

Marketing Challenges faced by Nepalese Commercial Bank towards being profitable and Socially Responsible

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Abstract

Introduction: Nepalese bank has been hovering around numerous problems. Bank needs proper plan and strategy to perform exceptionally in such challenging scenario. From traditional concept of financial transactions of borrowing and lending to cashless transactions of contemporary Nepal, banking sector has changed a lot. In 21st century, commercial bank has many hurdles to tackle for retaining in market. Thus, banking sector has to make effective marketing plan to overcome marketing challenges prevailing in Nepal. The various challenges such as legal challenges, environmental challenges, economical challenges and ethical challenges prevail in corporate sector. This research helps to analyze such challenges and shows how those challenges can be overcome. The marketing challenges prevailing in banking sector along with social responsibility has to be effectively handled by bank. Thus, this research suggests how those situations can be handled. In contemporary context of competitive era, this research helps to analyze marketing challenges in better way.

Purpose: The main purpose of this research is to find various marketing challenges faced by Nepalese commercial bank.

Design: This research is based on quantitative research method. Researcher collects data through self structured questionnaire techniques which is one of the popular methods for collecting data from primary source. Quantitative research method is suitable for this research because it helps to provide data from concern source directly. Quantitative research method enables independency for researcher which is best to draw result. This method helps to analyze data through statistical analysis. So, this method helps to present findings through conclusive statistical justification.

Findings: In banking sector, challenges are hovering all around. Different challenges prevailing in banking sector are marketing challenges, environmental challenges, corporate challenges and social challenges. In marketing challenges, bank has to handle various issues such as legal challenges, ethical challenges and environmental challenges. To secure banking profitability from such challenges, bank has to adopt effective marketing strategies. Marketing policy has to be adoptable for effective enhancement of performance. Bank has to overcome challenges prevailing in contemporary context through marketing strategy and has to fulfill social responsibility for achieving success.

Originality/Value: This research paper is based on native research work. Research is carried on through well structured self designed questionnaire. The research is done through primary data collected from commercial bank. Hence, the information is authentic and has high caliber for enriching different dimension of banking profitability. The similar type of research in banking sectors is limited in Nepal. So, research has high value and is unique.

Keywords: Profitability, Marketing Challenges

I. INTRODUCTION

Nepalese bank has marched from traditional banking to modern tech-driven banking system within short span of time. In age of digitalization, banking sector has become more competitive. To ensure success in competitive edge of corporate business marketing strategy matters a lot. In Nepal, joint venture, local private bank and public bank are

competing with each other for holding extended market. Hence, effective marketing strategies are primal aspect to enrich higher turnover. Commercial bank in Nepal has become limelight of Nepalese corporate sector. So, commercial bank has to maintain balance between ethical, legal, economical and environmental factor to enlarge volume of profit. The bank along with the marketing

challenges has to cope up on fulfilling social responsibility. Since, banks are service oriented sector where involvement of society is factor behind achievement of institutional goal. Commercial bank are always ready to reach in the masses where banking facilitation are not reached. Banking industry can generate adequate profit through expansion of business which is possible through proper marketing strategy. Thus, banking sector of Nepal can reach its endless possibility through proper marketing plan. However, marketing plan designing is not an easy task. Since, there are various challenges associated with marketing of commercial bank. Banks are organization whose works prevail within society. So, to ensure perpetual growth of banking business, bank has to tackle marketing challenges and has to fulfill social responsibility. This research addressed various marketing challenges which have to be faced by Nepalese commercial bank.

1.1. Objectives of the Study

The objectives of the research entitled "**Marketing Challenges faced by Nepalese Commercial Bank towards being profitable and Socially Responsible**" are:

- To analyze the marketing challenges faced by Nepalese commercial bank
- To identify economical, legal, ethical and environmental challenges in Nepalese commercial bank.

1.2. Hypothesis of the Study

The hypothesis of the research entitled "**Marketing Challenges faced by Nepalese Commercial Bank towards being profitable and Socially Responsible**" are:

H1: Economical Challenges has the significant relationship between marketing challenges.

H0: Economical Challenges has not significant relationship between marketing challenges.

H2: Legal Challenges has the significant relationship between marketing challenges.

H0: Legal Challenges has not significant relationship between marketing challenges.

H3: Ethical Challenges has the significant relationship between marketing challenges.

H0: Ethical Challenges has not significant relationship between marketing challenges.

H4: Environmental Challenges has the significant relationship between marketing challenges.

H0: Environmental Challenges has not significant relationship between marketing challenges.

