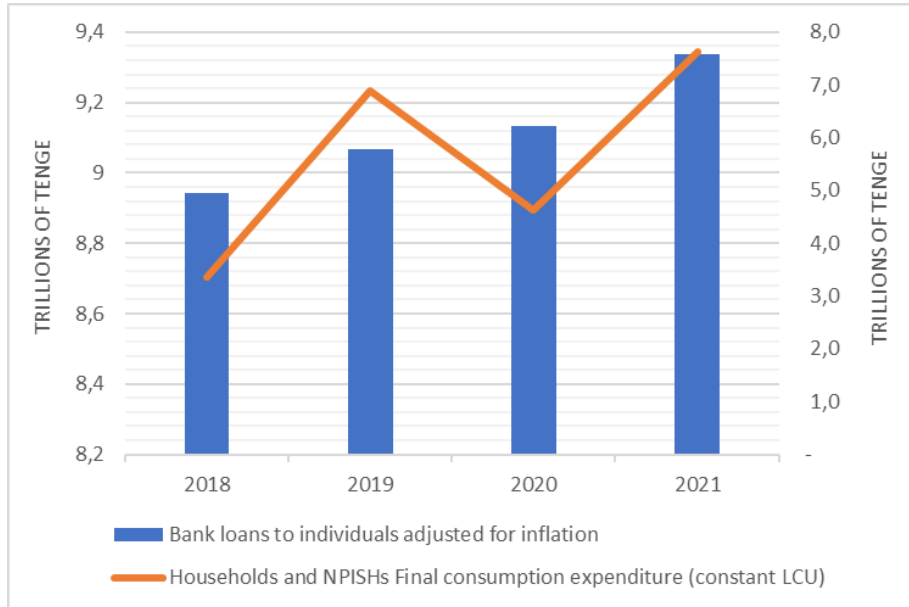


Figure 5. Dynamics of Changes in the Volume of Household Bank Loans Adjusted for Inflation in Comparison with Household Expenditures on Final Consumption

Note: Compiled using the Bureau of National Statistics ASPnR and World Bank data

Figure 5 shows an increase in household bank loans. Over the period between 2018 and 2022, bank loans, adjusted for inflation, increased by 1.7 times, which, in nominal terms, makes the growth of over 2.6 times.

We assume that bank loans are causing the increase in consumption.

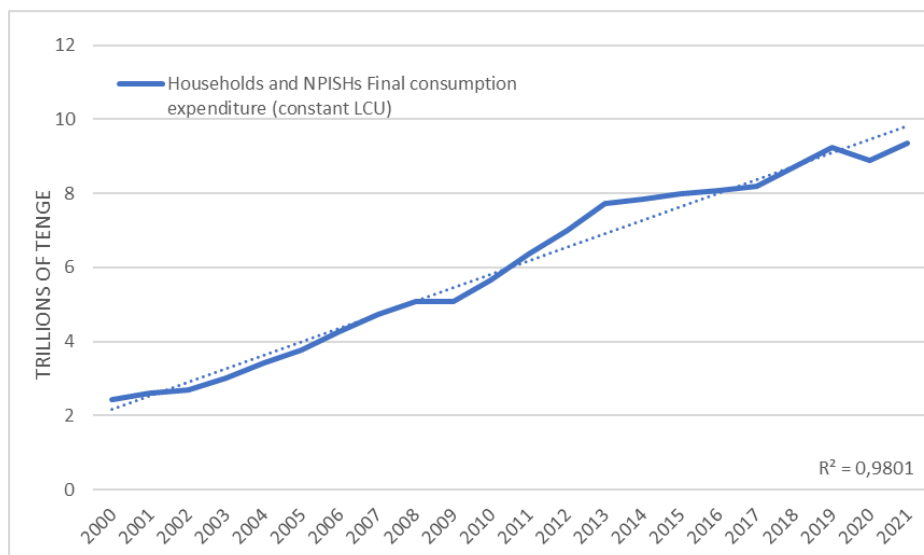


Figure 6. Household Consumption Models Based on Time Series

Note: Compiled using the Bureau of National Statistics ASPnR and World Bank data

The image above shows model prediction of consumption volumes in 2020 and 2021 larger than the actual ones, to a difference of 577 billion tenge. We assume that this amount can be called deferred demand to be realized some time down the road.

