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Cryptocurrency and digital future in market relations

The article is devoted to cryptocurrency, which is one of the most important and practical problems today. According to researches of the authors in order to be in an equal position among the world's economic monopoly tendencies in tendency of the complex world globalization in the modern world cryptocurrency relation as an alternative method being as one of the most unique ways to overcome financial dependence is considering. Payment by the cryptocurrency today is the trend. The number of supporters of the new currency system increases with each passing day. Naturally, the demand for is forming in capitalist society. However, since there is no single cryptocurrency control mechanism, it is difficult to have confidence. It is not provided and the individual control of cryptocurrency by separate countries. According to some experts cryptocurrency may be a great driver to assign huge amounts of cash. If each state will be able to present the declaration to control legally or improve other ways of regulation, the cryptocurrency can replace the current financial system. And then the demand for it will increase. In comparison with Eastern Europe, cryptocurrency turnover in the Republic of Kazakhstan officially not forbidden, therefore the association requires the adoption of the law and it is the most urgent question in this sphere. Authors in order to resolve these problems exploring the world practice in relations of cryptocurrency, suggesting the contribution that it will be introduced in the domestic market, submit their views.

Keywords: cryptocurrency, market relation, stock exchange, competition, bitcoin, issue, currency, electronic money, Gold fund, demand, digital transaction.

J. Connally, secretary of the US Treasury Department in 1971, said: «The dollar is our currency, but it's a problem for you». It is said that nowadays it is the headache of all the states. The crisis is becoming more and more expensive. The global community, which understands that the crisis is not overlooked, until it does not escape from the currency that has been dominated over the past 70 years. In the beginning of the last century, the priority was in the British pound sterling. Because of the two world wars, the pound stroke was lost, and America's «green paper» began to dominate. Currently, two-thirds of the world's reserve (65 %) is in dollars. The largest stock market, NYSE (capital of \$ 16 trillion), belongs to the US NASDAQ. The dollar is quite rooted in the world economy. Central banks of other states hold 50 % of American bonds. Many countries have saved the capital with dollar assets. Most of them are in debt to America. These two are the dominating factors of the dollar: the strong US economy and a priority in the world stock exchanges. That is why it is difficult to kill the «green paper» today and tomorrow. The world community cannot do it. Even in the aging days, the dollar-bound reserves are in danger, shocking the entire economic system. All the countries of the world where they know about it, they have no choice but to move slowly. The dollar can only be «forced to regret». As the decision of that from time to time the question of introduction the alternative currency which can endure American economic sanctions is raised. However, the edge of a common solution is unimaginable. Valeri Polkhovsky, an expert on Forex Club, explains: «there is no national currency which can become a world currency. Whether it's a European Union, Japan or any other country, when it comes to functioning as a world currency, the first question will be who the issuer of this money is. That is, who will make and print this money? Someone should work hard for it, produce internal products, export them, should work hard to earn this money and why should the other print out from air, and get it? In this case, of course, the issuer country won't have problems as solvency. Now, when the dollar dominates, there is no any other currency which goes forward. Therefore, to create such situation, it is necessary to have a central institute, independent of any country. This organization should conduct the general monetary policy on a global scale. That would be fair. The only way which won't be failure. Therefore, every time when we speak about dollars replacement the problem will always be in it».

It is clear that the establishment of a global organization, believing it to be fair, is groundless. Everyone is keenly interested in it, but political games will, obviously, do harm. In this regard, there is only one way we have mentioned above. The need of second stronghold on the international arena which could resist the magnate US and «force it to regret». According to the law, only strong can fight back strong. The first currency to remember is the euro, which can be called the world currency. The euro is initially the second reserve currency. 45 % of total oil sales, 65 % of Iran's oil exports are calculated in euros. However, this does