1.3. Problem Identification

Nepalese banking sector provide stringent to economic development of Nepal. The importance of banking sectors is well known to all of us. But, banking sector is one of the unpredictable and intense sectors of Nepal. Bank renders the quality service to customer all the time. With cutting age technology, Nepalese banking sector has observed various difficulty. In this contemporary context, with global outreach

of corona pandemic bank's challenges have added on. In this competitive and challenging scenario, marketing strategy helps bank to overcome the situation. The best marketing strategy is effective to endure profitability in banking sector. The convenient and efficient banking growth is possible through tactful management of marketing challenges. Bank is the service oriented sector where multiple sector are directly and indirectly associated. Hence, management of legal, environmental, ethical and economical challenges only can help to enhance profitability of banking sector. These all challenges are part of marketing aspect. So, marketing challenges are associated with banking success. This research tries to explore the marketing challenges proceeding in banking sector. Marketing challenges being the factor of profitability has to be analyzed properly.

1.4. Rationale of the Study

This research is very efficient in current challenging time of global pandemic. In mean time of crisis, where all the activities related to Nepalese economy are drastically falling downward. Bank can provide the relief through proper plans and investment in multiple sectors. Banking industry to provide tonic to others, firstly have to become strong themselves. Banking sector has to adopt proper planning to make them strong enough to strengthen economic condition of Nepal. The study focus on banking sector enhancement and enrichment so has potential to change economic situation of Nepal. In banking sector, marketing challenges are primal problem. Hence, this research tries to explore the marketing challenges which can helps banking sector to earn profitability. This research also justifies the novelty of marketing challenges. Thus, research is helpful for other similar sector which therapeutic the economy of Nepal. Therefore, this research is the essence of present context.

1.5. Scope of the Study

The researches in banking sector always leading the economy in right direction. This research identifies the gaps prevailing in banking sector. The finding of this research helps to understand the marketing challenges prevailing in banking sector. It assists bank manager to act tactfully and handle situation beforehand. This research helps as advisor to management of banking sector to understand the market and understand the social responsibility. Likewise, research also helps policy maker for making enriched policies for profitability of banking sector in Nepal. For academician, the finding of research provide new dimension to do research in similar field. Academician can also extend the research through varying variables to obtain more precise results. This research also acts as stimulus for new ideas to develop in field of marketing and management sector. Research is eye candy for many corporate business houses conducted in Nepal. Since, research deals with marketing challenges which are essence for profitability. Hence, research has reach in vary of sectors associated with Nepalese economic development.

II. LITERATURE REVIEW

A literature review is analysis of prior research work. Literature review helps to investigate subject matter in depth which helps to analyze the topic more precisely. It provides depth learning of contemporary context to find conclusive result in related areas. It also provides ground for better understanding and analyzing scenario. Literature review helps to effectively conduct data analysis. It also eases the data survey for finding reliable and valid information. It is seen in various research that banking profitability are outcomes of marketing strategies and employee retention (Chauhan, 2019). Hence, literature review in this research helps to analyze the marketing task which helps in earning profit. The literature review in this research is addressed as follows:

1.6. Marketing Challenges faced during Covid-19 Lockdown

In the time of crisis, economy of Nepal has been disrupted. The only way out of this crises period is through the effective running of economy once again. The economy can run efficiently if bank can provide transparent environment for financial activities. The current problem of Covid-19 crises is unbalanced market activities. In this time, economic activities are possible through overcoming marketing challenges. The various marketing challenges of Nepalese market are large volume of liquid asset in bank, trade restriction of various items, scarcity of income in household and fear of investor to invest. Thus, bank can maintain the balance in economic through proper cash mobilization. This can happen only if several challenges associated with market are mitigated such as ethical challenge, economic challenges, environmental challenges and legal challenges. Ethical challenge of market is associated with norms and value associated with people regarding spending and investing activities in crises period. Similarly, environmental challenges are related with social aspect which deals with management of sustainable development. Likewise, economic challenges are related with investment related aspect which in present context is totally uncertain. However, legal challenges are related with policies and tax related legal changes which in current context seems to go in favor of investor. Thus, banking sector in contemporary situation can provide example by managing marketing challenges effectively.

1.7. Dependent Variable

Dependent variable is the variable which depends upon the independent variables. The dependent variable is measured statistically in the research which is helpful to show relationship between variables. The dependent variable is tested in an observation under various circumstances (Helmenstine, 2020). In research, through independent variable researcher test the affect on dependent variables and tries to establish relationship among them. Since, topic of study is studied under quantitative analysis. So, marketing

challenges is the dependent variable of research. It is discussed after analysis of various prior studies which is explained in related topic.