Among other things, economic sanctions imposed by the Western countries on the Russian Federation and its retaliation caused additional inflationary pressures, reduced buying capacities and living standards in our country. Compared to a healthy average annual inflation rate of 4-6 %, in July of 2022, prices skyrocketed 15 % on an annual basis.

Obviously, food being the most essential type of products, made the majority of that surge showing a yearly increase of 19.7 %. In the same period, the rest of products gained a smaller momentum of 14.2 %. Services take the third place with 9.2 %.

Pressures, however, did not stop there. Russia shocked our local market with an impromptu embargo causing yet another price surge. In an attempt to keep a lid on their own prices, Russian authorities were forced to restrict exports of a number of essential foods. These restrictions affected not only Kazakhstan but all other EAEU countries as well.

Inflation rates are not the only issue we are forced to deal with. Another setback in a relationship between our countries is a transit of our fossil fuels through Russia whose infrastructure is handling at least 90 % of our oil. The leading node on 80 % of our oil's route is the CPS (Caspian Pipeline Consortium) that pushes 70 % of our product further into Europe totaling at 6 % of European Union's whole oil imports. Earlier this year, CPC was forced to bottleneck pipelines three times stating different reasons. This caused serious damage to Kazakhstan's economy because more than half of our country's exports is oil and revenues from it make up at least 30 % of the whole state budget. (Federal'naya sluzhba gosudarstvennoj statistiki RF, 2021)

### ***Discussions***

The obtained results demonstrate several important trends and conclusions significant for both the scientific community and economics and marketing practitioners.

Firstly, the average nominal wage has been found to go up 3.4 times from 2011 to 2022, which makes 11.8 % of an annual growth. However, real wages increased only by 39 % over the same period equivalent to 3 % of an annual growth. This indicates that inflation significantly erodes the growth of nominal incomes. This is confirmed by inflation's high levels, especially in 2022.

Secondly, the analysis of the dynamics of household consumer spending and GDP per capita growth revealed that the growth rate of consumption exceeds the growth rate of GDP per capita. This suggests that Kazakhstan's citizens spend more than they can afford to, leading to a decline in savings and an increase in debt burden. In the long term, this could result in a decline in quality of life and stagnation of economy.

These findings are significant for further research and development of economic policies. They highlight necessity of closely monitoring inflationary processes and regulating consumer lending to prevent economic overheating and financial instability.

This study's scientific novelty lies in the use of data over a wide time interval (from 2011 to 2022) and the application of various econometric models to analyze the impact of inflation on real incomes and consumer behavior. Unlike previous studies that would focus on narrower time frames or specific aspects of economic behavior, this research provides a full understanding of changes in consumer habits and their macroeconomic consequences.

Having compared the results of this study with the works of other authors, such as Karpunina (2021) and Zhansultanov (2022), we can confirm the identified trends but also highlight our country's unique economic and social conditions, making this research particularly valuable for the regional context.

### ***Conclusion***

In summary, we can highlight the following trends which formed consumer behavior during crisis:

- A breakthrough achieved in perception of social and economic processes,
- Residents of our country enjoyed a considerable growth in incomes,
- Anticipation of inflation surging against plummeting gasoline prices and coincidental preparation to living an unknown amount of time in a lockdown,
- A sub-zero consumer confidence and expecting adverse changes to welfare and income (Ovcharovoj, 2022),
- A boosted food's proportion in the overall consumption,
- Skyrocketing use of direct-to-home food delivery services,
- Opting to online shopping, predominantly in FMCG (Fast-Moving Consumer Goods) sector,
- A massive surge in popularity of banking settlements as opposed to cash payments,
- A growth of bank loan volumes, and
- An unresolved demand to be satisfied in times to come.

These trends in consumer behavior will affect the character of businesses' production activities. Manufacturers are forced to keep a close watch on market changes, to further extend their product ranges, and to diversify their price settings in response to increased food's proportion in overall consumption.

Authors have assessed the effect pandemic had on consumer behavior and revealed its new trends. This study has revealed the fact that over the two-year period after pandemic's beginning Kazakhstan's citizens started cutting down on products and services apprehending uncertainty, and resorting to saving cash money instead. All things considered, pandemic's repercussions regarding consumer behavior are clear.