not make much difference. Because the eurozone economy is weaker than the United States and there are no financial resources available. The share of the world's reserves is only 15-20 %. Moreover, the membership of the EU member states is different, and their competitiveness is not equal. Consequently, weak economically developed countries, which are in structure of Europe, are experiencing a socioeconomic crisis and stagnant in today's difficult times. Thus, the union which collapses from within raises doubts. The second currency that international experts often talk about is yuan. Even Chinese currency has the potential to fade in euro. According to Standard Bank, 40 % of Chinese-African trades are now traded in yuan. Gold and foreign exchange reserves are also significant. Our expert Valery Polkhovsky has also welcomed China's potential. «The economy of the country, which is the issuer of the currency, that is the producer, must be large. Nowadays, such countries are relatively small and have a considerable amount of money. Therefore, it is difficult for the existing system to change in the nearest future. Only the Chinese currency will have an impact on the global money. It's likely to be a rival to the euro and dollar by 20-30 years». These are two of the first things that a politician and an expert can speak about. Besides, some of the specialists speak about Japanese yen and Russian rubles. Iran, which has reduced its sales to \$ 15 per barrel, has signed an agreement with Japan to sell oil in yens. Bearing in mind that in the oil market Iran is the largest producer of oil and Japan is the largest consumer, for the US dollar, which for decades dominated in the oil market, it was a big threat. It is also known that Japan has canceled the dollar in its dealings with Brazil. However, the owner of the cheapest currency in the world financial market doesn't have a power to threaten. And Russia has reduced to put in assets in US dollars and invested in gold more. This means that a long-term dedollarization plan has been developed. But despite the fact that Russia's gold and foreign exchange reserves are substantial, the share of raw materials in exports dominates. The only oil makes 25 % of all export. That is why now the dollar economic space to Russia is advantageous. Even if the Russian ruble would be competitive, the economic development of the CIS, which is considered as the main partner in the economy, does not allow this. We've listed the currencies that are visually seen and handpicked and can be competitive with America's «green paper» above. Recently it is often discussed that electronic money bitcoin can bypass all above called currencies. Its general name is a cryptocurrency. The focus of attention is the emission center, that is, the absence of publisher. Everyone can do it. Any state may be equally emitted if it satisfies conditions and meets the requirements of the Bitcoin system. Cost of goods and services is calculated by means of bitcoin and paid electronically. Only the equivalent cost was set. Now, its scope is growing. So, Berlin and the University of Cyprus declared their willingness to take Bitcoin for their tuition. Because it is also possible to exchange it for paper money. This is the cryptocurrency exchange that goes on a global trading platform like Forex, Libertex for seven days a week. Other currencies will only be valid for up to five business days. Now the volume of investments in bitcoin is growing in the financial market. Because the ways of its preservation and increase are effective. However, the bitcoin system has a great deal of risk because of its incompleteness. No guarantee. Any country which has passed the system's requirements may withdraw funds at its own discretion. Legalization of illegally obtained funds is also possible due to the absence of a cryptocurrency series. However, international financial institutions are convinced that bitcoin will soon be promoted in the field of electronic commerce. Obviously, in the information century where modern digital technologies develop quickly all the issues convenient for people are top priority. Electronic commerce, cashless purchases are rising every year. From that point of view, it is likely that the only currency to displace the dollar would be this cryptocurrency, which is called the Internet currency. But it is all about timing [1].

There are a lot of cryptocurrency types, such as bitcoin. Bitcoin is a digital currency. Works only on the Internet. Currency emission using the program which indicates mathematical algorithms, goes among the millions of computers around the world. You can buy any goods from the Internet using Bitcoin. The main difference is that there is no organization or bank in the world which controls Bitcoin. The problem is that it is not a bank-controlled financial operation ... whether it can be fraud? However, the cryptocurrency is becoming a trend of our time. So, who are the miners with the farm? What is the farm? - you are questioned. Yes, the time when we say «farm», we imagine animals already passed. Besides tenge, the world currencies, such as dollars and euros, may be displaced. In the future, it is not a fantasy if the cryptocurrency will replace all of these. Cryptocurrency - electronic money. There are several types of cryptocurrency. The most popular is bitcoin. You do not have to go to work every day to earn the bitcoin. By making some certain transactions you can earn money sitting at home. The main tool of bitcoin is mining. The tool to check the transactions of consumers in the system. And those who carry out this service are called miners or internet miners. One of them is Adilbek Shungulov. He is not a specialist of IT or a wunderkind, but a simple student. He is a future surgeon. At the beginning, he was engaged in the purchase and sale of shares in the stock exchange. He no-

ticed the big changes of the bitcoin rather than the stock market, then he made a farm and now he earns about 150 thousand tenge per month [2].