1.7.1. Marketing Challenges

The present banking scenario is full of influx marketing challenges. The marketing challenges can make or break any corporate business houses including banking sector (Kunwar, 2018). Banking sector are the example for leading corporate houses. Hence, they have to have proper plan to tackle marketing challenges. Looking at the cross-country literatures, research has revealed that marketing challenges are the factor behind ensuring profitability in banking sector (Koirala & Charoensukmongkol, 2018). The crucial challenges of contemporary Nepal are mobilization of fund. In Nepal, marketing challenges are not limited to legal and economical ground but are also associated with geographical proximity of market (Bist, Paudel, & Dhimal, 2017). The bank can became cost efficient through management of marketing challenges (Panta, 2019). Overcoming marketing challenges can also helps in surviving at cut throat competition (Neupane, 2019).

1.8. Independent Variable

The independent variable in the research shows the affect on dependent variables. The independent variables are those variables which are assumed to have significant impact on dependent variable (McLeod, 2019). The impact on dependent variables through independent variable helps to show impact on variables. Through independent variable researcher can test hypothesis and draw conclusion. The independent variables in the study are economical challenges, legal challenges, ethical challenges and environmental challenges. These variables are taken into consideration for research after prior studies of research work carried out by various scholars.

1.8.1. Economical Challenges

Banking sector has to manage inflow and outflow of financial fund. They are the sector related to expansion and growth of economy in Nepal. Bank has to maintain the balance between liquid assets and non-liquid assets (Kodasheva, Parusimova, Rispekova, & Uchkampirova, 2017). Apart from that bank has challenging task of converting non-performing assets into performing assets. Hence, bank has to tackle economical challenges for ensuring profitability in business. Banking being the institution devoted on financial transaction has vital economic challenges to face in contemporary context (Hall, 2020). The role of banking sector is not only to earn profit but also has to ensure the functioning of economy within the nation. So, economical challenges are integrating part of marketing challenges. In mean time of corona pandemic, when banks has liquid asset piling up in Nepal (Paudel, 2020). Bank has lots of economical challenges to face in Nepalese market.

1.8.2. Legal Challenges

Banking sector are related with economical aspect of country. Thus, legal arena is important part of banking sector. Legal challenges are associated with laws and policies related aspect. Due to several changes time and again in legal policies, legal aspect can create huge problem in banking sector (Aslanova, 2014). In time of global pandemic, this can further create problem since government are going to implement several changes in law for smooth running of economy. However, many critics have suggested that government legal changes can be in favor of financial institution. But, until and unless polices are finalize, it can be challenging. The legal changes also have to be implementing in market which can crate biasness in consumer (Abubakar & Handayani, 2018). Slowly and steadily moving towards digitalization and legal challenges in Nepal has enhanced the future market. So, legal challenges are associated with marketing challenges (Kato, 2019).

1.8.3. Ethical Challenges

Ethical challenges of bank are associated with moral duties and obligation of people. Ethical values are related with moral philosophy and value of banks which are intricately intertwined (Ahmed, 2020). Ethical aspect relates banks with responsibility of safeguarding customer assets and investing deposit in development of nation. These both are highly related but challenging task for banking sector. The ethical values are related with marketing challenges and promote fair financial practice (Fetiniuc & Luchian, 2014). The banking sector is complex and sophisticated sector and has to manage credit and equity for maximizing financial assets. In digital era, challenges for maintain secrecy is also biggest challenges faced by banking sector (Sharma & Singh, 2016). Ethics related challenges are related with market which deals with human behavior (Enofe, Ekpulu, Onobun, & Onyeokweni, 2015). Hence, ethical challenges are part of banking institution.

1.8.4. Environmental Challenges

The banking sector currently has to face numerous challenges. The environmental issue also creates challenges for banking sector. In multiple occasions, bank has to suffer huge loss due to fines that are imposed on environmental issues (IFC, 2020). Likewise, bank is organization runs for society. Thus, bank has to invest portion of their investment in society which include environmental factor also (Mohamed & Salah, 2016). Environmental regulation related acts and laws can increase the financial burden for banking sector. Banking sector however can manage the environmental challenges by influencing borrowers to invest on sustainable development business (Neto & Branco, 2019). Environmental risks are also the marketing challenges which bank has to address for enhancing profitability (Tilina, 2016). Bank has to invest in sustainable development sector which can enrich bank's image and also is part of banks corporate social responsibility (Miah, Rahman, & Mamoon, 2020).