Perception of social and economic processes, expectations of inflation rate's escalation causing the growth of food's proportion in overall consumption, online market's surge, increased popularity of home delivery services, and massive opting to banking settlements take a spotlight in this article. The ways production activities in Kazakhstan will be affected by these new consumer behavior trends have been given justified. The paper contributes to the literature on changes in consumer behavior in the face of a global financial and economic crisis (e.g., Eger et al., 2021) by providing an example of an emerging market that the Republic of Kazakhstan currently is. It also goes further beyond the COVID-19 pandemic and discusses potential shifts in consumer behavior as a result of the Russia-Ukraine conflict.

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## Особенности потребления товаров населением Казахстана в условиях кризиса

### Аннотация

**Цель:** Настоящее исследование ставит перед собой цель изучить потребительское поведение в Республике Казахстан в период с 2019 по 2022 годы, однако для понимания контекста были использованы данные за более широкий временной интервал с 2011 по 2022 год. В исследовании пристальное внимание уделяется инфляции, реальным заработным платам и суммарному потреблению домохозяйствами.

**Методы:** В статье приведены различные макроэкономические показатели. С целью нивелирования искажений в статистике, вызванных инфляцией, был рассчитан дефлятор. Также проанализирован уровень инфляции за период с 2020 по 2022 год в разрезе различных категорий товаров.

**Результаты:** Был выявлен негативный тренд, согласно которому реальный ВВП на душу населения растет медленней, чем потребление, что может вызвать проблемы с долговой нагрузкой населения, а в дальнейшем привести к экономическим проблемам в стране. И данное предположение подтверждается ростом объемов банковского кредитования.

**Выводы:** Полученные результаты предоставляют ценные познания в вопросы потребительского поведения в условиях роста инфляции и изменения заработных плат в Казахстане. Эти выводы могут быть полезны для бизнес-сообщества, государственных органов и исследователей. Исследование также может быть полезным для разработки стратегий маркетинга, а также при принятии управленческих решений.

**Ключевые слова:** кризис, потребление, инфляция, пандемия, экономическая нестабильность, покупательское поведение, заработная плата

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Дағдарыс жағдайында Қазақстан халқының тауарларды тұтыну ерекшеліктері



**Аңдатпа:**

**Мақсаты:** Осы зерттеу 2019-2022 жылдар аралығындағы кезеңде Қазақстан Республикасындағы тұтынушылық мінез-құлықты зерделеу мақсатын көздейді, алайда контекстті түсіну үшін 2011-2022 жылдар аралығындағы неғұрлым кең уақыт аралығындағы деректер пайдаланылды. Зерттеу инфляцияға, нақты жалақыға және үй шаруашылықтарының жалпы тұтынуына назар аударады.

**Әдісі:** Мақалада әртүрлі макроэкономикалық көрсеткіштер келтірілген. Инфляциядан туындаған статистикадағы бұрмалануларды жою үшін дефлятор есептелді. Сондай-ақ, 2020 жылдан 2022 жылға дейінгі кезеңдегі инфляция деңгейі тауарлардың әртүрлі санаттары тұрғысынан талданды.

**Қорытынды:** Теріс үрдіс анықталды, оған сәйкес жан басына шаққандағы нақты ЖІӨ тұтынудан баяу өсуде, бұл халықтың борыштық жүктемесімен проблемалар тудыруы мүмкін, ал болашақта елдегі экономикалық проблемаларға әкелуі мүмкін. Бұл болжам банктік несиелеу көлемінің өсуімен расталады.

**Тұжырымдама:** Алынған нәтижелер Қазақстанда инфляцияның өсуі және жалақының өзгеруі жағдайында тұтынушылық мінез-құлық мәселелеріне құнды білім береді. Бұл тұжырымдар бизнес қауымдастығына, мемлекеттік органдарға және зерттеушілерге пайдалы болуы мүмкін. Зерттеу маркетингтік стратегияларды әзірлеуде, сондай-ақ басқару шешімдерін қабылдауда пайдалы болуы мүмкін.

**Кілтсөздер:** дағдарыс, тұтыну, инфляция, пандемия, экономикалық тұрақсыздық, сатып алу тәртібі, жалақы