The development of new digital technologies has an impact on any branch of industry. Electronic payment is a normal process and the time of electronic money comes. What does the cryptocurrency mean? And what about bitcoin? Where and how could we use it?

The European currency has its own currency- the euro, the dollar in America, the yuan in China, and the tenge in Kazakhstan, and now Internet has its own currency. It is called the Cryptocurrency Bitcoin. In real life, we have to use the currency of the place wherever we go. And nobody requires the Internet users to make payments with Bitcoin. Cryptocurrency is a free choice of free people.

The popularity of the cryptocurrency in the world has reached Kazakhstan as well. People began to show interest in it. Many people did not go into the circumstances of the case, but turned their money into a cryptocurrency.

As the State Revenues Committee of the Ministry of Finance of the Republic of Kazakhstan reported 2 billion tenge has been deposited into the One Coin pseudocryptocurrency pyramid in Astana (since 2015). Investigators found that several people in Kazakhstan were acting on behalf of a foreign company One Coin and deceived the citizens to sell the same cryptocurrency.

How did they do it? According to the materials of the State Revenues Committee, they advertise that the cryptocurrency is unique, and its rate is rising rapidly, people can have a lot of profit in the future and pay for goods and services with it, a multi-level bonus system for attracting new depositors, and falsifying that the cryptocurrency is going on the world's stock exchanges in 2018. Thus, people were made to buy trader packages from 140 to 118,000 euros. Cryptocurrency is a digital currency. Its emission and calculation is based on various cryptographic techniques. And its functionality is decentralized in the computer network.

Cryptocurrency is a fast and reliable system of payments and money transfers based on new technologies and non government-control.

At present, we can often see concepts such as cryptocurrency, bitcoin in any social network and information portals. Recently, the information that it is permitted to pay a penalty for violations of traffic regulations by Bitcoin, it is possible to pay off with bitcoins in the household appliances and electronics shop Technodom and the Prot House sports shop in Astana was bought for bitcoin by a student was spread. How truthful is this information? What is the cryptocurrency? And why the popularity of the cryptocurrency increased?

It is possible to say that 2017 is a year of cryptocurrency. At the beginning of January, the generalized market capitalization exceeded \$ 18 billion. Over the past 12 months, it has grown 613 billion, or 3300 percent. This is the best result in the history of currencies, even though the recent exchange rate has gone down.

Cryptocurrency is an electronic digital currency, the origin and tracking of this currency is based on a cryptographic method. Cryptographic methods include systematic hashing of open key systems based on digital signature. The word «crypto» means «secret» or «hidden» in Greek. The basis of this system is the blockchain technology based on the acyclic graph and the consensus registry. The acyclic graph — an orgraf in which there are no directed cycles, but there can be «parallel» ways leaving one knot and different ways coming to final knot. Encrypted for security. Generally speaking, this term came after Forbes magazine's 2011 «Cryptocurrency» article. The first one to become the founder of the cryptocurrency was a mathematician Satoshi Nakamoto in 2009. Satoshi Natomoto's real name is still unknown, nobody has seen him yet. In general, Satoshi Nakomoto in Japanese means «inside a clear-thinking system». Opening an individual or a group based on this name has been accomplished, but all failed. On October 31, 2008, Nakotomo published an article titled «Bitcoin: A Peer-to-Peer Electronic Cash System». His profile shows that he is 37 years old and lives in Japan. At present, there are about 3000 types of cryptocurrency. The most popular among them are bitcoin .

Bitcoin means «coin» in English. Cryptographic methods are used to count the operations of the same name unit and to give the protocol with the same name as Bitcoin a peer-to-peer network payment system, to maintain and protect the system.

All transaction information is publicly available. Minor bitcoin was named «Satoshi» in honor of the founder of 10^{-8} bitcoin. Bitcoin can be used as a payment instrument, buy goods, pay for telephony or hosting, and more. Although it's an Open Source-based but anonymous, in order to store, to receive, and to send Bitcoins, famous as a reliable payment system, it needs a wallet with ID (address) , as well as a required balance and a password . Only the recipient's ID will be requested for the transfer. The identifier is a complex set of numbers and letters. For example:19noTg4T9TefP4ZTASvQxf7a1LYLSJa38.