III. RESEARCH METHODOLOGY

The research problem in the present research works are solved through the research methodology. Different literatures and the theories are studied to formulate the hypothesis looking the research problems in the study. The sample sizes are determined through the data which is collected from the primary sources. The results are interpreted through SPSS software.

1.9. Research Design

Research design in this present research work is to plan and organize the obtained information that is obtained from the commercial bank in Nepal. Quantitative methods are followed for the detail description of the research work in order to meet the objective of the research. The test of hypothesis is observed through different techniques. The final result of the research proves the hypothesis of the study.

1.10. Data Collection

The data which is collected from the primary sources provides the evidence to results obtained. The data covers all the A graded commercial bank in Kathmandu valley. 130 sample sizes are selected randomly by visiting 'A' graded commercial bank in Kathmandu valley. The secondary data are includes different literatures. The old facts of different research work are observed in systematic and scientific research work.

1.11. Reliability Test

The reliability test on the topic "Marketing Challenges faced by Nepalese Commercial Bank towards being profitable and Socially Responsible" consists of two variables. The dependent variable is marketing challenges and independent variable is economical challenges, legal challenges, ethical challenges and environmental challenges. The reliability test more than 0.6 is acceptable.

Table 3.3. Reliability Test of Questionnaire

Cronbach's Alpha	N of Items
.933	5

The reliability test on Table 3.3 scores .933 which includes marketing challenges, economical challenges, legal challenges, ethical challenges and environmental challenges. Each variable includes 5 factors.

IV. DATA ANALYSIS AND INTERPRETATION

The data observed in the present research work answers the hypothesis of the study. The data are summarized which can be analyzed easily in order to solve the research problem in the study. The conclusion are interpreted which are obtained through the chi-square test, regression test and the ANOVA test in the study.

1.12. Chi-Square Test

Chi-square test is analyzed to know the association and the relationship between the dependent variable and the independent variable. The sample size used to test the chi-

square is 130. The hypothesis are proved by using the chi-square test. The null hypothesis states that there is no association and no significant relationship between the variables whereas, alternative hypothesis states that there is association and significant relationship between the variables.

Test of Hypothesis

H1: Economical Challenges has the significant relationship between marketing challenges.

H0: Economical Challenges has not significant relationship between marketing challenges.

Table 4.1.1 Chi-square test of economical challenges and marketing challenges

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1303.513	625	.000
Likelihood Ratio	449.250	625	.000
N of Valid Cases	130		

a. 676 cells (100.0%) have expected count less than 5. The minimum expected count is .00.

Table 4.1.1 describes the chi-square test between economical challenges and the marketing challenges. The chi-square shows the association between the economical challenges and the marketing challenges. The p-value higher than .50 is rejected and p-value less than .50 is accepted. χ^2 is 1303.513 and the p-value is less than .50, which shows that there is significant relationship between economical challenges and the marketing challenges. Hence, H1: Economical Challenges has the significant relationship between Marketing Challenges is accepted and H0: Economical Challenges has not the significant relationship between Marketing Challenges is rejected.

H2: Legal Challenges has the significant relationship between marketing challenges.

H0: Legal Challenges has not significant relationship between marketing challenges.

Table 4.1.2 Chi-square test of legal challenges and marketing challenges

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1069.502	575	.000
Likelihood Ratio	447.900	575	.000
Linear-by-Linear Association	67.267	1	.000
N of Valid Cases	130		

a. 624 cells (100.0%) have expected count less than 5. The minimum expected count is .00.

Table 4.1.2 describes the chi-square test between economical challenges and the marketing challenges. The chi-square shows the association between the legal challenges and the marketing challenges. The p-value higher than .50 is rejected and p-value less than .50 is accepted. χ^2 is 1069.502 and the p-value is less than .50, which shows that there is significant

relationship between legal challenges and the marketing challenges. Hence, H2: Legal Challenges has the significant relationship between Marketing Challenges is accepted and H0: Legal Challenges has not the significant relationship between Marketing Challenges is rejected.

H3: Ethical Challenges has the significant relationship between marketing challenges.

H0: Ethical Challenges has not significant relationship between marketing challenges.

Table 4.1.3 Chi-square test of ethical challenges and marketing challenges

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1295.208	600	.000
Likelihood Ratio	459.743	600	.000
Linear-by-Linear Association	67.880	1	.000
N of Valid Cases	130		

a. 650 cells (100.0%) have expected count less than 5. The minimum expected count is .00.