When it comes to the systematic work of Bitcoin, it is made by miners. Miners are a centralised peer-to-peer bank. They keep the system operating and verify transactions. The other person will not be financed if there is no miner. Nowadays miners receive bitcoins for the transactions they make on their computers. When bitcoins are over, transaction fees will be charged. At the time, Bitcoin produced a small set of computers. But now there are big firms dealing with it [3; 12]. The first transaction made with bitcoin was a US citizen bought pizza for 100 bitcoins. With the current bitcoin price, it has become the world's most expensive pizza. Originally, the cost of bitcoin was 0.4 cents, which is now several times higher than any other world currency. A few months ago, the cost of a bitcoin was \$ 20,000, and now it costs only \$ 8,753. Bitcoin's price is quite variable. However, this is not a big deal. Why is bitcoin so appreciated? According to Kazakh economists, there is no unreasonable offer. That is why the price of bitcoin is so high as there is demand. Currently, some of Kazakhstani people are familiar with this currency. However, this currency has positive and negative opinion in our country. In addition, the advantages of the cryptocurrency are that the developers say that currency protection is very high, that cyberattacks and hacker attacks are impossible, as well as state independence and devaluation have nothing to do with it. For this reason, there are positive trends. At present, some of the companies working with bitcoin have begun to form in our country. But they do not conceal their suffering as a result of this bitcoin exchange rate. According to the negative opinion, this is a questionable matter, which means giving money to the air.

One of the issues that needs to be addressed to the creditor investors is that the cryptocurrency is not limited to bitcoin. We should cover other types of cryptocurrency. Among the largest cryptocurrencies there is Ripple. The capitalization is about 10 billion US dollars. The enthusiasts' special attention is focused on the speed of work and the growth of partner companies. In just a few seconds, it's capable of 1500 operations. This speed is 75 times higher than bitcoin. In November, Ripple's American Express and Banco Santander created an international online payment line called American Express. In January, MoneyGram International has concluded an agreement to increase the transaction speed and avoid any malfeasance. The financier believes that this cryptocurrency can be overwhelming.

The next type is based on the Qtum, the Ethereum virtual machine. Based on the good sides of the two popular cryptocurrencies mentioned earlier. Many developers of this cryptocurrency believe that many companies will give their offers. Last month, Qtum has come to an agreement with two major Chinese companies. China has over 200 million active users. This mining can extend anytime.

Stellar comes to terms with the clever agreements in the world of cryptocurrency. These intelligent agreements are the basis for the formation of systematic conditions. In October, IBM signed a contract. The Pacific Ocean banks were astonished with its technologies.

Neo is just as clever as the other cryptocurrency. Its specificity is also de-centralized.

High speed, NANO with an architectural specificity. It can provide 7,000 transactions per second. It only takes 20 seconds to make a payment.

If you want to pay special attention to cryptocurrency, then it is IOTA. This was the cryptocurrency offered by Data Marketplace last year. This blockchain system allows us to see the remaining amount. In other words, it is free for all users.

Subsequently, the cryptocurrency Monero has been rapidly developing. First of all, this cryptocurrency ensures security and confidentiality of transactions. The demand for this cryptocurrency is not only from the side of investors, but also the authorities.

One more cryptocurrency that can compete on a speed basis is NEM. It can handle up to 4000 transactions per second. The basis is made by the intellectual blockchain. It can adapt to different sectors of the economy. Recently, it has come to an agreement with Malaysia and contributes to the economy.

In general, cryptocurrency is not allowed in Kazakhstan and is not forbidden too. There is no law that regulates the cryptocurrency, there are no legislative acts. Nonetheless, the blockchain and the cryptocurrency association exist. The Association requires the adoption of the law. Nowadays, the countries of the Eurasian Union gradually use the cryptocurrency. At the same time, the funds of Kazakhstani people provide foreign companies. But, according to Akishev Daniyar Talgatovich, the Chairman of the National Bank of the Republic of Kazakhstan, the state is now conducting a study on financial pyramids, the turn will also reach cryptocurrency.

Regarding the use of the cryptocurrency in the world. It's no secret that America is a leader in any market. Because in the United States the world's largest stock exchanges are located, where significant financial events take place there, namely the US dollar is the main currency formed around the world. Undoubtedly, the United States has a great impact on the entire financial world, including the cryptocurrency

industry. Cryptocurrency is fixed by law in the USA, it can be freely converted to any fiat currency as US dollars and euro. Cryptocurrency broker's boards operate legally. It should be noted that the American stock exchanges were first to send Bitcoin to the market in 2017. At the moment the American cryptocurrency exchange is the largest in the world. But the US does not want to say that the cryptocurrency industry is stable. In the US, there are a lot of supporters and opponents of the cryptocurrency. US government officials, financial monitors and major market players also expressed their mistrust to the cryptocurrency. There are many debates. Generally, the US cryptocurrency has a direct impact on the global cryptocurrency industry.

The use of cryptocurrency in Europe. While the cryptocurrency is fully using in the United States and Japan, Europe is only an observer. The main idea of the cryptocurrency exchange was originally formed in Netherlands in 1980. In 2010, the European Union recognized the existence of a virtual cash flow. However, different countries have begun to form it differently. For example, Eastern Europe has banned the cryptocurrency and this status has survived up to this day. In Switzerland, cryptocurrency equals foreign currency. In Bulgaria, it was accepted as financial assets and was taxed, and any retail stores, drugstores in the country accept bitcoin. Only Germany recognized it legally, and the fiat currency was included as the money. The amount of electronic money annually conquers Europe. At present, the European Union and the United States are keen to create a new type of exchange of cryptocurrency to euro and dollar. Although it is not officially announced, but there is a information that the EU has intention to create an electronic anonym of euro. In short, Europe recognizes the cryptocurrency at the state level [4; 149].

The use of the cryptocurrency in Japan. In Japan, the cryptocurrency is legally recognized. Bitcoin holders are protected by law and are not limited to circulation. In 2013 it was the basis of the investment. The Japanese Finance Minister gave an interview to the media that the cryptocurrency has not yet demonstrated its stability.

The use of the cryptocurrency in Russia. In January 2018 a revised legislative act «About digital financial assets» was adopted. The concepts related to the cryptocurrency have received legal definitions. The right to cryptocurrency is entered into the Digital Transactions Register. Cryptocurrency can be legally converted into any currency and financial assets. Individuals can use no less than 50000 rubles of the cryptocurrency. Cryptocurrency issue process is under state control. According to President Vladimir Putin, the introduction of new digital technologies is a good solution to finance and banking.

Recommended cryptocurrency exchange. EXMO - the best bitcoin exchange in Russia. Payment systems like Advcash, Payeer, Yandex, Qiwi are accepted. That is why many customers want to work here. It operates with the following cryptocurrency exchange lines: Bitcoin, BCH, Ethereum, DogeCoin, DASH.

BINANCE - the largest Chinese Bitcoin exchange located in Hong Kong. It holds the leading position in the world in terms of volume. It works with many virtual currencies.

KUCCOIN was founded in 2017 and is currently a leading cryptocurrency exchange in Asia.

LIVECOIN - in this exchange market there is a possibility to translate the cryptocurrency into Russian. It serves 60 different virtual money.

YOUBIT - serves 280 different virtual money. It offers advantageous service through MasterCard and VISA.

BITMEX - is a popular stock exchange with bitcoin and some virtual money.

C-CEX - is one of the oldest and most popular stock exchanges. Includes 196 virtual money.

SPECTROCOIN - offers 25 types of currency to release and to implement. The best of the currency exchange market. Only BitCoin and DASH are used.

POLONIEX - is an American exchange of international rankings. It is on the 8th place in size. It performs only in English [5; 212].

Recently, Astana has opened a new stock exchange instead of the Expo International Exhibition. It will be launched in January 2018. It is also reported that this stock exchange may be dealing with a cryptocurrency.