Table 4.1.3 describes the chi-square test between ethical challenges and the marketing challenges. The chi-square shows the association between the ethical challenges and the marketing challenges. The p-value higher than .50 is rejected and p-value less than .50 is accepted. χ^2 is 1295.208 and the p-value is less than .50, which shows that there is significant relationship between ethical challenges and the marketing challenges. Hence, H3: Ethical Challenges has the significant relationship between Marketing Challenges is accepted and H0: Ethical Challenges has not the significant relationship between Marketing Challenges is rejected.

H4: Environmental Challenges has the significant relationship between marketing challenges.

H0: Environmental Challenges has not significant relationship between marketing challenges.

Table 4.1.4 Chi-square test of environmental challenges and marketing challenges

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	1032.245	550	.000
Likelihood Ratio	447.549	550	.999
Linear-by-Linear Association	57.265	1	.000
N of Valid Cases	130		

a. 598 cells (100.0%) have expected count less than 5. The minimum expected count is .00.

Table 4.1.4 describes the chi-square test between environmental challenges and the marketing challenges. The chi-square shows the association between the environmental challenges and the marketing challenges. The p-value higher than .50 is rejected and p-value less than .50 is accepted. χ^2 is 1032.245 and the p-value is more than .50, which shows that there is no significant relationship between environmental challenges and the marketing challenges. Hence, H4: Environmental Challenges has the significant relationship between Marketing Challenges is rejected and

H0: Environmental Challenges has not the significant relationship between Marketing Challenges is accepted.

1.13. Regression Analysis

Different businessman is using regression analysis to predict the future. Regression analysis in the present research work measures the relationship between the variable. The statistical techniques are measured through the marketing challenges as dependent variable and economical challenges, legal challenges, ethical challenges and the environmental challenges as independent variables.

Table 4.2.1 Regression Analysis

Model	Unstandardized Coefficients Beta	Standardized Coefficients Beta	Sig.
(Constant)	3.397	1.595	2.130 .035
1 Economic Challenge	.421	.085	.435 4.961 .000
Legal Challenges	.158	.099	.163 1.594 .113
Ethical Challenge	.277	.095	.266 2.926 .004
Environmental Challenge	.027	.089	.028 .305 .761

a. Dependent Variable: Marketing Challenges

The beta coefficient observed on regression analysis is found to be positive in present analysis. The beta coefficient on economic challenge is .435, legal challenge is .163, ethical challenge is .266 and environmental challenge is .028. When one unit of change is marketing challenges are observed, the beta coefficient also changes. There is significant relationship between marketing challenge and economic challenge as it scores .000 which is less than .50. There is significant relationship between marketing challenges and legal challenge as it scores .113 which is less than .50. There is significant relationship between marketing challenges and ethical challenges as it scores .004 which is less than .50. There is no significant relationship between marketing challenges and environmental challenges as it score .761 which is more than .50.

Table 4.2.2 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.814 ^a	.662	.652	3.68539

a. Predictors: (Constant), Environmental Challenges, Ethical Challenges, Economic Challenge, Legal Challenges

The R-value observed on the present analysis is 81.4%. The fraction of the variation (R-square) which is predicted through dependent variable i.e. marketing challenges is 66.2%. The regression output observed through the analysis scores 65.2%. Rest other percentage on R value, R square value and the adjusted R square value is explained other variables which are not included in the present research work.

4.2.3. Significance Test

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	3331.013	4	832.753	61.312	.000 ^b
Residual	1697.764	125	13.582		
Total	5028.777	129			

a. Dependent Variable: Marketing Challenges

b. Predictors: (Constant), Environmental Challenges, Ethical Challenges, Economic Challenge, Legal Challenges

The p-value scores .000, which explains that the each variable has the positive correlation between the dependent variables and has predictive capability. The F-value on the present analysis is 61.312.

V. CONCLUSION

The conclusion drawn from chi-square analysis and the regression analysis are:

5.1. Conclusion of Chi-square Analysis

There is association and significant relationship between marketing challenge and economic challenge, marketing challenge and legal challenge, marketing challenge and ethical challenge. But there is no association between marketing challenge and environmental challenge.

5.2. Conclusion of Regression Analysis

There is significant relationship between marketing challenge and economic challenge, marketing challenge and legal challenge, marketing challenge and ethical challenge. But there is no significant relationship between marketing challenge and environmental challenge.

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