Last week, the well-known financial publisher Forbes announced the most successful people in the cryptocurrency exchange:

1. Chris Larsen's fortune is estimated in \$ 7.8-8 billion. Larsen has 5.2 billion in a cryptocurrency XRP. He made great money from Ripple.
2. Joseph Lavin's fortune is estimated in \$ 1-5 billion. He is the founder of Consensus and Ethereum platforms.
3. The CEO of Binance, Changping Zhao's fortune is estimated in \$1.1 billion to 2 billion US dollars.

4. Brothers Cameron and Tyler Winklevoss' fortune is estimated to be 0.9-1.1 billion US dollars. They have succeeded by successfully investing on bitcoin for 6 years.
5. Inheritor of the bank Matthew Mellon 0.9-1.0 billion US dollars.
6. General Director of stock exchange Coinbase Brian Armstrong is 0.9-1.0 billion US dollars.
7. Matthew Roszak possesses 0.9-1.0 billion US dollars. He has expanded through investment, ICO, bitcoin.
8. The investor of the system Ethereum Anthony Diiorio is 0.75-1.0 billion US dollars.
9. Brock Pierce is 0.7-1.0 billion US dollars. He is the cryptocurrency investor.
10. Michael Novograts is 0.7-1.0 billion US dollars. He has come to the fortune by investing and selling the cryptocurrency [6].

The President of the Republic of Kazakhstan Nursultan Nazarbayev offered the world a common cryptocurrency. «Because of the transformation of the world financial architecture, there was a need to speak about this. It's the time to take seriously the question of introducing the international payment system. It will save the world from currency wars, speculation, commerce conflicts, volatility in the market. Currency must be a simple, with open emission mechanism that should be convenient for consumers. Due to digitalization and development of blockchain technology it should be in the form of a cryptocurrency». «Today it is necessary to transform the world financial architecture. It's time to look seriously at the issue of introducing an international payment unit. It enables the world to cope with currency wars, frauds, eradicate trade relations, and reduce fluctuations in the market. The currency should be simple, user-friendly. It would also be possible to create a computing unit in the form of a crypto-currency, taking into account technology development, digitalization. This currency should work for users all over the world», the President of Kazakhstan said. The head of state suggested to create G-Global so that not only G20 countries could participate, but also more states had such possibility. According to the President, the global currency can be introduced through the creation of a pool of central banks, for example by creating a special committee under the UN. «All countries should have an equal and fair representation. We shouldn't just have to tell it but solve it», said N.A. Nazarbayev at the Astana Economic Forum [7].

«The advantage of digital transactions is that it is faster than banking transactions and does not need a broker», says Magdalena Isbrandt, managing director of Bit Trust Services, the world's first bitcoin bank. According to her, in this case the commission will not be at all or at a very low level. Information about all transactions is registered in a single open register. However, it is difficult to control the transactions made in the electronic currency system. This is because there is no need for personal data to make transactions through the world's most popular cryptocurrency bitcoin. Cryptocurrency trading stock exchanges say that there is no inflation in the cryptocurrency. The reason is that its value does not depend on the gold fund, which is just like ordinary money. However, according to information provided by stock exchanges, «bitcoin is more reliable than gold, since it is produced only up to 21 million coins». In addition, the system in the cryptocurrency exchange is not a public body and not controlled by any centralized organization. There is no limit to a network user, he could send to any person and in any extent he would like. According to experts, the system of cryptocurrency is now the most reliable system. It is called «blockchain». This innovation has been triggered by this cryptocurrency. But its capabilities are not limited to electronic money. Today many countries and large corporations are studying it. Although the head of state offered to introduce a global virtual currency, it do not have legal status in our country. The National Bank is still exploring this topic. To this end, the financial regulator has a working group that analyzes financial technologies, such as cryptocurrency and currency surrogates. But at the beginning of the year the National Bank has warned about the activities of companies operating in cryptocurrency in the country: «The National Bank is now announcing that in Kazakhstan, there are operating such organizations that use the cryptocurrency and provide investment services to the population. These organizations offer Kazakhstani people to invest in cash for the purpose of buying a cryptocurrency, and to participate in their programs through the Internet in cashless mode». In short, there are elements of financial pyramids in the business of companies that want to profit from the cryptocurrency.

When we started writing this article, we completely opposed the cryptocurrency. We noticed that the opinion of many people was negative. Research has shown that the global market has moved to a new level. It is possible to notice that the world market makers start to practice it. Now, we believe that digital technology can be viewed as a new initiative for the cryptocurrency. In the Republic of Kazakhstan it is necessary to implement the law on the cryptocurrency and to keep the cryptocurrency under state control and, as the President says, to create a common cryptocurrency. Nevertheless, time will necessarily indicate which opinion is right.

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Нарықтық қатынастардағы криптовалюта және цифрлық болашақ

Мақала қазіргі таңдағы аса маңызды әрі тәжірибелік алаңдатушылық туғызып отырған мәселелердің бірі — криптовалютаға арналған. Авторлардың зерттеулеріне сүйенетін болсақ, қазіргі таңдағы күрделі әлемдік жаһандану үрдісіне әлемдік экономикалық алпауыттар арасында нарықтық қатынастарда терезесі тең дәрежеде түсу үшін қаржылық тәуелділіктен шығу жолдарының бірегейі ретінде қарастырылып отырған жолдардың баламасы ретінде криптовалюта қатынастарын қарастыруда. Қазіргі таңда криптовалютамен төлем жасау трендке айналды. Күн өткен сайын жана валюта жүйесін қолдаушылар саны да артуда. Әрине, капиталистік қоғамда сұранысқа ұсыныс қалыптасады. Бірақ криптовалютаның бір орталықтан басқарылатын тетігі болмағандықтан, оған сенім арту да қиын. Криптовалютаның әр елде жеке бақылауы да жоқ. Кейбір сарапшы-мамандардың айтуынша, криптовалюта қомақты қаржыны жымқырғысы келетіндер үшін үлкен драйверге айналып кетуі де мүмкін. Егер әр мемлекет заң жүзінде бақылау жасауға декларация ұсына алса немесе өзгеде реттеу тәсілдерін жетілдірсе, криптовалюта бүгінгі қаржы жүйесін алмастырады. Оған сұраныс та бірден артады. Осы мәселелерді шешу мақсатында авторлар криптовалюта қатынастарының әлемдік тәжірибесін зерттей отырып, отандық нарыққа тигізер үлесін шындырап өзіндік пікірлерін ұсынады.

Кілт сөздер: криптовалюта, нарықтық қатынас, қор биржасы, бәсекелестік, биткоин, эмиссия, валюта, электронды ақша, алтын қор, сұраныс, цифрлық транзакция.

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Криптовалюта и цифровое будущее в рыночных отношениях

Статья посвящена одной из наиболее важных и практических проблем на сегодняшний день — криптовалюте. Согласно исследованиям, чтобы быть равным по положению среди мировых экономических монополистов в тенденции сложной мировой глобализации в современном мире, криптовалютное отношение рассматривается авторами как один из уникальных способов преодоления финансовой зависимости. Оплата криптовалютой на сегодняшний день является трендом. И с каждым днем увеличивается число сторонников системы новой валюты. Разумеется, в капиталистическом обществе формируется спрос на запрос. Однако, так как у криптовалюты нет единого управляющего механизма, трудно ей оказать доверие. Не обеспечен и индивидуальный контроль криптовалюты отдельными странами. По словам некоторых экспертов, криптовалюта может являться большим драйвером для присваивания огромной суммы денежных средств. Если каждое государство сможет представить декларацию на контролирование на законном основании или найдет другие способы регулирования, то криптовалюта может заменить нынешнюю финансовую систему. И тогда спрос на неё увеличится. По сравнению с Восточной Европой оборот криптовалюты в Республике Казахстан официально не запрещен, в связи с чем требуется принятие закона, что является самым актуальным в этой сфере. Авторы в целях решения проблем, исследуя мировую практику в отношении криптовалюты, предполагая вклад, который она будет вносить в отечественный рынок, представили свое мнение.

Ключевые слова: криптовалюта, рыночное отношение, фондовая биржа, конкуренция, биткоин, эмиссия, валюта, электронные деньги, Золотой фонд, спрос, цифровая транзакция.

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